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HOST: ALY GARRETT (AG)

GUEST 1 : KAREN PAYNE

AG: ALY GARRETT

KP: KAREN PAYNE

AVB: ANDREW VAN DE BEEK

PR: PETER RUPP

JR: JOSHUA ROBB

AG [00:00] Hi and welcome to the Acuity podcast. I'm your host, Aly Garrett, founder and principal of All In Advisory. In this episode, you'll meet Karen Payne FCA, the Inspector General and Taxation Ombudsman. You'll hear about what it's like to be the tax ombudsman, the important role accountants can play as whistleblowers and what steps you should take if you spot something untoward. You'll also hear the story of Joshua Robb, who turned from a life behind the bar to a life behind the books. That for you later on in Conversations with Gen CA. And Andrew Van De Beek is back to share his latest tips of the trade with you.

With me now is Karen Payne, FCA and Australian Inspector General and Taxation Ombudsman. Karen, thanks for taking the time out to be with me on the podcast.

KP: Thanks Aly.

AG: Firstly, can you tell us what the role of the tax ombudsman is?

KP: Sure, so the Inspector General of Taxation and the Taxation Ombudsman, are dual investigation roles effectively in the tax administration system and the tax ombudsman, they investigate tax complaints that are made to us directly by taxpayers and tax practitioners about their personal tax affairs. So let's say you've got a complaint about a tax administration matter, you've asked for an extension of time to pay your tax and the ATO officer won't give you that extension of time, or you've lodged an objection - they've refused your objection. But you're not satisfied you fully understand or you've been given appropriate reasons, or you've given evidence as part of an audit and you don't think the audit team are listening to you. Basically, you can come to us and we can investigate your complaint. And we do that independently, we go and investigate the tax office records, speak with personnel, and satisfy ourselves as to what's gone on and we then at the completion of our investigation, give you a report of our investigation, which includes any recommendations we've got for the tax office.

[02:05] AG: So what does an average day look like for you?

KP: I don't think there is such a thing as an average day is probably the first point. I spend a lot of time speaking mostly with stakeholders. And that includes practitioners and taxpayers, but also parliamentary committees with the tax office with the tax practitioner board. I write a lot of reports, I spend a lot of time reviewing advice and just checking in on what's going on in the tax administration area. And one of the things that I really enjoy doing is, attending or participating in tax discussion groups with practitioners. So I'd put a bit of a plug in a call out for those listening, if you want me to come along to one of your tax discussion groups, I'm keen to attend. Because I really want to hear first

hand from practitioners, what is, what is it that concerns them? What are the experiences that they're struggling with? So we can bring that back into our agency and try to make life better for everyone.

AG: What's the most enjoyable thing that you do in your job every day?

[03:03] KP: I've been an advisor for 30 years. So I came to this role as, having spent 30 years as a tax advisor as a partner at MinterEllison. And I really enjoyed the commerce when I was in practice. One of the reasons why I enjoyed the commerce was about helping clients and helping people get outcomes, I'm very outcome results motivated. The thing I really enjoy here is about the fact that I have 30 years of tax experience and expertise that I can bring to a whole different kind of suite of taxpayers and advisors. In my previous job, I played in the big end of town. And now I'm playing basically, across the spectrum, I have individual people, small business, medium business, I also still engage with stakeholders at the kind of larger end of town. Solving people's tax problems is what gets me out of bed

AG: Certainly during Covid, I know that the accounting community has come together, and having help or just engagement from the tax office, and the tax ombudsman has been so incredibly helpful. What are some of the major things that have come out from some of those community discussions?

