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# Finance

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# 2024

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# Finance

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IFC = inside front cover  
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gradireland Finance is published by the Association of Higher Education Careers Services and GTI Futures Ltd (Ireland).

We would like to thank all third level careers services in Ireland and Northern Ireland and our publishing partners the Association of Higher Education Careers Services for their help with this publication.

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Printer W&G Baird  
ISBN 978-1-912625-54-3 ISSN 2009-1575

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## Your career in finance

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





However, inflation and spiking energy prices, primarily as a result of the Russian invasion of Ukraine, and general cost of living increases, have meant that the economic outlook remains very uncertain, although it has stabilised. For those seeking to start a career in finance, the most common route of entry remains formalised graduate schemes, operated by many national and international companies. You will learn the business from the inside on a structured training programme and will be exposed to different aspects of what makes it function. However, the largest number of employers in the state are in the small to medium enterprise (SME) category, and a great many graduates will start their financial career within this sector.

### What employers are looking for

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

Some of the core skills the employers seek:

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

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

### Careers with non-finance backgrounds

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

host of non-finance skills, which include:

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

### Accountancy

This is the area with the highest percentage of graduate roles, according to gradireland research. An accountant with the right experience can expect a diverse and growing range of career opportunities. The average salary for a graduate starting in accountancy is in the region of €25,000 and upwards, depending on the role.

### Professional services

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

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

### Funds

Ireland is a major player in the global funds industry and there 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.

### Fintech

Financial technology, or fintech, continues to revolutionise the financial sector in general. The amalgamation of financial services with technology is reshaping how the sector operates in sectors such as online and mobile payments and transactions.

For graduates from a business, finance or legal degree, the fintech space is one of great opportunity. In addition to numeracy and analytical skills, knowledge of SQL and UNIX and similar skills are increasingly in demand. ●

# Sector snapshots

## Banking and investment

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

### The employers

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

### The clients

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

### The perks

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



## Accountancy and financial management

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

### The employers

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

### The clients

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

### The perks

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





## Financial services

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

### The employers

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

### The clients

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

### The perks

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



# Skills you need for a career in finance

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

## Have the right qualifications

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

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



## Communication

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

## Solve a problem

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



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

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

### Be a technophile

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



### Think creatively and don't be afraid to innovate

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

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

### Dynamism

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



# What employers are looking for



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

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

## Be prepared

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

## Communicate and innovate

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

## Be commercially aware

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



# Your **finance internship** questions answered

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

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

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

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

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

## **What are some of the benefits of an internship programme?**

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

## **Is there a social aspect to internship programmes?**

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

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

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

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

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

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



# Why apprenticeships are a great route into finance

Apprenticeships in finance, in areas such as insurance, represent a strong alternative route into the sector.

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

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

## What's a professional apprenticeship?

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

## What does an insurance apprenticeship involve?

The Insurance Practitioner Apprenticeship is a three-year programme, where apprentices are recruited into an insurance organisation while working towards a level 8 degree – the BA in Insurance Practice, awarded by ATU Sligo. The programme is delivered through a combination of online study with ATU Sligo and The Insurance Institute, and on-the-job learning through an insurance employer. The degree portion of the programme is fully funded through the Apprenticeship Council, and apprentices are also paid a salary by their employer.

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

## Roles

A huge variety of roles are available in the insurance industry including claims, risk management,

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

## Who should apply for an apprenticeship?

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

## How do I apply?

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



# 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.

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

## Background and culture

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

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

## Applying for the job

Finance sector firms operate their recruitment processes in a very structured fashion. Large accountancy firms operate what is known as the 'milk round' in October of each year, arranging presentations in third-level institutions to brief graduates on the firm, what opportunities exist and what their recruitment processes are. This provides an excellent opportunity if you're interested in the relevant companies. Talk to your careers service

about the necessary preparations required for these opportunities, as they can be highly competitive. Ahead of preparing your application, make sure you know:

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

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

## Finance applications: a step-by-step guide

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

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

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

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

# In the **hot seat**

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

If the interview is taking place in person, dress smartly and sharply; don't take unnecessary risks when it comes to your clothing. Bring freshly printed copies of your CV on plain white paper; they will already have received them, but always have some spare copies just in case. Don't be late. In fact be early, at least 10–15 minutes. This will give you some time to be welcomed for the interview and to sit down and compose your thoughts. If you're unfamiliar with the interview location, don't wait until the day of the interview to find it; do a 'dry-run' the day before and allow time for traffic and delays.

