opportunities in Ireland, north and south
sectors include accounting, banking, tax and funds
useful contacts
graduate profiles
the inside track on what employers want
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Where are the jobs in finance?

Each year, the area of finance normally accounts for the largest share of available jobs in our gradireland Graduate Salary & Graduate Recruitment Trends Survey, with accountancy and financial services making up the sector with the highest percentage of available vacancies. But of course, finance is much bigger than just accountancy. Investment and commercial banking, funds administration and investment, financial technology (fintech), tax, consultancy and audit are all areas undergoing massive growth in terms of careers. It is a time of uncertainty though, with the shape of Brexit still unclear, as are the resultant threats to the economy of Ireland, both north and south. However, the Irish economy has proven to be remarkably agile and resilient, with a highly skilled workforce, and on the flip-side of the threats of Brexit there are sure to be opportunities, with many financial institutions either already relocating, or considering relocating to Ireland as their European base in the wake of Britain’s exit from the EU.

Getting into finance
For many graduates, the route into finance is quite a structured one. A commercially relevant degree, followed by a graduate programme while also studying for the necessary professional qualifications. This is still, in many cases, the route into common areas such as accountancy, tax or audit. But the sector is also diversifying as technology continues to disrupt the industry, creating new areas of opportunity in areas such as digital and online banking. As a result, a tech or data background, coupled with the necessary numerical skills and competencies, can open routes into many financial organisations. In addition to the core skills and technical skills, employers want graduates who have a genuine interest in business, the sector in general and who are commercially aware. They also value a sense of purpose and direction, and finance is such a broad sector, so to have a good idea of where you want to work is a good idea. Employers can easily identify generic applications and they are likely to be of least value as they are looking for graduates who can make a transformative, and long lasting, impact on the business.

Core skills
Although the working environment has diversified with the continuing evolution of technology and data, many of the core skills sought by financial employers remain consistent, such as:
• Numeracy and analytical skills
• Organisational skills
• Communication
• Presentation and negotiation
• Languages and cultural awareness

Communication, both written and verbal, formal and informal, is consistently highlighted by employers as an area of concern when it comes to graduates. Being able to communicate clearly, personably and cohesively is at the bedrock of any successful career.
Accountancy
Although the sector continues to be transformed by technology, those with the right numerical acumen and accountancy fundamentals can expect strong career prospects as accountancy continues to feature toward the top of any list when it comes to the number of vacancies on offer. In terms of salary, as many graduates are still to earn their professional qualifications, the average salary can be lower than that in other sectors. But it is still a healthy starting salary at an average of €26,468. One of the strengths of this qualification is that it is required by all sectors of business and industry and there are generally very well-established career paths leading to highly remunerated roles.

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 these 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.

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 areas 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, UNIX and SQL and similar skills are increasingly in demand. Find out more about your career potential in fintech in our feature on the area on pages 20 and 21.

Funds
Ireland is a major player in the global funds industry and there are 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. For more information on this sector, see our feature on fund administration and fund management on pages 26 and 27.
Sector snapshots

Most careers in finance are within three main sectors; banking and investment, accountancy and financial management and financial services. Let’s have a quick look at what each sector involves.

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 (eg 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

A successful career as a finance professional requires more than just academic qualifications. This is a highly dynamic, detailed and people oriented working environment. So, let’s have a look at what skills can help you make the right start to your 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.

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.
No two sets of accounts look the same, a tax audit varies massively from case to case. A career in finance will mean you are constantly exposed to different situations.
What employers are looking for

Employers don’t need to know that you want a job, they know that already. What they want to know is why you are the right fit to work for them.

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 & 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.
How to make the most of a finance internship

A finance internship will provide you with your first real hands-on insight into how things really work within a financial firm, a professional services firm, or a bank. Whatever happens at the end of it, you will have gained key workplace experience but will also have a much better chance of landing a graduate position.

In order to do that though, you’re going to have to make the very most out of the time you spend with the company and the things you observe and do during your internship. It’s a learning experience that needs to deliver, and all the while you want to make the best impression you can on your potential employers. Where do you start?

Learn the terminology
The world of finance is a complex one, ruled by regulations, terms and conditions and terminology. And this can vary from company to company. It can take a while to get your head around—particularly if you’re not from a finance background. Don’t be conquered! Write down every new thing you hear and learn, whether it’s whilst you sit in on meetings, something you pick up when you’re working on a task, or even something that crops up in a more general conversation with a colleague. You may not come into contact with all of the terms regularly throughout the internship, so by jotting them down and then giving them a read through and imprinting on to your memory for later use you’ll be gaining a much broader learning experience.

Know your industry
Working as an intern in a financial environment means learning what it means to be commercially aware in everything you do. To do this, it’s best if you try and get an overall understanding of the sector and the industry. Read business pages, investor publications, monitor the news that is breaking in the sector. Not only does it provide you with topics of conversation, but it will provide you with insights that can inform the direction of the company you’re working in and the work that you actually do. There is so much information out there, much of it free, that there really is no excuse not to get informed about the industry where you want to build a career.

Be commercially aware
Talk to colleagues about what they do and how it fits in with the overall business mission of the company. This will help you get a grasp of what the strategy of the company is, where they operate and why they work the way they do. Then you can find your place within that, being commercially aware enough to know how the work that you do, even as an intern, contributes in some way to the objectives of the company. Find out where colleagues get their information and tap into those sources too, every little bit you learn helps expand your skills portfolio and builds your commercial awareness. At the end of the day, employers are looking for future talent that has a real grasp on what the company does and is commercially aware enough to carve out a nice for themselves within that. That could be you!

There are no stupid questions
Everyone makes mistakes, that’s part of life and definitely part of working life. Learning from mistakes is how we shape our skills and our character, developing resilience and a mindset that can cope with setbacks. Don’t be afraid to use the knowledge around you. Of course, be polite, and recognise when people are busy, but if you’re genuinely curious you will find that those around you will be only too happy to help. The more you know, the better you can help them in their work and be a real asset to the company.
Apprenticeships: an alternative route

Apprenticeships are not what they used to be. With Level 8 options now available, we spoke to the Insurance Institute about why internships make great sense for jobseekers and employers.

