



Vital

the magazine for
ICAEW students

a strategy for the future

news on the consolidation

**the
balancing
act**

how to fit it all in

**the
day
job**

career management

Q&A

Student website

Winter issue #23

icaew tracking in the press

"Accountancy bodies around the world to be more proactive in shaping future"

Accountancy institutes around the world need to be bolder on professional standard setting issues to ensure their voices are heard, states ICAEW President Paul Druckman. "The biggest challenge is that regulation of our profession is threatening the traditional range of services offered by the firms which train our future members... We need to engage, be truly proactive and ensure our voice is heard," says Mr. Druckman.

He adds that professional standards could become rules based if chartered accountancy institutes do not work more closely with regulators to influence decisions.

(Reported 12.11.04 on ICAEW member's website)

"Accountants have the skills to help save the planet"

Accountants in practice can ensure corporate performance in areas such as human rights and greenhouse gas emissions, states the ICAEW in its new report: Sustainability - the Role of Accountants.

ICAEW President Paul Druckman commented: "Even from a hard-headed business perspective, this is an area of work into which accountants can and should diversify because governments and consumers will increasingly demand sustainable corporate behaviour... I cannot think of any other profession better qualified to help businesses demonstrate that their commitment to sustainability is more than warm words."

(Reported 20.10.04 on ICAEW Press release website)

What's in this issue...

In this winter edition of Vital we address the issue of consolidation in a **strategy for the future** on page 3. We take a look at how to cope with work, life and study in **the balancing act** on pages 4 & 5. You'll find career advice in our Day Job article on page 8. Information is at your fingertips with our centre spread **2005 Wall Planner** and a list of up and coming Student Society Annual Dinners on page 10. We also help you to find your way around in our Q&A: on the **Students Website** on page 11.

2004 ROUND UP

Alistair Smith, Chair of National Student Council, and Sue Mason, Student Support Manager, look back over the past year.

Since January 2004 National Student Council...

- has worked with the Institute in developing projects to help celebrate our 125th anniversary in 2005 (for more info see **get out more** page on 10)
- were involved in the consultation on the Institute's proposed consolidation with CIMA and CIPFA (find out more on page 3)
- discussed the merits of e-learning, changes to the CPD process and new exam regulations
- and, of course, many of us have been juggling work and exam study too!

Whilst the Student Support Team...

- has taken over 30,000 telephone and email enquiries – and over one third of these were related to the ACA exams!
- held 5 Accelerated Learning seminars for 146 students across the country
- held 3 Audit & Assurance briefings which were attended by 128 students working towards the December exam session
- commenced the roll out of a series of email updates covering topics such as work based learning
- negotiated the re-introduction of the NUS Associate card for ACA students (application forms available at /students)
- gained feedback from you via a series of Focus Groups
- and presented to over 1100 new students who were just embarking upon their ACA studies.

We hope that 2005 will be just as busy and look forward to meeting many of you at various Student Society and Institute organised events in the coming months.

Day to day student queries can be fed through to the student support team on +44 (0)1908 248040 or by emailing studentsupport@icaew.co.uk

If you wish to make Student Council aware of general issues being faced by students in your area please contact Alistair Smith by email: alistair.smith@bentley-jennison.co.uk or the Institute's Council Member with responsibility for students, Hilary Lindsay: hl@hilarylindsay.co.uk



Eric Anstee, Chief Executive of the Institute, updates you on the consolidation, a key element of the Institute's strategy for the future.

Many of you reading this issue of Vital will be emerging from weeks of recent exam study and as a result may just be picking up on recent press articles about a proposed consolidation between the ICAEW, CIMA and CIPFA. You may be wondering why such proposals are being considered and what it will mean for you.

Did you know? - The UK accounting sector is currently fragmented with no single professional organisation reflecting the size and status of the profession. By consolidating, ICAEW, CIMA and CIPFA would create a body that could legitimately claim to be the voice of the accounting profession. It would embrace all industry sectors – business, practice and public – bringing together an unrivalled breadth and depth of expertise, member representation and support as well a wide suite of qualifications for students.

With 200,000 members and 81,000 students, the new Institute would become the second largest professional accountancy body in the world. The scale of the new organisation would enable it to make its voice heard not only nationally, but internationally. This is essential at a time when the globalisation of business and capital markets mean that developments in financial reporting, audit and business ethics increasingly take place at a global level.

