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Finance

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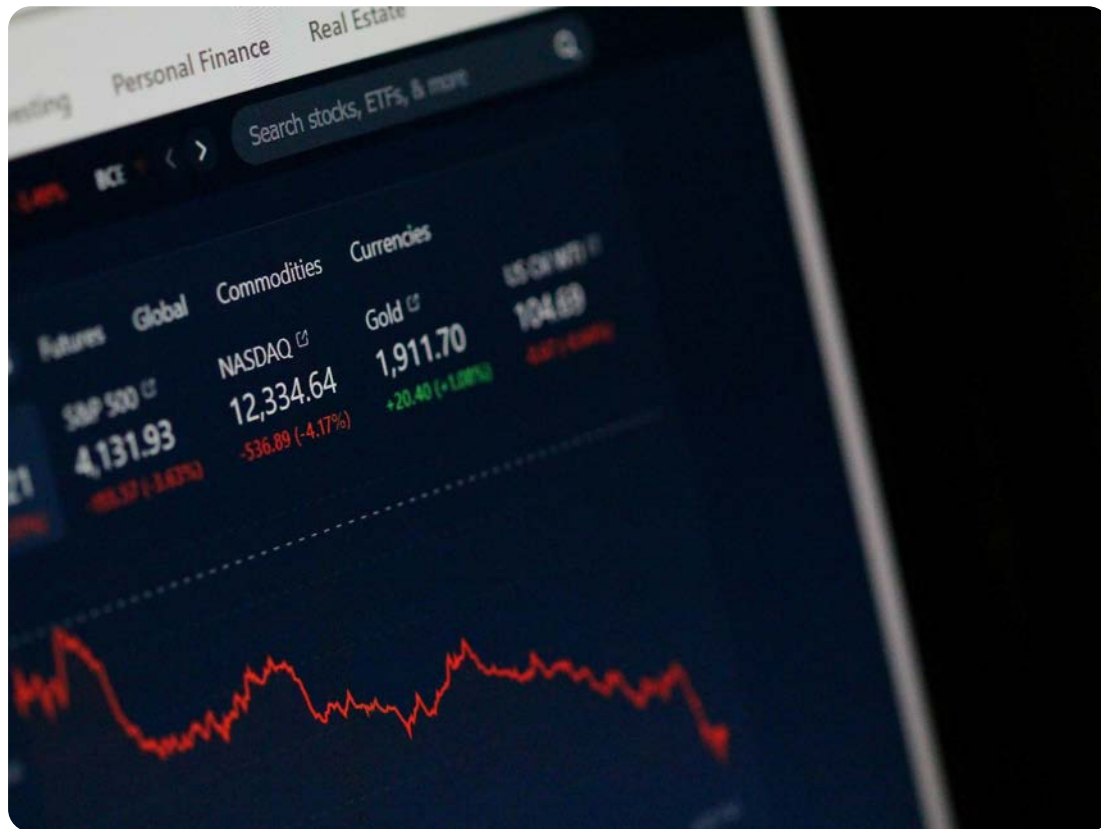
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Your career in finance

Despite global economic and geopolitical challenges, finance and related sectors, such as professional services, remain a strong source of both economic growth and graduate jobs in the Irish context. Foreign Direct Investment (FDI) remains a massive contributor to the Irish economy, but the trend remains healthy due to the country's long-established benefits as a small, open, well-connected economy, an integral part of the EU, and a well-educated, English-speaking workforce.



For those seeking to start a career in finance, the most common route of entry remains formalised graduate schemes, operated by many national and international companies. You will learn the business from the inside on a structured training programme and will be exposed to different aspects of what makes it function. However, the largest number of employers in the state are in the small to medium enterprise (SME) category, and a great many graduates will start their financial career within this sector.

What employers are looking for

While employers do target students with finance, business or mathematical related degrees, opportunities exist for graduates across a wide range of disciplines. While many employers require at least a 2:1 undergraduate degree, this requirement is less stringent than it has been previously for many roles. Graduates who have a genuine interest in the world of finance and business, and are commercially aware, are always of interest to employers. They also like candidates who have some knowledge of the area of finance in which they would like to work. It is such a diverse field that attention to detail really stands out in an application, as opposed to a generic application.

Some of the core skills the employers seek:

- Data skills
- Analytical skills
- Numeracy skills
- IT skills
- Foreign languages
- Initiative and motivation
- Communication and presentation skills

Client and stakeholder relations is a massive part of the world of finance, so communication is key, both internally and externally. Foreign languages are also a huge asset due to the global nature of finance, though they are not always required for travel-related roles.

Careers with non-finance backgrounds

However, it's not just financial, business or data related skills that lead to careers in financial firms. Many organisations in this sector, particularly the larger operators, have departments that require a host of non-finance skills, which include:

1. Human Resources
2. Psychology
3. Marketing
4. Digital and design skills
5. Software development/UX/UI
6. Copywriting and public relations

Accountancy

This is the area with the highest percentage of graduate roles, according to gradireland research. An accountant with the right experience can expect a diverse and growing range of career opportunities. The average salary for a graduate starting in accountancy is in the region of €28,833 and upwards, depending on the role.

Professional services

Major firms, such as the Big 4 of Deloitte, EY, KPMG and PwC, have spearheaded the continuing growth of Ireland's financial professional services industry. The continuing high rate of foreign direct investment into the island of Ireland has meant that there has been a steady growth in business within this sector.

The services offered by professional services firms continue to expand too. There remains a strong demand for excellent tax and audit services and advice in addition to growing demand for transfer pricing, corporate tax and VAT expertise.

Funds

Ireland is a major player in the global funds industry and there is a range of diverse, dynamic and exciting roles within the industry in both Irish and global firms. The range of skills within the funds industry continues to expand across all the major areas of fund promotion, fund management and fund administration.

Fintech

Financial technology, or fintech, continues to revolutionise the financial sector in general. The amalgamation of financial services with technology is reshaping how the sector operates in sectors such as online and mobile payments and transactions. For graduates from a business, finance or legal degree, the fintech space is one of great opportunity. In addition to numeracy and analytical skills, knowledge of SQL and UNIX and similar skills are increasingly in demand. ●

Sector snapshots

Banking and investment

The banking and investment sector makes money work as hard as possible. With financial markets open 24 hours a day and straddling different time zones, money is borrowed, loaned and invested on a constant basis. Like London, Dublin's financial working day bridges that of the US and the Far East, making it a key finance centre.

The employers

Large global investment banks offering a full range of services; specialist finance houses (smaller organisations that may specialise in a particular type of work); financial services organisations; and investment management firms.

The clients

These businesses generally provide high-level financial services to other companies – corporate or institutional clients. Such services can include advice on mergers and acquisitions, trading, capital raising and asset management. Other crucial functions (such as technology and operations) work within the business to support these services.

The perks

Fast-paced and challenging work; high salaries in many areas; early responsibility; and a global work environment.



Accountancy and financial management

Regardless of its size, every business requires an expert to manage its finances and ensure that all the figures add up. Managing cash flow and monitoring profit and loss are key areas of work, and somebody will have to supply the crucial financial information that can influence the strategic development of an organisation.

The employers

Large multinational organisations providing a huge range of professional services and smaller firms specialising in particular areas. You could also work in commerce and industry, or for the public sector.

The clients

If you work for an accountancy or professional services firm, the clients will be other businesses seeking advice and expertise. Working within industry, you would provide an internal service to your employer. And finally, in the public sector, you could work for the public good, ensuring that taxpayers' money is managed properly.

The perks

Work that's at the heart of how businesses are run, and the chance to gain an internationally recognised qualification.



Financial services

Most individuals require day-to-day financial management products, such as bank accounts, credit cards, pensions, loans and insurance – and some of these are also needed by companies. Related areas, such as reinsurance and underwriting, also make up an important part of this sector, while financial regulators ensure a safe and fair service for all.

The employers

Large financial services providers offering services like retail banking; regulatory bodies; insurance or reinsurance companies; firms offering services such as actuarial consulting or underwriting; and companies specialising in other areas that have diversified into financial services (for example, supermarkets).

The clients

Large financial services providers serve individual customers and small businesses, providing a range of day-to-day financial services. Some types of organisations, such as those offering specialist services, offer advice or financial services to other corporate clients.

The perks

An expanding sector with a focus on customer service, where you could gain management responsibility early on, while maintaining a healthy work/life balance. ●

Skills you need for a career in finance

Dealing with financial transactions requires sharp business acumen and attention to detail. After all, you are conducting transactions using other people's money, so integrity and having a focus on the needs of the client or customer is vitally important. You also need to have a strong interest and competency in data analysis and how you can use technology to leverage data to produce reports and metrics that deliver. Let's take a look at what else can help you in the workplace.

Have the right qualifications

Finance is a highly regulated industry, now more than ever. Work experience and great interpersonal skills can only deliver for you if they are blended with the right qualifications and formal accreditations, such as those from a recognised chartered accountancy or taxation institute. If you have the right undergraduate degree, your employer will likely support you as you study for those all-important formal qualifications.

You can have all the formal qualifications available, but, unless you're the sort of person that people want to work with, you're unlikely to have a career that you will enjoy.



Communication

You can have all the formal qualifications available, but, unless you're the sort of person that people want to work with, you're unlikely to have a career that you will enjoy. Careers in finance are very often team-based, so hiding in a cubicle, poring over spreadsheets, is really not an option. In finance, whether it's finalising a set of accounts, working on a transaction or advising a client, you will need communication and interpersonal skills that deliver. This means building relationships, offering assistance and asking for it and being friendly and approachable. You need to be able to represent yourself and your employer in the best possible manner.

Solve a problem

No two sets of accounts look the same, and a tax audit varies massively from case to case. A career in finance will mean you are constantly exposed to different situations, different sets of data and clients with differing demands and requirements. Everything you do needs to be solution-led, whether that's

Work experience and great interpersonal skills can only deliver for you if they are blended with the right qualifications and formal accreditations.

bringing an account review to closure or advising a client on the best way of reconciling a tax query, you need to make sure that you can deliver an outcome that will not make more work for a colleague or a client. Be friendly, be focused and get the problem solved.

