

Decisions

Helping you get the career you want



Issue 15 • August 2020

*A sneak peek
into life as an
Audit & Assurance
Partner*

**SOLVING PUZZLES AS A
FINANCIAL
DETECTIVE**

**HOW TO BE
AN EFFECTIVE
TEAM PLAYER**



**Returning
to school in a
'new normal'**

**Helping those in need
as we fight COVID-19**

**5 KEY SKILLS
TO BE FUTURE-READY**



**MAKING AN
IMPACT THAT
MATTERS**
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A NOTE FROM OUR TALENT PARTNER



I am excited to have been appointed the new Deloitte Singapore Talent Leader with effect from 1 June 2020, as Seah Gek Choo takes on a new talent role in our Southeast Asia practice.

I hope that you had a restful summer break and are recharged for another fruitful semester ahead. Amidst a busy student life, I encourage you to take time out to practice self-care and mindfulness that can boost your mental well-being.

Deloitte is celebrating our 175th Anniversary this year, and we have year-long celebratory activities to mark this grand occasion. Despite the evolving and uncertain COVID-19 situation, Deloitte has remained steadfast with our number one priority - to ensure the safety and wellbeing of our people, continue serving our clients with distinction and contributing to the community. During this period,

our celebratory activities and firm-wide events have gone virtual so that our people, and our other stakeholders, can keep well and stay connected.

Please continue to take care of your health and remain vigilant as we lend our support in the fight against COVID-19. I look forward to meeting you at our upcoming recruitment and student events. Hopefully, I will see some of you soon at Deloitte.

If you are keen to find out more about any of our activities, opportunities for internships or jobs with Deloitte, please send us an email at sgcampusrecruit@deloitte.com. You can also keep in touch with the latest Deloitte news through our social media channels.

Ong Siok Peng
Deloitte Singapore
Talent Partner

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IN THIS ISSUE

Issue 15 • August 2020

page 4

A 'new normal' Returning to the school campus

The COVID-19 pandemic has created a world we could never have imagined. Now, with the schools reopening, here are some rules of hygiene that will help you protect yourself, your friends, and your family members.

page 5

Helping those in need as we fight COVID-19

Supporting the non-profit organization Engineering Good's 'Computer's Against COVID' initiative, Deloitte launched our most ambitious fundraising campaign.

page 7

Solving puzzles as a financial detective

Deloitte Financial Advisory Partner Jarrod Baker gives his insights into a career in the field of Forensic Accounting and what it is like leading the Deloitte Forensic Investigations team.

page 8

Top tips for interns: How to be an effective team player

4 of our Deloitte colleagues share more about their roles in different businesses and their tips to be an effective team player from Day One of your internship!

page 13

5 key skills to be future-ready

5 key attributes to prepare you for your first graduate job or internship and to stay ahead of the curve in your future career.

page 16

A sneak peek into the life as an Audit & Assurance Partner

Discover Audit & Assurance Partner Vivian Tan's journey with Deloitte and take an inside look at a typical day in her life and the tips she has to offer to find a career you love.

RETURNING TO SCHOOL IN A 'new normal'

The COVID-19 pandemic has created a world we could never have imagined. From self-isolation to social distancing, some of the habits we developed during lockdown feel like the new normal.

You had to change how you 'go' to school by studying remotely and expanding the use of digital technology to communicate with your teachers and classmates. We also spent more time online so we could stay connected with friends and relatives.

Ready or not, we all had to go through numerous transitions in our lives. Now, with the schools reopening, here are some rules of hygiene that will help you protect yourself, your friends, and your family members.



Wash your hands as often as possible: every time you leave home, when you go to school, when you use the toilet or when you touch objects that others might have touched. If you do not have soap and water, use an alcohol-based disinfectant.



You should not forget to put a hand sanitizer and at least two masks in your school bag. Make sure you always have them with you. Put them next to the pencil case or textbooks, so that you will always have them at hand.



If you use public transportation to get to and from school, clean your hands with disinfectant when you get off.



Make sure you do not have a high temperature and do not feel sick before you leave home.



When you get to school, keep your distance from your classmates. You may not have seen each other for a long time, but avoid holding each other in your arms, shake hand or high five. In class and during the break, follow the markings and the directions available so you can keep your distance from others.



Do not exchange objects with colleagues - pens, eraser, books or notebooks. You need to avoid touching objects and surrounding surfaces as much as possible. Do not forget, especially after touching a surface, you must not touch your face.



Regularly disinfect your mobile phone, especially if you used it at school or in the means of transportation.

Steps you can take to keep your mind and body healthy



Make breakfast a priority

Studies show eating breakfast can enhance memory, attention, reasoning, creativity, learning, and verbal abilities. Choose low GI foods such as whole-grain bread and corn flakes that provide you with sustained energy in school.



Stay physically healthy

Physical and mental health go hand-in-hand. You will find that you will feel good mentally if you exercise regularly, stay hydrated and eat well.



Drink more water

Drink 2 litres of water a day. Adequate water intake has many health benefits, including increased energy levels and brain function, curbing appetite and boosting metabolism.



Get enough sleep

Instead of watching Netflix deep into the night, wind down early so that you can get adequate sleep. 7-9 hours per night is recommended to restore brain chemistry and heal your body.



Set controls on time spent on social media

Social media is our source of news these days, but too much of it can affect our mental health. Make a conscious effort to only read credible news to keep up to date, and carve out time away from social media to do other activities, like cooking, exercising and spending time with family.

Helping those in need as we fight COVID-19

On 7 April 2020, the Singapore government implemented a motion control order or lockdown, referred to as 'Circuit Breaker', to stem the community spread of COVID-19. With this nation-wide Circuit Br aker, all schools shifted to online Home-Based Learning, requiring students to utilise digital devices and the Internet to participate in classes and complete learning activities. This transition was not easy for all, with many underprivileged families not owning desktops and laptops or siblings being forced to share a single laptop to study at home.

To enable children in Singapore to gain access to Home-Based Learning, we launched our most ambitious fundraising campaign yet on 13 April 2020 in line with our Deloitte WorldClass initiative. Our people and partners were encouraged to either donate funds, or their old and unused laptops and tablets. Through a remote campaign, we raised funds through online channels and collected devices directly from donors' homes.

In just under two weeks, our campaign broke Deloitte Singapore's fundraising record, raising over S\$100,000 and donated 84 laptops and tablets to support non-profit organisation Engineering Good's 'Computers Against COVID' initiative. Employing our funds and by refurbishing devices donated by us, we were able to support 300 underprivileged children, under the care of organisations such as the Singapore Children's Society and other benefactors, with access to a laptop that enables them to participate in remote learning.