The difficulty for many employers is that graduates are coming out of university lacking key workplace skills necessary to hit the ground running. 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. Aside from highly competitive graduate programmes or unpaid internships, 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 an apprenticeship?
Apprenticeships are work-based training programmes that combine academic teaching with valuable on-the-job experiential learning; combining technical and soft skills to create the perfect employee for organisations. In July 2015 the government announced the expansion of the current national apprenticeship scheme to extend beyond trades and into professional industries, such as insurance.

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 IT Sligo. This is the first apprenticeship in Ireland to offer a level 8 honours degree. The programme is delivered through a combination of online study 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. Once you graduate, you’ll be business-ready and extremely employable in a range of sectors. 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 the general or life insurance market.

Who should apply?
• 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. You’ll be compliant to work in any area of the general or life insurance market.

When will I start?
The academic programme begins in September each year. Employers can hire throughout the year (although many look to recruit around May–June), so we always advise those interested to sign up to earnandlearn.ie to get job alerts as they come on stream and general careers advice.

How do I apply?
Companies will recruit apprentices through their own processes, however The Insurance Institute will post details of who’s recruiting on their website earnandlearn.ie, where you’ll also find more information on the programme. More information is available via www.apprenticeshipcouncil.ie.

You can also contact Naomi Gaffney at the Insurance Institute to talk about the options available on 01 645 1500 or by email at apprenticeships@iii.ie.
Applying for a job in finance

Finance is a diverse and process driven industry, so it’s vital you know exactly who you are applying to, what the role is, and how to apply for it.

Finding where the jobs are
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. The employer hubs at gradireland.com/employers is a great source of information, as is the Inside Buzz feature (gradireland.com/gradireland-inside-buzz), which provides you with an insider’s view from a host of companies. 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. Read more in our Areas of work section on page 22.

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.

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. Complete 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.

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.
On the day of the interview, 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 received 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.

In the hot seat

The situations you may encounter in a finance sector interview and how to respond.
Dealing with assessment centres

Now a common reality for many graduate jobseekers, particularly those in finance, so let’s find out what’s involved.

An assessment centre, which typically lasts one or two days, brings together a group of candidates who undertake a series of exercises and assessments.

The tests provide an opportunity to demonstrate that you possess the personal and technical skills for the job. Every organisation will design its own specific assessment centre. If you identified its selection criteria for your first interview, keep them in mind throughout your time at the centre. Every test, exercise and interview will match you against these criteria.

What the tasks involve

Group exercises can include discussion groups, role-playing a specific brief, leadership tasks and job-related scenarios designed to test your ability to handle the type of tasks specific to the area you have applied for. While promoting your own cause, remember that you must help the group to complete the task.

You may be required to give a presentation, usually to a mixed group of candidates and assessors. Structure is important, as it will keep your mind focussed and will help the audience keep track. Use whatever form of notes you feel comfortable with, but avoid using a script. Don’t hit your audience with too much information. You may only have five minutes, which is only enough time to present four big ideas or messages.

Remember that your body language can make a huge difference to your presentation. Smiling will ease the tension in your face, and make your audience more comfortable.

Ability tests assess both general and specific intelligence. General ability tests ask you to use complex information, in the form of words, numbers and diagrams, to solve problems using logical or lateral thinking. Ability tests are most likely to be numerical or verbal reasoning tests, specific to the role you have applied for.

Aptitude tests assess your ability to learn something new. Employees are increasingly expected to adapt quickly to changes in the workplace, so prove your ability to develop new skills quickly.

During the recruitment process, employers have a limited time-frame in which to get to know you. Personality tests give them an idea of who you are, so be honest, and remember there are no right or wrong answers. A relaxed state will make the experience much more enjoyable for you and give your assessors a more confident impression of you.

The other candidates are rarely in direct competition with you. You’re being assessed against the employer’s criteria, not against each other. The assessors want to see that you can work in a team. Alternate between taking charge and taking a back seat to show you can both take initiative and follow orders.

Be yourself. Or rather, be your best self. Remember though, if you have to try make major personality changes to fit in with an organisation, it’s probably not for you.
Your career in finance 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 cover letter or CV and cover letter. An error ridden application will land you straight in the discard pile.
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 specialism 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. Especially useful for graduates is the access they give to other members’ contact details – a great networking tool. See overleaf for the contact details of the main professional associations.

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.acca.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.cimaglobal.com 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 with 5,000 members and students. 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. The institute has over 17,500 members. www.iii.ie

Other useful organisations
• Accounting Technicians Ireland (www.accountingtechniciansireland.ie)
• Chartered Institute of Internal Auditors (www.iia.org.uk)
• Pensions Management Institute (www.pensions-pmi.org.uk)
• Irish Institute of Pensions Management (www.iipm.ie)
• Chartered Institute of Public Finance & Accountancy (www.cipfa.org.uk)
• The Society of Actuaries in Ireland (www.actuaries.ie)

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 masters degrees, PhDs and professional qualifications (that may take a number of years).

Conversion courses
Students undertake postgraduate study in finance for a variety of 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 Higher Diploma in Accounting and Corporate Finance at University College Cork and the Postgraduate Diploma in Accounting at Dublin Institute of Technology, to cite two examples, are both intensive, one-year conversion courses specifically designed for non-finance graduates wishing to pursue careers in accounting. Courses such as these are often self-funded.

Professional specialisms
There are a number of 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 specialised 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, National University of Ireland Galway – Cairnes Graduate School, 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. If you’re unsure whether further study will enhance your career prospects, there’s no harm in seeking the opinions of HR professionals at the organisations you would like to work in.

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 www.tcd.ie/business
• UCD Michael Smurfit Graduate Business School www.smurfitschool.ie
• Dublin City University Business School www.dcu.ie/dcubs
• Dublin Institute of Technology, College of Business www.dit.ie/colleges/collegeofbusiness
• University College Cork, College of Business and Law www.ucc.ie/en/buslaw
• National University of Ireland Galway – J.E. Cairnes School of Business and Economics www.cairnes.nuigalway.ie
• Queen’s University Management School, Belfast www.qub.ac.uk/mgt
• University of Ulster, Ulster Business School, Coleraine www.business.ulster.ac.uk
• University of Limerick, Kemmy Business School www.ul.ie/business
Your finance career planner 2019–2020

Non-finalists

• Penultimate-year students should apply now for 2020 summer internships. Many of these deadlines end before Christmas, with the rest closing in January.