[04:12] KP: Not a lot of people know who I am, not a lot of people even know I'm here in the system - so that's a hurdle for me. And the Senate Economics Legislation Committee tabled a report and one of the recommendations in the report was that government should think about engaging marketing campaigns to make sure that people do know that I'm here in the system. I guess, once people know that we're

here, then they know how they can engage with us and what kinds of issues they can bring to us. And sometimes they learn about opportunities or mechanisms in the system that they actually didn't know were there. So not a lot of people, for example, know that there's a scheme to provide compensation for defective administration. Not a lot of people know that if you've got a complaint, you can request a review internally with the tax office and if you get denied, then effectively you can come to us and through our mechanism, we can get you that investigation if it relates to tax administration matters. The key role that we play in the system is to try and help people resolve their complaints. And so we help to reduce the time people spend in dispute and in times of stress, and we also help I think people understand their experience in the tax system.

So obviously, that goes the full continuum of people, you know, whether you're an individual taxpayer, and you're not represented, or you're a large corporate and you are represented, or anything in between, you can come to us and if you say, look, I've been talking with the tax office, or I've been dealing with the tax office or dealing with tax practitioner board and I really don't know why this happened to me, and I really don't think this is the right outcome. And so we provide assurance, because we go and investigate that issue. And even if it doesn't mean things change at all, we might improve the system simply by giving somebody an understanding of, this happened to you, because why? Or it might be we say, this really shouldn't have happened to you. And then we can help persuade the tax office to maybe rethink it, reconsider something.

AG: What an incredible layer of support for us. So how many requests for investigations do you get in your office?

[06:16] KP: Each year, we get about 3000, and it's been increasing. Obviously, no one knows we're here, but we're still some people managed to find us. And since we took on the role, and we took it over from the Commonwealth ombudsman, late May of 2015. So since we've taken it on complaints have increased 29% and I think that's partly because people are learning that we're here. I'd have to say the mix of complaints has been fluctuating particularly since the pandemic commenced. And obviously now the tax system is being used increasingly to help to deliver assistance to taxpayers. So we're getting a lot more inquiries and complaints around, where is my money? Why aren't I eligible? Why is my early release of superannuation, not available? Or why have I been denied that? So we're getting a lot more complaints in that space. And the complaints that we're seeing around debt recovery, which was historically, that was our number 1 complaint - so 25% of our complaints historically have been, I've got a complaint about debt collection, and we've all got stories about debt collection, I think.

[07:22] AG: That's such an interesting twist based upon, I guess, the timeframe that we're in because it has been such an emotive time. So I understand why those complaints have been changing more towards the different role in the tax office. So you've had to change and morph your role from that collection type agency to handing out money. And so it's a completely different complaint, isn't it?

KP: Yeah, and I think this is perhaps something that's not well understood or recognised is every time the tax office change their behaviour, change their activity, then that has implications for us because we are we're independent and separate from the tax office, but every time they change their activity, you know, if they increase

their audit, or they increase their debt collection activity, or obviously they had to increase their activity or their involvement in the delivery of the Covid-19 stimulus measures. Whenever they change what they're doing, that impacts us because the taxpayers in the community are affected by the tax office activity and then that has implications for us.

[08:23] AG: Most Chartered Accountants have been involved in a tax audit at some time in their career and come across tax scams or frauds. What are some of the most memorable frauds or scams that you've seen in your career?

KP: So the ones that stick in my mind, I think, are the ones where an institution that you personally have trusted is involved in the scam. For a lot of people, identity theft, or some scam involving your bank account, where you trust the bank or you trust somebody who has details of your bank, to protect your personal information. And when that goes awry, that kind of feels like you've been personally victimised, they're probably the most memorable for me.

[09:06] AG: How does the tax ombudsman assist with, say, for instance, somebody that's going through a tax audit and wants that assurance, what is the process that you might follow there?