"We recognised that we are in a privileged position with steady employment at an organisation like Deloitte. But there are plenty of families in our society who do not have a steady income or employment and are unable to transition to working and studying from home. With access to laptops and technology, these children will be able to develop new skills that will empower them as the world goes digital," said Deloitte Southeast Asia Clients & Markets Leader James Walton, explaining the motivation behind our campaign.



Combatting food insecurity during lockdown

Following the success of this campaign, Deloitte also donated 175 healthy food bundles containing cereal drinks, biscuits, noodles eggs and other items that were prepared by Foodbank to people with special needs, low-income families and those who have lost their livelihood. One meal may not matter as much to me," says volunteer Elias Deeshraf "But it means a whole lot to the person receiving it."

At Deloitte, we are connecting with our communities to make an impact every day.



FROM DELOITTE INTERN TO FULL-TIME AUDITOR

Mohammad Khairuddin Bin Pahrulanam shares with us his journey from intern to auditor. Khairuddin completed his Deloitte internship with Audit & Assurance in the summer of 2018 and accepted a Priority Offer where he joined Deloitte full-time in 2019.

Why did you choose Deloitte for your internship?

I was intrigued by the Deloitte experiences that my seniors shared in school - how genuine the people in Deloitte are, how it provides a supportive environment and encourages a work-life balance for its employees. All these made me seek to experience it first-hand, and I am glad that I did it.

What was your internship experience like?

Interning at Deloitte was really memorable as it allowed me to not only gain work experience, but also to get a feel of the culture, work environment and the people. I had the opportunity to be mentored directly under a manager who gave me exposure by allowing me to work with an array of companies, and through that, I gained insights into the different facets of audit.

I also enjoyed experiencing key events such as Deloitte's Family Day 2018 - Big Bash, and the Deloitte Audit Off Peak Party. It was fun and provided an excellent opportunity to network with the employees.

What made you accept the Priority Offer to join Deloitte?

I accepted the Priority Offer because I was amazed by the culture and people in Deloitte, how the organisation champions work-life balance and how the people are supportive of one another. I believed the Deloitte environment will provide me with what I need to learn and grow as an individual.

Tell us about your current full-time role at Deloitte and your work experience so far.

I am part of the Financial Service Industry Audit team. It is interesting to perform audit for companies in this particular industry, as it enables me to be exposed to other compliance services apart from the usual internationally recognised standards of auditing.

Work has been challenging as the learning curve is steep for a first-year auditor. However, I am always thankful that my managers and seniors are very supportive in guiding me through any issues that I face.

What do you enjoy the most from working at Deloitte?

I enjoy how Deloitte also provides countless opportunities outside of work, be it sports or community involvement. For instance, I volunteered my time for a beach clean-up event that was held at Pasir Ris Park. I managed to connect and fellow colleagues across different departments. It was fun to learn about our environment, and contribute to a good cause while socialising and exchanging our experiences in Deloitte.

What tips would you offer to those interning at Deloitte?

Be a sponge, ask a lot of questions and just enjoy what Deloitte has to offer!



SOLVING PUZZLES AS A

FINANCIAL DETECTIVE

We speak to **Jarrold Baker**, Financial Advisory Partner, who is the leader of Deloitte Singapore Forensic Investigations team. Armed with a Bachelor of Commerce and a Chartered Accountant qualification, he takes us through his 20-year journey in the field of Forensic Accounting.

What inspired you to join the field of Forensic Accounting?

It was quite a new area when I first started out. In fact, I was a founding member of the Deloitte Forensic team in Australia. I was drawn towards the fact it is like detective work, where I could solve unique cases. I particularly relish problem-solving and the challenge of putting all the pieces of the puzzle together. It is always very rewarding to see all my work come together and how I can assist our clients to take appropriate action.

What are some of the special opportunities this job presents?

My work has taken me all over the world. I started my career in Australia, and since then, I have lived and worked in the United Kingdom, Switzerland and now Singapore. I have made work trips to many countries across the globe and have been through some hair-raising experiences in far-flung places. However, I have also had many fantastic experiences and seen places I probably would never have had the chance to see otherwise.

What are some of the interesting things you do as part of your role?

Due to the nature of the work, there is never a boring day in Forensic. I have even appeared before regulators such as the Federal Bureau of Investigation due to major investigations that we have conducted. A key aspect of our job is to assess if the client may have violated, or is alleged to have violated white collar crime laws relating to bribery and corruption, money laundering or sanctions. In such situations, we help our client investigate the extent of the misconduct or prove that they did not violate such laws. This has allowed me to appear before a variety of regulators on behalf of our clients and their legal counsel to present our investigation approach, observations and findings. Being put in a high-stakes situation really stresses the importance of being thorough in our work and preparing defensible analysis.

What are some of your most memorable achievements at work?

Helping victims of fraud receive justice. One particular engagement was when an investment advisor set up a Ponzi scheme, which is a fraudulent investment scam. I was engaged by the investment advisor's employer to help determine how the Ponzi scheme operated and the number of investors duped, which involved building a profile of each of them around the funds they had deposited and returns they had received. My team and I pieced everything together by sifting through the investment advisor's emails, analysing data contained in his laptop and reviewing bank statements. On top of the investigation work, I also assisted in calculating compensation for those who had been defrauded. Ultimately, the investment advisor was sent to prison and his investors were appropriately compensated by his employer.



Jarrold Baker
Partner
Financial Advisory

TOP INTERNSHIP TIPS TO BE AN EFFECTIVE TEAM PLAYER

An internship is an excellent opportunity to have a taste of the career you are interested to pursuing, and build skills that will be useful for you when you start your first job. The professional world can sometimes be daunting, having to juggle learning the ropes, and figuring out how to work and contribute in a team. It sounds scary but fret not, our Deloitte colleagues are here to give you an insight into roles and share top tips to help you be an effective team player from Day One of your internship!



Brendon Quek
Audit & Assurance
Manager
Graduate from NUS

What is your role at Deloitte?

I perform audits primarily for financial institutions. This requires both technical audit knowledge to resolve complex accounting issues, as well as the ability to manage the assigned projects and stakeholders, such as clients and project teammates, well.

What are your top tips for interns?

Seek advice from your seniors or managers on how to prioritise project timelines. Try to absorb as much knowledge as you can get during your internship. Build a strong foundation by learning the basics of audit and ask relevant questions to improve your technical knowledge.

What is your role at Deloitte?

I work in the Operational Risk – Internal Audit department, focusing on the financial services industry which includes banks, fund management companies and trust companies. I have also been seconded abroad to overseas banks to assist the Compliance & Risk Management team in those banks.

What are your top tips for interns?

Communication is key! Balancing multiple engagements can be tricky, and interns should not be afraid to voice their thoughts as communication is crucial to ensure smooth work progress. It allows the team to work through things together and offer any assistance to teammates that need it.



