

Audit & Beyond

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Audit and
Assurance Faculty

Amendments to the Anti-Money Laundering reporting requirements

The Serious Organised Crime and Police Act, passed by Parliament shortly before the general election made some welcome changes to the Anti-Money Laundering (AML) reporting requirements.

Most important of these, from the point of view of audit and assurance specialists, is that it will no longer be necessary to report ML suspicions where the suspect cannot be identified and the whereabouts of the proceeds are unknown. It is pretty safe to assume that this exemption from reporting will also extend to circumstances where an accountant or auditor knows that his or her client keeps records of suspected shoplifters or other minor criminals but does not need to access those records for the purposes of the engagement. A lot of reports of the nature of 'I know my client suffers from shoplifting, but otherwise I cannot be of much help...' will no longer have to be made.

Further guidance on this and other changes introduced by this legislation is given in technical release TECH 49/05, available from www.icaew.co.uk/technicalpolicy. Besides the changes which are already in force, the legislation paves the way for the removal from the definition of money laundering of possession of the proceeds of some foreign actions which would be illegal in the UK (such as the infamous bullfighting example - see April 2004 *True & Fair*) and brings nearer the introduction of mandatory reporting forms.

The delay in implementation of this provision is due to the need for the Home Office to draft an Order ensuring that NCIS continues to receive useful intelligence

from Suspicious Activity Reports (SARS) relating to such serious crimes as terrorism, organised crime and child abuse, regardless of the legislation in force in the jurisdiction where the underlying behaviour took place. The final details of which types of behaviour will or will not come within the money laundering reporting regime is, therefore, not yet known. In the meantime, all such matters should continue to be reported (and consent to undertake the relevant transactions sought, where necessary). In judging whether foreign funds do represent laundered funds, though, it is legitimate to take a common-sense view - a person is not laundering unless he or she knows or suspects that what he or she is dealing with are the proceeds of crime. Unless an overseas national has a fairly good understanding of UK administrative law, this will tend to limit the likelihood of his or her having committed a money laundering offence to circumstances where he or she recognises that what he or she has done is wrong.

This article is a slightly extended version of one that was included in the *Money Laundering Alert*, which was issued to a circulation list of those wishing to be kept informed of developments in anti-money laundering matters. If you would like to be included on this list, an application form can be accessed from the Institute's anti-money laundering home page at www.icaew.co.uk/moneylaundering.

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Law Society: new website for reporting accountants

The Law Society has developed a section on its website dedicated to reporting accountants. The address is www.accountants.lawsociety.org.uk. The website contains the accountants' report form together with the Solicitors Accounts Rules 1998 and a good selection of Frequently Asked Questions. It should be very useful to members of the Faculty who deal with solicitors' accounts.

Companies Act amendments

The DTI has announced various minor amendments to the Companies Act 1985. While these should be seen as a tidying up of various matters arising, some of the changes will be important to individual firms and clients. The amendments do not form part of the new Companies Bill which will address wider issues. This is discussed in more detail on page 5.

Summary financial statements available to all audited companies

The DTI has extended the option to distribute summary financial statements to shareholders to all companies whose financial statements are audited. Previously, this option was only available to listed companies. It has also clarified that companies reporting under IFRS will retain the ability to produce and distribute summary financial statements. These changes are potentially significantly beneficial to unlisted companies with complex financial statements or wide share-ownerships. The statutory instrument implementing this change is scheduled to come into force on 1 October 2005.

Audit exemption reinstated for small mortgage and general insurance intermediaries

The DTI has announced that the right to small company audit exemption has been reinstated for those companies which lost their audit exemption as a result of the expansion of the FSA regulated sector to cover mortgage and general insurance intermediaries.

Mortgage and general insurance intermediaries became subject to regulation by the FSA in October 2004 and January 2005 respectively. This has resulted in many other businesses, whose main business is not insurance, becoming directly FSA authorised or becoming appointed representatives of an FSA regulated business simply because they introduce their clients to an insurance company. For example, a motor dealer offering a customer breakdown insurance may have become an appointed representative of the insurer.