KP: So there's two kinds of tax audit that people should be aware of. One is, you know, the tax office has got a position paper, and they've written to you and it's all very transparent, and you know, you're being audited. So let's say you don't think the auditor is listening to you, or you've told them various information, you don't think they're taking your considerations properly into account, or you think they're ignoring you, we can go and investigate all of those kinds of tax admin issues. The more problematic one - and this is where we can absolutely add a lot

of value and alleviate concerns for practitioners and taxpayers - is when there's a covert audit, because you don't know what's going on, you don't know that you're being audited. And so what can happen is, you're trying to engage with the tax office, and they're not giving you information, or suddenly you get a notice of amended assessment. Or suddenly your bank accounts get garnisheed, and you're sitting there going, why is this happening to me? And so, in those circumstances, in particular, we can obviously help people to understand what is happening to them. We would commence an investigation, and we can go back to them and confirm, well, look, this is happening to you, for example, because you're part of a covert audit, and it's in this industry, and you happen to be involved in this industry. And maybe you personally are completely innocent - if I can put it that way - innocent and not caught up in whatever else is of concern as part of the covert audit. But you as a taxpayer are just getting kind of dragged into murky waters. So we can not just investigate and confirm and help you to understand why things are happening to you the way they are, because obviously, if there's a covert audit taking place, the tax office has only got one side of the story, because they're not talking to you. And that's, one reason why things might not go as smoothly as they should, because they've just got their perspective, and only their perspective when they're investigating.

We can come into that covert audit situation, and we can help people to understand what's going on with them. And also, we can make sure that if the tax office is making decisions about you, that they're making those decisions with appropriate reasons, that they're taking in all the information that they should be into account, that they're not leaving out information that they should.

[11:31] AG: Tell me more about covert audits, because it's not actually a concept that I was aware of before, and maybe other accountants aren't either. Because in most audits that I've received, you get that initial letter and contact and then they'll have information for you. So covert audits, are they common? How did they start?

KP: Yes, they're common.

AG: Wow, blowing my mind.

KP: Because they're covert, there's not a lot of transparency or visibility around them. Let's say there was a particular industry - and I don't want to use any industry, because people might get the wrong idea - but let's say industry x is something that is of concern to the tax office. And they think there's activity taking place within industry x, then they can use the data that they have internally to get profile on taxpayers within the system that operate in industry x and then there might be audit activity commenced and undertaken in relation to those participants within that industry.

[12:31] AG: That that has literally blown my mind. And most probably makes a lot of things make a lot of sense. So it is around targeting particular industries, and they're just kind of being caught up within that. So they're not actually sure that it's actually happening yet, but their details are somewhat being used.

KP: Correct. And, at the same time, the tax office has immense powers to, you know, garnishee your accounts or to commence debt collection activities, etc, etc. So, depending on the views of the auditor, and depending on how you've been caught up in this covert audit, you could be, what I would describe as a victim and somebody

who's not fully aware or fully understanding why these things are happening to you.

[13:15] AG: That makes so much sense.

[13:17] KP: The other point I wouldn't mind making is, obviously because it is a covert audit and and it's not transparent, and it's not visible as a taxpayer or an advisor to a client, you may be completely blindsided by this, you're not aware it's going on. There may be good reasons why the tax office doesn't want to notify you because they're trying to manage a flight risk, for example - or risk of what you might do with funds, etc. But there are some signs that, maybe you're caught up in something like this, because you will get voluminous information requests, so you'll get a lot of requests to provide information and you and you might be thinking, why am I why am I being asked to give all this information?. The other thing I guess that is of concern is because it's covert, and it needs to take place in a bubble of secrecy, it can sometimes be protracted, so you're kind of dragged into this episode that you don't have complete control over. And, obviously because it is covert, you may not be getting regular updates in the same way that you would if you were meeting transparently with an audit team, so they're just some tips and points to look out for.

[14:20] AG: Back to the taxation ombudsman receiving complaints, if a CA is dealing with a client and they spot something untoward, what's your advice on the first thing an accountant should do?