• Stay focussed 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.

Final-year students

• Apply for 2020 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.
• 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.

• 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.

• 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.

• 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.
• 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 in.

What is fintech?
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, instead of bankers writing them by hand on paper tickets
• algorithmic trading: using algorithms to make complex decisions much faster than a human could
• cryptocurrencies, such as bitcoin
• 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.

You might also be inspired by our videos of graduate careers in fintech. Visit gradireland.com/get-started-fyi/fintech.

The skills, experience and qualifications you need for fintech jobs
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 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. An analyst at a major international bank said: ‘You are always encouraged to learn new things. I had two months’ orientation before joining my first rotation, which included a mixture of very technical and financial/economic topics.’

Make sure you also draw upon any unrelated work experience as evidence of your transferable skills. Some of the most valuable skills for fintech jobs include:

**Fintech news you should know about**
The face of the fintech industry is constantly changing. One fintech trader said ‘In the future I think there’ll be less manual trading (making phone calls or actively clicking to buy or sell a stock or option) and more emphasis on automation (for example, pre-loading a system with the prices and what trade it should buy or sell in different scenarios). Electronic trading on screens was only introduced around 15 years ago, so things are still changing very rapidly in that area.’

While fast technological change is one exciting aspect of fintech, you should also be aware of and keep up to date with the wider implications of these changes, such as:

- the effect of automation on how finance organisations work (fewer staff needed, quicker transactions, ability to serve customers more efficiently)
- the effect of the ‘cashless society’, meaning that so many people rely on card or mobile payments that some businesses have stopped accepting cash and there are fewer ATMs available for people to obtain it. Similarly, the rise of mobile and internet banking has prompted retail banks to shut some of their physical branches. Do these changes make financial services more or less convenient for customers?
- IT glitches, how they affect customers and how banks respond to these incidents
- developments in how fintech is regulated, for example regulations on how cryptocurrencies are used or how quickly organisations need to fix IT problems
- the impact of cyber-attacks, data breaches and other security issues, and what is being done to prevent these.

This article originally appeared on targetjobs.co.uk, the UK-based sister site of gradireland.com. Written by Emily Dunn.
Areas of work

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Accountancy firms provide a number of services to companies including audit, the annual fact-checking process which confirms that the company’s own accounts are being properly maintained, and taxation, where they provide advice on the tax implications of any deals they may be involved in and how best to use the current tax laws for their benefit. 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. Retail banking has recovered in line with the Irish economic recovery, but it’s not one of the larger recruiting areas for graduates. 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 for graduates. 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 banking

Investment banks help public and private organisations to raise funds in the capital markets (the market for long-term funding, for example bonds and equity). 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 (see the box below). 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 a 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.

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.

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 (information technology) 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.
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 (generally speaking, those in excess of £25 million sterling). 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 on a daily basis 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 in order 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 of 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
To keep in line with the trend towards globalisation, some leading players within the corporate banking sector are increasingly looking to 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 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.
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 also 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 we 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. 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 a 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 senior 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!
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. Retail banking has suffered severe contraction in recent years, and this is likely to continue as banks move to telephone and 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 on to roles within branch management.

Graduates working in flagship branches may operate in a team of around 40 members of staff. The majority of 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. A higher-second-class degree is a general necessity, as is a good knowledge of the products on offer.

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 Building Societies and Credit Unions, have similar 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 requiring long-term planning such as insolvency. 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. Large insurance employers provide graduate schemes.

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, eg brokerage, may require Saturday work. While many roles are office based, others involve some travelling.
Regulation & 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 Irish Financial Services Regulatory Authority (known as the Financial Regulator), a division of the Central Bank and Financial Services Authority of Ireland (CBFSAI). The UK is regulated by the Financial Services Authority (FSA), with main offices in London.

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. See also ‘Fund administration and fund management’ on pages 26–27 and ‘financial accountancy’ on page 32.

What will I do?
You will regulate/analyse firms and financial markets and implement regulatory policy. Starting out, you may supervise a small bank or be involved with the development of policy. Regulation also requires roles for accountants, legal representatives and IT, HR and marketing professionals.

The FSA offers a number of graduate training schemes. To work for the Financial Regulator, you apply to the CBFSAI. Recruitment is ongoing and you may work across their banking, regulating or support functions. Financial firms such as hedge fund managers often have compliance functions within their finance departments.

Qualifications
Both regulatory authorities particularly 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 effect change in the financial services industry but also are affected by change. Recent financial scandals 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 (eg a creditor won’t be paid), liquidity (eg there is insufficient cash flow to meet obligations), legal (eg not fulfilling legal requirements or misinterpreting contracts), operational (eg breakdown in corporate governance) and market (eg 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
Both regulatory authorities particularly 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.

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.
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 IT 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 as an auditing assistant 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. In most cases, trainees in public practice will have chosen to specialise in the area of audit as part of their professional education and will have generated broad audit experience as part of their training contract.
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.
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 sector.

**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.
With an estimated worth of $2 trillion, Islamic finance is an emerging market that requires an international approach, numeracy and good communication skills.

Islamic finance refers specifically to the $2 trillion market of 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).

**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.

**Recent developments**
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. It is also a growth area for many countries in terms of female careers.

**Starting out**
Graduate training schemes in Islamic finance are limited (although this is changing), 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 trendence Graduate Barometer 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 shortlist for finance.

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What is your current job and what does it involve?
I’m a Transaction Services Trainee with KPMG Dublin. The Transaction Services team works within the advisory function at KPMG. The team’s main function is to carry out due diligence into companies that are being bought over. We perform two types of due diligence – financial and vendor. Financial due diligence is when a company is in the process of being acquired. The company doing the buying hires us to perform due diligence into the company they intend buying. Conversely, vendor due diligence sees the company that is being bought employ us to perform due diligence into themselves before the transaction can take place.

