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Banking and Capital Markets (B&CM)

Overview

Once confined to the Financial Times the day-to-day work that B&CM is involved in now makes the front pages of the mainstream news on a regular basis. We undertake hugely important work in our capacity as external auditors to many global and systemically important financial institutions and as a trusted advisor to many more. B&CM has achieved considerable success as a group in recent years due to our determination to understand the challenges (of which there are many) facing our clients and to help them navigate through these ‘interesting times’. The cornerstone of our strategy is to deliver audit and advisory services through our Market-Facing Businesses as described below.

If you feel that you would thrive on the challenge of working within the rapidly evolving banking and capital markets industry which continues to attract considerable public scrutiny then B&CM is the group for you.

Group Structure

B&CM is home to more than 400 fee-earning professionals led by a Partner group of 22 financial services experts. On a stand-alone basis B&CM leads the way within Audit in terms of headcount, profitability and revenue and continues to press forward with ambitious growth plans. B&CM is part of the cross-cutting Global Financial Services Industry Group which brings together departments from across the Audit, Tax, Consulting and Corporate Finance service lines. The specialist knowledge of our practitioners means that we are regularly asked to collaborate with colleagues from across the Global network and the wider UK Firm.

B&CM provides a broad service offering to clients through our five Market-Facing Businesses:

i. External Audit – providing independent audit opinions and other assurance engagements. We have a fantastic list of blue chip audit clients.

ii. Internal Audit – providing assurance to clients around operational issues, internal control, governance and risk management within their businesses.

iii. Prudential Regulation – helping clients, including supervisors and regulators, to respond to rapidly changing regulation across the sector (e.g. Living Wills, Basel III, EMIR, MiFID and Dodd-Frank). We have hired former regulators to join our group and thrive in delivering outstanding training to our people.

iv. Financial Instruments, Treasury and Securitisation (FITS) – helping audit teams across the firm to value complex financial instruments, assisting clients launching and maintaining securitisation programmes, assisting in highly complex investigations, and helping clients with de-leveraging and optimising regulatory capital.

v. Finance and Control Processes – providing advisory services across a broad spectrum of capital markets related topics (e.g. product control processes and valuation controls).

“When I look back after just 18 months, it is amazing how far I’ve come!”

Sarah, Senior Associate
Why join B&CM?

Our new graduates initially start in the external audit area of the Group, although there is also the option for those with a strong interest to join FITS immediately, whilst studying for the ACA qualification; this combination provides the foundation of a core skill-set that is immensely valued by our clients. The final year of the training contract usually provides the opportunity to spend time on projects in the other Market-Facing Businesses – a fantastic opportunity to find areas in which to specialise.

Baffled by news comments on CDS spreads, sovereign bond yields and PPI mis-selling? As a group we pride ourselves on the specialist knowledge of all of our people; it is the key differentiator that sets us apart from our competition in the market. That is why B&CM invests significant time in providing bespoke training: from graduate specific induction courses on financial markets and instruments to optional weekly sessions on industry hot topics that keep our practitioners at the cutting edge of industry developments. Working with some of the most knowledgeable practitioners in the industry you will find it isn’t long before you can explain the ins and outs of the latest episode of financial crisis, whatever that may be. Indeed many of our group has found themselves contributing articles to the financial press or being quoted in the mainstream media.

Although our focus is always on providing top quality services to our clients the emphasis certainly isn’t on taking everything too seriously. Fridays in the office give people the option of casual dress and you are as likely to overhear heated conversations about the group’s fantasy football league standings as about derivative valuations and CDS spreads.

Given the varied projects being carried out across the group at any one time it is important that we get together regularly to recognise and celebrate successes such as exam passes or promotions.

A programme of monthly group meetings helps bring the entire group together throughout the year with the highlights being the Summer Audit Academy and the always eventful Christmas party. Events organised by individual project teams are another ad hoc opportunity for team bonding and a fundamental part of the group’s culture.

There is also a strong commitment to community investment in the group with a dedicated team always looking for new volunteers and initiatives as well as organising a day a year for the whole group to take part in an activity that gives back to the community. The B&CM sports teams have an impressive record in the inter-departmental sports challenges, admittedly with a slightly mixed record against some of our clients, but the size of the group means that there are opportunities to get involved across the board!

Finally, the global nature of our clients means that it is virtually guaranteed that some of the group is dotted around the globe at any given moment. Recent projects have taken our people to locations as diverse as Iceland, Hong Kong Mexico, Zambia, Nigeria, Amsterdam, Russia, Brazil, Dubai, Singapore and India. The group maintains close working relationships with a number of the Firm’s international offices and secondments, both in and out of New York, Sydney and San Francisco are regularly in place.

We look forward to welcoming you to the team!
Banking and Capital Markets profile

Sarah, Senior Associate

Studied Mathematics at Nottingham University

Joined Deloitte in September 2012

Why did you join Deloitte?

I wanted to start my career in a role that would offer me the chance to learn about business and finance and allow me to work towards the ACA qualification. I was particularly interested in banking and was keen to learn more about the City; Deloitte Audit gave me the opportunity to specialise and gain an in-depth understanding of the industry. My experience of Deloitte throughout the application process also played a big part in my decision to join. Everybody I met was enthusiastic about the firm and spoke highly of the working environment and the projects they were involved in.

What projects are you currently working on?