KP: This is a really tricky area. There are lots of professional obligations imposed on a CA, so you have a duty to act in public interest. But you've also got duties of confidentiality, you've got duties to act with integrity, and then there are legal requirements. So you've got your professional, if you like ethical standards and behavioural expectations,

and then there are legal requirements. So, the Anti-Money Laundering Act, or the Terrorism Financing Act, or there might be auditor obligations under the Corporations Act, which impose if you like, a positive obligation on you to tell somebody something. You've got these, competing, sometimes, obligations and you need to decide, do I or don't I? Should I or shouldn't I go and tell somebody about this? So the best advice I would give, and I do say this, partly because I am a tax lawyer, but a lawyer, is you should go and speak to a lawyer because it's your personal professional reputation and you want to make sure that you are in fact acting in accordance with not just the law but also in accordance with your ethical standards and that you're doing the right thing and that you're not breaching tax secrecy or other confidentiality requirements.

[15:44] AG: Such an important point to note there that we do have this confidentiality relationship that we do need to consider even if we do spot something untoward. So, if a CA does report an issue that they spot, does that mean that they become a whistleblower? And can you explain what a whistleblower is and means?

KP: There is a difference between, somebody who's a whistleblower, and somebody who's making a complaint. And I think it's important to understand the two because there are different protections that apply to the two. The protections are important. But essentially, if you're blowing the whistle, then the reason why you're reporting the behaviour or the events that you have some suspicions around, is because you think that wrongdoing could be improved, you think that there could be a better outcome. And typically, whistleblowers are people who have access to privileged information. So a current or a former employee is a good example. But as you say, advisors obviously

sometimes get access to information that is on the inside as well. The idea around whistleblowing is that if you see something that you think could be improved, you would think by disclosing that some action can be taken that would remedy that, and things like fraud, corruption, waste, discrimination, they're all kind of good examples of things that you might want to blow the whistle on. And it could be something that affects customers, or it could affect your colleagues or it could be something about the environment, or just your organisation in the public.

Whistleblowing really is about advising somebody of some information that is privileged to you and you're disclosing that information in circumstances where you're disclosing something in the public interest. And this is why it is an area of tension for CAs because they have this overriding responsibility as professional accountants to act in public interest. So you can see how you can find yourself in this tension. The counterpoint is if you are making a complaint or raising a grievance, then it's actually a wrongdoing or a malpractice that is typically affecting you personally. And you're disclosing the complaint, because you're concerned about the effect on you personally, and how you can improve that. That's kind of how I would principally describe the key differences.

[18:01] AG: Do you believe it's important to have a robust whistleblower procedure in place at organisations?

KP: Absolutely, I think there's a key tension. So this would apply to CA firms within their own firm. But it also applies to their clients, particularly their corporate clients. And, frankly, any other corporate or government agency should have internal whistleblower mechanisms in place because when somebody makes a disclosure, they think it will

improve the system, improve the organisation or improve the outcome, but in making that disclosure, there's obviously personal risk for them, there might be ramifications, there might be reprisal that somebody might not appreciate their comments. If you want to provide an environment in which people feel comfortable to speak out, when they see wrongdoing, you need to make sure you have appropriate protections, processes, governance and procedures in place to protect the individuals that might want to step forward.

[18:59] Do you think a lot of issues go unreported because people are afraid of what might happen to them if they do report it?

KP: I do. And the reason why I do is because of this inherent tension. When you're asking someone to make a disclosure in the public interest, you're expecting them to put the public interest ahead of their personal interest. If I'm fearful that I'm going to get the sack or I'm fearful that my colleagues are not going to speak to me again, or I'm fearful that my boss is not going to like me anymore, then obviously, I will be reluctant to speak up. The question of protections is kind of at the heart of the health of your whistleblower system, procedures and governance.

AG: What type of legal protections are in place for someone that might have information that they believe needs to be disclosed?