What was the route you took to your position?
KPMG run a case studies analysis competition called ‘Kick’. The idea of the competition is to work as part of a team to analyse a case study and then present your findings to partners of the organisation, detailing how you believe you could improve the business referred to within the case study.

The competition involved myself and three team-mates being given a case study and a three hour time frame in which to analyse it. At the end of the three hours we delivered a PowerPoint presentation to the partners of KPMG. We were fortunate enough to win the competition and become all-Ireland champions, which led to us representing KPMG Ireland at the world finals in Dubai.

Taking part in ‘Kick’ gave me an introduction to KPMG, how it was run and the people involved. I felt it was the perfect fit for my ethos and offered exactly what I wanted from a future role.

What are the skills you utilise in your role?
To be successful at KPMG requires you to work hard and maintain a strong work ethic. I developed my own personal work ethic as a result of working as part of a family business from a very young age. Growing up, I was always required to work after school and at weekends for my family’s business. I believe that’s something that has really stood to me. Now, working day to day isn’t much of a step up as I’ve been doing so for such a long period of time.

To work in the Transaction Services team you need strong attention to detail, as we’re constantly looking through reports, searching for mistakes and finding ways to make improvements. Being able to work as part of a team is essential as every day you’re working within a team to perform due diligence and eventually produce a report of your output.

What advice would you give to anyone considering a career in this sector?
I have always tried to be the best I can be. KPMG provides me with a strong grounding to achieve that, giving me on-the-job experience while putting me through my accounting exams. It’s a great start to my career and provides a great foundation regardless of what I go on to do in the future. It requires a lot of hard work so my advice for anyone pursuing a career in the sector would be to develop a strong work ethic and apply it. Just get out there and work. Put the hours in, whether it be at your sport, your education or your actual job. It will bring rewards.

Watch Conall’s interview at gradireland.com/get-started-fyi/accountancy/conall-mcnally-transaction-services-trainee-kpmg and check out almost 200 others at gradireland.com/get-started-fyi

Disclaimer: The information in this profile was correct at the time the video interview was conducted.
I wanted to be involved in a dynamic, fast-paced industry

Jack O’Mahony
Job Business Analyst
Employer Avolon
Education Bachelor’s Degree in Commerce & Finance (UCD), MSc Aviation Finance and Leasing (UCD Michael Smurfit Graduate Business School)

What are the core tasks of your current role?
The function of Avolon is to purchase aircraft directly from the manufacturers, Airbus and Boeing, which we then lease to airlines. In my role as a Business Analyst on the Pricing team I participate in deal teams within the company for aircraft transactions, which include acquisitions, sales, placement and the marketing of aircraft, along with capital gains and transactions. The Pricing team’s main task is to analyse the economics of each transaction and present our findings in order for the business to be able to compare deals and make decisions.

What route did you take to your current position?
I completed a Commerce undergrad but I didn’t want to go down the typical Finance/Accountancy route. I knew I wanted to take a Masters but I wasn’t entirely sure of my preferred sector. When I came across the Aviation Finance Masters I began to research the industry and discovered how big it is and how quickly it’s growing, especially in Ireland. I knew then I wanted to be involved in such a dynamic, fast-paced industry. I took an internship with Avolon, but it really didn’t feel like I was an intern, rather that I was a Business Analyst just like the others. Six months into my internship a position became available, which I successfully applied for.

What would you say to anyone considering a career in this sector?
It’s a job that involves a lot of analytical and quantitative problem solving, so you need to be able to produce accurate analysis in a quick and timely manner. It’s a fast-paced environment where you never really know what’s going to happen, but that variety is what I love most about my job. No two deals are the same. Each transaction has its own complexity, so you’re not doing the same thing over and over. It really makes you think on your feet.

Avolon is a global company with offices in Hong Kong, Singapore, New York, Miami and Dublin, so as we work across different time zones, time management is important. We do a lot of financial modelling, so Excel skills are also important, in addition to a capability to grasp a quick working knowledge of other bespoke software systems.

Disclaimer: The information in this profile was correct at the time the video interview was conducted.

Watch Jack’s interview at gradireland.com/get-started-fyi/aviation/jack-omahony-business-analyst-avolon and check out almost 200 others at gradireland.com/get-started-fyi
What do you love about your job?
I’m always doing something new every day and there are a lot of opportunities. For example, previously, in my role as a Senior Associate, I went to Canada for two months and worked in the PwC Montreal office, so I got a great opportunity there to travel and work abroad. It has a lot of young people with a good social culture with lots of events going on. There is a good balance between work and the social side.

What advice would you give a first-year student?
Go for everything you can in college. Get involved with everything you can as it will build life skills that you will use in your career. In college I did a lot of work in the Accounting and Finance society. I was heavily involved in organising events and meeting with potential future employers. It was great to meet people as a student and get an idea of what I would actually be doing or what I was interested in doing when I left college because sometimes it can be a hard decision to make.

What was your ‘career break’?
In my third year of college we got the opportunity of placement and I realised that I really liked PwC. I found it a great environment to work in. Everyone was really supportive and helpful and I realised it was something that really suited me and somewhere I felt really comfortable. It was on that basis that I decided to apply for my graduate position with PwC.

How important is a professional qualification?
Professional qualifications are really important. Obviously sometimes it gives you an edge above other people that may not have a professional qualification. It’s also a great stepping stone in terms of your career. For future employers, it looks really well on your CV. Also it teaches you a lot of really good skills such as time management and working under pressure. It shows an employer that you can make decisions in a pressurised environment. If you want to travel, a lot of my friends have gone to Australia and Canada; because professional qualifications are recognised globally they can go wherever they want and live out their travelling dreams while also still working.
# A–Z of employers

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

And for further help with searching for jobs, go to: gradireland.com/career-sectors/banking-insurance-and-financial-services
PRESENTS

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02/OCTOBER/2019 Simmonscourt, RDS

gradireland discover IT

30/OCTOBER/2019 Dublin City Centre

gradireland (live)

06/FEBRUARY/2020 Main Hall, RDS

gradireland National Student Challenge

12/MARCH/2020 Dublin City Centre

gradireland summer fair

03/JUNE/2020 RDS, Dublin

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Are you an ambitious and enthusiastic graduate hoping to launch an exciting career in financial services?