An unintended consequence of the expansion of the regulated sector was that both directly authorised companies and those which have become appointed representatives lost their right to small company audit exemption, since the Companies Act excludes FSA regulated businesses and appointed representatives thereof from the right to audit exemption. The DTI has reinstated the right to small companies audit exemption for these companies, partly as a result of comments made by the ICAEW. This renewed audit exemption right became effective for accounts submitted to Companies House on or after 5 September 2005.

The changes to audit exemption rights will not affect newly regulated companies with a turnover of over £5.6 million or net assets of over £2.8 million, which will continue to need an audit. Nor will it extend to other types of small FSA regulated businesses, such as IFAs. For the avoidance of doubt, newly regulated small mortgage lenders and administrators are not eligible for audit exemption. It has been reported that the DTI and/or FSA are considering extending the right to audit exemption to small IFAs. The Institute understands that the FSA will commence a project to consider more generally its need for audited accounts from small regulated firms, but it is too early to predict the outcome.

Auditor reporting on client money

The change to the statutory audit exemption does not affect the FSA client money reporting requirements for general insurance intermediaries (GIIs). All GIIs will continue to be required to obtain a report from their auditors that they have complied with

the FSA client money rules, unless the maximum client money that a GII holds is less than £30k and that client money is held through a statutory trust. Therefore, some GIIs may be exempt from statutory audit but still be required to obtain a report from their auditors on compliance with the client money rules.

In such circumstances, the FSA rules require the GII to appoint an auditor for regulatory purposes, notwithstanding that an engagement to report upon client money compliance is not an audit. There is a precedent for this in that, for example, certain unincorporated businesses are already required to appoint an auditor purely for regulatory purposes.

Those GIIs which hold client money (and claim exemption from the client money audit requirements) are responsible for monitoring whether they remain within the exemption limit of £30k and appointing an auditor if need be. This is also the case where the auditor is appointed to do a statutory audit. Although auditors might review generally compliance with laws and regulations as part of their normal audit work, they are not required to actively check that the client money exemption limit has been met at all times during a period.

The client money reporting requirements for GIIs are broadly similar to those for investment businesses. Guidance for auditors on client money reporting for investment businesses is available from the APB in Practice Note 21, as supplemented by APB Bulletin 2001/7. Further information on how this might be amended for GIIs will be provided in a future edition of *Audit & Beyond*.

Institute message: the case for integration with CIPFA

The Institute is determined to retain and build on the position of the ICAEW as a world-leading professional accountancy body. **We are stronger if we stand collectively on the issues and challenges facing the modern profession.** That is why the Institute is proposing to integrate with the Chartered Institute of Public Finance and Accountancy (CIPFA).

The benefits of integration

Integration will increase our influence with government and standard setters and will provide additional resource to invest in maintaining the reputation and standing of members. In particular, it will mean:

Membership and income

The integrated Institute will have combined revenues of over £90m with a substantial contribution from CIPFA's commercial arm. Membership will increase by 11% to 140,000. Cost savings of £4m will be reinvested to benefit members.

A stronger voice with government and standard setters

It will strengthen the position of the

Institute as the voice of the profession by providing us with expertise across the public sector to add to our existing strengths in business and practice. This will enable the Institute to influence government and standard setters more effectively at both a national and international level.

Additional resources to benefit members

CIPFA brings with it a network of regional education and training facilities which we will use to offer cost-effective training to all those wanting to train new members irrespective of size. Together, we will be able to expand on the training and development opportunities open to our members, delivering a portfolio of qualifications and training courses, which will open new career paths to members.

Separate qualifications preserved as a strength of the integrated Institute

Separate routes to qualification will be preserved as a strength of the integrated Institute. Members and future members will keep their existing titles, ACA/FCA and CPFA, which indicate their routes into the profession.

Use your vote

What happens next?

Final proposals, together with voting papers and a special edition of *Accountancy* magazine that contains further information on integration, will be posted to all members on 29 September and should arrive by 3 October. You will have the choice of voting via post, using a prepaid envelope, or on the Institute's website (www.icaew.co.uk) but you need to do so within three weeks. The cut-off date for receipt of postal, fax and online votes is 23 October. Alternatively you can vote in person at the special meeting at Chartered Accountants' Hall on 25 October. The results of the vote will be announced and ratified at this special meeting.

Use your vote

Integration requires a two-thirds majority of those voting if it is to proceed. This is your chance to influence the direction of your Institute, so please use your vote. To find out more, email any questions or view a list of frequently asked questions visit www.icaew.co.uk/cipfavote.