[19:45] KP: There's lots of whistleblower regimes. There's no one size fits all, they're not all identical. And this is partly to my earlier point, that sometimes you need to go and talk to a lawyer because they aren't all the same. And you don't get the same protections across the board. For example, if you're a public servant, I think about this in the context of tax officials, then there's a whistleblower regime called the Public

Interest Disclosure Act. And public servants are encouraged to make whistleblower disclosures either to their agency internally, or to the Commonwealth Ombudsman. So again, because we have the title, the Tax Ombudsman, and we took over tax complaints from the Commonwealth Ombudsman, sometimes people can get confused, particularly tax officials and think they can bring whistleblower style complaints to us and get the whistleblower protections that you get as a public servant. Now, they're pretty comprehensive. So you get protection from civil, criminal and administrative liability, you get contractual protection. So your contractual remedies can't be enforced, you can't get the sack, you get absolute privilege in defamation, your employment contract can't be terminated. The only reason why it could be - sorry there is an override, which is if you're actually involved in criminal behaviour - but, otherwise, you get a pretty robust suite of protection. So you know, okay, well, there won't be personal reprisal and consequence for me if I do this. And you get similar protections, for example, under the tax whistleblower rules, and the corporate whistleblower rules, which were introduced, with effect from 1 July 2019. But they're not all identical, and they're not necessarily always comprehensive in the way that someone might need them to be to encourage them to speak up. Particularly in the area of tax I think one of the key things is about the fear of reprisal. Not everyone gets that protection.

[21:35] AG: So the current legal protections that are in place, you see that there might be room for improvement?

KP: I think it's worth revisiting them to see and check that they're fit for purpose. It may be that there's good reasons why there's differences in the protections that you get. But there's equally there might be that,

you know, one regime came in 20 years ago, and another regime came in 12 months ago. And the one that came in 12 months ago might provide better protections, because somebody thought about it recently, but nobody's gone back and revisited something that came in 20 years ago. So, the key thing I would encourage is that if you revisit the protections and make sure they're doing the job that they need to do. Are they encouraging the disclosure that you think needs to be encouraged? Are they fit for purpose? And are they actually achieving that public interest? Will they in fact, encourage somebody who has, personal skin in the game, who's personally at risk, will they encourage them to actually speak up? And certainly in the area of disclosing issues to the Inspector General of Taxation and Taxation Ombudsman, they are something that I think is already on the radar and that was partly because the Senate Economics Legislation Committee, made a recommendation a number of recommendations that the government should have a look at this.

[22:50] AG: Why is it important that the Taxation Ombudsman is independent?

KP: So I think the fundamental role of a tax ombudsman is to give people confidence that the system is working fairly, that the tax laws are being administered correctly, that they're being administered fairly, that they're operating consistently, and importantly, that they're understood by taxpayers and practitioners. Most people, I think, for the purposes of trust and integrity, have more confidence and faith, that those things are working appropriately, when they think the person that's reviewing or investigating or the person with oversight is independent of the agency that they're actually checking in on.

[23:33] AG: Most importantly, as CA's, how do we get in contact with you? How do we find you?

KP: I'm sure you can Google me and find the Inspector General of Taxation. If you want to lodge a complaint, you can contact us online, igt.gov.au.

AG: Thank you so much, Karen, for all of the information that you've been able to provide us today. It has been invaluable. I have learnt one, that there is a taxation ombudsman that can help and support us, and that we can go to and I've also learnt about covert audits. So I think information is power and I've certainly got a lot from that today. So I'm feeling more powerful after this conversation. Thank you so much, Karen, for giving us your time.

KP: Thanks, Aly. It's been great talking to you.

AG: That was Karen Payne FCA, the Inspector General and Taxation Ombudsman. Coming up, Conversations with Gen CA but right now - here's Acuity Pod Hack Guru Andrew Van De Beek.