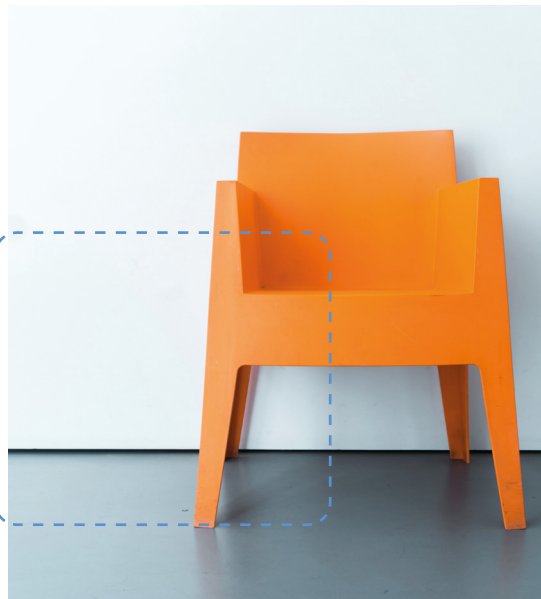
If you're going for a face-to-face interview with a financial organisation, such as a retail bank, actuarial consultancy or an insurance company, you will likely already have successfully navigated a first-round telephone interview. These initial interviews aim to gauge you're:

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

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

## **Tell us about yourself?**

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



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

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

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

# How to succeed at assessment centres

Second interviews and assessment centres allow recruiters and job applicants a more in-depth look at whether they suit each other. So, how can you make a success of the opportunity that assessment centres provide.

## What to expect from assessment centres

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

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

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

## Assessment centre group exercises

A group of six to eight people may be given a task to do under observation by the selectors. Group exercises are designed to assess how you communicate and your ability to accommodate the needs, views and skills of others in order to achieve a goal. Listen carefully to the instructions and focus on helping the group to complete the task. Your aim should be to make a constructive contribution.

## Case study

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

Tip: Show recruiters you can work

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

## Leaderless task

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

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

## Assessment centre individual exercises

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

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

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

Case study: You will be given a business scenario and asked to imagine they are giving advice to a client or colleague on the basis

of the evidence. You may have to make a presentation explaining your findings.

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

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

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

Think about your delivery: Less experienced presenters tend to speed up as they talk, so be aware of this and pause if necessary to get back on track. Vary your tone of your voice; minimise your movements; engage with everyone present by looking at each person from time to time. Get plenty of practice: Practice out loud, so that you are comfortable speaking from memory with brief prompts on screen or on index cards. Get used to the timing and speaking at a measured pace. ●



## YOUR CAREER IN FINANCE

### THE CHECKLIST

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

#### Prepare well

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

#### Ace the interview

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

#### Apply properly

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

# 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.accaglobal.com/ie](http://www.accaglobal.com/ie) to see what they have to offer students, and why students choose ACCA. They even have some free online courses to get you started.

### The Chartered Institute of Management Accountants (CIMA)

CIMA is the world's largest and leading professional body of management accountants. They have more than 229,000 members and students in 176 countries. CIMA work at the heart of business in industry, commerce and not for profit organisations. Visit [www.cima.institute](http://www.cima.institute) 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](http://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](http://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](http://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](http://www.iii.ie)