Be a technophile

In your financial career, technology is not only your friend, but also your partner. You need to embrace it, because it will be at the centre of everything you do, using standard and bespoke packages that are designed to streamline processes and increase productivity. While it's the employer's responsibility to provide you with the right software and the right training, it's your responsibility to make sure that you apply that training correctly and keep your skills up to date, and identify any gaps that you can then resolve through further training. There are plenty of online training aids to assist with most packages, so do what you can before being exposed to new software to give yourself a head start.



Think creatively and don't be afraid to innovate

Finance may not be the first career you think of when you think of innovation or creative thinking. But, no other sector is literally at the centre of how all other sectors operate to the extent that finance is. Clients in different sectors will have different requirements and you will need to think on your feet to adapt to queries and situations that are presented by different clients.

Don't assume there is only one way of doing things in terms of productivity or processes. If you see a new way that will benefit your productivity, that of your team and the goals of the overall project, then don't be afraid to suggest it to your manager. Just make sure you don't step on someone else's toes when doing it. Make sure you have written down how and why it will work and what the process would be.

Dynamism

Linking in with communication and interpersonal skills, having a dynamic and enthusiastic personality means that you will help others and go the extra mile to help the team out and get the job done. This doesn't mean being taken for granted in your work, but at early parts of your career you do need to display that you are willing to put the work in order to prove you have the right work ethic to match your qualifications. ●

What employers are looking for



Our own research has shown that employers find candidates are not well-prepared when it comes to having a good knowledge of the work that the company does, and why they would be the right fit to join the team. This can indicate a lack of interest in that specific job. But this is something you can easily remedy by following the steps we outlined on pages 6–7.

Employers are looking for candidates who have prepared for the interview process and have put thought into their career plans.

Be prepared

Again, this is down to you having done your research on the employer to which you are applying. Ready-made, bland, generic interview answers or statements on paper are very apparent to recruiters. As a finance graduate, or a graduate who wants to get into the finance sector, you'll be expected to learn quickly and adapt to changing environments. They won't expect you to know in-depth facts about the company, but they will expect you to know what the job would actually involve. Again, read our areas of work overviews on page 22, and visit the finance career sector pages on gradireland.com for more information.

Communicate and innovate

Recruiters want graduate recruits who can think for themselves. While financial organisations are well established in their processes, they are constantly refining them to improve how the business works. Can you provide examples of when you innovated or communicated a way to change something for the better, perhaps in a student society or on a sports team? Remember, in the finance sector you need to be able to communicate complex information in a straightforward and clear manner, to both colleagues and clients. Recruiters will be assessing how you do this through your CV or application form, how you relate to others at assessment centres and, of course, how you present yourself at interview.

Be commercially aware

This goes back to being prepared, doing your research and knowing what the company is about. It also comes from having a commercial awareness of the basics of business. This can also relate to your non-academic experience; your successful part-time job where you did such a good job that the boss asked you to come back to work weekends. Or the time you successfully served as treasurer for your football or hockey team. These are all examples of you taking responsibility and delivering. ●

Your finance internship questions answered

Internships can be a great way to find out if a career in professional services is for you. They typically work across accountancy, audit, also known as assurance in some firms, tax and consultancy. We talked to some graduates about what life is like in these firms.

What's the application process, and any tips you'd have for future candidates?

The application process involves an online application form that can be accessed via the firms. When applying for internships, we would advise students to make sure their application is targeted to the position and employer they are applying to and that they display the skills and qualities that match the selection criteria.

At the interview, competency questions are used to ask the applicant to provide detailed answers, based on personal experience, to demonstrate the skills required for the position. As there is likely to be a series of questions covering a range of personal skills, avoid using the same scenario twice. Draw on the breadth of your work, personal interests, activities and study to provide a variety of answers.

On commencing your internship, make sure to make the most of your experience. Don't be afraid to ask questions, have fun and take advantage of the network of people around you.

What are some of the benefits of an internship programme?

An internship is a great opportunity for students to gain a real-life insight into what their graduate career could be like. It gives them the opportunity to see if this is a career that they really want to pursue, and likewise, it gives the employer the opportunity to see if they are the right fit for the position and the firm.

Is there a social aspect to internship programmes?

Interns generally work together on a group project and learn skills to adapt into this line of work. Professional services firms are also very modern and pleasant places to work, with benefits such as on-site

gyms. The internship is paid, and as they finish before the end of the summer, it gives interns a chance to travel before college starts back.

What about training? What was available once you started the internship?

We were given a full week training when we first arrived. It gave us all a chance to relax and settle in. We also made many friends as we were put in teams. In our second week, we began to work with clients. We were all assigned a 'buddy' through the PwC buddy system. This was one of the most helpful aspects of the internship as you could approach them with any kind of question, even asking about how to use the printer!

After the internship, you were offered a graduate position. What does that mean for you to have that now as you return for final year?

It's great. It has meant I am able to focus on college without the added pressure of looking for a job. I plan on having all my CAP 1 exemptions before I start so I only have two years of exams left when I start the graduate programme. As the graduate programme doesn't start until October I hope to have some time for travel before it begins. ●



Why apprenticeships are a great route into finance

The difficulty for many employers is that graduates are coming out of university lacking key workplace skills necessary to hit the ground running. This is down to the fact that while most college courses teach technical and academic knowledge, students rarely learn the soft skills that are essential to career success.

For graduates, it's more than disheartening to come out of college after four years and face the 'at least 2 years' experience' criteria on every job spec – even for some entry level roles. Many graduates are faced with few options other than to take a job unrelated to their qualification. This is where apprenticeships come in.

What's a professional apprenticeship?

Apprenticeships are work-based training programmes that combine academic teaching with valuable on-the-job experiential learning; combining technical and soft skills.

What does an insurance apprenticeship involve?

The Insurance Practitioner Apprenticeship is a three-year programme, where apprentices are recruited into an insurance organisation while working towards a level 8 degree – the BA in Insurance Practice, awarded by ATU Sligo. The programme is

delivered through a combination of online study with ATU Sligo and The Insurance Institute, and on-the-job learning through an insurance employer. The degree portion of the programme is fully funded through the Apprenticeship Council, and apprentices are also paid a salary by their employer.

As an apprentice, you'll develop technical insurance knowledge along with transferable workplace skills and competencies. Your employer will support you in your on-the-job learning, with regular one-to-one personal development sessions with an industry supervisor and mentor.

Roles

A huge variety of roles are available in the insurance industry including claims, risk management, underwriting, broking and loss adjusting. As an apprentice, you'll work in one of the three core industry areas – underwriting, claims or direct client advice. The nature of the programme means that you will learn about all areas of the business, and you'll complete projects and case studies to reinforce learning in the workplace. You will also earn the insurance industry's benchmark professional qualification the Professional Diploma in Insurance, which means that by the end of your three years, you'll be compliant to work in any area of general insurance – personal, commercial or private medical.

Who should apply for an apprenticeship?

- School leavers who want to earn a level 8 degree without going down the university route.
- Third-level students who are questioning the relevancy of their current college course can undertake an apprenticeship without having to incur any extra cost of starting a brand new course.
- Graduates who want to further their education in the insurance and financial services sector, while gaining valuable workplace experience through a structured programme.
- Career changers who've worked in other industries and wish to start a career in insurance.

How do I apply?

Entry requirements include a minimum of 2 honours in the Leaving Cert or equivalent, with a pass in four additional subjects, including Maths and English or Irish. If you're over 23, interviews or other selection tools may be used to assess instead of these minimum requirements. Companies will recruit apprentices through their own processes, however, The Insurance Institute will post details of who's recruiting on their website iii.ie/apprenticeships. You can ask any questions by emailing apprenticeships@iii.ie. You can also find out more from gradireland at gradireland.com/postgraduate/insurance-institute-ireland. ●

Applying for a job in finance

While the finance sector advertises many positions, they all attract a high number of applicants. Prior to applying for finance jobs, study the industry and familiarise yourself with what its key employers are looking for in applicants. Also, look through the employer profiles at the back of this guide, where you'll find lots of information on finance-related careers. Researching the background, culture and recruitment process of each company is vital.

Background and culture

- What does the organisation do, and where is it located?
- Who are the company's clients and competitors?
- Any notable or newsworthy achievements recently?
- What type of culture does the organisation promote?
- Does the company have specific core values, and do they match your own values?
- Does the company match your career ambitions, and would you be happy working there?

Is the size of the organisation an important factor? What type of corporate environment would you prefer to work in – a large firm with great facilities, structured programmes and lots of peers; or a small firm, with possibly more scope for individuality? Also, if acquiring a professional qualification while working is a requirement, you need to ensure the employer can support you in this regard.

Applying for the job

Finance sector firms operate their recruitment processes in a very structured fashion. Large accountancy firms operate what is known as the 'milk round' in October of each year, arranging presentations in third-level institutions to brief graduates on the firm, what opportunities exist and what their recruitment processes are. This provides

an excellent opportunity if you're interested in the relevant companies. Talk to your careers service about the necessary preparations required for these opportunities, as they can be highly competitive. Ahead of preparing your application, make sure you know:

- What degree subjects the employer is looking for and whether you match their requirements.
- What's the recruitment process? Assessment centres? Several interviews? Or a combination of both?
- Also, do some research on the experiences of other applicants.

Many large finance companies are quite high profile, so useful information is bound to be available online. Increasingly, companies are switching to online application forms instead of the traditional CV and cover letter. However, if you have a good CV, you can apply much of the same information to an online form, so it's still important to have a good CV to hand as the basis for applications, no matter what the application method is.

Finance applications: a step-by-step guide

The standard process for applying for financial positions is as follows:

Online application forms: These forms cover all the information that you should include in your CV. They can often include a personality-based questionnaire or a numerical reasoning test.