Currently I’m auditing subsidiaries for a large bank. These entities are small, with the audit team consisting of just a Partner, a Manager and me. Working in such a small team means I have a greater degree of responsibility; I am in charge of all the testing that is required and act as the main point of contact for the client. This helps me gain a much deeper understanding of the company and has improved my time-management and problem-solving skills considerably. Throughout this engagement I have been able to demonstrate my ability to my superiors as well as to the client, with whom I’ve built a good relationship.

Describe your experience to date?

The work so far has been challenging and interesting. You are given real responsibility early on, often assigned whole sections of the financial statements or a small subsidiary entity to audit yourself. However, I am lucky in that I often work in teams with people of every grade, so there is always somebody to ask for help, and there is generally a very supportive and collaborative working environment.

I have also completed most of my ACA exams, which have given me the technical expertise and confidence to perform my job and liaise with the client. In addition to the formal ACA training, I have found that there are many ways to learn and develop yourself, and when I look back after just 18 months it is amazing how far I’ve come!

B&C&M is a very sociable department; making friends with your peer group and the social aspect of the job is one of the best perks. There are regular departmental events, such as busy season drinks and Group drinks, as well as client socials and sign-off celebrations that you have with your audit team. These are a great way to network across the department, get to know your colleagues and have a good time.

What makes you get out of bed in the morning?

The prospect of working with a great team of like-minded people on challenging, interesting work for one of the firm’s most important clients. Oh, and the morning coffee & snacks runs, of course!

Best experience so far?

The nature of the work means that there are tight deadlines, particularly in busy season. This can be both a thrill and quite daunting when there is a lot of work to get through. However, this pattern of work means that there is a great sense of achievement when an audit is “signed-off”, and it makes the celebrations
afterwards all the more enjoyable. I have been able to experience this on the two year-end audits and one half-year audit that I have worked on since I joined, and it definitely makes all the hard work worthwhile.

**What does the future hold for you both at Deloitte and your career?**

In September I go into my third year at Deloitte and become an Assistant Manager; and by next year I should be ACA exam-qualified. A substantial portion of your first two years is spent focusing on exams so, going forward, I hope to spend longer spells working on my clients, further developing the relationship with them and deepening my understanding of how they work. I hope that this in turn will help me to build on my technical knowledge and to learn new skills.

At this stage I do not know what I will do once I have gained the ACA – however I am going to make the most of my time at Deloitte and gain as much as I can from the many opportunities that one gets working here. The chance to get a prestigious qualification, work on some of the biggest companies in the financial industry, and develop a strong set of both technical and soft skills, make for a fantastic start to any career.
Energy and Resources

Overview
It is often said that money makes the world go round and this certainly holds true in the audit world. Indeed it is energy and resources which, if you’ll pardon the pun, fuels vast global currents today. From Marilyn Monroe and Rihanna’s fixation with diamonds to oil’s undercurrent in many modern conflicts, from energy bill-induced quarrels with housemates to the prospect of a fracking site in your parents’ back garden, energy and resources permeates every part of our lives.

The race for energy and resource availability will continue to be a domineering force in the world as we strive to keep our expanding population moving, warm, watered and fed (and certain celebrities bejewelled). This is what makes this industry such a dynamic, fulfilling, interesting and exciting industry to be a part of.

Industries
Focused expertise and key client relationships have led to the development of recognised market leading positions in each of the E&R industry sub-groups:

Oil and Gas, Metals and Mining, Renewable Energy, Power and Utilities, Nuclear, Shipping.

Group structure

- Our team works with some of the largest clients in the world, who are currently facing some of both the greatest challenges and prospects of global companies in the current marketplace. E&R therefore provides an unequivocal opportunity to support these exciting clients and thereby gain exposure to such challenges and prospects.

- The nature of the energy and resources industry means that many of our clients have operations in exotic locations in every corner of the world. Life in E&R therefore provides unrivalled opportunities to travel to places far and wide that are beyond the reach of your typical holiday and could result in a passport full of stamps you will be proud to show off.

- Our partners include some of the industries’ dominant players with a wealth of experience and eminence. Working in E&R means that you get to collaborate with them and gain valuable access to their unmatched knowledge and wisdom, making E&R a great place to learn.

- E&R has an established internal industry training offering, which is of the highest standard and will stand you in distinctive stead for a successful career going forward in energy and resources.

- We are very proud of our reputation within the firm as being one of the most sociable departments in audit. The ethos of “work hard, play harder” is echoed in our social calendar which embraces a wide range of activities (from the active to the less so, from the glamorous to the less so) to ensure that everyone is catered for and can enjoy a healthy work-life balance.

“It has been a really steep learning curve but that is exactly what I want from a job – Always improving yourself while working on fantastic projects. I have found that everyone always has time to help you which is exactly what you need when starting a new job.” Rachel
Energy and Resources profile - Rachel

Rachel, Associate

Studied Geography at Exeter University

Joined Deloitte in October 2013

Why did you join Deloitte?

When I was applying for graduate jobs it was just after the London Olympic Games. Deloitte was the Official professional services provider for London 2012, and I thought that it would be the company for me if these were the kind of challenges they like to take on and complete so spectacularly!

Following on from my Geography degree and work experience in the environmental sector, I felt strongly that I wanted a career in the Energy industry – without doubt the most exciting industry in today’s economy. I had some work experience in smaller firms (one of which consisted of a total of 2 employees!) and I thought why not go for one of the largest companies and get the best experience of working in the corporate world! This then lead to the opportunity of having the ACA qualification fully supported by my firm – which I could not turn down at all as this would open so many doors at the end of three years of studying.