## Other useful organisations

- Accounting Technicians Ireland ([www.accountingtechniciansireland.ie](http://www.accountingtechniciansireland.ie))
- Chartered Institute of Internal Auditors ([www.iaa.org.uk](http://www.iaa.org.uk))
- Pensions Management Institute ([www.pensions-pmi.org.uk](http://www.pensions-pmi.org.uk))
- Irish Institute of Pensions Management ([www.iipm.ie](http://www.iipm.ie))
- Chartered Institute of Public Finance & Accountancy ([www.cipfa.org](http://www.cipfa.org))
- The Society of Actuaries in Ireland ([www.actuaries.ie](http://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](http://www.tcd.ie/business)
- UCD Michael Smurfit Graduate Business School  
[www.smurfitschool.ie](http://www.smurfitschool.ie)
- Dublin City University Business School  
[www.business.dcu.ie](http://www.business.dcu.ie)
- Dublin Institute of Technology, College of Business  
[www.tudublin.ie/explore/faculties-and-schools/business](http://www.tudublin.ie/explore/faculties-and-schools/business)
- University College Cork, College of Business and Law  
[www.ucc.ie/en/buslaw](http://www.ucc.ie/en/buslaw)
- National University of Ireland Galway – J.E. Cairnes School of Business and Economics  
[www.universityofgalway.ie/business-public-policy-law/cairnes](http://www.universityofgalway.ie/business-public-policy-law/cairnes)
- Queen's University Management School, Belfast  
[www.qub.ac.uk/mgt](http://www.qub.ac.uk/mgt)
- University of Ulster, Ulster Business School, Coleraine  
[www.ulster.ac.uk/departments/dvc/uubs](http://www.ulster.ac.uk/departments/dvc/uubs)
- University of Limerick, Kemmy Business School  
[www.ul.ie/business](http://www.ul.ie/business)

### More information from gradireland:

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

# Your finance career planner

## NON-FINALISTS

2023

### AUTUMN

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



2024

## FINAL-YEAR STUDENTS

### AUTUMN

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



### WINTER

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

### SPRING

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

### SUMMER

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

### WINTER

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

### SPRING

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

### SUMMER

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



# Fintech and your career

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

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

- artificial intelligence and machine learning, such as chatbots that respond to customers' queries more quickly
- systems that process investment banking deals automatically, 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.

## 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.

## Skills and jobs trends

While the technology and fintech sectors in Ireland have been the unwelcome source of some sizeable job layoffs over the past 12 months, the sector still remains strong and growth-focused.

The fintech sector is critically reliant on a supply of highly skilled people who combine financial services knowledge with technical expertise. Fintech companies still experience a shortage of highly skilled talent. Skillnet Ireland is a government initiative which helps companies bridge the talent gap to help them grow their business.

In a recent interview with the Irish Examiner, Mark Jordan, Chief Strategy Officer at Skillnet, said that it can be challenging to select which area of Fintech to approach when considering a career.

‘If you think of the type of organisations trying to enter into the financial services market as fintech companies, it includes all of the payment services, the peer-to-peer lenders, the digital wealth advisers and the trading platforms,’ he said.

From a skills perspective, he has seen high demand for software development, automation of business operations, data scientists and cyber security, as well as cryptocurrency and blockchain.

‘On the transversal side, we are seeing demand for core competencies such as customer-facing user interface and user experience (UI/UX) skills, all around understanding what a customer journey might look like,’ he added. ●

This is a modified version of an article which originally appeared on [targetjobs.co.uk](https://targetjobs.co.uk), the UK-based sister site of [gradireland.com](https://gradireland.com). Written by Emily Dunn.





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# Areas of work

## BANKING

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## ACCOUNTANCY AND FINANCIAL MANAGEMENT

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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 its 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. ●





The market for long-term funding, for example bonds and equity.

## 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.

### 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. ●



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

## Corporate banking

Corporate banks provide a wide range of financial services including lending, clearing, investing deposits and organising specialist products for clients with high turnovers (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 level position is an assistant role in which

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

## Qualifications

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

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



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



## Fund administration and fund management

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

There are a number of players in the funds industry:

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

### Fund administration

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

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

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

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

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

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

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

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](http://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! ●



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

Find out more with our gradstories videos on life at various financial employers. Visit [gradireland.com/organisations](https://gradireland.com/organisations)

## Retail banking

Retail banking involves working in the smaller, high street branches of larger commercial banks, such as AIB or Bank of Ireland. It is an important part of the banks' overall operation, providing a mass-market service to personal account holders and business clients. Services range from savings and current accounts to credit cards and loans. 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. Actuaries evaluate the financial implications of decisions or determine the probability of events and assess risks. They may also be concerned with accepting new policies, with legal and taxation matters affecting life assurance, or with investing funds.