1985 Landlord and Tenant Act: service charge accounts

At the end of June 2004 the Office of the Deputy Prime Minister (ODPM) published a consultation paper on *Accounting for leaseholders' monies and summaries of tenants' rights and obligations*. The measures included proposals for regulations on the form and content of a regular statement of account and 'section 21 certificate' thereon, in accordance with provisions of section 152 of the Commonhold and Leasehold Reform Act 2002 (CLRA 2002). The commencement date for the new regulations was to be 1 April 2006.

The Institute voiced serious concerns over the proposals. We argued that the proposals would result in far higher costs to tenants of all properties without necessarily improving the relevance, quality or reliability of the information available.

Many other organisations, representing local authorities and social landlords as well as managing agents in the commercial sector, raised similar, grave concerns. After long deliberation, the ODPM decided to delay introduction of

the proposed measures and on 29 July 2005 issued a News Release stating that it was undertaking a review of the underlying legislation.

A copy of the News Release may be found on the ODPM website at: www.odpm.gov.uk.

The Institute response to the 2004 consultation paper, TECH 42/04, is on our website at www.icaew.co.uk/technicalpolicy.

Data protection: notifications to the Information Commissioner



A case at Bolton Magistrates' Court proved very costly for a local solicitor. He was the defendant and having admitted a breach of section 17 of the Data Protection Act 1998 was fined £3,150 (reduced on appeal to £1,000) and ordered to pay costs. He found himself in court for failing to notify the Information Commissioner's Office (ICO) that he was a data controller whose processing of personal data was carried out, at least in part, on computer.

As accountants, you, like solicitors, are data controllers. This prosecution could have been avoided through completion of a relatively simple form and payment of a modest £35. The form and guidance can be found online at www.ico.gov.uk.

The Act exists to protect the personal information of the public. The register maintained by my office increases openness and transparency. It enables me to do my job as the data protection regulator. It enables the public to see how the organisations with which they deal process their data and it empowers them to make use of their rights under the Act.

The Act provides a framework for good information handling and is based on eight principles which include processing personal data fairly and lawfully and for limited purposes. Such information should be accurate, kept up to date, securely, and only for as long as necessary. Personal data should also be adequate, relevant, not excessive and processed in

line with the rights of the individual.

Accountants have a head start in complying with these principles. By complying with their professional obligations, accountants will be following these rules and will bring about adherence to many of the principles. The ICAEW will help you with queries and they publish guidance which will assist you (see www.icaew.co.uk/viewer/index.cfm?AUB=TB2I_6233 or contact Ethics Advisory Services helpline on 01908 248258).

The ICO has responsibility for overseeing the Act and maintaining the public register of data controllers. The term data controller is defined in the Act as 'a person who determines the purposes for which and the manner in which any personal data are, or are to be, processed'. Accountants handle vast amounts of information about their clients and make decisions as to how that data will be used. They use their own skill and judgment in carrying out their job rather than simply doing as they are told.

Accountants are likely to be data controllers falling within the Act and, if any processing takes place on computer, then the law is clear - you must notify the ICO.

Some professionals have argued that they are merely 'data processors' claiming they only process data at the behest of their clients. This is not a strong argument in relation to accountants.

Clients come to accountants for added value to their data - to assist them in doing what they could not do on their own. Accountants extract the items of personal information needed to do the job and manipulate the information to clients' best advantage.

Would clients happily instruct a firm of accountants if its retainer letter read 'under the Act you remain the data controller for the information that you

supply to us and under the Act and as data processors we have no liability for misuse of any information provided'?

There are several exemptions to the need to notify (accounts, staff administration and marketing for the 'core business exemptions') but for the most part, unless they solely operate a payroll processing service, accountants will not be able to take advantage of these. There may still be a small number of practices around that do not use computers for any part of their operations. It will be these firms that have yet to embrace modern technology whose operations fall outside the requirement to notify.

There is still a sizeable minority of accountancy practices that have not notified. After repeated warnings, the ICO will start to use the powers it has and will prosecute those who fail to comply with the law. As professional advisers I also look to you to not only comply with your obligations under the Act but to advise those you act for of their obligations under the DPA and that you will cascade your knowledge of this issue to your clients.