Having spoken to a few people who worked at Deloitte before I joined, I got the real sense of being able to have a clear progression through the company whilst having a great sense of community and being looked out for. This was their professional opinion; it wasn’t until I joined that I got the real sense of work hard, play hard that the company and department offers!

What projects are you currently working on?

The great thing about audit is the variety of clients. From smaller oil and gas exploration companies to large Indian mining clients there is a huge choice of industries you can get to know. At the moment, I am working on a wind energy client which has a wind farm in London; however, the head office is in Abu Dhabi. I am given responsibility for my own areas of work on their financial statements which involves getting to know the clients business inside out by chatting with them and then testing the financial figures they produce relating to their company.

The opportunities for travel are also hugely exciting from India, to Sierra Leone and Houston – these are all places that could be travelled to annually if you work on these clients.

Describe your experience to date?

I have found that every day brings something totally different. Whether it is going into college to be taught something new, working with the client in their own offices, or getting on an early flight to Jersey to meet more new clients. It has been a really steep learning curve but that is exactly what I would want from a job – always improving yourself while working on fantastic projects. I have found that everyone always has time to help you which is exactly what you need when starting in a new job…

…During the first year I have only spent half the year doing client audit work, the rest of the year is spent at college. No one will describe the exams as easy but they are definitely described as worth it. College finishes at 4pm and you spend all your time with the people you joined the company with which is where really great friendships are made.

I was told E&R was a sociable department before I joined which certainly appealed but it has exceeded my expectations for social occasions! Events so far have included: roller disco, laser quest, white water rafting, ice skating and dodge ball – as well as the Christmas parties, summer balls and regular evening events during the busy first part of the year for everyone to catch up and have a well-deserved chance to relax.
What makes you get out of bed in the morning?

An early morning flight to Jersey for a meeting has definitely got me out of bed bright and early! As well as the sense of responsibility for the piece of work I am currently working on and the feeling of achievement I know I will feel when I get it all completed.

What does the future hold for you both at Deloitte and your career?

At the moment, my main focus is to get all my exams passed first time so I can get qualified. Then I will have the knowledge and skills to work anywhere in the world!

Working for Deloitte means that there are so many opportunities available to me, whether staying in E&R, moving within the London office or seconding overseas. I will definitely continue to enjoy working with a really motivated and personable department as well as look forward to opportunities to travel to far flung places under the premise of ‘work’!
Infrastructure, Services and Real Estate (IS&RE)

Overview

IS&RE offers you the opportunity to start your professional career working on a wide variety of growing and exciting industries. Our clients are based in some of London’s most prominent locations and our clients could take you all over the world. In addition to our core audit, there are many other business areas to get involved in, including: Real Estate Advisory, acquisitions, disposals and capital raisings, Community Investment and Business Development, just to name a few.

A day in IS&RE could involve arriving at your client’s office in Mayfair, whilst greeting some very influential entrepreneurs, touring a client site, then heading off to enjoy the interdepartmental cricket match and finishing the day off with a glass of Champagne at our spectacular Summer Ball.

Our clients range from FTSE 100 companies to innovative start-ups and moreover we’re winning new, interesting and exciting work all the time, offering new associates the chance to get involved and build an industry experience like no other.

Industries and Group Structure

Our vibrant and diverse department is made up of talented people from all corners of the globe, which is led by a dynamic, young, approachable and respected Partner Group. Exceptional service excellence, key knowledge, teamwork and strong client relationships have led to the success of our industries.

Real Estate

- Headed up by Claire Faulkner the Real Estate sector is one of the firm’s fastest growing industry groups;

- We audit and advise more of the top UK Real Estate companies than any of the other Big 4.

- Our clients include large multinational and privately owned property companies and lucrative property funds who own some of the largest shopping centres and office blocks in the UK and are run by some of the most influential business magnates.

Services

- Run by Makhan Chahal, the Services sector is incredibly broad and we continue to expand with new work being won frequently.

- The sector includes: Transport & logistics, Environmental Services, Business Outsourcing and many others.

- IS&RE clients include the company managing the world famous bike hire scheme in London and one of Europe’s largest waste to energy plants.

Infrastructure

- Led by Jack Kelly, Infrastructure is one of the most exciting service lines at Deloitte

- Our clients include world-class infrastructure services companies who construct and operate the UK’s largest airports, motorways, railways, hospitals and schools, as well as a power and water utilities.
- The sector is developing at a tremendous speed and promises ever increasing opportunities.

**Why join IS&RE?**

The variety of clients, industry groups and other business areas, means you are exposed to a wide range of experiences which ensures an exciting and challenging work life.

Our Social Committee organises countless social events for you to attend, which offer great networking opportunities. Examples include monthly departmental drinks, the Christmas Party and the Summer Ball.

As a department we have an active interest in Sport, there are all kinds of sporting activities for you to get involved in which include cricket, rugby, golf, netball, and football. If you are less inclined to put on sports boots however but like a little fresh air, there are various departmental events like the ‘IS&RE Afternoon Adventure’ which involves a treasure hunt around London and is a fantastic team building afternoon with great fun.

While gaining new business is important, we have a strong culture of giving. We support many national and local charities and we encourage your involvement. We also organise an annual community day; for one of our most recent events we visited Wyvil Primary School to help out with some landscaping and DIY projects including redecorating the outside of the school. It’s a great chance to get out of the office for the day and give something back to our community. The day is attended by individuals of any grade, making it fun for all involved.