As well as providing a global platform for the accounting profession, the new Institute would be able to better serve the needs of its members. Economies

of scale will release resources to enhance professional advice and assistance for students and members. As well as cost savings, bringing together three organisations with expertise across business, private practice and the public sector will broaden the base of skills and experience that you will be able to draw on.

The ACA qualification, like the CIMA and CIPFA awards, will remain. Our comprehensive and rigorous training programme will continue to instil future students with an understanding of the principles of accountancy and their application in the business world. Consolidation is not about merging examinations, qualifications or designatory letters. We are committed to maintaining the quality and relevance of individual routes to membership and each member will keep their existing titles.

As an ACA student you know you are studying for one of the most valuable business qualifications there is. Your qualification will open the doors to any number of challenging and rewarding business careers. None of this will change. What will change, and for the better, is the influence and status of the accounting profession on the global stage.

So what next? – By the time Vital gets mailed the Councils of all three Institutes will have discussed the proposals. Council agreement on the proposition to be put to members will mean that:

- In the spring we will be rolling out a programme of regional briefings for students and younger members, providing you with an opportunity to hear more about the proposals and enable you to let us know your views on the matter;
- Members of all three bodies will be asked to vote on the proposals by spring 2005.

A member vote in favour of consolidation would mean that you are working towards qualifying with, and aiming to become a member of, one of the world's largest and most prestigious professional bodies with the global influence and recognition that comes with having a membership of more than 200,000 individuals.

Further details can be found on the strategic review pages on the Institute's website: www.icaew.co.uk/strategicreview

the balancing act

A big deadline is due at the office. You're at your computer and trying to order the shopping online – but the server is down. The phone is ringing, a message comes in on your mobile, and on top of this you've got to revise for your exams. And you haven't even made it into work yet!

Work in the modern era has changed drastically over the last 25 years considering the most technologically advanced equipment we used in the '70s were televisions. A million of us spend 5 hours a day talking and texting on mobile phones and we spend an average of 11 hours a week driving to work in cars. For most of us the working week is 40 hours without overtime and we all have interests outside of work to try to fit in too! We are, as a consequence of life, accelerating to near unmanageable speeds, victims of a struggle between the demands placed upon us.

These pressures can impact upon all areas of our lives: relationships with our families at home, expectancy to achieve our goals at work, our physical health and our psychological well-being. As an ACA student you will know that there are added pressures – exams and the revision leading up to them. It can sometimes seem impossible to adequately juggle all your responsibilities without compromising one or other of them. So what can you do to maintain a successful balance between work, life and study?

Getting your life back...

As far as your working life is concerned, in order to ensure a balance between the demands placed upon you, you may need to meet issues head-on. "Work-life balance is about people having a measure of control over when, where and how they work. It is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business and society" (source: Employers for Work-Life Balance website).

The key to solving some of the problems is to assess and identify them from the outset. In principle, the restoration of control over workload and working life permits the cutting down of over-working and the ability to make new decisions about how to spend our time. We would ideally do this by moving from a passive life, feeling downtrodden and victimised, to an active life of control and positivity.

The recognition of work-life balance by employers is hugely beneficial to their companies. Case studies carried out by the DTI show that some small businesses have saved up to £250,000 on their budget by using family-friendly work policies. One company claimed profitability was up by 37%. BT saved £52m in overheads in the year to March 2003 by increasing its number of home workers. These are facts that businesses can't afford to ignore. The result is, literally, money in the bank for businesses, reduced casual absence, better staff retention, easier recruitment and improvements in morale, commitment and productivity (source: Work-Life Balance 2000 Baseline Survey, Department for Education and Employment).

It's not all work, work, work...

Beginning to understand that an effective study schedule is the key to successful revision is half the battle won. Simply sitting down to read when you are able to fit in time is hardly effective as these snatched moments are likely to be late at night, in a lunch hour or in between other conflicting interests. A better solution is a planned routine of study which forms a dedicated period of time in which you can make a commitment to learning. If you can visualise a clear goal, your sessions will be far more productive. Try starting out by saying: "What will this session help me to do? What can I realistically get done in this time?"