Hsu Man Pin
Risk Advisory
Manager
Graduate NTU



Akshay Maheshwari
Financial Advisory
Assistant Manager
Graduate from SMU

What is your role at Deloitte?

I advise shareholders, business owners, multinational corporations and private equity clients on mergers & acquisitions strategy as well as the planning and execution of investments across the Asia Pacific region.

What are your top tips for interns?

Be curious and have an excellent work ethic and the rest of the practical skills can be acquired. Forge good interpersonal relationships, as these softer skills are often the most important skills to have.

What is your role at Deloitte?

I am a Global Employer Services (GES) Tax Senior. This role gives me the opportunity to manage a portfolio of clients which include expatriates working in Singapore and Singaporeans working overseas. The main part of my job involves advising my clients on their personal tax filing obligations and assisting them with their tax compliance concerns.

What are your top tips for interns?

Communicating with clients will be an important task for interns. Develop your communication skills and start building up confidence by actively contributing during internal meetings. Do not be afraid of making mistakes, and voice out your thoughts and opinions. Actively seek feedback from your team to ensure that you are constantly learning and improving your communication skills.



Joyce Chen
Tax & Legal
Senior
Graduate from SIT

Soda-infused connection through coaching

At Deloitte, we help our people grow in their careers through our Reinventing Performance Management (RPM) system that focuses on continuous feedback sessions with regular check-in conversations, future-focused career coaching and performance reviews. This performance system aims to build a strength-based culture where strengths are connected with growth opportunities for our talent. As part of the requirements of RPM, each Deloitte employee is assigned a Coach who will guide them towards their future career goals.

Frequent coaching sessions help forge a bond between a Coach and a Coachee, and this goes a long way to unlock the potential of the Coachee as they progress in their career.

An example of a strong Coach-Coachee relationship is between Deloitte Consulting Manager **Praveen Dixit**, and Deloitte Consulting Analyst **Yap Yan Yee**. Let's hear from them how having a Coach and Coachee has benefitted them so far.



Praveen Dixit

What is your role at Deloitte?

I am currently a Manager with the Deloitte Southeast Asia Analytics & Cognitive Consulting

Practice and specialise in Data & Analytics. I am a Coach to my colleague Yap Yan Yee.

How you would describe your relationship with Yan Yee?

It is best described as a partnership, where both sides challenge each other. These challenges can help Yan Yee adopt a higher aptitude for risks, which is needed to develop innovative and creative ideas.

How has being a Coach benefitted you?

When we successfully coach, motivate and encourage our Coachee towards their personal goals, the end result is the greater success of the team which in turn benefits us both as well.

Do you have any tips for a successful coaching relationship?

Recognise your Coachee's strengths and help them understand and build upon these strengths. Work with them to define a path to their goals with measurable milestones.



Yap Yan Yee

What is your role Deloitte?

I am part of the Analytics & Cognitive Consulting team working as a data engineer. As part of my role, I find

the relationships between data, analyse them and turn them into useful information. This is done through data pipelines to ingest the data right from its raw source and turning them into valuable insights.

I am the Coachee to my Manager Praveen Dixit.

What is one item that reminds you of your Praveen and why?

Praveen reminds me of a soda drink. He bubbles with refreshing perspectives on my career development, and is innovative in problem-solving, just like how we can get creative with soda-infused recipes. He is someone I strive to emulate.

What is your greatest takeaway from this Coach-Coachee relationship?

Having a mentor has given me more foresight into my future. I now have a better idea of what it takes to be a great Consultant, the different career paths available to me and the essential skills I should work on developing.

How has having a Coach benefitted you?

Having a Coach has benefitted both my professional and personal development. Praveen gives me constant guidance, and patiently answers my questions when I am in doubt.



Becoming part of the next leading generation of accountants with

AUDIT ANALYTICS

Sultanul Arifeen Mohamed Arshatharif

Bernice Quah

Do you aspire to be a highly sought-after accountant after graduation? As technology and digitisation become more widespread, the accounting profession has evolved beyond simply number crunching. To perform higher value work and thrive in the profession, many accountants find themselves in need of data analytics capabilities. In 2018, Deloitte, with the Singapore Management University (SMU), launched the Audit Analytics elective module for SMU accountancy students, and we have worked with Nanyang Technological University to offer the elective course to their accountancy students from August 2020.

We speak to **Bernice Quah** and **Sultanul Arifeen Mohamed Arshatharif** from SMU who have completed the elective module, to find out their views on the value of audit analytics and why accounting undergraduates should take it up!

What was the experience like taking the Audit Analytics module?

Bernice: It was a great learning opportunity to be taught by the Deloitte Audit & Assurance professionals (including Deloitte Partners) who have vast expertise in audit and analytics! I learnt how to query and manage data, and create prototype dashboards. Through the real-life group project, I also gained hands-on experiences and applied the analytics skills learnt.

Arifeen: It was an enriching and wholesome experience as I got to learn from great mentors! For the group project, we worked on real-life data of an anonymous real-estate firm. I got to apply what I had learnt and presented them to a panel of Deloitte Partners. Valuable feedback was also provided by our mentors and the Deloitte Partners who assessed our final presentation.

How has the Audit Analytics module benefited you?

Bernice: Besides gaining insights on how analytics can support more robust audit expected of auditors and gaining hands-on experiences through the group project, this

module has also well-equipped me with basic SQL and Tableau skills which piqued my interest to dive deeper into the field of analytics.

Arifeen: I have gained a strong foundation in SQL software and further developed my Tableau skillset. These 2 applications were widely used throughout the semester. I also made great connections with my team members who are keen to join the accounting profession.

What were your key takeaways?

Bernice: Analytics is a game-changer! With analytics, auditors can check voluminous amount of data and focus on critical areas of risk through targeted sampling and possibly smaller sample sizes too! Data analytics, when used suitably, enhances the audit quality which improves business insights, and can enable faster and better decision making.

Arifeen: I now have a new perspective of the ongoing audit transformation in the accounting industry and saw how important it is to be knowledgeable in both business and IT. Being able to

apply audit analytics towards audit work has improved efficiency and productivity - a value-add appreciated by clients.

Would you recommend this module to other students?

Bernice: I would definitely recommend this module to other students! It will give you good insights into how analytics can transform audit and equip you well with audit analytics capabilities. Most importantly, the classes were enjoyable and interactive. The lecturers are very knowledgeable and are always open any questions we may have!

Arifeen: Yes! The amount of exposure that I gained from being taught by industry professionals from Deloitte would not have been possible in a traditional class. Learning from real past client experiences, experiencing the real-life challenges being faced, and the collaborative environment that the module encourages are great reasons as to why other students should take the module to remain relevant amidst a transforming accounting profession.