First round interviews: These are initial screening interviews, held either at the company's premises or in local hotels or colleges.

Assessment centres: Increasingly popular, these last from a few hours in duration to up to two days. Some of the tests at assessment centres include group exercises, case studies, in-tray exercises and psychometric tests. Read the gradireland Careers Report for an insight into some of the questions asked at assessment centres. Taking part in the gradireland National Student Challenge will provide you with great practice. ●

In the hot seat

Learn about situations you may encounter in a finance sector interview and how to respond.

If the interview is taking place in person, dress smartly and sharply; don't take unnecessary risks when it comes to your clothing. Bring freshly printed copies of your CV on plain white paper; they will already have received them, but always have some spare copies just in case.

Don't be late. In fact be early, at least 10–15 minutes. This will give you some time to be welcomed for the interview and to sit down and compose your thoughts. If you're unfamiliar with the interview location, don't wait until the day of the interview to find it; do a 'dry-run' the day before and allow time for traffic and delays.

If you're going for a face-to-face interview with a financial organisation, such as a retail bank, actuarial consultancy or an insurance company, you will likely already have successfully navigated a first-round telephone interview. These initial interviews aim to gauge your:

- Interest in the financial sector
- Your understanding of what the job involves
- Your skills and abilities, both in terms of analytical skills and business awareness
- Your knowledge of the company and the job, and whether you would be a good fit.

Interviewers will be interested in what you say about yourself and how you have applied your skills to your experiences. They will also be interested in hearing about how you dealt with 'real world' situations. One very common question is the dreaded:

Tell us about yourself?

Although this might seem cryptic, it's the broad nature of this question that actually makes it an opportunity for the candidate to set the tone of the interview. The 'tell us about yourself' question is in many ways an invitation for you to emphasise why you want the job. It's not an invitation for a detailed



personal history, or a summary of your hobbies, likes and dislikes. Instead, answer clearly, concisely and enthusiastically. Tell the recruiter why you are the right person for the job. But don't rehearse your answer too much. Remember, it's important that the employer likes you, and it won't help if your answer comes across as pre-rehearsed or forced.

Other questions will likely touch on your work experience and how it is relevant to the role. Recruiters will also question you on your strengths and weaknesses and may ask how you would be described by other people. They may also ask where you would see yourself in five years or ask experience based questions such as: 'Tell us about a time when you had to lead a team?' For questions like this, remember the STAR technique (Situation, Task, Actions, Results).

When you are asked opinion-based questions about the sector you will obviously need to have done research on the company and the sector, but whatever your level of information, don't try and pretend you know more than you do, as you'll be swiftly found out. Also, don't say what you think the recruiter wants to hear. If they ask opinion-based questions, be prepared to give opinions for answers, and be prepared to explain how you formed your opinions. ●

How to succeed at assessment centres

What to expect from assessment centres

Assessment centres can last from half a day to three days and can either be real-life or virtual.

The programme of events can incorporate some or all of the following:

- Group exercises
- Individual exercises
- Panel interviews
- Written exercises or case studies
- Aptitude tests, psychometric tests or personality tests.

Assessment centre group exercises

A group of six to eight people may be given a task to do under observation by the selectors.

Group exercises are designed to assess how you communicate and your ability to accommodate others' needs, views and skills to achieve a goal. Listen carefully to the instructions and focus on helping the group to complete the task. Your aim should be to make a constructive contribution.

Case study

The group is asked to deal with a scenario based on a real-life business situation, and to present its findings.

Show recruiters you can work together. They won't be looking for the 'right' conclusion but the steps you took to reach it.

Leaderless task

Each member of the group is given an individual briefing document. As a group you must come up with a decision acceptable to everyone within a time limit.

Recruiters will be interested in whether you're comfortable working with differing views and able to broker a compromise.

Assessment centre individual exercises

These are designed to mirror tasks you would be doing on the job.

In-tray exercise

You are presented with a series of letters or emails varying in degrees of importance and given about 30–60 minutes to tackle it. They are looking for: decision making, time management, how you work under pressure.

Quickly read through everything. Identify requests needing immediate action; those you can delegate; and those you can delay. Be prepared to justify your priorities and actions to the assessors.

Case study

You will be given a business scenario and asked to imagine they are giving advice to a client or colleague on the basis of the evidence. You may have to make a presentation explaining your findings.

Practice by carrying out some basic research. Find out the kind of real-life business decisions the company has to make.

Presentation

You will be asked to prepare this in advance. You will be told the subject and length of the presentation and the visual aids available. They are looking for communication skills, confidence and the ability to think quickly on your feet.

Plan the content. If you have a free choice, choose a subject you know or understand well. Break your presentation into three memorable points and give it a good structure – starting with an introduction and ending with a summary and an invitation for questions. Visual aids must be visual, don't include too much text.

Think about your delivery. Less experienced presenters tend to speed up as they talk, so be aware of this and pause if necessary to get back on track. Vary the tone of your voice, minimise your movements and engage with everyone present by looking at each person from time to time.

Get plenty of practice ahead of your presentation. Practice out loud, so that you are comfortable speaking from memory with brief prompts on screen or on index cards. Get used to the timing and speaking at a measured pace. ●

YOUR CAREER IN FINANCE

THE CHECKLIST

Before you submit your job or internship application, use the following checklist to make sure you are giving yourself the best possible chance.

Prepare well

- Know what the employer wants. Make sure you check the skills, experience and minimum degree results required.
- Check the small print. Ensure you're within the timeframe to apply and you're giving the employer what they are asking for.
- Know who it is that you want to work for. Don't send a load of generic applications; it is a complete waste of time. Make a shortlist of companies you think you would like to work for, and then do proper research into exactly who they are and exactly what do they do before putting your application together.

Ace the interview

- Know what the format is. If it's an interview, know if it's a panel interview or another type. If it's an assessment centre, carefully read any information sent to you.
- Know your own application. Reread your application or CV, and be familiar with the key skills which have got you this far.
- Manage the nerves. You have done well and caught the interviewer's attention; now you need to finish the job by remaining calm and cool. Employers expect some nerves, it's natural, but don't let nervousness undo all your good work so far.
- Be friendly, be polite: Smile, ask questions, ensure the interview is a conversation, not an interrogation. It's much better for the employer and you.

Apply properly

- Don't rush! Give yourself plenty of time to put your CV and cover letter together or to fill out the online application form.
- Match your application to the job spec. Ensure you're tailoring what you write to the requirements of the job.
- Show what you've done. While enthusiasm for the job will be valued by the employer, experience-based examples of where you showed your skills are what can set you apart. Think of any volunteering or society-based work you've done and use it.
- No room for typos. If you're filling in an online application form, type the longer answers into a Word document and proofread them first. Make sure you get someone else to read your CV and cover letter. An error-ridden application will land you straight in the discard pile.

PROFESSIONAL DEVELOPMENT

Training and career development

There are many ways of expanding your knowledge and developing your career in finance, including completing professional qualifications and postgraduate study.

An undeniable advantage of a finance career is the abundance of opportunities to develop your knowledge. On top of the ongoing training and progress reviews you receive when you join your first employer, in most areas of finance you can gain a professional qualification. Furthermore, you can undertake postgraduate study in a finance-related area at any point in your career – and your employer may even fund it.

Professional qualifications

Professional qualifications award professional status, such as chartership, which is an internationally recognised mark of quality and professionalism. Employers usually encourage their employees to become qualified because it signals to clients and the industry that their workforce is top-notch.

Professional qualifications are conferred by professional associations. There is an association for virtually every financial specialisation you can think of. Some sectors in which you can study for a professional qualification are accountancy, actuarial work, banking and insurance. In certain sectors you are encouraged to become qualified. In others, it is expected.

In some sectors, such as accountancy, there are a number of professional qualifications for you to choose from, and your employer will help select the one most suitable. Qualification processes can vary, but you will need to complete examinations. You will have to carry out your full-time job as you study.

While you shouldn't underestimate how tough this can be, your employer and professional association will support you. Most employers are well aware of the demands of juggling full-time work with study,



and many give study leave – some even put you in touch with a recently qualified mentor as well. Often employers will cover the costs of your study. Many professional associations provide web resources and online communities for their graduate members.

Professional associations do a lot more than just give you letters after your name, however. They represent your interests at national and international levels, and keep you updated on sector developments and new legislation.

Professional bodies

Some of the major professional bodies which provide training, qualification and representation include:

Association of Chartered Certified Accountants (ACCA)

The ACCA is the world's leading body for professional accountants, with over 110 years of experience and innovation in the accounting profession. Visit their website www.accaglobal.com/ie to see what they have to offer students, and why students choose ACCA. They even have some free online courses to get you started.

The Chartered Institute of Management Accountants (CIMA)

CIMA is the world's largest and leading professional body of management accountants. They have more than 229,000 members and students in 176 countries. CIMA work at the heart of business in industry, commerce and not for profit organisations. Visit www.aicpa-cima.com/resources/landing/ireland for more information.