### Qualifications

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

### Working conditions

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

## Regulation and compliance

Regulation is a specific aspect of finance which ensures that financial institutions conform to legal requirements and operate fairly. Regulators also provide information to consumers to protect them from improper practices. In Ireland, regulation is the responsibility of the 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.

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 (for example, a creditor won't be paid), liquidity (eg there is insufficient cash flow to meet obligations), legal (for example, not fulfilling legal requirements or misinterpreting contracts), operational (for example, breakdown in corporate governance) and market (for example, the institution will lose money from bad trades).

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

### Qualifications

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

### Know your terminology

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



# Audit

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

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

## What will I do?

If your idea of an auditor is boring, office-based and

repetitive, then think again.

Auditors are regularly off-site with clients, using 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. ●



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

Find out more about what working life is like as an auditor with our gradstories videos on life at various financial employers. Visit [gradireland.com/organisations](https://gradireland.com/organisations)



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

Find out more with our gradstories videos on life at various financial employers. Visit [gradireland.com/organisations](https://gradireland.com/organisations)

## Management accountancy

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

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

### What will I do?

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

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

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

### Qualifications

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

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

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

### Into management

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



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

## Financial accountancy

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

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

### What will I do?

In public practice, the main areas of work are:

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

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

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

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

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

### Qualifications

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

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

# Tax

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

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

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

## Who would it suit?

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

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

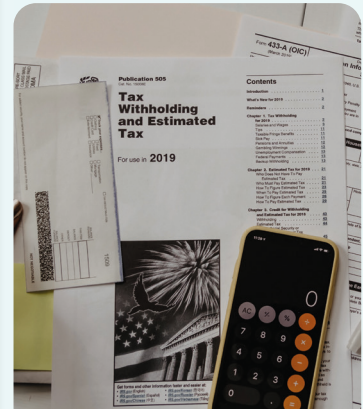
## Types of employer

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

## How to get hired

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

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



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

Find out more about life at various financial institutions with our gradstories series of videos. Got to [gradireland.com/](http://gradireland.com/) organisations





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

## Islamic finance

With an estimated worth of \$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 Cibyl Ireland Graduate Survey is the largest annual career survey in Ireland and the votes decide the winners of the gradireland Graduate Recruitment Awards and the composition of Ireland's 100 leading graduate employers. Here are the winners and shortlists for finance.

### Top employers in accountancy and professional services

2023 Employer	2022
1 Deloitte	1 →
2 KPMG	2 →
3 EY	4 ↑
4 PwC	3 ↓
5 Grant Thornton	5 →
6 BDO	6 →
7 Mazars	7 →
8 Baker Tilly	10 ↑
9 IFAC	8 ↓
10 RBK	9 ↓

### Top employers in banking, investment and financial services

2023 Employer	2022
1 AIB	1 →
2 Bank of Ireland	2 →
3 Bank of America	4 ↑
4 Central Bank	3 ↓
5 Citi	6 ↑
6 An Post	5 ↓
7 Barclays	8 ↑
8 Deutsche Bank	7 ↓
9 Fidelity International	11 ↑
10 Northern Trust	12 ↑

## BRIAN KELLY

is a Tax Associate at PwC Ireland. He talks about his various work activities and how his studies helped kickstart his career.



### What are the main tasks you do in a normal week?

My main job is to assist managers with client engagements. As part of that, I have to assist them and the clients on audit and internal prevention work which might involve improving the clients processes and controls.

The first few years in your graduate programme is spent learning from your managers' experience in as many client engagements as you can.

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

Two of the most important skills you can have are effective communication skills and good organisation skills. When you're part of a large team you need to keep a good to do list. You need to keep track of what you have to do and when you need to deliver it.

You also need to make sure your managers are aware of what projects you're working on if you're working with them to ensure that they have oversight on the progress and the state of play.