Deloitte Accelerated Career Program FasTrack your career

Calling all **accountancy undergraduates**: buckle your seatbelts! Designed with the needs of today's accountancy graduates in mind, Deloitte's *FasTrack* audit careers might just be the ride of your life.

Think fast

Our markets are fast-moving, our clients and businesses are fast-changing – and our people are fast-paced. Deloitte's *FasTrack* program helps you keep up with the competition, and accelerate your career progression with:

- World-class professional training;
- Hands-on experience in real client engagements;
- On-the-job coaching and mentorship by experienced managers; and
- Full support for recognised professional qualifications.

Move fast

The *FasTrack* program will equip you with you with the necessary skills and experience to perform at a higher level right from the get-go as a new graduate, and your career will enjoy a head-start with a higher entry-level position, accompanied by a higher starting pay.

Act fast

Ready to go full throttle? Submit your resume to **Jasmine Tan** at jastan@deloitte.com. Applications will be accepted on a rolling basis.

For more information, please visit:



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www.deloitte.com/sg/careers

An empowering journey with Deloitte's Female Mentoring Program

Since the launch of the Deloitte Female Mentoring Program in 2017, it has made an impact in the lives of many female undergraduate students.

The Deloitte Female Mentoring Program is a personalised one-on-one program where female undergraduates are paired up with an experienced female mentor from Deloitte. Through this program, the students receive ongoing guidance and advice on career and personal development. The Female Mentoring Program is part of Deloitte's journey to improve gender equality and inclusion in the workforce and to empower female undergraduates through mentorship.



Sabrina Sia
Tax & Legal Partner



Gan Jia Ying
SMU

“I am proud that Deloitte has a Female Mentoring Program where female leaders can share the Deloitte Shared Values to foster diversity and inclusion with the younger generation of females. Jia Ying has learnt that being a female should never be a stumbling block while I had a good time reminiscing with her about the fun times during university life.”

“I am incredibly grateful to have Sabrina as my mentor. She inspired me through her perseverance and passion for her work and provided me with invaluable life lessons. I am glad that I signed up for this program as I have forged a strong mentorship relationship that goes beyond the 6-month program!”



Vanessa Choo
Audit & Assurance Senior Manager



Rachel Lee
NUS

“Pairing a female staff with a female undergraduate puts the mentor in a better position to provide insights and understand their mentees concerns better. It was enlightening for me to hear from the next generation on how passionate they are for the next phase of their lives and I am glad that I played a part in helping Rachel on her journey.”

“I would encourage all female undergraduates to sign up for the Female Mentoring Program. I have benefitted greatly from the program as my mentor, Vanessa, is extremely encouraging and helpful, giving me personalised guidance and advice for my professional and personal development. This has allowed me to gain a better understanding of myself and a clearer plan on how to achieve my career goals.”



Emily Lim
Financial Advisory Director



Darshini Balamurugan
NUS

“This program challenges mentees to think about their career direction and what they hope to accomplish. What I enjoy the most is at the end of the program helping my mentee to earn an internship opportunity with Deloitte. It is always heartening to have my mentee join us at Deloitte and experience first-hand how we empower women.”

“Emily is friendly and approachable, she has never hesitated to answer my questions and I got to learn more about Deloitte's culture in the process. The highlight of the program was meeting up with Emily and having a face-to-face conversation. As she is an NTU alumnus, we had a lot in common and this helped to solidify our relationship further.”

5 KEY SKILLS TO BE FUTURE-READY

We are now living in the Industry 4.0 world where digitisation is on the rise. There is increasing use of automation, artificial intelligence, and internet of things, machine learning and other advanced technologies that are changing the way we work and live. Skills that cannot be taken over by technology will become more sought after, and we need to upskill and reskill so that we continue to remain relevant in our jobs. Check out the 5 key attributes that will not only help you stay ahead of the curve but also shape your career moving forward.



Critical thinking

Practising critical thinking helps with interpretation of issues and final decision-making. Approach and solve any problem rationally and systematically. It is crucial to keep an open mind and be self-disciplined to acknowledge that your own opinions may be limited and challenged at times. Be ready to seek views from others, discuss and suggest alternative ideas and recommend innovative solutions.



Emotional intelligence

Understanding how your emotions can affect those around you is key to having emotional intelligence. Regulate your emotions and display self-awareness, and show that you can control and express your feelings well. Learn to pick up on others' emotions and use that information to improve your communication skills, such as active listening and mindful response. By exhibiting high emotional intelligence at work, you portray empathy and integrity and build rapport with your colleagues. Understanding how your emotions can affect those around you is key to having emotional intelligence. Regulate your emotions and display self-awareness, and show that you can control and express your feelings well. Learn to pick up on others' emotions and use that information to improve your communication skills, such as active listening and mindful response. By exhibiting high emotional intelligence at work, you portray empathy and integrity and build rapport with your colleagues.



Spirit of collaboration

Teamwork is essential in today's workplace as an increasing number of jobs involves collaborating with colleagues in different departments and geographies, or when we are working remotely. Having effective communication and excellent interpersonal skills is vital for collaboration at work. Be a team player, take the initiative to help others and go the extra mile.



Creativity

Robots and technology cannot be as creative as humans, not yet anyway. There will be an increasing demand for creative people who can get things done uniquely and effectively. Being creative means being willing to take risks and challenge the status quo. Be confident, think out of the box and push your limits, and offer a different perspective.



Digital agility

Digital technology has revolutionised the way we work, and we need to possess digital agility skills to adapt to the changes. Be receptive to using online tools to enhance work processes and productivity. Invest in your learning by signing up for courses which will boost your digital agility, such as data analytics. Familiarise yourself with relevant software and applications in your field, and be ready to embrace and apply them.

Learning never stops at Deloitte

At Deloitte, we are committed to investing in our people's professional and personal development to help them reach their fullest potential. We adopt a lifelong approach to learning, continually building professional excellence in our talent and supporting them at every step of their career. Right from Day One, learning never stops. We offer a range of training and development programs including technical, professional and leadership skills training, and on-the-job learning, to enable our people to grow and reach new heights.

Globally developed technical learning curriculum and programs

Technical programs developed by Deloitte globally include the Deloitte Continuing Professional Development and the Continuing Professional Education program for Public Accountants, Accredited Tax Professionals and other relevant professional accreditations in Singapore.

Deloitte University Asia Pacific (DU AP)

Located in Singapore, DU AP was launched to cultivate leadership skills at every level of the organisation. DU AP provides enriching learning experiences led by current Deloitte leaders who share their knowledge and on-the-job experiences in a tailored classroom setting. The programs within the DU AP curriculum have been designed to ensure that learning remains an integral part of the workplace and is practically applied in the most effective way.