Chartered Accountants Ireland (CAI)

The CAI is Ireland's largest and fastest growing accountancy body. Chartered Accountants Ireland works with governments and businesses to raise awareness of the importance of sound financial advice. Fully qualified members of Chartered Accountants Ireland earn the designation ACA (Associate Chartered Accountant). After 10 years membership, members are invited to apply for fellowship of their Institute and earn the designation FCA (Fellow Chartered Accountant). www.charteredaccountants.ie

Institute of Certified Public Accountants (CPA)

The Institute of Certified Public Accountants in Ireland (CPA Ireland) is one of the main Irish accountancy bodies. The CPA designation is the most commonly used designation worldwide for professional accountants and the Institute's qualification enjoys wide international recognition. Visit www.cpaireland.ie

Irish Tax Institute

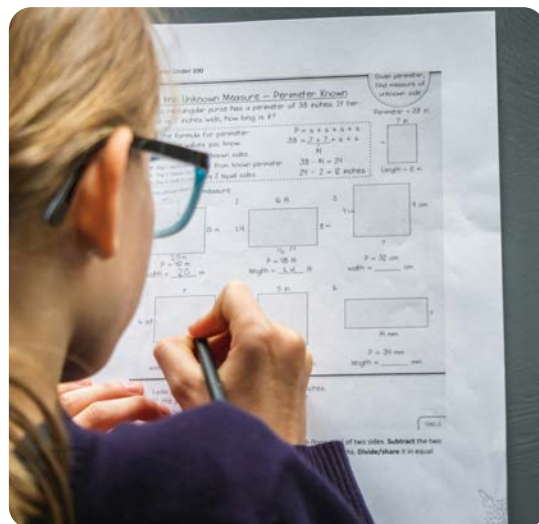
The Irish Tax Institute is the leading representative and educational body for Ireland's AITI Chartered Tax Advisers (CTA) and is the only professional body exclusively dedicated to tax. Its members provide tax expertise to thousands of businesses, multinationals and individuals in Ireland and internationally. The Institute is the leading provider of tax qualifications in Ireland. www.taxinstitute.ie

Insurance Institute of Ireland

The Insurance Institute designs and delivers qualifications, training, executive education and Continuing Professional Development (CPD) through a cost effective, fully supported framework to members of the general insurance industry in Ireland. www.iii.ie

Other useful organisations:

- Accounting Technicians Ireland
- Chartered Institute of Internal Auditors
- Pensions Management Institute
- Irish Institute of Pensions Management
- Chartered Institute of Public Finance & Accountancy
- The Society of Actuaries in Ireland

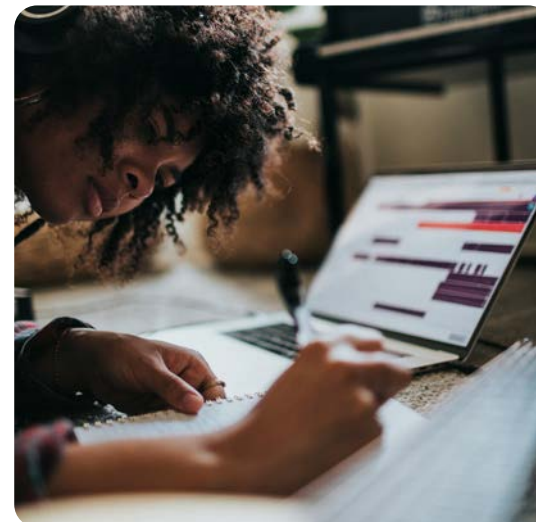


Postgraduate study

The most common types of postgraduate degree in finance and business are taught courses, and these range from postgraduate certificates and diplomas lasting a few months to master's degrees, PhDs and professional qualifications that may take a few years.

Conversion courses

Students undertake postgraduate study in finance for various reasons. Some graduates choose the postgraduate route before applying for finance positions in an attempt to gain an advantage when applying. There are specific courses designed for this



purpose, many of which are suitable for graduates from non-finance backgrounds.

The MSc in Corporate Finance at the University of Galway and the Graduate Diploma in Financial Technology and Innovation at DCU, to cite two examples, are both conversion courses specifically designed for non-finance graduates wishing to pursue careers in the finance sector. Courses such as these are often self-funded.

Professional specialisms

There are several different routes that postgraduate students can explore to augment their skill set, depending on their experience and the career path they are seeking. Apart from the traditional path of masters and PhD programmes, finance employees are now pursuing qualifications more specific to their sector, such as the Chartered Financial Analyst (CFA), which is geared towards graduates working in capital markets, and the Association of Chartered Certified Accountants (ACCA) for those more focused on back-office finance or fund administration.

MBAs

Many finance professionals prefer to return to study once they have acquired some experience in the industry. Postgraduate study expands your knowledge about certain aspects of finance, which can help you gain a promotion or enable you to transfer into another area of finance. A qualification that often facilitates your progression in this way is the Master of Business Administration (MBA). Designed to develop managerial skills, the MBA

can usually be taken full-time over 12 months or part-time over a two-year period. Institutions that offer MBAs include Dublin City University, UCD Michael Smurfit School of Business, The University of Galway, University College Cork, Queen's University Management School, Belfast and the Ulster Business School, Ulster University and Kemmy Business School at University of Limerick.

Postgraduate study and you

If you're considering postgraduate study, take a look at the postgraduate section of the gradireland Directory, published annually in autumn and available at your careers service.

It is important to match courses with your career goals to ensure they will provide the core competencies required for you to fulfil your future ambitions.

While postgraduate study can help your career prospects, you need to make sure that it is worth your time and money. A final tip: don't use postgraduate study as a stopgap or to give yourself more time. Further study is an investment in yourself that needs to be planned carefully. Institutions and departments that offer postgraduate courses in finance include:

- Trinity College Dublin, School of Business
- UCD Michael Smurfit Graduate Business School
- Dublin City University Business School
- TU Dublin
- University College Cork, College of Business and Law
- The University of Galway
- Queen's University Management School, Belfast
- University of Ulster, Ulster Business School
- University of Limerick, Kemmy Business School ●

More information from gradireland:

- Visit gradireland.com/careers-advice/job-descriptions to find out more about what's involved in your area of interest within finance.
- Also make sure you visit gradireland.com/ organisations to see who's hiring in a range of financial areas, from tax, to accountancy, insurance, fintech and audit.
- Find out what different professional bodies have to say for themselves, search for employers offering support towards professional status and find a range of careers advice on gradireland.com.

Your finance career planner

Non-finalists

2024

Final-year students

AUTUMN

- Penultimate-year students should apply now for 2024 summer internships. Many of these deadlines end before Christmas, with the rest closing in January.
- Stay focused on your academic work. A 2.1 is the minimum qualification that most banking and investment employers will accept.
- Develop transferable skills by joining a university club or society.
- Make contact with someone employed in the type of finance role you're after and see what advice they can give you. Your university's alumni database should be of help.



2025

WINTER

- First-year students, or those in the second year of a four-year degree, should apply now for short programmes (e.g. spring insight programmes), which are designed by recruiters to give attendees a head-start towards full graduate schemes later on. Most deadlines for such schemes end in January.
- If you're in your penultimate year and failed to land a summer internship, look into other finance-related work experience. Don't be afraid to ask family and friends for any contacts that might be able to help you out.

SPRING

- Make the most of any insight days or spring programmes you attend. Use the opportunity to network and ask questions to help you decide which firms you want to work for.
- If you're without a summer internship, ask your tutors if the university offers any relevant paid work.
- Research to determine if your potential employer looks favourably on any specific modules, and apply accordingly for the next year. You can often find this information on the company's website or by contacting their graduate recruitment team.

SUMMER

- Whether through an internship, travelling, volunteering or working a part-time job, you're bound to pick up some skills over the summer, so keep a record of anything you can call on when filling out application forms.
- Give your best attempt at turning your internship into a full-time job offer (see the article on page 9 for tips). If you're not in an internship, look for experience anywhere you can find it, even if it's just a few days spent in a finance-related company.

AUTUMN

- Apply for 2024 jobs now. Most graduate investment banking and banking schemes begin receiving applications in August, with deadlines in November, though some may close earlier, so don't get caught out. Remember that application windows may close when a certain number of applications have been received, so don't delay with yours.
- Visit the gradireland.com employer hubs for advice on the hiring processes of specific employers.



WINTER

- At this point, interviews and assessment centres will be underway. Visit the gradireland.com employer hubs and read the information on pages 12 and 13 of this guide for advice on how best to prepare and make it through this process.
- Ensure you have access to job-hunting resources over the Christmas holiday.

SPRING

- If you haven't landed a job for September and aren't willing to wait another year to reapply, see if any graduate schemes are still accepting applications.

SUMMER

- If you've secured a job for September, well done. Enjoy your summer!
- If not, your university's career resources can still be accessed after you complete your studies. Visit gradireland.com to see which graduate schemes are still open.

Fintech and your career

Technology at banks, insurance companies and other financial organisations is much more than a support function. It's often at the cutting edge of change and innovation, making the fintech sector an exciting area for technologically minded graduates with an interest in finance to begin their careers.

Fintech, or 'fin tech', is a blend of the words 'financial technology'. Essentially, it refers to any technology in finance that replaces traditional ways of doing things. You're very likely to have encountered fintech as a customer – for example, if you use mobile banking or contactless payments. However, fintech takes a wide range of other forms, including:

- Artificial intelligence and machine learning, such as chatbots that respond to customers' queries more quickly
- Systems that process investment banking deals automatically
- Algorithmic trading: using algorithms to make complex decisions much faster than a human could
- Cryptocurrencies
- Open banking: allowing non-finance organisations to access bank data for customer convenience (such as apps designed to help people keep track of their spending or messaging apps that enable people to transfer money to their friends)
- Online-only banks, loan providers or other financial services
- Insurtech: tailoring insurance to individual customers (rather than grouping customers together based on the level of risk involved), so that policies can be priced more competitively.



What are fintech companies?

There's no single definition of a fintech company. Broadly speaking, the term tends to refer to either the backend of traditional financial organisations (such as retail or investment banks, investment management firms and insurance companies) or technology start-ups that seek to solve a finance related problem.

One major financial firm, for example, describes itself as 'a tech company that does credit cards'. Sometimes these start-ups are referred to simply as 'fintechs'. To avoid being left behind, established finance companies compete with start-ups by adopting similar technologies and services, as well as looking for ways to be more innovative than them. Sometimes this requires a change in thinking or structure to revolve around innovation, rather than simply investing more money in technology.

Routes into fintech jobs

Fintech graduate jobs vary as widely as the organisations that recruit for them, but some of the main routes in are:

- an ad hoc vacancy with a small- or medium-sized employer or fintech start-up
- a technology-specific graduate scheme with a finance organisation such as a bank or investment management firm (or a technology company that builds fintech software)
- a general or rotational graduate scheme at a financial organisation, before choosing to specialise in technology.