Then put yourself at the centre of the action in the company voted Ireland’s Number 1 Graduate Employer in Banking/Financial Services. Bank of Ireland is on a journey of innovation driven by our people and our customers. Securing a place on Bank of Ireland’s Graduate Programme means you’ll be in the thick of the action – working as part of a tightly-knit team on projects that make a real difference.

Our award winning programmes offer;

• **Diverse Experience** – Experience different parts of the business through our rotational programmes.
• **Responsibility** – Work in roles with real responsibility which will enable you to grow personally and professionally.
• **Development & Learning** – Combine work experience with mentorship, class study and the opportunity to pursue professional qualifications that will equip you with the knowledge and expertise to fully realise your talent and potential.

We offer opportunities to students who have achieved, or are expected to achieve, a minimum 2:1 Honours Degree or any Masters from all disciplines.

To find out more about us, the Graduate streams offered, how to apply and to hear from our current Graduates, please visit www.boigraduate.com

Meet our Graduates

**Gemma Kennedy, MSc Finance, UCD Michael Smurfit Graduate Business School**

The Corporate and Treasury Programme seemed to line up with my interests and I knew that Bank Of Ireland had a great reputation as a graduate employer, so it sounded like the perfect choice for me!

My final rotation is in Property Finance on the Investment team, where we finance the purchase of commercial and residential real estate.

Starting the programme seemed daunting at first, but having such a great graduate network made it an easy adjustment. There is a huge emphasis on team bonding with your fellow graduates in the early stages, which meant there were plenty of fun activities and events.

I think I’ve developed a lot professionally throughout the programme; having 3 different rotations has helped me to learn so much in a short space of time and adapt quickly to new challenges.

**Nikhita Ramrakhiani, Part-Qualified Chartered Accountant, MSc, Dublin Business School**

‘The reason that I was keen to apply for the Bank of Ireland Graduate Programme was due to the rotational aspect involved, along with having the opportunity to pursue my ACCA qualification - which was my dream! I have worked with the Impairment Reporting team in the Bank which covers the IFRS-9 aspect of reporting. My managers have been very encouraging, friendly and supportive. They have always helped me to improve myself. My advice to students applying for the programme would be to keep an open mind and be confident that you and your skills will grow in this exciting environment.’
Your Deloitte

“At Deloitte, it’s our people who make us succeed. Your background, skills, interests and ideas are what makes you succeed. We value you and everything you can bring to our business. Come and build your career with us. #yourDeloitte

Building a career at Deloitte builds your future as a professional and gives you the opportunity to work with some of the biggest companies not only in Ireland but across the globe. We believe that the work we do, from our partners to our interns makes an impact on our clients, our people and society from Limerick to London, Belfast to Boston or Dublin to Düsseldorf.”

Joining Deloitte is your opportunity to become part of the largest professional services firm in the world, with a network of 263,900 people in 150 locations, and almost 3,000 in Ireland.

The Professional Experience

Whilst building your career with us you’ll learn how to create and implement innovative business, technology and operational solutions. You will gain “hands on” project experience working with professional and experienced teams and will have access to some of the best training in the world.

Award winning workplace

As well as winning Graduate Employer of the Year 2018, Deloitte was ranked by Fortune Magazine in the top 5 as one of ‘The Best places to work in Consulting and Professional Services. Deloitte was also named to Universum’s ‘World’s Most Attractive Employer’ rankings 2018.

Work with and for the best

We work with most of the Fortune Global 500 including the top technology companies who have their headquarters in Ireland.

Only professional services network to make the Fortune prestigious 2018 “Change the World” list.

Last year our people volunteered over 9,000 hours to local community including community time given by 284 of our Summer Interns and co-ops.

Have one of the highest pass rate in professional exams in Ireland

These results are reflective of the ongoing student support. As well as financial support, our in-house exam support includes introductory sessions, tutorials, exam preparation workshops, exam helpline and very generous study leave allowances.

Develop graduates to lead from Day 1

We ensure leaders thrive and provides opportunities and support to lead at every level.

Where the learning never stops

We have rolled out over 42,000 hours of award winning learning programmes for our people providing support at every stage.

Everyone can join

We encourage applications from a wide range of disciplines including Business, Accounting, Computer Science, Engineering, Maths, Science, Law, Arts, amongst others.
**Graduate profile**

**Name:** Luke Hyland from Audit & Assurance  
**Degree:** Commerce in UCD and a Masters in Accounting in DCU.

**Why did you choose the Deloitte Graduate Programme?**
Towards the end of my time in college, I knew I wanted to pursue a career in accounting. The Deloitte graduate programme has an excellent reputation within UCD and I wanted to work for a Big Four firm. After completing a summer internship at Deloitte, I fortunately received a Graduate offer. I would highly recommend any students interested in pursuing a career in accounting to apply for the Deloitte internship, as it not only afforded me a graduate opportunity, but also significantly helped my personal and professional development.

**How has Deloitte helped you build your career?**
I completed an internship in Global Employer Services within Tax during college and really enjoyed the experience. I was impressed with how helpful and approachable the people were and felt it would be a good place to learn because of the varied nature of the work. At the end of the internship, the decision to accept an offer for the Deloitte graduate programme was an easy one, as I could complete my masters (with financial support from Deloitte) knowing that I had secured a role that I enjoyed. There’s also fantastic Corporate Responsibility initiatives to get involved in which is an added bonus. Deloitte runs a firm wide volunteering day called Impact Day which I’ve participated in twice so far.

**Name:** Jane Drew from Tax  
**Degree:** I studied the HR pathway of Social Science in UCD and a Masters in Human Resource Management in Smurfit.

**Why did you choose the Deloitte Graduate Programme?**
‘I’ve recently completed my Irish tax exams, so Deloitte has definitely helped me to build my career as a qualified tax advisor by providing financial support for the course and exam fees, in addition to paid study leave. In relation to the role itself, the level of responsibility and challenging work you’re given at an early stage really allows people to quickly develop and progress.’