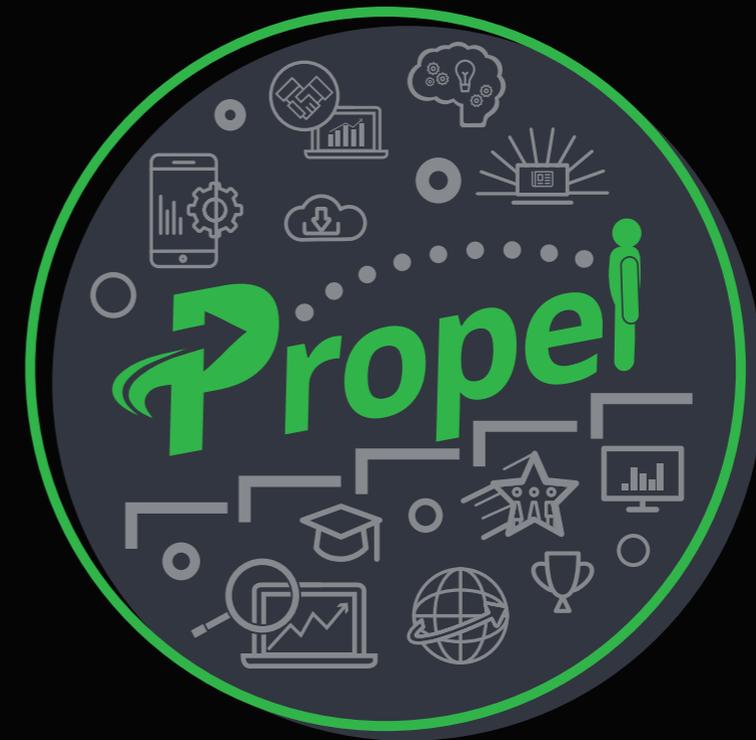
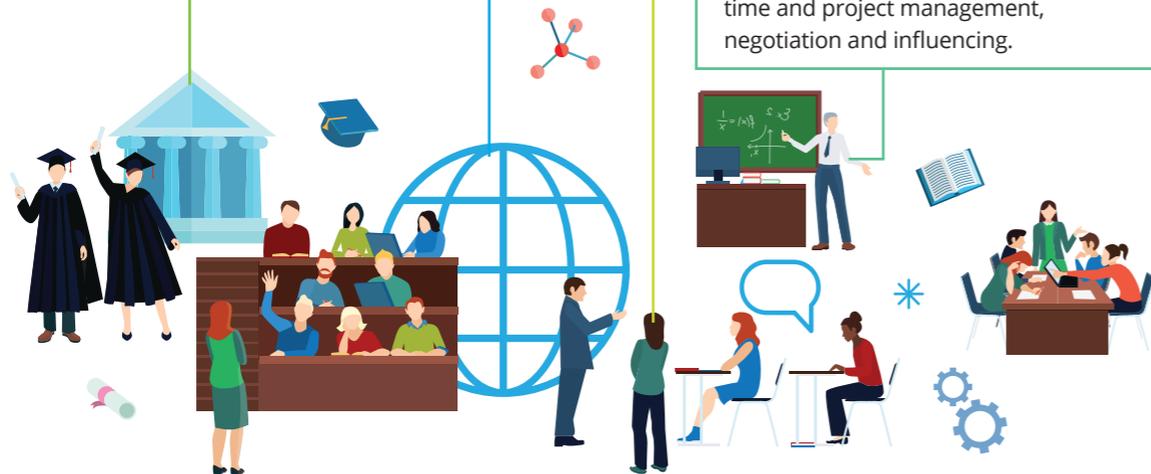
Professional Qualifications program

Our Professional Qualifications program aim to support our people in their journey towards becoming a Chartered Accountant. The program equips them with the necessary skill sets and expertise that enhances both their professional and personal growth, and develop the expertise required to provide excellent service to our clients. We provide a personalised program, which includes:

- a structured mentoring program with regular feedback sessions with experienced and dedicated mentors
- training workshops and study groups
- financial support for the fees and paid study and examination leave
- practical and hands-on audit experience to acquire skills required to graduate from the program

Business and soft skills course

Regular business and soft skills courses are conducted to help our people gain confidence to perform effectively in their roles. These courses include topics like effective communication, presentation, time and project management, negotiation and influencing.



Deloitte Accelerated Career Program

Propel your career

Calling all **Accountancy, and Accountancy and Finance** polytechnic students! It's never too early to visualise your future. Designed with the needs of future's accountancy graduates in mind, Deloitte's *Propel* will launch you to a successful head-start in your career.

Propel fast

Our markets are fast-moving, our clients and businesses are fast-changing – and our people are fast-paced. Deloitte's *Propel* program helps you keep up with the competition, and accelerate your career progression with:

- World-class professional training;
- Hands-on experience in real client engagements;
- On-the-job coaching and mentorship by experienced managers; and
- Full support for recognised professional qualifications.

Propel forward

The *Propel* program will equip with you with the necessary skills and experience to perform at a higher level right from the get-go as a new university graduate, and your career will enjoy a head-start with a higher entry-level position, accompanied by a higher starting pay.

Propel far

Propelling your career forward is not just what we do. We also propel your career further: to last. Submit your resume to **Jasmine Tan** at jastan@deloitte.com. Applications will be accepted on a rolling basis.

For more information, please visit:



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*A sneak peek
into life as an
Audit & Assurance
Partner*

Vivian Tan

Vivian Tan is an Audit & Assurance Partner with more than 15 years of public accounting experience in the field of financial audit. She has worked with multinational companies, local companies and statutory boards in Singapore across several industries including real estate, consumer business, telecommunications and media & technology. Read on to learn more about Vivian's journey with Deloitte and take an inside look at a typical day in her life. Also, find out the tips she has to offer for undergraduates to find a career they love.

Vivian's journey with Deloitte started back in university. Deloitte was her employer of choice and she managed to land an internship position in the second year of her undergraduate degree program. After graduation, she accepted a position with Deloitte, choosing to start a career in Audit as it is multi-faceted and offers her endless opportunities to challenge herself each day. 15 years and counting, Vivian still derives joy from her work, and continues to embrace new challenges and meet new people.

Vivian appreciates the opportunity to interact with and nurture young talent, including undergraduates and new hires. She provides them with guidance much like what she experienced with her mentors when she started out in Deloitte. She revealed, "Being a part of their development and watching them grow makes the time spent worthwhile as you know you are making an impact in their lives."

What she likes most about Deloitte is its commitment to nurturing female leaders. There are programs such as the Female Mentoring Program, a personalised one-on-one program where female undergraduates are paired up with an experienced female mentor to

receive ongoing guidance and advice on career and personal development, as well as the SheXO Program, a Deloitte initiative that provides women holding in managerial and executive positions an opportunity to regularly exchange thoughts, develop leadership skills and network.