### What do you love about your job?

What I love most about my job at PwC is the culture. There's a good culture of encouraging young, inexperienced graduates to speak freely about their ideas, to improve efficiency or how a team operates.

There's also a culture of helping people. Even if you have a question for someone who you've never spoken to, most people are more than happy to help you with your query.

### How did you get into your job?

My background is not in finance. I have a degree in science from UCD. I knew I liked numbers; I also liked the life sciences. I decided to go into science thinking I would go down the physics or biology route.

As I progressed through college, I found myself veering towards finance. I did some research in my final year about jobs available to science graduates. I never thought I'd get a job at PwC having studied science, but they want people from all backgrounds. PwC want bright young people with lots of potential to turn them into strong professionals.

### What advice would you give to a new graduate?

Try as many things as possible, keep your options open. What most companies look for in graduates is the ability to learn. Have they done well in college? part-time jobs while at college

are also an advantage. They show that you have good time management skills and can balance work with study.

### What's the one skill students should develop if they are interested in this sector?

Interpersonal skills are very important. College is a great opportunity to meet as many people as you can. Partake in events, clubs and societies. I worked in a bar in college so I was in a highly social environment. I had to learn to deal with customers and learn to work well in a team which is very important at PwC.

### How have you adjusted to working from home?

My adjustment to hybrid working was pretty seamless. I began in November of 2020, I was fully remote for the first seven or eight months. The adjustment to going back to the office for one or two days was fine for me. I was fortunate that I lived close enough to the office that I could walk there. PwC has a very good flexibility programme. You can start an hour earlier and finish an hour earlier.

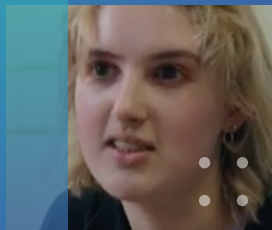
My advice to people working from home, especially if they're starting out is to get involved as much as possible, ask as many questions as they can and keep an open line of communication with their team. ●

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



## CAITLÍN DYSON

is an Audit Trainee at Grant Thornton. She talks about how she got into her job and gives advice to college students looking to work in the same field.



### What are your main tasks in a typical week?

In a normal week, we would get information from a client like trail balances, nominal ledgers and debtors' listings. We take samples from that information and get third party documentation like invoices and bank statements to prove that what the client is saying is accurate.

### What skills do you need to be successful in this role?

To be successful in the job, you need to have good communication skills, interpersonal skills and teamwork skills. Excel is also a helpful skill to have, and the ability to trust yourself and your instincts.

### What advice would you give to a college student?

I would encourage students to work on their teamwork skills. No matter where you work, you will always work with different people and personalities. Also work on your computer skills and Excel.

### How did you get into your job?

I did a history degree in Trinity, and I wasn't sure what I wanted to do after college. I went to a gradireland fair, and I saw the

I would encourage students to work on their teamwork skills. No matter where you work, you will always work with different people and personalities.

Grant Thornton stand, and it looked very interesting, and they said that they accepted students from different backgrounds. I had an interest in financial services and the business side of things, so I applied and got in.

### What do you love about your job?

I like the exposure to different clients and different sectors. We're usually on a job for a few weeks or months at a time so you never get bored, and you're always learning new things. In audit you get to see how every side of business works, so you get a lot of experience to go into a lot of different fields. ●

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





## ROBERT FARRINGTON

is a tax associate at Deloitte and graduated with a degree in international commerce from UCD. He talks about his experience working as a tax associate.



### What are the main tasks you do in a day?

I specifically work in the financial services side of things so a lot of my clients would be investment management companies, insurance companies and leasing companies. The work is normally split between compliance and consulting, so that means we do compliance, which would be preparing tax returns for clients and consulting where we would do specific work like that related to a transaction, or if there was something like a restructuring going on.

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

Research skills and problem-solving skills are very important. We're presented with a lot of quite complex problems that may have arisen due to new legislation being introduced or situations such as Brexit. You need to apply these to problems that a client might have. You need to be able to understand the problem and produce an output which you then communicate to a client who might not have a tax background.