Landing your first job in fintech

Some employers require a technology-related degree (such as computer science, engineering, physics or maths), but this is not always essential. Your experiences outside of your degree are also valuable for showcasing your skills and motivation – for example, if you've learned programming languages in your spare time. Don't worry if you don't have much finance knowledge, although it will help demonstrate your enthusiasm for the role if you do. A willingness to learn and the ability to pick up new skills quickly is more important than your existing knowledge because you will be given training on this once you start the job.



Skills and jobs trends

While the technology and fintech sectors in Ireland have been the unwelcome source of some sizeable job layoffs over the in the recent past, the sector still remains strong and growth focused. The fintech sector is critically reliant on a supply of highly skilled people who combine financial services knowledge with technical expertise.

Fintech companies still experience a shortage of highly skilled talent. Skillnet Ireland is a government initiative which helps companies bridge the talent gap to help them grow their business. In an interview with the Irish Examiner, Mark Jordan, Chief Strategy Officer at Skillnet, said that it can be challenging to select which area of Fintech to approach when considering a career. 'If you think of the type of organisations trying to enter into the financial services market as fintech companies, it includes all of the payment services, the peer-to-peer lenders, the digital wealth advisers and the trading platforms,' he said.

From a skills perspective, he has seen high demand for automation of business operations, data scientists and cyber security, as well as cryptocurrency and blockchain. 'On the transversal side, we are seeing demand for core competencies such as customer-facing user interface and user experience (UI/UX) skills, all around understanding what a customer journey might look like,' he added. ●

Areas of work

BANKING

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- 26 Fund administration and fund management
- 28 Retail banking
- 28 Insurance
- 29 Regulation & compliance
- 29 Risk management

ACCOUNTANCY AND FINANCIAL MANAGEMENT

- 30 Audit
- 31 Management accountancy
- 32 Financial accountancy
- 33 Tax
- 34 Islamic finance

Where can I work?

Accountancy firms provide services to companies including audit, the annual fact-checking process confirming that the company's accounts are being properly maintained, and tax consultancy. They also provide a wide range of advice or consultancy services on financial, general business and IT issues. Accountancy firms are the largest recruiters of graduates and because of both the formal training provided and the exposure to a wide range of clients, they provide a great training ground for a career in business.

Financial management is the work of an in-house financial team concerned with managing a company's own finances, analysing both costs and revenues and using this financial information to help develop the company's future strategy. The banking sector is mainly divided into retail banks, who provide banking services to individuals and small businesses, and investment banks, who provide complex services to large global corporations. Investment banks, which are for the most part based in London and New York, are usually seen as the most prestigious firms to work for and are extremely difficult to get into. An internship during your undergraduate degree is now almost a prerequisite to obtaining a full-time position.

Insurance companies will provide a range of insurance products including home insurance, car insurance etc. as well as pension products to both corporations and individuals (life assurance).

Financial services also cover a whole range of niche financial product providers, like the sub-prime lenders who lend money to high-risk clients, or aircraft-leasing firms.

Fund management is concerned with the management of large amounts of funds, like pension funds or investment funds, deciding where best to invest this money to generate good returns for client investors. Fund administration is basically organising the paperwork and administration involved in managing these investment funds. ●



Investment banks usually offer a number of different graduate training schemes, specific to their particular divisions.

Investment banking

Investment banks help public and private organisations to raise funds in the capital markets. They also provide strategic advice for mergers, acquisitions and other complex financial transactions. Many investment banks have fixed income and equities divisions.

What will I do?

Your role and job title will vary according to which section of the investment bank you choose to work in, whether the front, middle or back office. A typical front office entry position is that of analyst, in which you will complete the financial, company and market analysis on which investment decisions are made. As each bank has its own terminology and structure, investigate the opportunities available at the banks you are interested in before you apply.

Investment banks usually offer a number of different graduate training schemes, specific to their particular divisions. You will work in a team that generally includes between five and ten people. Working hours between offices

vary – traders, in particular, tend to work an earlier day. Graduate schemes run by international banks usually include a rotation or training sessions at an office abroad.

Qualifications

Graduates don't necessarily need a finance-related degree but do usually require a 2.1 or higher for front and middle office roles. Although you should be numerate, specific skills can be learned once you are in the workplace. Employers look especially for evidence of your interpersonal and analytical skills and confident manner. Many banks use formal internships as part of their recruitment process, so it is worth gaining a place on one of these during your penultimate year.

The Irish market

A large number of investment banks are based in London and the Irish market is quite small by comparison. However, there are opportunities with global players based in Ireland and Northern Ireland.

Areas of investment banking

There are usually three areas within an investment bank – the front, middle and back, although not all banks will use these terms.

- The front: the area of the bank that traditionally provides banking and strategic advisory services for clients. Research also takes place in the front office to produce financial product reports.
- The middle: the office involved with risk management and analysis of the possible pitfalls that traders may face when conducting their daily trades.
- The back: this area is also known as operations and involves data-checking the trades that have been undertaken and making sure that they are correct. The back office is also home to the IT divisions. In many other areas of finance you may hear the terms front office, usually referring to the revenue producing functions, and back office, referring to the services that support it. ●



You will also need to be an enthusiastic, fast learner with good interpersonal and communication skills to deal effectively with clients.

Corporate banking

Corporate banks provide a wide range of financial services including lending, clearing, investing deposits and organising specialist products for clients with high turnovers. Typical clients include financial institutions, major companies, and Irish commercial state companies. Most leading banks will have a corporate banking division.

What will I do?

Within the corporate bank, there are three distinct areas of work. The first is relationship building, in which you interact with clients daily and get to know their business. This job requires banking staff to ensure that the client's business is running efficiently by anticipating their needs.

The second role is working in origination. This is the marketing element of the bank, where research is conducted to attract new clients. Liaising with accountants and other intermediaries is essential to succeeding in this area.

The final role is in corporate and structured finance. When a new client has been found, corporate and structured finance teams will work together to ensure that a customised package of services is created for the client.

As in other areas of banking, it is typical for you to join a graduate training scheme within corporate banking – often after completing an internship. The graduate training scheme will give you a

taste of bank life and experience in each sector. There will be a lot of information and jargon to take on board in a short space of time so ensure you ask questions if you need to.

In the graduate training scheme you will quickly be given a great deal of responsibility. This will include nurturing successful relationships with existing clients and developing these over time, as well as building new contacts. It's not unusual to find that you have client contact from an early stage and that your clients are senior figures in their industry.

Qualifications

Applications are usually accepted from graduates with a 2.1 degree or higher in any discipline. Although formal training is given when you begin, an aptitude for analysing numbers is beneficial. You will also need to be an enthusiastic, fast learner with good interpersonal and communication skills to deal effectively with clients. Developing the skills to network successfully with senior colleagues, clients and other graduates will help you to do well in this sector.

An international service

Some leading players within the corporate banking sector provide an international service to their clients. Don't be surprised, therefore, if you liaise internally with teams in international offices. ●

Private banking

Private banking provides similar services to corporate and retail banking – except that their clients are high net-worth individuals. That is, private banks deal exclusively with very wealthy people. Private banking differs from retail banking in that its services are more bespoke to the individual rather than mass market. They include lending, deposits, investment management and fund management, pensions, and tax management and planning (especially inheritance tax).

Many leading banking institutions offer private banking (or wealth management). However, traditionally, private banks have been privately owned, with certain individuals having unlimited liability for the bank's commitments. This means that if, for example, a bank loses money, these individuals will be personally financially responsible for meeting its debts. A great number of these banks are in Switzerland.

What will I do?

As this is a smaller banking sector, career paths can be quite flexible, although you are still likely to join a graduate scheme. If you join the private banking arm of a global banking organisation, you may join a specific private banking scheme or join a more general one and specialise later.


A typical entry level position is an assistant role in which

you may undertake a variety of rotations in specific areas, such as investments. Once you've completed a graduate scheme, you can become a junior private banker. The initial emphasis in your training and in your first position will be on developing relationships with and facilitating transactions for clients. In time, you will gain your own clients. Working within the private banking division of a large organisation, you will find yourself liaising with other teams and divisions.

Qualifications

Many banking institutions will not require a numerate degree – although they will expect you to have achieved at least a 2.1. However, do check specific employers' recruitment literature, as some may specify particular degrees. Your employer will inform you if you are required to take a particular professional qualification to work in a certain area.

As in corporate banking, to do well in private banking you need to combine good numerical sense with great interpersonal skills. You need to be able to communicate with clients and advise them on the best course of action. This can involve explaining the reasons behind certain actions. Problem-solving and analytical skills are always useful in a private banking role. Plus, a confident but not arrogant manner is always welcome. ●



As in corporate banking, to do well in private banking you need to combine good numerical sense with great interpersonal skills.

Fund administration and fund management

The funds industry manages the savings and pension investments of millions of people who combine their financial wealth so that they can invest in assets such as securities, shares, bonds or property. By pooling their wealth together, they have greater opportunities to invest in a wide range of financial products, benefiting from spreading their risk or being able to get expert advice or use specialist service providers and administrators to manage their funds.

There are a number of players in the funds industry:

- Promoters (usually banks or stockbrokers) advertise and sell funds.
- Fund or asset managers decide where best to invest the money.
- Fund administrators do all the 'back office' financial paperwork processing, ensuring that clients have up-to-date information on their funds' investment performance and that the funds comply with all necessary legal requirements.

Fund administration

It is the fund administration side that dominates the industry in Ireland. The Irish funds industry has investment managers from over 50 countries around the world as clients, and the services

they provide on their behalf, reaches investors in some 167 countries around the world, using 28 languages.

While the industry was initially based in the International Financial Services Centre (IFSC) in Dublin's North Docklands area, there are now funds operations throughout the Republic in places such as Kilkenny, Waterford, Cork and Limerick as companies look to set up cheaper operations and also to tap into local talent pools.

It is a very young industry and this is reflected in the fact that most people working in it are in their early twenties or thirties and even senior managers can be in their mid-thirties. Women are also very well represented in the industry here.