Richard Thomas
Information Commissioner

Useful websites and helplines

Information Commissioner's Office:
01625 545740
www.ico.gov.uk

Institute Library and Information Service:
www.icaew.co.uk/library

Institute's Ethics Advisory Service:
01908 248258
www.icaew.co.uk/members

Institute's Technical Policy Website
(Faculties and Expertise, Information Technology):
www.icaew.co.uk/technicalpolicy

Review of interim financial information

The IAASB has recently issued International Standard on Review Engagements (ISRE) 2410 *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* (effective for engagements to review the interim financial information of an audit client for periods beginning on or after 15 December 2006). This document may be exposed by the APB in the future for application in the UK but, for the present, Bulletin 1999/4 *Review of Interim Financial Information* stands. There are many similarities in the two documents, but there are some significant differences.

The IAASB document deals with all review engagements where the reviewer is the auditor and where the entity concerned is required or permitted to issue interim financial information. Where the reviewer is not the auditor, ISRE 2400 *Engagements*

to Review Financial Statements applies. The Bulletin only deals with listed companies in the UK and RoI but does deal with situations in which there has been a change in audit appointment. The IAASB document deals with two types of information; a complete set of general purpose financial statements designed to achieve fair presentation, and 'other' information, such as condensed financial statements or complete financial statements that are not intended to achieve fair presentation. The IAASB report on the former is expressed in 'true and fair' terms: '... nothing has come to our attention to cause us to believe that the accompanying interim financial information does not give a true and fair view of... etc'. In the latter case, which will be the more usual case in the UK because interim financial information is rarely a full set of financial statements, the report states that '... nothing has come to our attention that causes us to believe that the

accompanying interim financial information is not prepared, in all material respects, in accordance with... etc'. The current wording of Bulletin 1999/4 states that '... we are not aware of any material modifications that should be made to the financial information as presented... etc'.

The procedures required by both documents cover broadly similar areas, such as understanding the entity, analytical procedures, inquiries, management representations, subsequent events and going concern, although, inevitably, the ISRE is more detailed and there are some differences. Both documents have examples of modified review reports.

If and when the APB exposes ISRE 2410 in the UK, there will be UK 'pluses' to deal with the regulatory environment and the ICAEW will comment on these at an appropriate point.

Company law reform

Following the **Company Law Reform White Paper**, on which the Institute responded in June (Tech 22/05 is available on the Institute's website at www.icaew.co.uk/technicalpolicy), as highlighted in September's issue of *Audit & Beyond*, the Government has recently published some additional draft clauses for the Bill on which it is consulting ahead of its introduction to Parliament in the autumn (for the clauses and explanatory material, see www.dti.gov.uk/cld/facts/clr.htm).

The proposals, especially Part Q relating to auditor liability and offences (www.dti.gov.uk/cld/pdfs/auditorsclauses.pdf), will have an important impact across the profession and the Institute has developed a response on these clauses. In particular, the Institute has concerns over the clauses relating to criminal recklessness. The Institute supports the principle of an offence for criminal behaviour by auditors, ie those behaving dishonestly or fraudulently, but we have major reservations about the inclusion of

the concept of 'recklessness', which we are concerned could result in criminal charges being brought against auditors where there has been an honest mistake or the behaviour was at worst negligent. We believe introducing this offence as drafted would compromise the Government's stated aim of delivering a high-quality audit market. The audit profession would become more risk averse and less willing to exercise judgement, and we fear that small and medium-sized firms may leave the audit market given the added risks involved for their partners and staff. This would reduce quality, add to the costs of the audit process and reduce choice in the market - all bad consequences for the UK economy.

We also support the government's commitment to permit proportionate liability by contract and we believe urgent reform is very much in the public interest. However, some views have been expressed that, as presently drafted, Q66 does not make it clear that liability

limitation should be pursued by reference to proportionality. We believe a small revision to the drafting would remove this concern.

A number of the draft clauses also deal with issues on audit quality and were developed in response to the proposals put forward by the *Audit Quality Forum* (AQF) (set up to bring together representatives from auditors, business, investors and regulators) in March 2005. The Institute has also commented on these, particularly focussing on concerns over the clarity of the wording of some of the clauses, for example, those dealing with auditor resignation statements where it does not appear that the clauses as drafted take on board the AQF proposals.