Our department is well known for secondments. IS&RE people are working across Deloitte in the UK (including consulting, corporate finance and learning) and all across the world. This year alone, our staff have travelled to work with clients in Abu Dhabi, Dubai, The United States, Switzerland, India, Canada, South Africa, France and New Zealand.

ISRE helps you further in reaching your career goals by focusing on your career development and providing you with the tools and skills required for excellence.

The group’s leading role in three key sectors ensures it is a focal point of the wider firm working closer with Corporate Finance, Tax and Consulting.

**IS&RE profile - Vasia**

Vasia, Assistant Manager

Studied MSc Accounting & Finance at Lancaster University

Joined Deloitte in October 2012

**Why did you join Deloitte?**

Deloitte is a world-leading professional services organisation, which allows me to enhance my skills through on-the-job training and also gives me the opportunity to qualify as a Chartered Accountant. I have always had an interest for accounting and audit; meeting bright Deloitte people through various graduate recruitment events at my university peaked my enthusiasm. Furthermore, Deloitte is well known for its dynamic and diverse environment and wealth of secondment opportunities.

**What projects are you currently working on?**

Currently I am working on a Real Estate client which is one of the largest private owners of residential property in the UK. It’s very exciting as the company has been through restructuring during the previous year and there are many opportunities to work on new areas of audit and gain experience. After this client I will be going back to college for the next set of my ACA exams which I am excited about and looking forward to spending time with my year group.
Describe your experience to date?

Unique! It’s a life-time experience and every day justifies my decision to join audit and especially IS&RE. Looking back, I can say that I have now built professional relationships, made new friends and that I am really enjoying my time within IS&RE! I have definitely learnt much more than I could have imagined within such a small period of time. I feel lucky that I have joined IS&RE as it’s a group of highly skilled people and has the ideal size to give you the best of both worlds; a personal approach within a global firm.

What makes you get out of bed in the morning?

The people that I am working with, the variety of my work and the sense of achievement at the end of each audit. Deloitte people are definitely the best and brightest. Each team I work with in IS&RE is different and we always have a lot of fun. There is no such thing as a routine. Every day can be different depending on the team, the client and the location. The variety of my client portfolio is such that it ensures I gain new experiences in every audit which keeps me on my toes.

Best experience so far?

Christmas party at Mahiki, the stunning Summer Ball at Savoy Hotel, various pool and table tennis fun evenings just to name a few!

My best experience is when working on my main client in the infrastructure sector during the previous year-end. This is my favourite client, the team is amazing; we have built a great relationship with each other and always have fun. On the last day that the whole team was based on client site, we had debrief and feedback session and then went for a meal in an amazing Michelin star restaurant in central London to celebrate our achievement during the previous weeks. We continued the rest of the evening by playing/learning pool and then enjoyed a karaoke night, we had all had great time

What does the future hold for you both at Deloitte and your career?

There are undoubtedly countless opportunities for career progression within Deloitte. It can continue my progression within IS&RE, second to other departments, service lines or even other countries. A secondment to Corporate Finance seems to be an appealing and challenging option for me. I have a year left until I finish my ACA qualification and will then consider what opportunities are available. In the meantime, I am gaining new experiences by getting involved in IS&RE industry groups and being part of the IS&RE graduate recruitment team. Whichever career path I choose for my future, I am confident that Deloitte provides me with the skills and experience needed for a successful career.
Insurance

Overview
Insurance is a vibrant and interesting marketplace. Understanding how you calculate the cost and impact of natural disasters, acts of terrorism, shipping disasters or a celebrity’s career is a complex process that takes in a variety of skills and technical approaches.

Insurance companies are key players in the world’s markets, generating billions of pounds worth of cash, which are invested in bonds, equities, property and various other assets; managing your investments can be as important writing good business. This makes insurers amongst the world’s most powerful investors, ranking above the vast majority of banks, pension funds and investment managers.

The impacts of globalisation, mergers, acquisitions, regulatory and accounting changes results is a fast moving environment and an exciting way to start your career with Deloitte.

Group Structure
The Insurance department is part of the Financial Services Group, and continues to grow with over 120 professionals, working on a variety of projects, including external audits, internal audit, finance change, consulting and regulatory projects. The department provides many opportunities to broaden your career and apply your experience practically as you progress.

We work closely with colleagues in Actuarial, Consulting, Tax and Corporate Finance and work with some of the biggest companies in the market, including FTSE listed insurers and underwriters based around the world.

Why join Insurance?

Relevant knowledge and experience – few people truly grasp the scale of the Insurance industry and as such, you are gaining valuable knowledge and experience of a huge market and not just a niche area. The UK Insurance industry is:

- the third largest in the world;
- employs 275,000 people (one third of financial services jobs);
- a major exporter, 20% of income comes from overseas;
- a significant contributor to the UK’s tax take - Association of British Insurers members contributed £8.2 billion in taxes, equivalent to 1.6% of total Government tax receipts; and
- controlled 13.4% of investments in the London stock market, compared to 3.5% by banks, 1.8% by unit trusts, and 10.0% by other financial institutions.

Breadth of experience - Insurance accounting is complex, reserves need to be maintained of cash and assets to cover for the potential payments to policyholders. This is a judgemental process with the outcomes often unknown for many years, even decades. Your ACA knowledge will definitely be applied and stand you in good stead. We will provide you with the guidance to become a technical expert by working closely with our actuarial consulting colleagues to assess the scale of losses when unexpected events occur and gain experience of auditing large asset portfolios managed by insurers’ in-house investment management and treasury functions...