Many of the careers available to graduates are related to the servicing of investment funds. These areas include shareholder services, fund valuations, custody, fund accounting, client relationship management, compliance, taxation and risk management.

The industry has created exciting roles in Ireland and the range of skills being employed in the funds industry continues to expand, providing an intersection of people with accounting, legal, financial analytics, IT (software and hardware), languages, communications, marketing and people management skills.

The Irish funds industry has investment managers from over 50 countries around the world as clients.

There are numerous specialised courses dedicated to the funds industry and the Irish Funds Industry Association (IFIA) also run professional courses that you can do once you've entered the industry. Visit www.irishfunds.ie for further details.

Who would it suit?

Candidates for the funds industry will need to be methodical, good communicators and team players, who work well under pressure and can work long hours when necessary. The work requires great attention to detail and accuracy.

While there is a high turnover of staff at junior levels, there are good opportunities to progress up the management ladder, moving from administrator to team leader to manager.

Many of the organisations based here are multinationals, so while

most of the positions recruited to will be based in Ireland, there may be opportunities for international travel, especially in the business development, marketing or client relationship management areas, where you will be dealing with clients from all over the world.

Fund management

Fund managers manage equity and fixed income funds, currency or property on behalf of clients who are looking for the greatest possible return on their investment.

The fund manager is the person responsible for implementing a fund's investing strategy and managing its trading activities. A fund can be managed by one or more people.

Clients may include insurance policy holders, investors in insurance companies, holders of unit and investment trusts and contributors to pension funds. The amounts of money involved can be quite considerable and the responsibility is great because poor investments can lose clients' money. Fund managers should understand world business and financial affairs and be capable of evaluating complex financial information; they must also be aware of trends and current activity in the financial market.

Who would it suit?

The individuals involved in fund management (mutual, pension, trust funds or hedge funds) must have high educational and professional credentials and appropriate investment managerial experience to qualify for this position. To become an investment fund manager you would therefore generally need extensive financial management experience. Most people start their career as an investment analyst or as a trainee fund manager, progressing to fund manager over a number of years.

The whole point of a client investing in a fund is to leave the investment management function to the professionals. Therefore, the quality of the fund manager is one of the key factors to consider when analysing the quality of any particular fund. Famous fund managers include George Soros, Chairman of Soros Fund Management, LLC who famously 'broke the Bank of England' in 1992 by betting successfully against sterling, making over US\$1.8 billion for his fund in one week! ●



The amounts of money involved can be quite considerable and the responsibility is great.

Find out more with our gradstories videos on life at various financial employers. Visit gradireland.com/organisations

Retail banking

Retail banking involves working in the smaller, high street branches of larger commercial banks, such as AIB or Bank of Ireland. It is an important part of the banks' overall operation, providing a mass-market service to personal account holders and business clients. Services range from savings and current accounts to credit cards and loans. In-person retail banking services have suffered severe contraction in recent years, and this is likely to continue as banks move to internet-based business models.

What will I do?

Some banks, particularly the larger organisations, offer graduate recruitment programmes where you will be given the responsibility of handling the banking needs of the clients, such as lending and depositing. This experience can lead to roles within branch management. Graduates working in flagship branches may operate in a team of around 40 members of staff. Many commercial banks operate on a global scale, which means that you may have the chance to travel at some point in your career.

Qualifications

Although many graduates come from a financial background, many positions are open to graduates in non-finance disciplines too. Employers consider interpersonal and communication skills as important as numeric ability. It will be vital for you to relate to the needs of your customer and their experiences as well as possessing the skills to communicate with people on different levels.

Trends

Many banks have fundamentally changed how they operate with the public in recent years, with increasing trends toward encouraging online, telephone or automated banking. But there always will be a need for the traditional 'high-street' bank in some shape or form. Other financial services institutions, such as Credit Unions, may also offer graduate opportunities. ●

Insurance

The insurance sector financially safeguards organisations and individuals from unforeseen risks and circumstances. Insurance companies provide financial products and insurance brokers work on behalf of the client to find the best product. Many retail banks now offer insurance services.

What will I do?

The main graduate roles are in:

- **Underwriting:** Insurance underwriters decide whether to insure clients and work out what the client should pay in premiums to offset the risk.
- **Managing operations:** This involves managing and developing people and systems to ensure that transactions and claims are processed.
- **Claims:** This entails working out how much a client has lost and how much the insurance company should pay out.
- **Sales:** Roles in this area involve gauging clients' needs, developing products in line with these needs and selling the developed products to clients.
- **Support functions:** These include marketing, HR and IT roles.
- **Actuarial work:** This has its origins in the insurance industry but now also spans other business areas. Actuaries evaluate the financial implications of decisions or determine the probability of events and assess risks. They may also be concerned with accepting new policies, with legal and taxation matters affecting life assurance, or with investing funds.

Qualifications

Insurance-related roles are generally open to graduates of any discipline but some employers ask for a numbers-related degree. You will study for an appropriate professional qualification while working. To qualify professionally as an actuary as a graduate, you need grade A2 in Honours Mathematics for the Leaving Certificate (or a minimum grade B at A level) plus a second class in any degree (or a third in maths).

Working conditions

Working hours are often those of a standard office. Some roles, for example, brokerage, may require Saturday work. While many roles are office-based, others involve some travelling. ●

Regulation and compliance

Regulation is a specific aspect of finance which ensures that financial institutions conform to legal requirements and operate fairly. Regulators also provide information to consumers to protect them from improper practices. In Ireland, regulation is the responsibility of the Central Bank of Ireland. Financial firms employ compliance officers to ensure that the regulators' requirements are followed. These may not necessarily be known by this job title and may be part of an accountancy role.

What will I do?

You will analyse firms and financial markets and implement regulatory policy. Starting out, you may help supervise a small bank or be involved with the development of policy. The Central Bank of Ireland offers a graduate programme which accepts applications in Autumn. Financial firms such as hedge fund managers often have compliance functions within their finance departments.

Qualifications

Regulatory authorities typically seek 2.1 graduates from numerate or law disciplines but do accept applications from other disciplines. For compliance functions, check the websites of specific employers. To work in regulation or compliance, good communication and analytical skills are essential.

A growing industry

The regulatory authorities affect change in the financial services industry but also are affected by change. Financial scandals over the years have increased the profile of the regulatory authorities and provided them with new challenges. ●



Risk management

Risk management in the financial sector involves managing exposure to risk, whether it is in-house or on behalf of an external client. This includes analysing likely risks and devising and implementing strategies to minimise or avoid them. It may also encompass some compliance work. It is a growing area in the finance industry, as financial and non-financial organisations alike become aware of the part that risk management can play in their long-term financial strategies.

Risk management positions are available across a range of employers, from banks and insurance companies to the public sector and property firms. Some industries have in-house functions, while others outsource to consultancies and banks. Risk management functions may be known under different names, such as risk control, and can form part of a bank's treasury services.

What will I do?

There are several areas of specialisation in risk management based around five different types of risk: credit (for example, a creditor won't be paid), liquidity (for example, there is insufficient cash flow to meet obligations), legal (for example, not fulfilling legal requirements or misinterpreting contracts), operational (for example, breakdown in corporate governance) and market (for example, the institution will lose money from bad trades).

Consultancies, banks and insurance companies usually offer traineeships with graduate schemes, and graduates gain general business experience before specialising.

Qualifications

A degree in finance, business, maths or accounting is generally required. A number of postgraduate courses in financial services include modules on risk management.

Know your terminology

Hedging is a term used to describe risk management strategy whereby risk is reduced but a business still profits from investments. This might include balancing an investment into a changeable market with 'short selling' – selling assets while their price is high and buying them back when their price is reduced. ●

Audit

More than ever, financial accountability is essential across all areas of business – and that's what the role of the auditor is all about. If you are interested in dissecting the inner financial workings of almost any company, a career as an auditor may be for you. The insights gained by an auditor by really getting 'under the bonnet' of how a business works means that an audit qualification provides a critical path into a successful business career. Auditors benefit from attractive salaries, career progression and international work prospects.

In simple terms, statutory (or external) auditors are independent specialists who check the financial records and report to shareholders. External auditors typically work for firms of chartered accountants and carry out independent financial audits which are required by law. They may also advise on efficiencies and financial risks and controls. Internal auditors perform internal company audits, risk assessments and they advise on good corporate governance and structures within an organisation.

What will I do?

If your idea of an auditor is boring, office-based and repetitive, then think again. Auditors are regularly off-site with clients, using software to analyse financial performance and to confirm the validity and legality of their financial records. No two days will be the same, and you'll often be working multiple client assignments with exposure to senior executives and directors. Your ultimate responsibility will be to the shareholders of the company, so you'll also learn to adopt a healthy dose of 'professional scepticism' to ensure a company's financial controls are appropriate in accounting terms and that the financials reported by a company are reliable.

You'll be a mix of trouble-shooter and investigator, advising the business objectively on issues you may encounter. The audit's conclusions will be subject to close scrutiny from existing and potential shareholders as well as management, so the role carries considerable responsibility. Key activities include:

- collating, checking and analysing financial data

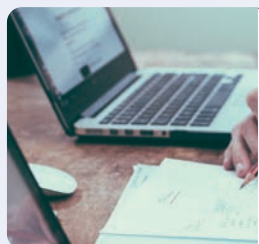
- examining company accounts, records and financial reporting systems
- gauging levels of financial risk
- ensuring that controls to safeguard assets are effective
- identifying if and where processes are not working as they should, and advising on changes to be made
- preparing reports and commentaries for senior management and boards
- liaising with managerial staff and presenting findings and recommendations
- considering whether procedures, policies, legislation and regulations are correctly followed and complied with.

Qualifications

Auditors can come from any degree subject, but most audit trainees have studied accountancy in college and qualified with a 2:1 degree.

Once you have graduated, you can work in an audit department and learn on the job. During this time, you will study towards the accounting qualifications needed to practice as an auditor.