[24:28] AV: Hey hey, how you doing? Andrew from Illumin8 here, having a chat about assessing your tech stack. Now we know over the last five, eight years, there has been an incredible amount of new technology introduced into the accounting space. Some of this tech has existed for years that have become adopted at higher rates, others are brand new stuff that's being released. Some of it is Australian specific, accounting specific. Other things are more international, even broader than just the accounting industry. But there's been a huge amount of tech and it's helped us to transform what we do in our businesses on our day to day, and how we deliver incredible results for

our clients. But, there's one big question out there is how do I actually assess tech? Because a lot of the marketing spend will tell me that I'm going to earn an extra hundred thousand dollars profit a year using this technology. Or there's that FOMO of like, well, everyone else is using it so I better go and use it, because I don't want to miss out. But how do you actually go about assessing technology? Now, I chatted with Shane from Illumin8 who is our resident Head of Process. And he had three things he wanted me to share with you. Point number one, establish a point of truth for key information stores within your business. And be aware that when you're assessing another piece of technology to walk alongside it, if the one piece of information can be found in multiple places, your team needs to know where the truth is. So everyone's on the same page. So for example, you could be looking to introduce a CRM, you might have a few pieces of technology that have similar if not the same information in there. What is the place where the source of truth is, so you make sure you've got the right date of birth, the right contact details, the updated information. And that means when you're looking at new technology, you can one, have a look at well, what does it do? And is it going to work? But two, how does it work with my point of truth? Alright, tip number two that Shane had for you is looking at integrations. So don't just look at what the product integrates with. Look at how the product integrates with other products and other software, and what information is exchanged between them. So for example, let's say you use Xero and Shopify to run your eCommerce business, and you use Xero as your point of truth for your customer information. While Shopify has a native integration, it only syncs sales to Xero. Therefore, if a customer wants to update their information on your Shopify store, Xero wouldn't have a clue. So it's super important to be aware of what the integration does and does

not do. And this is where sometimes you will find other integrations that might come to sync information, something like an A2X you might use, you might decide not to integrate it at all, because the data that it's pushing across, is actually creating more confusion. So you really need to look at that software. What are you integrating? If it's inside your accounting system? There is a whole bunch of stuff that I can push through, but is it pushing through information that it needs to? And going back to point number one - is it pushing the right information to the point of truth? Is it keeping that information pure and clean? And Shane's tip number three, is does this technology make you more efficient? Or does it make the client experience better? Just because something is new and shiny, doesn't mean it makes you a better business. And this connects down to one of my core beliefs - just because it's sexy, doesn't mean it's sustainable. So those are the three things that we've got for you when you're assessing your next piece of technology to integrate into your tech stack. Peace out

AG: Here's CA ANZ President Peter Rupp speaking with Joshua Robb [28:15] PR: Welcome to Conversations with Gen CA, a podcast for and about the trends impacting the CA community. I'm here with Joshua Rob 15 years ago, he was planning to study law, when a good friend convinced him to participate in the Chartered Accountants and work experience program. And he found himself in a firm that specialised in insolvency. It was there that Joshua found his calling, and he's never looked back. Joshua, welcome to the program.

JR: Thanks, Peter. And thanks for the opportunity to come on board.

PR: Well maybe we can start off if you could just tell me a little bit about that work experience program and why it made such an impact on your career.

JR: I never had any intention of getting into the accounting industry. From a young age being a Supreme Court justice was my lifelong goal. One of my friends who always wanted to be an accountant found and come across the Chartered Accountants ANZ Achiever program and submitted the application on my behalf. So it was a bit of a shock to me when I got a phone call about undertaking the program. But it was probably one of the best things that I've ever done. But the program for me was a four week program. And the fourth week was a week in insolvency, which people heard before that, that you may have heard the term bankruptcy, but I never really understood that it was part of accounting itself. I started that, and by the Tuesday, so the second day in, I decided this is what I wanted to do for the rest of my career. And on the Friday, the partner that I was working for offered me a full time role starting on a Monday.

PR: That's fantastic. And as an auditor, I'm pleased you didn't dismiss that out of hand, what was it about the insolvency that really appealed to you at that early age?

JR: Even though were seen and perceived to be the bad people It's quite often the restructuring and they helping people get out of a financial hole that appeals to me probably the most out of it all. I was the administrator of a company quite a few years ago now. Well I worked to the administrator at that point. It was an engineering company that had been in operation for I think it was about 17 years. And it had been passed down from father to son through three, and now coming up to the fourth generation, we managed to successfully restructure that business, which is still, still continuing down on the Central Coast at the moment. I've driven past it a few times over the years. So you get that sense of feeling that you've helped that family business rather than move into liquidation in a shutdown scenario.