### What do you love about your job?

One of the most exciting things about this job is how it's

constantly changing. Each year, the government will introduce legislation which might be different, and there'd be new rules and new things that are going to impact upon your client. You're constantly having to adapt and those changes might come from the OECD or the EU, so it's really interesting to see it at a global level and then how that applies to your Irish clients and being able to assist them with that is great

### How did you get into your job?

I went to UCD, and I did a Commerce International degree with Spanish, and I really enjoyed getting to do the year-long Erasmus exchange. The great thing about the degree as well was it gave us the chance to get a lot of the exemptions for the Chartered Accountant exams and that can be really helpful. I did an internship with Deloitte in the corporate tax department that I'm currently in and I got the offer to go back so it was all very smooth.

### What skill should students develop if they are considering a career in this sector?

If you want to try something in college, give it a go. There are no specific skills that I would say you need to learn in college to

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



go into a job like this. You'll learn everything on the job and Deloitte, for example, are entirely aware of the fact that you're not going to have all the skills going in. I remember when I was doing my internship and I texted someone who had done it before asking if I needed to learn anything specific, they said you're going to learn everything on the job; don't worry too much about it.

### How have you adjusted to working from home?

I'm currently in the office maybe three days a week, and we have the option to come in as much as we want but we're deciding to come in as a group because it's quite nice to go for lunch together and it's easier to ask questions when you're in the office. It is lovely then being able to wake up on a Friday and if you don't feel like going in, being able to just stay at home. ●



# A-Z of employers

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

## EMPLOYERS

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

IFC = inside front cover

IBC = inside back cover

OBC = outside back cover





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

**Salary** • competitive with a comprehensive benefits package

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

**Number of vacancies** 350+ annually

**Degrees sought** • all disciplines

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

**Number of placements** • 200+ annually

**Locations** • Republic of Ireland • Northern Ireland

#### Contact

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

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Deloitte is the largest professional services organisation in the world and a leading provider of audit and assurance, consulting, financial advisory, risk advisory, tax, and related services.

What truly sets us apart is our vibrant community of 312,000 unique individuals spread across 150 countries and territories, with over 3,000 exceptional minds based in Ireland alone. Amid this impressive growth, our core culture and values remain unwavering.

Our graduate programme is underpinned by our purpose – to make an impact that matters for our people, our clients, our communities, and the planet. This sense of purpose gives graduates the opportunity to work in an organisation where they can grow their careers alongside a world-class team on real client challenges.

Are you passionate and ambitious? Do you thrive in innovative environments, relish complex projects and dream of collaborating with top-tier clients? If so, Deloitte is your natural destination, and we'd be proud to welcome you. Our graduate programme offers continuous learning alongside commercial insights through working directly with clients. It provides great structure to those looking to launch their careers, and we have one of the highest pass rates in Ireland for professional exams because we support our students from day one.

As the leading choice for Ireland's recent graduates, we've been crowned the Most Popular Graduate Recruiter in Accountancy/Professional Services at the gradireland Graduate Recruitment Awards for 4 consecutive years. Step into a diverse, people-centric environment, where you can grow and be yourself, with colleagues, opportunities and doors open to everyone.

At Deloitte, it's our people who make us successful. To work in finance, you must be a problem solver, who not only is good with numbers but also great at thinking outside the box to bring innovative solutions to your client's challenges. Our financial services industry specialists provide comprehensive, integrated solutions to the banking & capital markets, insurance, and investment management sectors. Deloitte member firms' range of services and industry knowledge allow us to understand each client's unique business needs.

Our Financial Advisory team advises on protecting, enhancing, and realising value. Specialising in Mergers & Acquisitions, Debt & Capital Advisory, Valuations, Transaction Services and Restructuring & Forensic Services, we deliver insightful solutions to our clients to drive their businesses forward.

We have a dedicated team of experts working across all our service areas including Tax, Audit & Advisory, Consulting, Corporate Finance and Risk Advisory with the purpose to innovate for a better business. As we enter this next phase of recovery post-pandemic, the future is unfolding. Financial services organisations are operating in a changing world, and we are looking for graduates who want the opportunity to shape their – and the industry's – future.