For more information, contact Chartered Accountants Ireland or any of the other professional accountancy bodies. ●



The audit's conclusions will be subject to close scrutiny from existing and potential shareholders.

Find out more about what working life is like as an auditor with our #GradStories videos on life at various financial employers. Visit gradireland.com/organisations



Like financial accountancy, management accountancy accepts graduates from all disciplines.

Find out more with our #GradStories videos on life at various financial employers. Visit gradireland.com/organisations

Management accountancy

Management accountants specialise in providing information and advice to managers in all kinds of organisations. They differ from financial accountants in that they tend to be more involved with general management, working with managers to analyse costs and revenues and helping to develop business strategy to maximise performance.

As management accountants can work in any sector, career paths can be quite flexible. It is possible for a management accountant to progress to the role of financial manager, who works with managers at a high level. Working across the private and public sectors, financial managers usually hold budget responsibility and often manage a financial team or department.

What will I do?

Management accountants' main day-to-day tasks include producing reports such as monthly accounts, budgets and forecasts to monitor the organisation's financial performance and to assist managers in making strategic

decisions. In larger organisations, graduates often specialise in a particular area of work function or geographical region. Management accountants working for capital-intensive companies may also complete some aspects of investment analysis or appraisal as part of their role.

Large organisations such as industry conglomerates run graduate training schemes in which you will usually rotate around different divisions or departments to gain a broad overview of management accountancy. Initial inductions may be less formal in smaller organisations, and specialism is less common. As a management accountant, you will usually be based in your organisation's offices rather than on client sites.

Qualifications

Like financial accountancy, management accountancy accepts graduates from all disciplines. You will have the opportunity to become professionally qualified through a professional association such as the Chartered Institute of

Management Accountants. This involves studying to complete the required examinations while working.

To thrive in this career, you require a good commercial understanding to advise managers, as well as top-notch interpersonal skills to forge positive working relationships. Keeping to deadlines and having a firm knowledge of accountancy standards will also stand you in good stead.

Into management

The contribution that management accountants make to an organisation's strategy and financial success has been increasingly recognised over recent years. While monitoring cash flow and profit and loss remains an essential component of the work, management accountants are increasingly expected to be involved in devising business strategy. As such, management accountancy is excellent preparation for general management and executive finance positions. ●



In larger firms, graduates rotate around different clients to gain exposure to the industry and often specialise from an early stage in a particular aspect of work, such as charities auditing.

Financial accountancy

Financial accountants provide specialist services to commercial and non-commercial organisations to ensure that they are financially sound and comply with legal requirements and regulations. There is a wide choice of roles and specialisms available, depending on where you work.

Most graduates work in public practice – professional accountancy firms ranging from the Big 4 (KPMG, EY, Deloitte and PwC) to mid-sized and smaller firms. There are also opportunities within commercial organisations and industry, as well as with government departments and regulatory bodies.

What will I do?

In public practice, the main areas of work are:

- Assurance and auditing: Assurance is a service that 'assures' an organisation that it is complying with legal requirements or fulfilling best practices. Its largest specialism is external auditing, a legal requirement that financial statements be examined

to determine whether they are 'true and fair'. Internal audits, similar processes held internally in an organisation, are best practice rather than a legal requirement, see our article on audit on page 30.

- Tax: Accountants working in tax help clients to understand and meet their tax obligations, and to understand the impact that any changes within their organisation or to the tax laws will have upon their tax bill.
- Business advisory/financial services: This specialism helps businesses achieve their objectives through a package of services including tax compliance and financial planning.

There are lots of specialisms within these areas, so research what different employers offer before applying. Graduates in public practice become trainees and, in areas such as auditing, will spend considerable time at clients' offices. In larger firms, graduates rotate around different clients to gain exposure to the industry and often specialise from an early stage in a particular aspect of work, such

as charities auditing. In smaller firms, there is less opportunity for early specialisation; instead, you are more likely to work on a range of tasks for clients. When working for other organisations, financial accountants maintain financial accounting systems and financial reports on the organisation's performance.

Qualifications

Graduates of all disciplines are accepted into the profession and train to become qualified accountants, combining work and study. Employers help choose the professional association/ qualification that best suits the graduate's chosen career route. Those graduates with a finance-related degree are exempt from some parts of the qualification process.

On top of being numerate, accountants require strong communication, analytical, time management and teamworking skills. They also need an ethical approach to business and the ability to combine a tough work/study schedule. ●

Tax

Tax is a dynamic and fast-paced career. The tax implications of transactions must always be considered. Tax advisers are at the heart of the decision-making process, finding the best tax solutions to deal with commercial and personal circumstances.

The role of a tax adviser is exciting and ever-changing. Combining analysis and interpretation of tax law with excellent communication skills and business acumen, tax advisers bring logic and problem-solving to bear whether they are advising a major multinational, an Irish-owned family business or a private individual.

Tax advisers can find themselves working in many environments, not only in professional services firms and legal firms but also throughout the corporate and public sectors.

Who would it suit?

It is not necessary to come from business or legal disciplines, but those who have may benefit

from exemptions from certain exams. In addition, engineers, scientists and arts graduates have become highly successful tax advisers.

Types of employer

- Accounting firms
- Tax consultancy practices
- Legal firms
- Financial services sector
- Public sector (revenue, policy bodies)

How to get hired

It is not necessary to have a training contract to become a tax adviser, however many secure tax training contracts in professional services firms whilst pursuing their professional tax qualification. Most employers recruit through online application forms and competency-based interviews.

The larger firms recruit through summer internships (applications closing in February) and the milkround (applications closing in October). Other employers recruit all year round. ●



Tax advisers can find themselves working in many environments, not only in professional services firms and legal firms.

Find out more about life at various financial institutions with our gradstories series of videos. Got to gradireland.com/ organisations



Islamic financial products account for a significant part of the work of many international banks.

Islamic finance

With an estimated worth of \$4.5 trillion, Islamic finance is an emerging market that requires an international approach, numeracy and good communication skills.

Islamic finance refers specifically to sharia compliant products, which range from those provided by investment banks to Islamic retail operations. In the Islamic world's banking and investment industry, financial instruments are produced with the guidance of a sharia board, whose job is to ensure that products are compatible with sharia law. As such, the constraints on financial practices are established by Islamic law. Consumer demand means that there are various products and services available to investors who wish to be sharia compliant. The Islamic market is hugely complex and guided by a variety of different interests

Due to the prohibition on the payment of *riba* (interest), investments must be structured differently from conventional financial products. Sharia compliant products must not only be *halal* (i.e. not invested in prohibited assets such as

arms, tobacco or alcohol) but have a responsibility to invest in products that are beneficial to society. In this way, Islamic financial products are similar to SRIs (socially responsible investments).

Due to the role of sharia advisory boards, Islamic finance is complex by nature. Alongside professional bodies and think tanks, these boards judge existing products while advising on the development of new products. They ensure that the evolution of sharia-compliant markets and products can keep up with the developments of other markets. Financial centres are increasingly attempting to attract Islamic financial institutions and revenues by adapting legislation to suit its requirements. In this respect, European markets have opened up in recent years.

Available roles

Islamic finance roles are found within all functions of banking and investment companies, from asset management to private banking. You could find employment with an

international bank that offers sharia-compliant services to clients in specific locations, or with an Islamic company that markets its products in a variety of financial centres.

Starting out

Graduate training schemes in Islamic finance are limited, but Islamic financial products account for a significant part of the work of many international banks. An organisation's general training programme may offer graduates a rotation spent with a particular emphasis on sharia, with training likely centred on a major Islamic financial centre such as those in the Gulf, Hong Kong or Malaysia.

Skills required

- Foreign language proficiency is a requirement for some roles and highly useful for others. Graduates fluent in languages such as Arabic, Malay, Bahasa Indonesia or Bengali are sought after.
- Good communication skills
- Numeracy
- Project management skills
- Negotiation skills ●

Top employers in finance

Every year, we carry out a survey of students to decide the most popular graduate employers in the country. The **Cibyl Ireland Graduate Survey** is the largest annual career survey in Ireland and the votes decide the winners of the **gradireland Graduate Recruitment Awards** and the composition of Ireland's 100 leading graduate employers. Here are the winners and shortlists for finance.

Accountancy and professional services

2024 Employer	2023
1 Deloitte	1 →
2 KPMG	2 →
3 PwC	4 ↑
4 EY	3 ↓
5 Grant Thornton	5 →
6 Mazars	7 ↑
7 RBK	10 ↑
8 IFAC	9 ↑
9 Crowe	NEW ...
10 BDO	6 ↓

Banking, investment and financial services

2024 Employer	2023
1 AIB	1 →
2 Bank of Ireland	2 →
3 Central Bank	4 ↑
4 Bank of America	3 ↓
5 Citi	5 →
6 Barclays	7 ↑
7 Deutsche Bank	8 ↑
8 Davy	11 ↑
9 Northern Trust	10 ↑
10 Goodbody	17 ↑



Kate O'Brien

Credit Analyst at AIB

What are the main activities you do in a week?

We provide syndicated loans. That is when a borrower wants to take on quite a substantial amount of debt and they often require an amount that's too large for any one individual lender to take on. What happens then is you might get a group of financial institutions like AIB that will pull their capital together to finance that loan or do a single credit agreement.

My job would consist of both scoping out the market for new potential opportunities as well as the ongoing credit management of the existing deals that we already have on the book. So, we would spend a lot of our time preparing credit papers, be that for annual reviews, refinancings, new deals etc and they all have to be run through a credit approval process. We would also do a little bit of financial modelling stress testing, scenario analysis, reviewing annual and quarterly financial reports and researching the competitive landscape and market trends.

What skills do you need to be successful in your role?

I would say probably not as much a skill but more a piece of advice would be to keep on top of the likes of current affairs and read the

newspaper and listen to podcasts. I feel like you're a much more informed decision maker when you're in tune with what's going on in the world. When you come into the job it makes things a lot easier if you are well-informed about the challenges that they're facing, and you can identify any risks and opportunities. Other than that, I would just say take initiative and be involved in as much as you possibly can.