…Furthermore our department is multi-disciplinary and we have a significant advisory presence in areas including Finance Change, Regulatory advice and M&A. Below we have included examples of the types of work you could be involved in during your first few years in the Insurance Group:
We recently conducted an investigation into potentially inappropriate payments to secure business for a global insurance broker. The team investigated transactions all over the world and visited the Middle East and the US. We worked alongside UK and overseas regulators as well as UK and US lawyers.

We recently helped our clients assess the claims arising from Hurricane Irene which ripped through the Caribbean and the Eastern Seaboard in the US.

We have been helping our client, Lloyd’s of London, review their plans and processes for entering the Chinese insurance market. A manager and assistant manager in our team visited Lloyd’s Shanghai office three times in the last year, working alongside IT and regulatory specialists from the Deloitte Shanghai office.

There are also numerous opportunities to develop your softer skills, for example through presenting at graduate recruitment events or mentoring junior colleagues.

**It’s not all about work** - As much fun as our day jobs are, we realise the need to unwind every once in a while and we think it is really important to get to spend time socially with your team. Below are just some of the regular activities the department organises:

- Sports teams – football, cricket (other sports can be participated in through firm-wide teams)
- Community Investment day
- Regular social events – pub quiz, bowling, treasure hunts
- Away day
- Christmas and Summer black tie dinners
- Charity fundraising events

Source: [http://www.abi.org.uk](http://www.abi.org.uk) – Sep 2010

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**Insurance profile - Redmond**

Redmond, Senior Associate

Studied Mathematics with Management and Finance at King’s College London

Joined Deloitte in October 2013

**Why did you join Deloitte?**

The reputation of Deloitte I was exposed to was of a world class firm, instantly recognisable in business. After some reading, the emphasis was that the strength of the firm was the people, and they would really invest in you and your future. As a graduate, looking for an opportunity to impress, it was perfect.

**What projects are you currently working on?**

I’m currently in my first year, and have a great mix of clients. One is a FTSE 250 listed insurance company. It’s the kind of job you only get to work on in a large firm. It’s incredibly exciting to be involved with, after just a few weeks on the client you begin to see how everything fits together. The camaraderie within a big team of 15-20 people all working towards the same goal is awesome, and as a first year you get so much help and guidance that you can produce work at a standard that would have surprised yourself at the start of the job.

I also work on a reinsurer, which is a smaller job of 4-5 team members. The clients are really fun and friendly, which is good, as I had no idea what a reinsurer was on day one. As you work with people who have years of
specialist knowledge, you soon finding yourself using all sorts of new words and hoping you’ve put them in the right context. Being an auditor you get exposed to the business at levels board members can be envious of, so you get to see how the clients function in practice, and understand sectors such as reinsurance in depth.

Another one of my clients is a government client. Their office is right above the Chancellor of the Exchequer’s office at Westminster. It’s definitely a perk hearing Big Ben going off every hour and being just opposite St. James’ Park. The client is directly helping business in the UK grow, so you feel that you are part of them making a difference. This is something which can set insurance audit apart; you get to see how your clients are contributing for good in the economy.

**Describe your experience to date?**

You study for the ACA as part of your work, which means you get paid to go to college. The amount you learn at this time is great, and you can often see how it applies to your work, and how the clients are using the tools you learnt just the week before.

At work most of your time is on client site. Day one was a little scary, but soon, you find yourself with the confidence to approach clients, creating relationships, understanding their jobs, providing insights, or just talking to them about their weekend.

**What makes you get out of bed in the morning?**

I know that each day I can make a contribution to the project that I’m on. In the first year, that is invariably audit, but as you progress there are opportunities to help advise clients in other ways with the skills and knowledge you quickly pick up. I’m challenged daily by my clients’ businesses, and have an opportunity each day to learn a more about them. Seeing colleagues 2-3 years ahead go on secondments and managers talking about work trips to France and the Far East is a nice motivator to have.

**Best experience so far?**

Deloitte audit Insurance Comedy Night. We went off to the comedy store, heard some jokes that had the partners shaking their heads in dismay, and found myself surrounded by Managers, Directors and some of my intake in a Covent Garden club in the small hours. I don’t recall paying for anything.

**What does the future hold for you both at Deloitte and your career?**

The ACA qualification takes around 2-3 years to qualify from, so a big focus is on passing every exam. It’s a big motivator for joining and so all your colleagues are aware of their importance and have been there before.

After qualification the opportunities are vast. People have joined the clients they worked on utilizing the relationships and knowledge they built up working on them, moved within Deloitte to focus on areas which they’ve built or knowledge or interest, transferred to Deloitte offices in the Bahamas, and one recently qualified manager is planning to open a bar in Cambodia. Having Deloitte on your C.V. can be a real difference in the future.

At this point the idea of managing an audit once qualified appeals to me, seeing how an entire process fits together and having the responsibility for completion, building that deep relationship and understanding with the clients, and hopefully offering some insights on how they can improve.
Investment Management & Private Equity (IMPE)

Overview

Deloitte provides audit and advisory services to the leading players in the Investment Management and Private Equity (IM&PE) industries: from FTSE 250 asset managers, to sovereign wealth funds and innovative hedge fund start-ups. If you want variety of client base, exciting challenges in a fast paced marketplace and to work with pioneering and motivated individuals, then IM&PE is the place to be!