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**Global Trotting**
Access a powerful and global network of talented professionals. Build lifelong connections with colleagues and clients all around the world.

**Innovation is everywhere**
Our leaders promote a culture of collaboration ensuring we lead with purpose and values. Innovation is in everything we do.

**You can bring your complete self to work**
Everyone can thrive, develop and succeed at Deloitte. It is through our inclusive culture that we develop our people from all backgrounds and perspectives.

**You can have fun**
Our Unplugged programme promotes work life balance and we have clubs to promote fun in the workplace.

**What are the Graduate Opportunities?**
We will have over 250 graduate and 200 undergraduate opportunities available in Dublin, Cork, Limerick, Galway and Belfast. Choose from: Audit & Assurance, Tax, Financial Advisory, Risk Advisory, Consulting, Technology Consulting and more.

Apply on www.deloitte.ie/students. Use FIND YOUR FIT, our online assessment tool to discover what type of graduate programme might suit you best.
Everybody has a natural talent. At EY, we want to help you develop yours, naturally.

Have you ever tried paddle-boarding? It takes balance, patience and resolve. Maybe you like rugby? That takes bravery, leadership and team spirit. What about poker? That’s all about numeracy and logical reasoning. Whatever your natural talents, at EY we help you develop them naturally into a meaningful career where you can use them to excel.

Why Finance graduates excel at EY
People in finance have to be good with numbers and great with thinking on their feet. They have to be problem solvers and solution-builders. That’s why the natural talent that brought them to finance, is perfect for starting the EY Graduate Programme in Audit, Tax, Transactions, Advisory and even IT, Data Analytics & Cyber. We look for finance graduates to help us create a diverse workforce, with an array of skills and new ideas that can help us build a better working world.

Start your career journey with EY
We’re looking to take your natural talent and develop it across one of our five graduate programmes:

• Assurance (Audit) – become a Chartered Accountant, providing solutions to help our clients make informed decisions that increase stakeholder confidence.
• Advisory – become an experienced Consultant, providing expert knowledge to advise on a broad range of issues across a variety of industries for companies looking to grow, change or improve performance.
• Tax – become a qualified Chartered Tax Advisor, predicting how tax will evolve and advising our clients on how best to react to those changes.
• Transactions (Corporate Finance) – become a Chartered Accountant, advising clients on when and how to buy, sell or merge companies in order to improve growth, competitiveness and profitability
• IT, Data Analytics & Cyber – become an expert in your field, test-driving market-leading analytical software, taking part in knowledge-sharing sessions, working on client proposals, identifying gaps in the market and pitching exciting new solutions.

You’ll join a firm that offers world-class coaching and career development. While there will be a certain focus on building your technical skillset, we also want you to gain the skills needed to manage your workload and create a healthy work/life balance.

The EY Graduate Programme is your career incubator, you’ll become one of the most employable young people in Europe. Quite simply, it’s the perfect foundation to develop your natural talents, naturally.

If you’d like to join Ireland’s most successful graduate employer (winning 10 gradireland awards in three years), we’d love to have you!

Whatever your talent, apply it at EY.

Search:
gradireland employers

Contact
EY Student Recruitment Team
Email studentrecruitment@ie.ey.com
Web eyirelandcareers.ey.com
Social media Facebook: EY Careers (IE); Instagram: eyicareers; Twitter: EY_Ireland; LinkedIn: EY

Jobs
Type of work Assurance (Audit); Data Analytics; Tax; Transactions (Corporate Finance); Financial Services; Advisory (Management Consultancy – across Digital, Cyber, IT, Cloud Computing, Tech, Change Management, Strategy, Finance and Operations); Risk Advisory; IT Risk & Assurance
Salary Competitive
Benefits Free gym membership, Time bank, Generous study leave, WebDoctor, 2 charity days per year, Bonus scheme, Pension contribution, Discounted health insurance, Ability to buy 5 extra holidays per year, Employee referral programme, Recognition awards, Travel pass, Bike to work scheme, Graduation day paid leave, Wellbeing support programme, Thrive wellbeing portal, Unlimited learning
Number of vacancies 270+ Graduates and 200+ Interns
Degrees sought Put simply, EY hires from all backgrounds and disciplines because we believe everyone has something to offer and our world works better when we have a diverse workforce.

Work experience
Summer Internship: 12 weeks, Work Placement: 6–12 months

Locations
Dublin, Cork, Limerick, Waterford, Galway & Belfast

Apply
Complete our online application in just 15 minutes

Closing date Please check out our website & social media for details

gradireland Finance 2020
FOCUSED MIND

EY Graduate Programme

NATURAL TALENT, DEVELOPED NATURALLY.

Whatever your talent, talk to us...
A Career with Purpose

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.

Developing Emerging Leaders

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 Programme 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’re delighted to have won the gradireland Gold Award for the Best Training and Development Programme in Ireland for three consecutive years in 2018. 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!

In 2020, we have exciting opportunities for graduates to develop their careers in the areas of Accounting and Finance. We are proud to be a platinum approved employer with the ACCA, a premium partner with CIMA and have Excellence in Training recognition from the Chartered Accountants Ireland (ACA). These are the highest and most prestigious levels of employer recognition from these bodies.

Connect and Grow Together

The Pure Ambition Graduate Programme is more than just work; it’s a global community experience. You’ll be in a unique position to connect, socialise and build relationships with a network of talented people at all levels of the organisation that will benefit you throughout your career.

Happy, healthy employees are those with a strong work-life balance and at Glanbia we continuously strive to deliver initiatives that improve the working environment. There are tons of opportunities to find a balance in a calendar packed with social activities, sporting events, wellness programmes and corporate responsibility initiatives.

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!
WHERE AMBITION MEETS NUTRITION

Gokce Sonmez
Digital Media Associate

glanbia.com/graduates
Who we are
Founded in 2008, HedgeServ is now globally recognised as a top-ranked independent fund administration firm. We would like to offer you the opportunity to be part of a first-class client service team with the very best people and next generation technology. Our continued growth provides exciting opportunities for new and challenging roles, career development and job satisfaction by contributing to and participating in our success.