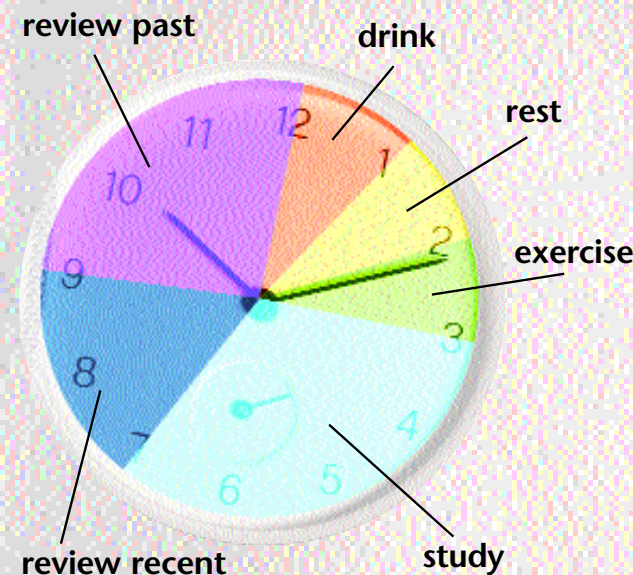
If you were asked when you consider yourself to be most effective you are likely to say "in the morning," functioning best in the first half of the day. Whether you are thinking wishfully or not, if we were to ask you what time of day you study for exams you would probably answer "in the evening" – your logical and practical free time. Yet wouldn't a better solution be to get up an hour earlier and study then? Although this suggestion is likely to shock those of you who remain horizontal until the last minute, you would be utilising a prime time for mentally retaining information.

Remember to remember...

What about memory techniques? Try the following: **mnemonics** - written, spoken or sung verses or rhymes that assist memory retention; **image association** - associating a key theory, idea or word with a visual image and then combining several together to create a distinct memory reference; **mind maps** – the literal mapping out of an idea to incorporate other key points within it, best drawn out on a large sheet of paper and with the use of more than one colour pen.

How about study breaks? Frequent gaps in study sessions have been proven to encourage a focus on the knowledge which naturally occurs at the start and end of each period. Therefore, "the perfect study hour" might go something like this:

- **5 minutes for a drink** (preferably water)
- **5 minutes rest**
- **5 minutes exercise** (yes – this assists with learning!)
- **20 minutes study**
- **10 minutes reviewing what you've just read**
- **15 minutes reviewing past study sessions**



You may think that there's not actually much studying going on here, but it might shock you to learn that 80-90% of your revision can be lost to memory within 24 hours of reading it. Therefore 3 hours study would leave you with 20 minute's worth of remembered material. Frequent breaks and review of your work assists the effective study pattern enormously.

Learning experts worldwide extol the virtues of reviewing your work, where you should obey a set of rules to make this more effective: carry out reviews after **1 hour, 1 day, 1 week, 1 month** and then every **third month**. There is nothing like committing learning to your long term memory and that is exactly what this exercise is designed to do.

Other things that can assist studying include more practical considerations such as a structured notation system – pc or paper? That's really up to you as long as the information is easy to retrieve and review. Ensure your learning environment is comfortable and appropriate for you – do you like silence or gentle music playing in the background?. Make sure you have excellent lighting in your study area, plenty of fresh air and – don't forget to eat! Food is the body's fuel and there really is no excuse for running on empty.

Speak up...

All the advice in the world is fantastic as long as it is practicable, so you might well appreciate the learning assistance given in this article but still be asking the question "But I still don't know how to cope with life!" Managing the work-life balance is an area many organisations are aware of. Many have a 48 hour-a-week working limit and do not promote a long-hours culture in order to avoid time and workload pressures. If you do still have concerns you should, of course, talk to your employer. Discuss what problems you have and see if there are any immediate remedies. You might be pleasantly surprised as to how informed your employer can be regarding difficulties in balancing your work, life and studies.

This issue is, of course, not exclusively a concern for ACA students but also for those juggling other tasks such as child care, running a home, or any other time critical activity. The wealth of resources and assistance available lend credence to the belief that employers are taking the issue of balancing work and study commitments seriously. But there is still much you can do for yourself.

So – why not make a start with this mnemonic: **L**-listen **E**-evaluate **A**-apply **R**-reinforce **N**-now!

Useful web addresses:

www.howtostudy.com
www.workingbalance.co.uk
www.designsforwellbeing.co.uk
www.employersforwork-lifebalance.org.uk
www.dti.gov.uk/work-lifebalance

/looking after #1

your Vital 2005 exam wall planner

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When I grow up I want to be a Vet...