The Institute has met with the DTI to discuss the clauses and has provided written comments. These are available to view on the Institute's website at www.icaew.co.uk/technicalpolicy (TECH 53/05).

What do your clients want? Accountants in the changing environment

The environment surrounding accountants has witnessed some dramatic changes over the last few years. These include the increase in the audit threshold, the introduction of International Standards on Auditing and APB's Ethical Standards. These changes may impact on the services provided to clients.

In response to the Department of Trade and Industry consultation in 2003, eighty per cent of small companies who responded to the consultation welcomed a rise in audit exemption thresholds (*Raising the Thresholds: summary of responses to the consultation on proposals to increase the audit exemption and medium-sized company thresholds in November 2003*). In response to the increase in the threshold, we organised a series of Roadshows to inform you of the possible implications on the work of accountants in 2004.

The impact of the increase in the audit exemption thresholds is already noticeable. Early findings from research conducted by the Institute appear to suggest that many companies that are eligible for audit exemption have opted for not having an audit. This, however, may not have affected the number of clients accountants may retain, as accountants continue to provide other services.

Despite this trend in moving away from audits, some clients continue to see a benefit in the audit. As well as being a statutory requirement, an audit also helps many companies in a variety of ways: to satisfy other stakeholders such as lenders, as well as the investing community, as to the credibility of published information; or to facilitate the payment of corporate, VAT and other taxes on time and accurately, thereby avoiding interest, penalties and investigations. Opting out of audit may not be an option for some companies that are eligible for audit exemption,

because of the needs of shareholders.

Other companies may believe that a compilation engagement meets their needs. Chartered Accountants have knowledge and experience to compile the accounts on behalf of companies. Accountants do not provide any assurance in a compilation report.



The absence of formal guidance on engagements giving limited assurance on financial statements has left clients with an effective choice between an audit or compilation engagement. But this may change soon.... At the Audit and Assurance Faculty, we have been developing guidance for accountants who may wish to provide a type of assurance report that is different from an audit. The assurance report would give limited assurance as to the directors' assertions on the financial statements i.e. that nothing has come to their attention to refute the directors' confirmation that the accounts give a true and fair view. In Canada, a similar type of assurance service has existed

since the 1980s when it was developed as an alternative for small entities in response to a rise in the audit exemption thresholds.

In developing guidance for UK companies, we have used the International Framework on Assurance Engagements as a structure, and consulted the IAASB for technical advice. The Canadian Institute of Chartered Accountants have also shared their experience with us. We are currently in the process of consulting various other stakeholders for their view on the report and guidance.

To help facilitate practical implementation of this type of service, we will also develop material to help practitioners explain these different services - audits, compilation engagements or assurance engagements - to their clients. Any further developments on this will be highlighted in *Audit & Beyond*.

The Institute has recently conducted a survey of its members on the auditing and accounting needs of small and medium-sized entities.

The research findings have been provided to the Professional Oversight Board for Accountancy (POBA) who are conducting a wider programme of research in this area.

The Institute's findings will be covered in the next issue of *Audit & Beyond*.

Revised IFAC Code of Ethics for Professional Accountants and implications for the Institute

The International Federation of Accountants (IFAC) has issued a revised Code of Ethics for Professional Accountants. It can be downloaded from www.ifac.org/Store (click on ethics) and it is intended that member bodies (all the main accountancy bodies throughout the world) should implement it by 30 June 2006. This section of the revised IFAC Code relating to independence in assurance engagements is consistent with the International Framework for Assurance issued by the International Auditing and Assurance Standards Board and incorporates the definitions contained in the International Standard on Quality Control (ISQC) 1, *Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance Related Services Engagements*.

The Institute's Guide to Professional

Ethics (GPE) will be revised in due course to ensure that it remains aligned with that of IFAC. However, IFAC has actually adopted the principles-based approach long advocated by the Institute and applied in the existing GPE. As is currently the case, therefore, members will be required to identify threats to compliance with the fundamental principles and apply safeguards to ensure that the threats are eliminated or at least reduced to acceptable levels. The five fundamental principles in the new IFAC Code (a slight reorganisation of those currently used in the GPE) are integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

The Institute is currently proposing to adopt the IFAC Code word for word,

with UK specific guidance added where necessary. It is not expected that the changes to the underlying requirements will be of substance by comparison with the existing GPE, but the style and structure of the revised guide will be different. For example, the duty of confidentiality in our guidance will be re-presented as a fundamental principle rather than a duty, but the underlying guidance will be similar to that issued at present. The sections of the IFAC Code are, however, arranged differently to that in the GPE. For further information, please see www.icaew.co.uk/ethics.