When asked what advice she would offer to all female undergraduates entering the workforce, Vivian said, "We are all on equal ground and our achievements are defined by the effort we put in. Be resilient and stay composed in the face of adversity, and your hard work will show results." Vivian herself draws inspiration from the women she sees every day in the office who can successfully juggle both work and family.



"While balancing my work and family, I also always ensure that I have some time for myself doing the things I like. After work or during my personal free time, I enjoy running, playing tennis, yoga and shopping, which help to recharge myself and enrich my life." Vivian added.

2002



- Interned at Deloitte and was awarded a certificate of commendation for professional attachment

2003



- Graduated from Nanyang Technological University with a Bachelor of Accountancy
- Joined Deloitte and started a career in Audit & Assurance

2009



- Promoted to Manager
- Took a job hiatus and spent 3 months travelling around the United States

2017



- Took part in Deloitte's "5000 for 50" charity run where Deloitte Singapore Partners and staff clocked 5000km over 50 continuous hours to raise funds for charity
- Lead group engagement senior manager for a tier-1 audit win

2019



- Admitted into partnership at Deloitte

A day in the life of Vivian Tan



Rise and shine at 7am.



Enjoy a hearty breakfast with a traditional Teh-C (tea with evaporated milk).



Hop on to a bus or cab and get to the office



Start the day by reading through emails and checking her schedule.



Top up her water bottle to ensure she stay hydrated throughout the day.



Check-ins with team members as she believes that teamwork makes the dream work.



Problem-solve the challenges that come her way, doing her best to take things in her stride



Meet new people and learn from their expertise and skills.



Return home after a day of work.



Spend time on my hobbies such as going for a run to recharge!



Tips for undergraduates to find a career they love

Time to start now! It is never too early to start exploring your career options, try out different fields and see what interests you.

Interests are important. Understand what you are interested in and passionate about.

Practical experience is essential. Internships and professional attachments will help bring to life the theory you are taught in school.

Speak to people in the fields you are interested in. Learn more about their journey and you will have a better understanding of your potential career path and how to get there.



175 years of making an impact that matters

Past is Prologue

2020 marks 175 years of Deloitte people making an impact that matters. It's an enduring story that began in 1845 with William Welch Deloitte, an individual with an ideal, integrity and incentive to build something that would last, and was someone who understood the power of connection as a way to grow.

Today, Deloitte is a thriving global organisation, having grown to more than 300,000 people who are proudly carrying forth a legacy of connection and collaboration. Our leaders of today and tomorrow strengthen us through their own individual and diverse perspectives, and continue to make an impact that matters and serve with integrity, proving Deloitte to be an undisputed and iconic leader, in the last 175 years and in the next 175 years. Take a look at some of the amazing historical Deloitte facts you never knew!

Did you know?



- 1 Founder William Welch Deloitte became a leader in the burgeoning field of accounting just as the industrialisation of England gave rise to the urgent need for financial discipline.
- 2 The first Deloitte Partnership agreement was signed on 2 March 1857 and it became official based on a handwritten document made of three membranes of vellum threaded together at the foot with green silk – signed and sealed by both William Deloitte and partner Thomas Greenwood.
- 3 In the early 20th century, there were only 100 female CPAs in the United States. Jennie Palen was one of them. Palen, who became a principal at Deloitte legacy firm Haskins & Sells in 1935, was the first woman to run a department at a leading accounting firm.
- 4 Deloitte has endured 10 major global economic downturns, including the Great Depression (1929-1939) and the Great Recession (2008-2009), as well as dozens of national or regional recessions.
- 5 When Deloitte turned 100 in 1945, World War II was still raging around the world. When Deloitte celebrated its 175th anniversary with Founder's Day on 23 April 2020, it was the first time the organisation had an opportunity to mark a major global milestone together.
- 6 Deloitte has had ties to the Asia Pacific region for nearly as long as it has been in existence. Early in its history, Deloitte was a leading auditor for telegraph cable companies, including those with business in China and Australia.
- 7 Deloitte has worked with clients around the world, embracing a global outlook that would lead to the international network of member firms serving 150 countries and territories today.
- 8 Deloitte University was launched in 2011, offering Deloitte professionals leadership and technical training across the globe. It also functions as an important cultural unifier for Deloitte.

WORK HARD & PLAY HARD

WITH OUR DELOITTE STUDENT AMBASSADORS!



Deloitte Student Ambassadors are a group of undergraduates from local universities who have had the chance to experience our Deloitte culture and network with Deloitte people. They have accepted priority offers from Deloitte to join the firm after graduation. While they complete their studies, they act as liaisons between Deloitte and their respective universities until they enter the firm full-time.

Get to know two of our Deloitte Student Ambassadors, **Genevieve Ching** and **Isaiah Teh** – who not only know how to work hard; they play hard too! Also, check out their top tips for internship and success.



Isaiah Teh
Singapore Management University
Rugby player

How does playing sports competitively differ from playing them recreationally?

Playing competitively helps with the development of the 'athlete mentality'. As you are constantly pitting yourself against other athletes, you always seek to improve by learning from mistakes and losses, and striving to become the best athlete you can be.

Who inspires you?

My family, teammates and friends inspire me to be the best that I can be. Their words of encouragement and support spur me on to take on the challenges that come my way.

What do you like about Deloitte?

The friendly working culture! The seniors are very approachable, and they do their best to answer any queries and give useful advice. Being an Audit - Global Financial Services intern helped me to relate to the theory I learned in school and apply it to practical situations. I definitely gained insights into the life as an auditor.



Genevieve Ching
National University of Singapore
Dancer

How do you juggle between your studies, internship and your CCA?

The 3 most important things are organisation, time management and discipline. I plan out all my important dates at the beginning of each semester so that I can juggle my workload and spread it out evenly over the semester. I also make sure not to take up additional co-curricular activities that clash with important deadlines or study periods.

Describe what dance means to you in three words.

Fun, friends, discipline.

How was your internship experience with Deloitte?

I had a great and fruitful internship experience with Deloitte. My mentors were always so willing to guide me and I built friendships through the various events and activities organised by Deloitte.

What are your top 3 tips for internship?

- Be proactive and don't be afraid to ask for help
- Give your best in the work assigned to you
- Have fun!

CONNECT

with our Deloitte Student Ambassadors!

The Deloitte Student Ambassador Program was created to provide special recognition and support to a selected group of students from the local universities who have excelled in their studies, co-curricular activities and/or their internships with Deloitte, and have accepted priority offers to join the firm upon graduation.

Through this program, these Student Ambassadors will be able to experience our Deloitte culture, network with our people and act as liaisons between Deloitte and their respective universities. They will be part of the Deloitte Student Ambassador Programme from now until they join the firm full-time.

Curious about Deloitte and want to find out more? Connect with your fellow school mates to find out about their first-hand experience with Deloitte!