Apply at [www.deloitte.ie/students](http://www.deloitte.ie/students).

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Programme

**Type of work** • assurance (Audit) • data analytics • tax • strategy & transactions (corporate finance • consulting • technology)

**Salary** • EY offers a competitive and wide-ranging package. When you work hard, it's important to know you're being paid fairly.

**Benefits** • Generous, fully paid exam fees & study leave for all ACA & AITI graduates • Exam & performance bonus schemes • Recognition awards • A flexible, hybrid working environment • Free gym membership • Free WebDoctor access • 24/7 Employee Assistance Programme & wellbeing support • Pension contribution • Discounted health insurance • Ability to buy 5 extra holidays per year • Referral programmes • Travel pass • Bike to work scheme • Obtain a free Tech MBA or Masters in Sustainability or Masters in Business Analytics while working with EY through Hult International Business School

#### Number of vacancies

300+ Graduates • +200 Interns

**Degrees sought** • all disciplines

**Work experience** Summer Internship: 8 weeks • Work Placement: 6-12 months


**Locations** Dublin • Cork • Limerick • Waterford • Galway • Belfast

#### Contact

 studentrecruitment@ie.ey.com

 EYCareersIreland

 @eyiecareers

 EY\_Ireland

 ernstandyoung

## Apply

Online at [ey.com/en\\_ie/careers](https://ey.com/en_ie/careers)

Closing date for graduate programme  
5pm, 18 October 2023

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## Hello, we're EY.

We're team players with a genuine people culture and we want to support your life and career goals from the start. At EY Ireland our purpose is to build a better working world and all our people – from graduates to partners – are at the heart of this.

We believe in lifelong learning with flexible working options, paid study leave, an enjoyable and positive work culture and continuous opportunities as your career progresses.

Where will EY take you?

## Start your career journey with EY

At EY, we will empower you to excel at what you love and create your own career in one of our award-winning graduate programmes:

- Assurance (Audit)
- Business Consulting
- Technology Consulting
- People Consulting
- Actuarial Consulting
- Tax Consulting
- Strategy & Transactions (Corporate Finance)
- Data Analytics
- IT Controls Assurance
- Tax Technology Transformation

## About our programme

The EY Graduate Programme 2024 aims to enrol over 400 graduates next autumn, across ten vibrant offices located in six cities – Dublin, Cork, Galway, Limerick, Waterford and Belfast.

## Continuous Professional Development:

If you are interested in further education and learning opportunities in any area of our business, EY has a comprehensive Learning and Development programme in place for all employees.

At a graduate level, we offer a range professional training routes and further education opportunities; exam support and study leave, all as part of our programmes.

If you are interested in pursuing an internationally recognised qualification like ACA, ACCA, AITI or CIMA and have world class training at your fingertips, then apply today and see where EY could take you.

## How to Apply

At EY, we believe all candidates should be given the opportunity to be their best selves throughout the application process, and that's why we have made your application process as clear and straight forward as possible. To apply for an EY graduate or internship programme, you are required to submit one online application form for your desired programme along with your CV via the EY Ireland Careers website. From here, successful applicants are required to complete a one-stage interview process with their selected team, then offer! If you have any questions throughout your interview process, please do not hesitate to reach out to the EY Student Recruitment team who are here to help. We wish all prospective applicants the best of luck this year. We wish all prospective applicants the best of luck this year.



# The 2024 EY Graduate Programme **is now open!**

Where will EY take **you?**

*Applications close October 18th*

**Apply now!**

[www.ey.com/en\\_ie/careers](https://www.ey.com/en_ie/careers)

Grad   
**Programme**

  
**EY**  
Building a better  
working world



**Type of work** • Investment Management

**Salary** • Competitive

**Benefits** • bonus (discretionary) • joining bonus • life assurance • pension scheme with company contributions • private healthcare • 23 days' holiday

**Degrees sought** • All disciplines

#### Work experience

We feel proud to offer a 10-week rotational summer internship, which covers multiple business areas including Asset Management Operations, FX Trading and Technology, based in Dublin. This is offered alongside graduate apprenticeships.