If you have any comments on the Institute's approach to the revision of the Guide or any queries please contact Tony Bromell at tony.bromell@icaew.co.uk or anne.davis@icaew.co.uk.

Your questions answered: sole practitioners and auditor rotation

Further to the practical questions and answers on ethics from John Selwood in last month's *Audit & Beyond*, we now include a Q&A, courtesy of Ethics Advisory Services, on auditor rotation and sole practitioners.

Question: I am a sole practitioner and want to know how the APB's new auditor rotation rules work for me - do I now have to resign after acting for ten years?

Answer: The general provisions relating to auditor rotation are set out in paragraphs 5 to 11 of ES 3 *Long association with the audit engagement*. Once an audit engagement partner has held this role for a continuous period of

ten years, careful consideration needs to be given as to whether a reasonable and informed third party would consider the auditor's objectivity and independence to be impaired.

However, there is no presumption that there should be rotation after ten years. Where there is no rotation, you either need to document safeguards (for example: involving an additional suitable member of staff not involved on the engagement, or applying an independent quality review) or document your reasoning and discuss with your client.

In the latter case, the reasoning would typically be a statement as to why

safeguards are not necessary, for example a sole practitioner might document his/her conclusion as follows:

'I am able to continue giving an objective opinion as there are no significant subjective issues on this client. If any arise I will take external advice'.

Answers to a number of frequently asked questions on the APB's Ethical Standards are available to members on the ethics advisory services website www.icaew.co.uk/ethicsadvice. The Ethics Helpline can be contacted by email ethics@icaew.co.uk or by telephone 01908 248258.

bulletinboard

Faculty update

Email alerts

Registration for the above facility has now been available for six months and many members have already signed up to receive email alerts on the following categories: audit publications, consulting you, IA lecture, public sector, roadshows and technical releases. If you want to be kept up to date about new initiatives from the Faculty, simply go to www.icaew.co.uk/aafac and click on the 'email @lert' button on the right hand side of the page. Just indicate which areas are of interest to you.

Accounting for business combinations

Andy Simmonds will chair a forum on 17 October at Chartered Accountants' Hall to debate the International Accounting Standards Board's recent proposals on accounting for business combinations, with a presentation from Alan Teixeira and responses from a number of Discussants, including ASB Chairman Ian Mackintosh.

Speakers

Andy Simmonds is Chairman of the

ICAEW's Financial Reporting Committee

Alan Teixeira is a Senior Project Manager at the IASB

Registration is from 4.30pm, and the Forum will commence at 5.00pm. It will be followed by a drinks reception.

If you are interested in attending please contact Emma Barklamb at emma.barklamb@icaew.co.uk. Places are limited and will be allocated on a first-come-first-served basis.

Internal audit lecture series

Risk Based Internal Audit

Monday 24 October 2005, Dr Sarah Blackburn, Chairman, IIA UK and Ireland Technical Development Committee

Future dates for your diaries:

Monday 5 December 2005
Monday 16 January 2006
Monday 6 March 2006

All lectures will start at 6pm and will be followed by wine and a finger buffet.

The lectures will be held at Moorgate

Place, London, EC2P 2BJ. Tickets cost £32.50 plus VAT. For more information please contact Louise Thornton on 020 7920 8493.

CCH Professional Development events

Accounting standards and reporting requirements

London, 03 November, £429

Acting for regulated clients

Merseyside, 8 November, £125

Pension schemes - accounting and audit

London, 10 November, £429

Audit roadshows

Crawley, 17 November, £229
Salisbury, 21 November, £229
Bristol, 22 November, £229
Maidstone, 28 November, £229

For further details on how to book any of the above events, please visit www.cchseminars.co.uk or call 01635 588898.

Faculty members receive a 10 per cent discount on the prices listed above for these courses, please mention *Audit & Beyond* when booking.

Audit & Beyond editorial information

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