What advice would you have for a new graduate?

I would say probably the biggest thing would be having the right attitude. It can be quite a steep learning curve and there can be quite a lot of moving parts to each of the deals that we would look at and so it's really important that you're driven and that you're motivated and that you really have an appetite to learn.

How did you get into your job?

I studied financial mathematics at UCD and I didn't do a student placement or internship. AIB was my first proper job. I always knew that I wanted to do something that was analytical in nature but at the same time not too mathematically rigorous. I also had quite an interest in finance and in economics, so I feel like

capital markets and AIB is very much the perfect mix of the two.

What do you love about your job?

One thing I love about the job is the diversity and the scope and the international aspect to it. We support companies that operate across a whole range of different industries and across multiple borders and they're all subject to different macroeconomic events and different cycles and so I feel like it can just be insightful to get that sort of broader perspective beyond Ireland.

As well as that I have to highlight the social aspect of AIB. There's always something going on be it a tag rugby tournament, a scone and coffee morning, summer barbecue, quiz nights, sea swim etc. It's a great place to work and everyone is so nice there. I really love it. ●

You can watch Kate's full interview on the gradireland YouTube channel.



You can watch Mark's full interview on the gradireland YouTube channel.



Mark Hallam

IT Audit Associate at KPMG

What are the main activities you do in a week?

A typical day in the life at KPMG for me would be to start off with a daily catch-up meeting just to keep managers or senior staff informed of our progress on the task at hand. They give us a hand with any problems we may have. After that we get to work on our tasks for the day. Then usually if it all goes well, we'll finish up the day at half five.

What skills do you need to be successful in your role?

Skills that would be useful coming in would be an exposure to Excel. We use that a lot.

Developing your soft skills and having the confidence to speak to clients and senior staff is also important. This is a client-facing role so it's important to be comfortable dealing with clients as you're in contact with them on a day-to-day basis.

What advice would you have for a college student or a new graduate?

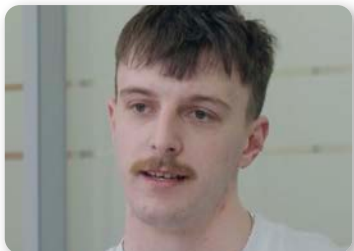
The best advice I could give to a first-year student or someone still in college would be to keep an open mind and don't rule anything out until you've tried it. Focus on your networking skills and your communication skills and you'll go far.

How did you get into your job?

My background was originally in computer science. That's what I studied in TU Dublin. When I got to the final year, I was looking to go into software development, but I decided that it wasn't for me. So, I kept an open mind and started gravitating towards the cybersecurity and data analysis aspect of computer science. Luckily, I had completed an internship with KPMG in my third year, and they offered me a graduate role. I enjoyed working in the IT audit side of things. It can be strange for a computer science student but keeping an open mind helped me find myself where I am today.

What do you love about your job?

What I love most about my job is probably the culture that's instilled in KPMG. They run a lot of events throughout the year and more recently we had a multicultural week. They put on a bit of a spread for us. We had the opportunity to try different cuisines from around the world and celebrate the different cultures within KPMG. The social aspect of the job is a bonus. We are a close-knit group within our department, and we get on great so that makes it a lot easier. ●



Kieran Organ

Graduate Fund Accountant
at Alter Domus

What are the main activities you do in a week?

On a day-to-day basis, I would be mainly processing payments for our clients. So that would involve getting invoices off them, then processing them and completing checklists for our audits. Then we book them on our accountancy software and record them in a spreadsheet. I also deal with general queries from clients. They might be looking for the excels that that we're working on or financial statements or they might have other queries.

What skills do you need to be successful in your role?

The most important skill would be time management. In college you may develop the habit of putting things off till the last minute. That's something you need to drop when you get a full-time job. You need to get stuff done and get it out of the way.

Communication skills are also important. If you don't know how to do something, reach out to someone on your team. More often than not they've had the same problem as you and will know how to solve it instantly.

What advice would you have for a new graduate?

Write things down. When you're on your first job, write stuff down, create a bank of information because you might forget how to do something. Take initiative, you'll have it there permanently and you can always fall back on it.

Good time management is important to develop. You might be able to keep up when you first get a job, but you'll get to a point where you'll be multitasking.

How did you get into your job?

I did a general business degree at SETU and in third year I specialised in accounting. There wasn't much in Waterford that suited what I was looking for. I stumbled on to Alter Domus on LinkedIn.

What do you love about your job?

I love the respect I get when I go in there. When I met the team and my manager, they all spoke to me like an equal. The environment was really accepting and that culture at Alter Domus is something I love about my job. ●

'Good time management is important to develop. You might be able to keep up when you first get a job, but you'll get to a point where you'll be multitasking.'

You can watch Kieran's full interview on the gradireland YouTube channel.



A-Z of employers

Remember to quote **gradireland Finance** on your job application.

EMPLOYERS

40	Deloitte
42, OBC	EY
44	Glanbia
IFC	Goodbody
IBC	KPMG
46	Tirlán

IFC = inside front cover

IBC = inside back cover

OBC = outside back cover

Deloitte.

Type of work • accountancy and financial management • banking, insurance, and financial services • engineering • fund management/ administration and investment banking • IT and telecoms • law, legal services, and patents • management consulting • management, business, administration • marketing, advertising, and PR

Salary • competitive with a comprehensive benefits package

Benefits • life assurance • pension scheme with company contributions • 21 days holiday (increasing with length of service) • The complete list is available on the website.

Number of vacancies 350+ annually

Degrees sought • all disciplines

Work experience • yes • summer, 9–12 weeks • all year • placements, up to 12 months

Number of placements • 200+ annually

Locations • Republic of Ireland • Northern Ireland

Contact

Graduate Recruitment Team
Earlsfort Terrace, Dublin D02 AY28
Tel: + 353 (0)1 417 8578

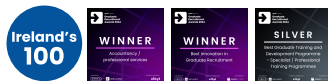
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Ross Kavanagh



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EY Ireland is committed to building a better working world, where every team member, from new graduates to experienced partners, contributes to sustainable and inclusive economic growth. We invest in our people and innovation, collaborating with a diverse range of partners to create lasting value and drive positive societal change.

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Join our graduate programmes or explore our internships to see where a career with EY can take you.

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Assurance at EY involves understanding clients' business and financial risks. Our graduate programme supports you in becoming a chartered accountant with ACA exams training.

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Glanbia Early Careers

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Degrees sought • various, see opportunity listings online for details

Locations • Republic of Ireland & US

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Closing date
See website for details



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Health, wellness and nutrition is not just what we do, it's who we are. As a global player in nutrition, with operations in 34 countries, Glanbia delivers better nutrition for every stage of life's journey. We're passionate about nutrition and ambitious about how we can work to improve it across the world – from farm, to ingredients, to production and ultimately to the end consumer product. Working for Glanbia you'll play a vital role in helping us shape the future of nutrition globally and you'll be enabled to reach your full potential and realise your ambitions.

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At Glanbia your performance matters and you'll have plenty of opportunities to make an impact from day one. Hard work is recognised and rewarded. We value your ideas and encourage you to challenge us to find a better way.

Our Pure Ambition Graduate Academy is positioned strategically within the organisation with a long term view of developing our future leaders. You'll receive support to grow a rewarding career through on-the-job development, formal training, international projects or assignments, coaching and mentoring. In fact, many of our current leaders started their careers as graduates.

We are delighted to offer a gradireland multi-award winning academy with the aim of unlocking the full potential of our people. These awards recognise our commitment to investing in our emerging leaders and creating a world-class experience that delivers on our business growth ambitions. Now, we want to invest in you!

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If you want a career that's more than just a job, where you're empowered to make a difference and you share our passion for making the world a better place, then apply online today!

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Glanbia

Early Careers





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Salary • €32,000 year 1 increasing to €35,000 year 2

Benefits • car/allowance • gym membership • life assurance • overtime • pension scheme with company contributions • days' holiday

Number of vacancies • 2

Degrees sought • all degree disciplines, any finance related

Placements • 1-3, 6-8 months, all year

Locations • Republic of Ireland

Type of application for employment • CV • online

Contact

Paddy Hickey
pahickey@tirlan.ie

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Business facts

Tirlán is a world-class food and nutrition business, with a diverse portfolio of quality ingredients, leading consumer and agri brands. Some of our brands include Avonmore, Kilmeaden, Gain Animal Nutrition, Truly Grass Fed, Wexford Creamery CountryLife and Millac. The farmer-owned co-operative has a first-class track record of success in the global market.

Rooted in our rich heritage of family farming and embedded in our communities, Tirlán has evolved to bring the passion of our farmers and their high-quality ingredients to the international marketplace. Using modern-day technology and applying the best processes to our milk pool of three billion litres and our outstanding grains portfolio, we now export innovative products and tailored ingredients solutions to be enjoyed in more than 80 countries. We nurture a talented team of over 2,100 people to manage our network of 11 processing plants, 52 Farmlife and Countrylife retail branches and online trading platforms, dedicated to serving our communities and customers. Our 'Living Proof' sustainability strategy is a bold commitment to developing better, fairer practices that benefit everyone. At the heart of Tirlán is our people, our years of history and experience, and the love we hold for our community and our land.

At Tirlán, our purpose, vision and values guide all that we do.

- Our purpose is to nourish the world, while safeguarding our environment for future generations. We believe we can only thrive when we work together toward this shared purpose- it's what sets us apart.
- Our vision of the future is one which celebrates the purest nutrition. We are deeply connected to the land we farm, and through our farming families and our employees, we strive to work in harmony with nature.
- Our values guide our daily decision making and help us to bring our purpose to life. They form the unifying principles we wish to see throughout our work in the world, gathering our people around a common goal. Our values are: celebrate individuality, adapt to grow, empower and go and collaborate for success.

The experience of generations of farming families and decades of innovation in food processing helps us deliver to a global community.

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