Gone are the days when issues surrounding these industries are confined to the back of the newspaper or languishing unread in the recycling bin. The issues facing our clients impact us all – whether it is through our pensions, the impact on the global economy, or the regulation of the private banking industry.

And for all of you budding equity analysts or fund managers out there: if you’re interested to know how risk capital is managed for profit: that is what our clients do. So where better to learn?

Group Structure

We are part of the Financial Services Group and are made up of approximately 140 professionals led by 7 Partners. In September 2013 we took on 18 graduates and 2 BrightStart Students (almost 15% of total staff) due to the fast growing pace of our department; so you can be sure to be surrounded by like-minded individuals.

We serve over 190 funds in the UK, and audit 9 of the top 20 global asset managers, and our Investment Management team was voted the pre-eminent accounting firm for Hedge Funds for five consecutive years by Hedge Fund Managers.

Our six industry groups are:

- **Private Equity**: working with a vast range of clients: from the private equity arms of global investment banks to mid-tier and start-up funds, the private equity team provide a variety of services to our clients: including external audit, transaction advice, review of internal controls and valuation services.

- **Regulated Funds**: these are the funds which are open to the public and which form the basis of many individuals’ pension or ISA arrangements. They are therefore subject to a great many rules as to what they can and cannot invest in and as such during the audit we really get to understand the fund manager’s strategy for growing capital or maximising income and which instruments they have used to achieve this strategy.

- **Hedge Funds**: working with hedge fund managers who specialise in security and derivative knowledge to capitalise on market inefficiencies and generate returns for their investors that are uncorrelated to the general market. The hedge fund team provide external audit work, as well as, amongst other things, assisting with start-up hedge funds, giving advice to hedge fund managers on structuring their hedge funds and providing assurance to investors on the internal control environment.

- **Corporate Fund Managers**: we work with a variety of clients from start up’s to the world’s largest independent asset manager providing huge variety. Whilst audit is our core offering we provide a broad range of services to our clients. The challenging and competitive environment facing the industry due to increased regulation, cost pressures and likely consolidation in the market is going to further expand the nature of the work we perform.
Internal Audit: providing assurance to clients around operational issues, internal control, governance and risk management within their businesses.

Advisory & Regulatory: as experts in regulatory matters affecting the asset management industry the advisory and regulatory team are responsible for advising clients on such matters

As a first year you will have the opportunity across the whole spectrum before starting to specialize towards the end of your third year.

Why join IM&PE?

Many of our people have the chance to work abroad with some of our audit clients based in Monaco, Switzerland and the Middle East. A number of our clients are also global engagements providing opportunities in Japan, New York, Canada, Australia, Hong Kong, and other financial centres for those not afraid to try something new!

There is an active secondment programme to both the Financial Conduct Authority and to our clients (both audit and non-audit clients), enabling valuable insights into the financial services industry. There is also the opportunity to actively participate in proposals to new clients and engage in a variety of non-audit work. Recent examples include working on internal reviews of client controls and supporting forensics in a litigation surrounding the fall-out from the credit crunch.

However, by far the most important reason to join IM&PE is because of the people. We are a very social department (probably due to the high percentage of graduates that make up our group), and will always look for an excuse to organise a party. Whether it is one of the quarterly cluster group events, the Summer Party, Christmas Party, a Casino night, or simply a group bowling trip, barely a week goes by without a social event to attend, offering the opportunity to get to know everyone in the department better.

We also have an active community investment programme, with people from our group taking part in the Deloitte Ride Across Britain (cycling from Land’s End to John O’Groats to raise money for charity), the Audit Dragon Boat Race (a fun-filled day of racing in dragon boats, BBQ and drinks, whilst raising money for charity), and also with group community investment days twice a year: the last one involving a one group helping out at a school and another group spending a day playing bingo at a residential care home for the elderly.

So what are you waiting for? Come join us in IM&PE, helping us to make a difference to the asset managers of tomorrow – whilst joining us for a night out or two along the way - we can’t wait to have you as a member of our team!

IM&PE profile - Simon

Simon, Senior Associate

Studied Economics at Nottingham University

Joined Deloitte in October 2012

Why did you join Deloitte?

I have always been interested in business and finance, however I was initially unsure about the best place for me to start my career in the industry. Having done my research, I found the prospect of studying for the ACA qualification and a graduate role in audit very appealing due to them being highly respected in all areas of finance, further I knew that I would be able to develop wide-ranging business knowledge in the process.

Having attended various open days and other networking events, the collaborative, friendly and supportive atmosphere at Deloitte, coupled with its reputation in the industry and as a graduate employer, made my decision a no-brainer.
What projects are you currently working on?

For the past couple of months I have been working on the audit of investment companies owned by a wealthy family based in Monaco. I have been lucky as this has meant that I’ve been living out in Monaco for the past six weeks. The work is very different to many of our other clients, which was a welcome challenge and the team has been rewarded for their hard work by the partner, who took the team out for a fancy dinner and drinks to celebrate.

My other main client is a UK based private equity company, which is a leader in the UK mid-market PE industry. Working on the client has provided me with a great opportunity to learn about the workings of the PE industry in general, as well as the structure of the deals made by a well-respected firm in the industry.

I have also had the chance to work on a wide variety of other clients and projects, including hedge funds and alternative asset managers. The day-to-day work is constantly changing which I find provides a great platform for gaining exposure and experience in the fast-paced investment management industry.

Describe your experience to date?