“...or a rock star, or a footballer” was the unhesitating answer given fifteen years ago when you were asked what you wanted to do. Your response would not only be different now but a lot less certain too – a Finance Director, Partner, Corporate Financier, Offshore Tax Specialist – who knows? The choices are endless (see /vital #21). Still, there is plenty of time left – you just need to pass those exams, relax and then take a year or two to decide... or have you? After all, recent research suggests that the average white-collar professional spends more time planning a good holiday rather than their career.

Successful careers, however, rarely happen by chance; they have to be positively managed – from the very start. The ACA badge is a fantastic door-opener to organisations and roles throughout the world – that’s why you signed up – but it is vital to identify the right career routes for you whilst building an appropriate and competitive CV from an early stage. There will be a queue in front of each of those open doors!

Self Awareness

Too often the momentum of work, studies, exams, results, parties, hangovers, work, studies, and so on leaves little time for any of the big questions: What is it all for? Why am I doing this? Where am I going? So first, devote some time to consider your short, medium and long-term aims. What do you enjoy and

dislike about work? What really motivates you – prestige, authority, security, leisure time, money? If you have a definite goal, you should try to gain the experience that will get you there the quickest; if not, then choose a route that broadens experience and skills thereby keeping most options open.

A Good Start

You should currently be aiming for as many of the following as possible:

- responsibility for specific tasks, projects and (ideally) people
- broad technical experience in as many different facets of accountancy and finance as possible, including special work
- work with the firm’s largest clients
- system skills – the more advanced, the better
- involvement with non-financial personnel
- international experience
- exposure to a wide variety of clients to observe good management and sound decision-making processes (ie: people who demonstrate how to apply theory in practical situations)
- first time passes in the exams

Remember – whether you stay put or move on after qualification, all the best roles will be highly competitive.

Choice of Sector

The biggest question is whether to remain in practice. Do not wait until a couple of years after qualification to decide – commerce and industry will want you less, not more. It is simply treading water in their eyes. Different sectors, including practice, will offer different experiences, challenges and technical requirements. These should be matched against your career goals, current market forces, and empathy with the product or service.

Geography may have an influence here, with many sectors tending to form regional clusters eg Hi-Tech and Telecoms in the Thames Valley. The more mobile you are, or willing to consider relocation, the more choices are available.

It is easier to move into different sectors towards the beginning of a career rather than at a senior level. Take a keen interest in the external factors affecting your chosen sector – in order to contribute fully and assess future risks.

Choice of Organisation

Good research of your chosen company is essential. Find out as much as you can about its size, functions, markets, locations and reputation well before the interview stage. Consider its market as a whole – what are the growth opportunities, what are the drivers, what are the limitations, where is it positioned against its competitors?

Other questions to consider are:

- Is it secure (liquid, profitable, government funded)?
- How contemporary are its management and its processes?
- Does it use the finance team in a constructive, integrated and creative way?
- How will it invest in your training and development?

As a first move post qualification, larger organisations are generally regarded as safer moves, leaving medium term options more flexible. They provide a recognised name for the CV, tried and tested training programmes and an exposure to sophisticated management, systems, markets and processes.

Although experience and the range of technical problems in smaller companies may be limited, they can provide useful, dynamic, all-round involvement and greater commercial exposure.

So What?

Everyone is developing their career from the day they start work. How they look after it is their responsibility.

If ignored and left to chance, your career can become a burden, a disappointment, a hugely unpleasant surprise and will constantly be at odds with the rest of your life. However, if managed carefully, it can be immensely enjoyable, richly rewarding and will complement your life fully.

Article supplied by:

Renny Hayes

Regional Director

Michael Page Finance



Annual Dinners List

Friday 7 January

NCASS Nottingham Society Annual Dinner

Nottingham student society commences the 2005 annual dinner schedule at The East Midlands Conference Centre at Nottingham University campus. The event is a full black tie dinner with live music and a disco to follow. For information on tickets contact james.m.hallam@uk.pwc

Friday 4 February

BBHCASS Masked Ball

Champagne reception . . . three course dinner . . . live music & disco . . . who could ask for more? Join in with BBHCASS's extravaganza at the Hilton Hotel in Watford by contacting info@bbhcass.co.uk to book your place or call Deidre Hyde on 01233 462147

Friday 4 February

LANSCA Annual Dinner

Barn dance and boogie on down at LANSCA's annual dinner! The venue is the Walker's Stadium in Leicester and you'll need to contact janet.marchand@icaew.co.uk to book your place or call 01536 500850