We deliver integrated front, middle and back office services to investment managers and support all investment types, including hedge funds. We have over 1200 professionals globally across offices in Dublin, Cork, New York, Boston, Luxembourg, Sydney, Cayman, Krakow and Sofia.

Where will HedgeServ take you?
On joining HedgeServ you are gaining a true career partner who will continually support you and accelerate your professional growth. We adopt a blended approach to our graduate development programme mixing on-the-job training with our award-winning bespoke technology systems, as well as classroom based and e-learning support from our dedicated training team. Here, our graduates are in the unique position of gaining exposure to the full fund valuation process, up to and including financial statements.

HedgeServ encourages and supports graduates to pursue a professional qualification through our tuition support programme in order to enhance your professional development. As such, we are an accredited employer with ACCA, ACA, CIMA and CPA as well as supporting other post graduate studies relevant to your future career.

What We Offer
We offer a market leading salary and benefits package and regular salary reviews during your graduate development programme. We offer a tailored health and well-being programme; ongoing Sports and Social activities and we are committed to supporting local charities. HedgeServ was recently shortlisted in four categories, including Graduate Employer of the Year, at the gradireland Awards 2019, recognizing innovation and achievements in our graduate programme.

How to Apply
If you are an ambitious accounting, finance or business graduate who wants to kick your career in a dynamic and forward-thinking environment then apply today, by visiting our career page at https://www.hedgeserv.com/career/
Use your gradireland dashboard to make your job hunt easier

1. **Your profile**
   Keep your profile up to date. This is your career passport so it’s in your best interests to complete it in as much depth as possible. We can then send you the most relevant careers advice and jobs information possible.

2. **Shortlisted courses**
   Interested in postgraduate options? Save the courses you are interested in and revisit them at a later date.

3. **Favourite content**
   Found an article or video useful? Save it here. We recommend saving useful content throughout your career journey – from choosing a career to the day you get hired by your favourite employer.

4. **Your CV**
   Make your applications easy: save your CV to your dashboard.

5. **Recently viewed**
   Jump straight back into advice, videos, internships, jobs and events you were recently exploring.

6. **Shortlisted jobs**
   Save all the jobs you are interested in and get reminders when their closing dates are approaching.
7 The Graduate Benchmark
Test yourself with the three most commonly used aptitude tests, discover your strengths and compare your scores!

8 Recommendations
Careers advice, internships, jobs and events just for you.

Personalise your job search

Direct messages
You can now receive highly targeted messages from employers and have the opportunity to connect with them directly.

Employers send messages to specific students that they would like to talk to. This could be about a job opportunity you are a good match for or an event they would like you to attend.

We send you an alert to let you know there is a message waiting for you within your dashboard.

Once you’ve read the message, you decide whether or not you would like to continue to talk directly to the employer about the content of the message, ie to find out more about the company or role, or to attend the event.

If you would like to continue the conversation, we will send the employer your gradireland profile, including contact details but excluding sensitive data, so they can contact you directly.

Direct messages within gradireland are the best way to build your network and land your perfect graduate job!
Extraordinary Opportunities are here!
Here at KPMG, we put a bit extra into what we do, something a bit more extraordinary. That’s why we look for graduates from all disciplines to join us. The world of professional services is ever-changing, fast-paced and dynamic. Our exceptional people work on cutting-edge client projects to become business leaders of tomorrow. If you’re looking to maximise your potential in a job with a difference, we want to hear from you.

Learn on-the-go
Our training programme maps out your career path. Do your IT skills or leadership ability need a little fine-tuning? Want to learn the impact of a powerful presentation to clients? The KPMG Business School will teach you this and more. Our team invest €5.5M annually to ensure you’re on track to gain your ACA qualification. And after just four years, you’ll have the opportunity to move into management. What’s not to like?

How KPMG can add extraordinary to your career:
- Become a Chartered Accountant with the ACA Qualification
- Train as a Business Consultant learning from the best
- Receive the best training from the award-winning KPMG Business School
- Work with a team of top professionals advising clients

We’ve got the awards to prove it...
- Winner of gradireland’s Most Popular Employer in Accountancy/Professional Services 2019
- Winner of gradireland’s Best Internship Programme 2018
- Winner of gradireland’s Best Training & Development Programme 2017
- Winner of gradireland’s Most Popular Graduate Employer 2016

Does the following sound like you?
- Do you get a thrill from understanding how companies work?
- Would advising business decision-makers be of interest to you?
- Do you want to join the largest professional services firm in Ireland?

If so, we want you on board! We are hiring 350 graduates so...
Apply online to www.kpmg.ie/careers to kick-start your professional career.
We live in an evolving world. A world that seeks graduates with skills that go beyond grades.

At Chartered Accountants Ireland, our education and training programme is legendary for producing future business leaders.

We have training options to suit practice, business and the public sector. With our traditional training route and flexible training options, Chartered Accountancy is now more accessible than ever.
The Office of the Comptroller and Auditor General (C&AG) provides independent assurance that public money is properly administered and spent to good effect — it contributes to improvements in public administration. The C&AG audits the accounts of central government such as the Revenue Commissioners, the HSE, the Central Bank, NAMA and Semi State bodies. The C&AG is an independent body who reports directly to Dáil Éireann via the Public Accounts Committee.

Graduate Opportunities

The public service is vital to the economic and social life of Ireland and offers the possibility of diverse work opportunities for graduates with a range of expertise and qualifications. Entrants to the Office work as part of a team and engage in financial audit — this includes examinations of accounts, planning audits and evaluating financial and performance related information. The Trainee Auditor role offers the opportunity to obtain a professional accountancy qualification or, if already professionally qualified, develop skills in the public service. We offer a starting salary of €33,630 with annual increments, flexible working arrangements, funding, support and study leave for professional accountancy studies, work life balance and excellent career development opportunities. Recruitment campaigns for the Office are undertaken by the Public Appointments Service.

Name Amy Carolan
Job Trainee Auditor

“My name is Amy Carolan and I began working in the Office of the Comptroller and Auditor General as a Trainee Auditor in July 2018. I chose a career in the Office as I wished to broaden my knowledge of auditing and gain an insight into Government spending. By doing so, I am providing the public with information on the efficiency and effectiveness of that expenditure.