I have been working in IMPE for just over eighteen months; when I first started I can honestly say I knew very little about the industry and companies I would be working on. A year and a half down the line, I am now leading meetings with clients, participating in complex discussions with my managers and assisting in the development of the more junior team members. Personally, I’ve found that due to the smaller size of many of the clients in IMPE compared to some of the other groups, the opportunity to develop and take on responsibility, as well as the pace of learning, has been fantastic!

A lot of my time has been spent working out at our client’s offices. Due to IMPE’s clients mainly being private equity houses, hedge funds and other asset managers the work is generally based around London. There are however opportunities to travel outside the city and I have been lucky enough to have one of my main clients based in Monaco. The client facing nature of audit and the constantly changing environment has been a definite highlight of mine.

Other than the main audit work, a large amount of my time has been spent in college studying for my ACA exams. Whilst the exams are certainly challenging, you will be in college classes with most of your intake which gives plenty of opportunities to make some really good friendships, and the 4pm finishes are certainly missed when you’re working on an engagement.

In addition to college, there are a large number of internal courses, providing endless opportunities to expand your skill set. These courses have greatly improved my technical knowledge and abilities, and a number of the courses are aimed at improving your soft skills, such as conducting client meetings and dealing with difficult clients.

On top of the client work and training, there have been plenty of social events during my time in IMPE. The department is very sociable, and during busy season there are regular group events and drinks, which provide a great opportunity to meet everyone in the department and the events certainly help keep the spirits up. We have an annual Christmas party which brings the whole financial services group together and is a great opportunity to meet people outside the departments and celebrate together.

What makes you get out of bed in the morning?

For me, other than a loud alarm clock and a strong coffee, the fact that every day is different with knew things to learn and knew challenges to sink my teeth into.

Best experience so far?
The many socials events that I have been to whilst being at Deloitte! There are so many chances to get out and socialise; whether it’s with the department, within our cluster groups (departmental sub-groups which organise quarterly socials) or within audit teams, there is no denying that IMPE is a sociable group.

One of my favourite events was in my first year when I was working on a summer busy season client; towards the end of the audit we organised an after-work karaoke night with the client to celebrate having nearly completed the audit (and also to thank the client for putting up with us!). The whole team was there and everybody got up to sing. The night was great fun, but slightly embarrassing the next morning in the office.

**What does the future hold for you both at Deloitte and your career?**

In a few months I will become an assistant manager; I am really looking forward to the additional responsibility and opportunities that will come with this role, including acting in a more managerial role on clients and assisting more in the development of junior staff. Additionally, I am hoping to undertake training so that I will be able to facilitate courses; the training Deloitte provides its employees is fundamental to its success and that of its employees, and I would love to be part of this process!

There are just less than eighteen months left until I am fully qualified and at the moment I have not decided on my future plans. However, with the ACA qualification and having trained at such a prestigious firm I know there are a huge number of opportunities to explore both at Deloitte and in industry.
Consumer Business (CB)

Overview
If you want variety, it has to be CB! Our clients range from high profile listed multi-nationals to privately owned businesses and charities, covering a huge range of industries, from manufacturers, to luxury hotel groups and from the world of sport to the square mile.

In addition to audit, CB is the only audit group to also have a specialist advisory team. We perform a wide range of advisory and other services for our clients including business reviews, acquisitions and mergers, major disposals and stock exchange listings. This combination of audit and advisory work will give you a truly rounded understanding of business.

Group Structure
CB is a fun and dynamic department with over 150 professionals and 14 partners split across the three main industry groups below:

Manufacturing and life sciences
- manufacturing;
- life sciences; and
- aerospace

Retail, Tourism, Hotels and Leisure
- luxury retail brands;
- fitness organisations and leisure clubs;
- football clients including top premier league clubs; and
- hoteling and restaurant clients

Professional Practices & Services and Charities
- law firms including 14 of the top 20 firms;
- world-leading advertising & marketing clients;
- a large variety of charities

Why join CB?
Quite simply we have the best people, the best clients and the most fun.

Our clients offer you enormous variety. You will see a huge number of different industries and gain excellent experience of how all these businesses really tick.

Our clients are truly global and there are numerous opportunities for overseas travel, often to far flung and exotic places.
There's always a lot going on in CB outside of the day to day work as well. We have a dedicated social committee who organise monthly socials and activities, giving everyone plenty of opportunities to meet and socialise with people in the department.

We are also strong competitors on the sports field. Whether it be football, cricket, netball or hockey there is something for everyone.

Be part of the CB difference – you will not regret it.

**Consumer Business profile - Sarah**

Sarah, Senior Associate

Studied Natural Science at Durham University

Joined Deloitte in October 2012

**Why did you join Deloitte?**

My natural sciences degree gave me a fairly rounded education and the chance to experience aspects of not only biology, chemistry and geology but also of economics and business. From this it was clear to me that I was more suited to a life in the ‘business world’ than one in a science lab. Deloitte offered me great support in completing the ACA qualification, whilst providing the chance to work with a wide range of clients.

My experiences of Deloitte from the graduate recruitment events to my summer vacation scheme at the end of my second year, was one of a firm where the people are hardworking and hugely professional whilst also enjoying the social side of working for a large firm. The opportunity to work alongside such individuals on a range of industry leading clients made me choose Deloitte, and CB specifically.

**What projects are you currently working on?**

My client portfolio is hugely varied, which has given me a great opportunity to gain an understanding of some differing businesses.

In my time at Deloitte my clients have ranged from a top 20 law firm, to hotels, recruitment consultants and a high street designer retailer. This diverse mix has kept the work engaging and challenging, and enabled me to keep learning and developing new skills.