When you're looking at a liquidation and a closed down scenario. Unfortunately, you have to deal with the termination of employees, which is never an easy thing to do. I remember the one that sticks in my mind was when I first started in the industry, I was only 17. I had to go out Christmas Eve and terminate 50 odd employees, which involved explaining to them that they weren't going to get their pay, they weren't going to get any annual leave over the Christmas period, or any other entitlements for for probably a few months at the earliest. And I think to there's a 17 year old to sit there and see grown men cry because they've got families that they wanted to pay for things over Christmas, go on a holiday that now has to all come to a halt. I think that's probably the most challenging thing that I've done in my career.

PR: So what does that tell you about yourself? And well, I guess life generally?

JR: You can't put all your eggs into one basket, so to speak, you've got to make sure that you've got the capabilities to continue and face through any hard times that come but also on the other side is doing things like that it's not an easy task.

PR: There's a lot of aspects of accountancy which are facing considerable change at the moment mainly through technology. But from my perspective, at least it appears that your field hasn't been particularly impacted. Is that true? And why would that be?

JR: I think it's mainly because while we are still an aspect of accounting, I think probably 80% of what we do is more law based and law focused. Your changes in technology haven't impacted us too much. It has from the point of we've now got systems that can review bank statements for you and categorise different transactions into categories. But the majority of what we do still has that hands on aspect and it needs the experience of someone who's been doing it

for 15 years to look at a company to determine where it went wrong.

What happened to it? how can you re structure it?

PR: That's 10 years since you became a CA, what was it that attracted you to the designation initially?

JR: When you hear people talk about chartered accountants, and getting that designation, it's people here and they understand that you've actually gone that extra step, you've got that extra qualification, you've gone that extra mile to make sure you've got those additional skills that can help people, whether it be from an audit perspective, or a business services on how they can grow their business or to my side that can help them try to save their business.

PR: Whilst we've been talking, it's become quite clear to me around the networks and experiences you've had dealing with people in various scenarios that the interpersonal skills that you've developed, have become quite important for the role. Can you maybe talk about the contribution that this has made to your career and the importance to accountants generally, in this sort of digitally enabled world?

JR: Yeah, I think the I think a lot of people lose sight in the fact that you soft skills are just as important as technical skills. These days, in that you might, you're dealing with different people under different circumstances. So no one's ever exactly the same. So you can never have the same conversation twice. But I think having those soft skills and working in improving those soft skills makes the discussions you have a lot easier, particularly with the way technology changes, it might be that a business has been operating the same way for 50 years. And unfortunately, the technologies come in, and now they have to change what they've done. And you've got to have that those soft skills to be able to have that discussion with them. without seeming like you're changing the way that they operate, changing what they

do. If you're going in straightaway, as an example of going, this isn't working, this is what you need to do. You can quite often get your clients back up very quickly, where if you work on that soft skill side and phrase along the lines of, you know, these things are changing, I think we need to have a look at this, what's your opinion, you're quite often I think, get the better outcome. And that can be from both accounting side where you're trying to help them grow their business, or from my side where you're telling them that they're unfortunately, their business has to close learning those soft skills. And that's one of the things we do is part of our local committee, as well as running those soft skill workshops is trying to explain to people that you know, it's the way you communicate and the way you talk is just as important as knowing what the answer is going to be.

PR: Great advice. Thanks, Joshua.

[35:53] AG: Thanks for listening to this episode of the Acuity podcast. I'm Aly Garrett from All In Advisory. For more stories like these, be sure to check out Acuity magazine on the CA ANZ website. And you can find out more about this podcast series by visiting acuitymag.com forward slash acuity podcast. If you enjoyed this episode, we'd love you to rate review and subscribe so more people can find us. I'm Aly Garrett from All In Advisory. Speak with you again soon.