In London, we offer 10-week summer internships in specific business areas including Equity Research, Multi Asset, Fixed Income, Investment Directing, Sales and Marketing, and Business Management, as well as graduate programmes in the same areas, and year-long Technology Industrial Placements.

Fidelity International also hires for Early Careers talent in Hong Kong, China, India, Singapore, Germany, and more.

**Locations** • Republic of Ireland

• Great Britain • Rest of world

#### Contact

✉ [earlycareersatfidelity@fil.com](mailto:earlycareersatfidelity@fil.com)

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Online at  
[careers.fidelityinternational.com](https://careers.fidelityinternational.com)

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#### More about us

We've been helping clients plan and invest for their futures for over 50 years. From more than 25 locations around the world, we provide investment services and retirement expertise to everyone from central banks to private individuals. We're known for acting with integrity and thinking for the long-term. And across our organisation, we foster a welcoming, caring, and inclusive culture where people feel respected, trusted, and able to be themselves.

We are looking for bold ideas, curiosity, and creativity. It's who you are that matters here, rather than what you studied. All across our business there are experts to learn from, possibilities to explore and new opportunities to take. It takes all kinds of people and ideas to help our clients plan and save for the futures they want. That's why, when you join us, you'll find that we care deeply about creating a supportive atmosphere where everyone feels valued and free to be themselves. It's the right thing to do. It also makes our culture richer and our business stronger.

We've made huge progress in terms of diversity and inclusion. We've created diversity & inclusion networks, made measurable increases in our workforce diversity, and evolved our people initiatives all across our organisation. And we're committed to improving every day – finding new ways to create an environment where everyone, no matter who they are, feels like they belong.

#### What are our graduate opportunities

We feel proud to offer Early Careers opportunities across the world. Our Dublin based Graduate Apprenticeships are two-year programmes for graduates, where you will work full-time for four days a week and spend one day completing a Higher Diploma. You will gain experience including asset management operations, fund accounting and the trade lifecycle. We also support you with developing your communication, prioritisation, and stakeholder management skills in a global team environment. If you join us, the cost of your apprenticeship will be fully covered, you will receive a very competitive salary and the opportunity for a bonus, and you may be offered a full-time role after the programme.

We also offer graduate schemes in London, in areas such as Equity Research, Fixed Income, Private Credit and Sales and Marketing.

#### How do we select?

Our Early Careers recruitment process at Fidelity is strengths-based – we focus on what you could do in the future, rather than what you can already do.

To apply, you need to fill in our application form and upload your CV, and then complete our Explore Fidelity strengths based online assessment. Our London investing roles also ask about your motivations.

The next stage is either a video interview, or an interview with the hiring team, both strengths-based. The last stage is an assessment centre, consisting of a strengths-based interview, and an analytical exercise or case study.

The job description will outline the process for that programme, and we welcome questions! At the assessment centre stage, you will be invited to a briefing with our Early Careers team to ensure you feel supported.



Feel  
**excited**  
about a career at Fidelity







**Number of vacancies** • see our website for 2024 opportunities

**Degrees sought** • various, see opportunity listings online for details

**Locations** • Republic of Ireland & US

#### Contact

Glanbia Pure Ambition Team  
+353 (0)86 0786860

✉ graduates@glanbia.ie

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Online at [www.glanbia.com/graduates](http://www.glanbia.com/graduates)

**Closing date**  
See website for details

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### 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 Graduate Employer of the Year (intake up to 40) in 2022. We are also proud to have been awarded the title of gradireland Gold Award for the Best Graduate Training and Development Programme in Ireland in 2021. 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!

### 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!

**Our vision is to be one of the world's top performing nutrition companies. trusted to enrich lives everyday. We have market-leading positions in whey proteins, micronutrient premixes and the multi-billion dollar sports nutrition market.**

**Clíodhna Manning**  
Finance Business  
Analyst Associate

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# The 2024 EY Graduate Programme **is now open!**

Where will EY take **you?**

*Applications close October 18th*

**Apply now!**

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