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 Lim Sze Leng szeleng.lim.2016@accountancy.smu.edu.sg	 Lu Kaiqi kaiqi.lu.2017@accountancy.smu.edu.sg	 Ow Zun Dian zundian.ow.2015@accountancy.smu.edu.sg
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ONE DOOR TO THE WORLD



With a global network of member firms in more than 150 countries, our people are connected by one door through which they can access opportunities across Asia Pacific and the world. We provide unrivalled opportunities to gain international experiences through our mobility programs, one of which is the Global Mobility Program (GMP). This program allows our Audit & Assurance colleagues to work overseas and gain global insight.

We speak to **Juan Kusuma**, who is currently on his 2-year GMP journey that started in December 2019. He shares more on his overseas experience in London as an Audit & Assurance Assistant Manager.

Why did you decide to apply for the GMP?

I believe we learn the most when we are placed in unfamiliar situations. The GMP has provided the opportunity for me to grow both professionally and personally, by allowing me to broaden my horizons and step out of my comfort zone!

How has your GMP experience been thus far?

It has been an enriching and fulfilling experience! At times, the new environment can feel daunting, like I am a new hire all over again. I am delighted to interact with people of different backgrounds and cultures; they constantly allow me the opportunity to learn and gain new experiences. These experiences have helped to boost my self-confidence and improve my communication skills.

What is it like working in the Deloitte London office?

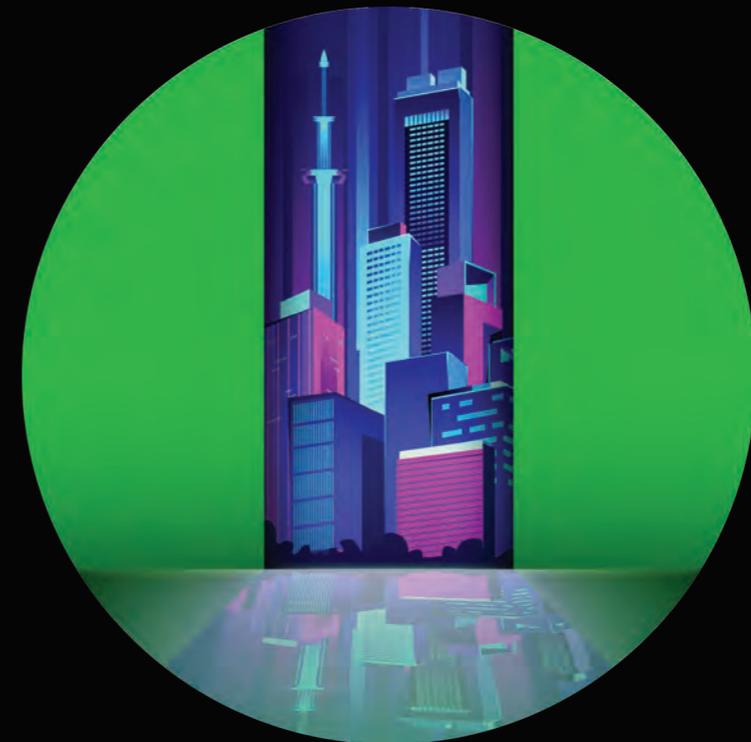
The London office is a multi-cultural hub that provides a wide range of opportunities to anyone willing to step up to the challenge. It is truly an exciting time to be here as the team is also at the forefront of audit innovation!

What do you enjoy most about the GMP?

I enjoy the freedom and opportunity to discover, explore and do new things. I have been given a chance to attend sports events regularly, even becoming a temporary Spurs fan! I also relish going on day trips to various parts of the United Kingdom and watching musicals on the West End.

Why would you say mobility experiences are important?

Mobility experiences help to broaden our mindset and allow us to understand different cultures. This will enable us to become more adaptable when encountering novel situations and appreciate being presented with new challenges, which has benefitted me both professionally and personally. Besides, getting to enjoy a change in scenery is incredibly fulfilling and rejuvenating!



One door to the future Deloitte Singapore

Backed by our vast global network, we collectively bring world-class innovation and unmatched capabilities to prepare our talent for the future, help them stay relevant and be at the forefront of the profession.

We will equip you with new skill sets and knowledge to deliver differentiated cross-border solutions through our broad spectrum of digital tools.

We are focused on making sure that our people make an impact that matters and achieve their career aspirations by supporting them in learning and development, mobility, innovation, and well-being.

Whatever your aspirations, we offer a highly inclusive, collaborative and friendly workplace. It is time to accelerate your ambitions and unleash your full career potential.

Open that one door to the future and define your career with Deloitte now! Your best future starts with us.

Apply for our **Singapore Universities Recruitment Fair (SURF)** and **Winter Internship** positions today!

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Cheng Zi Hui
Deloitte Tax &
Legal Manager

MY JOURNEY AS A TAX PROFESSIONAL

2008

Graduated from the National University of Singapore with a Bachelor of Business Administration

2010

Joined Deloitte and started a career in Tax & Legal

2014

Promoted to Assistant Manager

2017

Promoted to Manager

2018

Seconded to Deloitte Philippines for 6 months
Appointed as a member of the Asia Pacific Global Employer Services Council



What is your role at Deloitte?

I provide tax consultancy, tax planning as well as compliance and advisory services for local and expatriate employees in Singapore as part of the Global Employer Services team under the Deloitte Tax & Legal practice. I also assist companies in addressing and managing a global workforce.

What does a typical day at work look like?

I start my day by reading through my emails and organising my work according to the different priorities. This is important as at first glance, it might seem like everything is of high priority and you may end up being less productive as you jump between tasks. Most of my time is spent reviewing client tax files and attending meetings with clients. I also make time to coach my team members and ensure that the team is progressing well.

What do you like most about working in Deloitte?

The culture of mentorship within the organisation is what stands out. It transcends beyond the formal "mentor-mentee" system and everyone is approachable and always willing to provide guidance. The presence of such a strong support system and the relationships forged while working towards a common goal is what I like most about Deloitte!

What advice would you give undergraduates thinking about a career in Tax & Legal?

Tax & Legal is a rather specialised field. The job is not easy, however it is immensely rewarding. You will develop strong communication skills through interacting with clients, learn professional writing for business reports and at the same time learn to decipher and understand complex tax concepts. While the technical knowledge takes time to build, the soft skills picked up in the process will be useful and transferable in any job you do in the future.

#1: Do not be afraid to ask questions! There are no silly questions. Also, do your best to understand how and why the team got the result so you can do the same on your own in the future.

#2: Learn to understand as much as possible the processes behind all the cases. While the answer might seem obvious in some situations, there tends to be a complicated analysis that the team has gone through before coming to their conclusions.