There are three Directorates within the Office — Semi-State financial audit, Votes audit and Reporting. I was assigned to the financial audit department and have been working on the audits of large Semi-State agencies and Government departments. Since joining the office I have been offered continuous encouragement, support and guidance needed to develop my skills.

I am currently pursuing a professional accountancy qualification with the Association of Chartered Certified Accountants. The Office provides a package which has assisted me in successfully passing the exams that I have taken to date. This package includes financial support and paid leave.

All of the audits I have been assigned to are in Dublin City Centre, however, other Trainee Auditors have carried out audits in various parts of Ireland. This involves meeting with department officials which means that my position is very people-orientated and requires strong analytical skills. One of the nicest things about working here is that you know your future is very much in your control. Not only are there obvious routes for upward progression, once qualified, but there are sideways opportunities too.”
Do you want to know how well you can do in standard employer aptitude tests? Use the Graduate Benchmark to get an employer’s-eye view on how your performance compares to your peers.

1) **PREPARE** with three practice tests to warm up.

2) **TEST YOURSELF** on the assessments most used by graduate recruiters: numerical reasoning, verbal reasoning and inductive reasoning.

3) **REVIEW YOUR RESULTS** in a personalised report and compare your scores to students in your uni, your year, your subject or across the whole country.

Sign in to [gradireland.com](http://gradireland.com) and go to your dashboard, or search 'Graduate Benchmark'.

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**The Graduate Benchmark**

Tests provided by Assessment Day Delivered by gradireland

Test yourself. Compare your score.

FREE for gradireland members
PwC Ireland: #mygraduatelife
Your graduate life is about more than just a place on a graduate programme. You want to build on your unique strengths and find your place in the world. We want you to think beyond what success means to you.

Why should I choose PwC?
It’s a place to grow and make a difference
From the very start you’ll be working with clients, sharing your unique perspective and making a difference. The work you do will be as varied and interesting as the clients you’ll work with.

Our graduate programme is the ideal launchpad for your career. We offer continuous learning opportunities to accelerate your personal and professional growth. You can gain a professional qualification or take up an international secondment. When it comes to your development, the only limit is your desire to grow. We reward your progress with salary and grade progression.

As well as making a positive difference to your clients, you’ll also be able to take part in our various CSR initiatives and give back to the community.

It’s full of opportunities for people like me
No two career paths are the same at PwC. What defines them all is choice. You’ll get the opportunity to work in a variety of areas. If you want to improve your skills, if there’s a team you want to work on - all you have to do is ask.

You can build on your own unique strengths, or choose to stretch yourself in a completely new field. We want your individual talent to shine wherever you decide you can add the most value.

You’ll work with people from different backgrounds, with different skill-sets and expertise. Being yourself and lending your individuality to the mix is what will lead you - and us - to success.

It’s more than a place to work
PwC is much more than a good career move. We care about you, not just the job you do. Your life shouldn’t be on hold from Monday to Friday. We have social, health and well-being facilities and programmes available for everyone.

We won’t lie to you, we expect you to work hard and meet your deadlines. During busy times, you might have to put in some extra hours. But in turn, we allow you to build up your overtime and use it to take time off.

You’ll be starting alongside over 300 other graduates. You’ll learn from each other as much as you’ll learn from us. And you’ll make life-long friends along the way.

What are our graduate opportunities?
We have graduate positions available in our Assurance, Risk Assurance, Tax and Consulting departments. We choose the best people from a wide range of backgrounds and degree disciplines. You are eligible to apply if you are in line to achieve a minimum of a 2.1 degree.

Join the firm recognised as gradireland’s Best Graduate Specialist/Professional Training and Development Programme 2019, and find out why we’re number one.

Search: gradireland employers →

Contact
Graduate Recruitment Team
Tel +353 (0)1 792 8550
Email ireland.graduate@ie.pwc.com
Web www.pwc.ie/mygraduatelife
Social media
twitter.com/pwcirelandcareers
facebook.com/pwcirelandcareers
youtube.com/pwcireland
linkedin.com/company/pwc-ireland
snapchat.com/add/pwc_ireland

Jobs
Type of work
• Accountancy • Actuarial • Asset management • Audit • Banking
• Corporate Finance • Financial services • Fund administration • Fund management • Insurance
• Investment banking • IT • Professional services • Regulation and compliance • Risk management
• Taxation • Treasury
Salary Competitive package worth over €32,000

Benefits
22 days annual leave, increasing with promotion • Flexible Friday – 3pm finish during the summer and bank holiday week-ends • Paid overtime or time off in lieu of overtime • Life assurance & PwC pension plan • 24 hour on-site gym & fitness classes • Holistic and beauty therapies • Subsidised healthcare insurance • Optional extra Christmas leave days • Wedding leave and gratuity • Paid maternity leave and new parent leave • Smarter travel options

Number of vacancies Over 350

Degrees sought
We accept applications from all degree disciplines

Work experience
Yes

Duration Flexible per individual requirements

Locations
• Republic of Ireland

Apply
Online

Closing date
Dependent on position

gradireland Finance 2020
I’m Katie and this is #mygraduatelife

Classic innovators

We’re looking for a new generation to bring their talent and new ways of thinking. Learn from industry leaders, enjoy real responsibility and work with global brands. Discover your potential. Think beyond what success means to you.

Apply now at pwc.ie/mygraduatelife
It’s been my biggest challenge.

And my greatest achievement.

Graduate Area Manager Programme

- €61,000 starting salary (rising to €101,600 after four years)
- Pension
- Healthcare
- Audi A4/BMW 3 series
- Closing date for applications is November 30th 2019

The Area Manager role gives graduates real responsibility and opportunities to progress. You’ll need to combine intelligence and fresh ideas with a determined ‘roll your sleeves up’ attitude. But from day one I had a plan for the whole year. I was given world-class training from a global retailer and a dedicated mentor who helped me throughout. By the end of the year I knew I was making a real contribution to the success of one of Ireland’s fastest-growing supermarkets. Amazing when you think about it.

aldirecruitment.ie