Friday 11 February

Bradford Society Annual Dinner

Face of an angel? Devil-may-care attitude? Demonstrate your preference by attending the Bradford Society's Heaven & Hell themed annual dinner at the Bradford Hilton by contacting t.m.brarkin@bradford.ac.uk for details or call Tracy Brankin on 01274 233242

Friday 18 February

S&DCASS Annual Dinner & Young Accountant of the Year Award

Make a note in your diaries for the S&DCASS annual dinner. The venue is the Baldwin's Omega in Sheffield. There are free drinks for an hour between 18:30-19:30 and you'll need to contact carmel.smithson@icaew.co.uk to book your place or call 0114 2922415

Friday 18 March

BADCASS Annual Dinner

It's that time of year again for BADCASS and their Annual Dinner is at the Thistle Hotel in Bristol. You'll need to contact badcass@kaliba.net to book your place or call 0117 9562196

Friday 1 April

CASSL Annual Ball

Like football? Watch Footballer's Wives? CASSL have a unique slant on their Annual Ball. Meet to discuss the offside rule and "bouncebackability" at the New Connaught Rooms in Queen Street, London from 19:30 onwards. You can visit www.cassl.com to find out more or email deborah.hartog@icaew.co.uk or call 020 75567764

Friday 8 April

NCASS Newcastle Annual Dinner

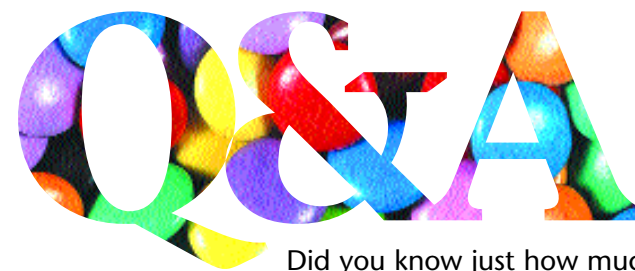
Don your black tie or ball gown; it's time for the NCASS Annual Dinner, replete with magician, balloonist, casino, string quartet and a disco at the Newcastle Civic Centre. You'll need to contact Pamela Rule at pmrule@yahoo.com to book your place or call 0191 2577666

For further information regarding all student society events, please visit www.icaew.co.uk/students and click on the icon for student societies.

/get out more

www.125challenge.co.uk

125 student activities include an exciting leadership competition with the final in South Africa, see www.125challenge.co.uk; a charity project with student teams undertaking volunteer work across the country; and students' thoughts on the future being stored in a time-capsule to be opened for the Institute's 150th anniversary.



Student website

Did you know just how much you can do by visiting the Students website? Vital reveals that logging into your dedicated students web pages gives you access to key information and documents.

Where is the student's homepage?

Visit www.icaew.co.uk/students directly or go to www.icaew.co.uk Under Menu click on students homepage

Why have you stopped sending out packs, brochures and paperwork?

We are keeping up with the times! All our student services have been fully Internet enabled, replacing paperwork sent through the post with downloadable PDFs. These documents include application forms, brochures and information packs. We can of course still post some documents to you if you are having problems with your internet connection.

I'm logged in at www.icaew.co.uk/students. Where can I find...

- Exam application forms:** Click on **downloads** to the right of the screen. Click on **Exam Applications**
- Training Record forms:** Click on **downloads** Click on **Work Experience & Work Based Learning**
- Membership application instructions:** Click on **Approaching Membership** and then click on **Application for Membership**
- Lists of exemptions:** Click on **Professional Stage** Under **Menu** click **credits & exemptions** Select a list.
- Work Based Learning questions:** Click on **work based learning** and select your options from this page.
- Exam dates & deadlines:** Click on **Professional** or **Advanced Stage** Under **Menu** click **sitting your exams**
- My exam application status:** Click on **exam applications** then click on **application status** at the top of the page.
- My exam results:** Click on **exam applications** then click on **exam results history** at the top of the page.
- Past exam papers:** Click on **past exam papers** and select the stage you require
- Student Society events:** Click on **student societies** and select from the map for your local student society events.

Can I pay online for services?

You may choose to pay for exams and learning materials online. If so, links will re-direct you to web pages where you will be able to pay securely. We cannot accept exam applications by telephone on the student support line. You can also pay by cheque; please see the application forms for details.

I don't have Internet access - will I be at a disadvantage?

There are many student services available online, including registration for exam sittings and access to work based learning questions. We strongly recommend that you have Internet access and that you include a valid email address when you register as a new student.

Work Based Learning



the link between study and work,
a requirement for membership.



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