7 secrets to successful home workouts

When it comes to keeping fit, we need not go out to work out. Working out at home has a myriad of benefits. For example, we can avoid waiting for a space or a piece of equipment, and paying monthly gym fees. When life gets hectic, working out at home can easily allow us to attain our fitness goals.

Find out how you can achieve successful home workouts with these 7 secrets!



#1: Set SMART goals

Goals that are Specific, Measurable, Achievable, Relevant and Time-based can set you up for success. Avoid impossible goals and focus on small steps to increase healthy behaviours. You will get motivated each time you achieve the end result that you want.

#2: Customise a sustainable routine

Choose a workout routine that is suitable to what you are currently capable of and slowly build up your resilience. Make the most out of your routines by doing some research and finding an effective and enjoyable fitness routine.

#3: Set reminders around the house

Make sure workouts are not forgotten by setting reminders around you. They can be physical reminders like sticky notes around your room or virtual reminders on your phone or computer.

#4: Have proper workout attire

Wearing uncomfortable clothing can hinder your workout experience. Invest in a few comfortable sets of workout wear and a solid pair of training shoes that can improve your performance and prevent unnecessary injuries.

#5: Make exercising a priority

While there might be a long list of other things to do, it is important to prioritise your physical health and ensure you are doing the necessary workouts. A healthier body makes for a healthier mind, and a better quality of life! Put your workouts at the top of your to-do list and make time to get your home workouts done!

#6: Get creative with your equipment

If you are put off by the price of buying equipment, fret not, there are many substitutes that are found at home. For example, running up and down the stairs can strengthen your calf muscles, and a backpack filled with books can be used for weight training and during exercises like squats.

#7: Find a workout buddy

Workouts become much more enjoyable when you have a partner. Get the whole family involved, or reach out to your friend who has similar goals and a compatible schedule to exercise together virtually through video calls. It can make a real difference in helping you stick to your fitness goals!



LIFE AT Deloitte.

Find out what we have been up to recently!

ACE

This year, Deloitte launched ACE (Appreciate. Celebrate. Elevate.), a new online recognition portal that allows our people to leave instant personalised thank-you messages, and send achievement badges and tokens to their colleagues across all levels and different businesses to show how much we appreciate them.



Wellness @ Deloitte

We provided some wellness tips and organised some wellness activities for our people and their family members to maintain their physical and mental well-being in the comfort of their homes!



Deloitte MasterChef Competition

Our people were encouraged to share healthy recipes making use of one of these mandatory ingredients – carrot, corn, tomato or banana.

The most creative recipes were posted on social media and the three recipes with the most votes received GrabFood vouchers!



Popular workouts as endorsed by our Deloitte Athletes

We interviewed our colleagues who are also Team Singapore athletes on the indoor workouts they like to do so that our people can get the same hot bod as them.



Kidz @ Deloitte

In the month of May, Deloitte launched a series of art competitions and fun activities for the kids of our Deloitte people and attractive prizes were given to the most talented and creative artists!

Week 1

Theme: Recycled art
The kids experienced how exciting recycling can be by creating something fun and useful, using available recyclables at home.



Week 2

Theme: Post Covid-19 dreams
The kids had to draw a picture of what they envision life after COVID-19 to be.



Week 3

Theme: Logo creation
We asked the kids to design a logo that represents #StayHome, SG United or #StrongerTogether.



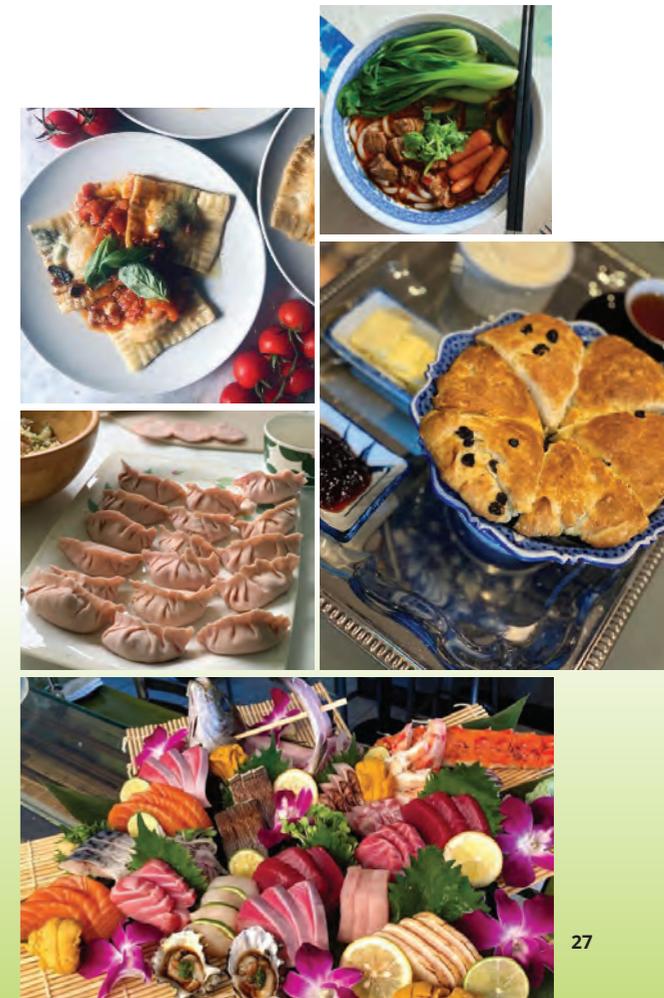
Eatz @ Deloitte



Eatz@Deloitte is an initiative that started out in 2003 in Deloitte Singapore, with our pledge to set aside time to have a meal with our family. This is in line with the Singapore Government's annual 'Eat with Your Family Day' initiative where employees get to knock off work early to have a meal with their families.

Due to the Circuit Breaker measures, we brought Eatz@Deloitte online to allow our people to continue to engage in the spirit of bonding through food. We encouraged them to enjoy a digi-dining experience with someone from a different household or to share creative ways to socially connect safely over a meal. The 5 most innovative online dining ideas won NTUC vouchers!

As part of Eatz@Deloitte, we also donated 175 healthy food bundles prepared by Foodbank, containing items such as cereal drinks, biscuits, bee hoon, and eggs, to provide for people with special needs, low-income families and those that have lost their livelihoods with the COVID-19 pandemic.



Deloitte.



Simply read the '175 years of making an impact that matters' article on page 19 and answer the following questions to stand a chance to win **\$20 Grab vouchers***!



Who is the founder of Deloitte?



When was Deloitte University launched?



Who was the first woman to run a department at Deloitte?

Submit your answers to sgcampusrecruit@deloitte.com.

Contest closes on 31 December 2020.

**3 winners will be selected by lucky draw.
This contest is open to University students based in Singapore only.*

Connect with us:



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