As an associate and senior associate the work is largely based at the client site, interacting with their finance teams, and performing the audit testing on the financial statements. This provides a chance to interact with both the client staff as well as members of the audit team giving the chance to form many working relationships and gain an understanding of the entire audit process.

**Describe your experience to date?**

My first year and a half with CB has been challenging and a steep learning curve but one that I have enjoyed throughout. When I look back I am shocked as to how much I have learnt.

As the first two years at Deloitte are split between college, professional training, and client work, there is a large variety on a day to day basis.

This is what keeps the job interesting, and the time spent at college means I've made a great set of friends within my peer group.
Within CB, I was given real responsibility early on, often allocated sections of the financial statements to test independently. This gave me the chance to manage my own time and interact with the client independently, which has been hugely rewarding and definitely contributed significantly to the amount I have learnt during my time at Deloitte. However, there has always been someone around to help and answer my questions, thereby offering a very supportive working environment.

It is the people and the social scene which has made my time in CB so enjoyable. I currently play for the CB netball team against other professional clubs which has given me a great opportunity to meet other people in the department who I have not directly worked with. In addition, the regular social events with drinks regularly arranged by the department, pub quizzes, outward bound weekend and an annual summer ball mean there are plenty of opportunities for socialising.

Best experience so far?

In the summer of last year I got the opportunity to work on the audit of one of my favourite high-street shops. I spent 4 weeks working in an office getting a sneak preview of the shoes, clothes and handbags that were to be sold in the shops in the next season.

I was also fortunate enough to be at the office for the press week, and so saw all the new collections being modelled and shown off to the world for the first time.

What does the future hold for you both at Deloitte and your career?

I am currently in my second year and so this year will see the completion of the final stage of my ACA qualification. The main focus thus far has been completing my exams and gaining the technical knowledge the job requires. Going forward I plan to focus on passing the final three exams and then I am looking forward to having an increasingly important role in my clients.

As I can more experience at Deloitte I am hoping to continue to constantly learn new skills as the role evolves. This has kept me focused so far and interested in the work that I am doing and I am sure it will continue to do so.

Deloitte and CB in particular have some great opportunities, including project work, new client bids and secondments, so I am looking to use the contacts I am making throughout my time here to make the most of all that is on offer.
Private Markets (PM)

Overview

Our Mission statement - Being famous for our understanding of the ambitions and challenges of companies under private ownership, our innovative approach and working together as trusted business advisors to deliver value.

If you are looking for a fast growing, fun, diverse and exciting group to join then look no further than Private Markets. We work with a wide range of clients ranging from PE backed businesses to large privately owned businesses, through to exciting high growth companies - that’s not to mention the exciting film, music and high end fashion industry sectors. Private Markets is the fastest growing Audit group in London and the emphasis in the group is on variety of work (including project and secondment opportunities), team spirit and opportunities for all. Being such a new and fast growing group, there is so much to get involved with and scope to assume significant responsibility from an early stage in your career and to enable you to thrive in our positive team environment.

Group Structure

Our Private Markets Group formally launched on the 1 June 2014 and has been fast growing ever since, we started off with 55 people and we have recruited 40 people (in just 5 months). We currently have four partners.

Why join Private Markets

We have a large client base in many different business sectors, which are some of the most exciting, fastest growing companies around today. Most of our clients have a very energetic culture, and we are always keen to match this in our approach.

At the point of joining Private Markets every member joins a business development group, which gives you the chance to meet a wide range of people cross grade from partner to associate and get involved in growing our group even further.

There are numerous opportunities to travel and staff have recently been to America, Canada and India to name just a few places.

Private Markets is renowned for promoting team building and we have numerous social events throughout the year to facilitate that, including summer and Christmas parties, and our planned quiz and charity auction night.

“To be the fastest growing audit group in Deloitte UK and the place where people want to come and work, to realise their potential”

Emma Cox – Head of Private Markets
Private Markets profile - Livia

Livia, Senior Associate

Studied BSc Geography at London School of Economics

Joined Deloitte in September 2013

Why did you join Deloitte?

I was actually a Summer Vacation Scheme student prior to joining as a full time Associate. During the summer of 2012, after my second year of undergraduate studies at LSE, I joined Deloitte for 5 weeks. It was one of the best experiences of my life. I found a firm full of interesting people who value honesty and integrity, work hard and deliver results but also know how to have fun.

What projects are you currently working on?

Apart from really interesting work on new wins, I am currently studying for my Professional Level ACA exams.

Describe your experience to date?

Deloitte is a great firm, and as all great firms it is made up of great people. When I think about the last 14 months, the learning curve has been really steep - both in terms of learning technical skills and soft skills. Coming from university, I think one of the greatest challenges is to adjust to the corporate world. I would not have been able to do this without the guidance received from more senior colleagues. Making that jump will help you succeed.

What makes you get out of bed in the morning?

The people, the clients I work for, and the prospect of a new opportunity coming up. As a new joiner within the Private Markets Group, you will be amazed by both the number and variety of opportunities you will be able to get involved into. From regular meetings with your Business Development Teams (in both formal and informal settings) to fortnightly trainings delivered by industry specialists and partners.

Best experience so far?

My best experiences are all people-related. Most recently I was able to help out a team working on a large private healthcare client. We had just entered the reporting deadline week: I joined on a Monday, and the deadline was set to Friday. We were worked so hard whilst having fun and supporting each other. It was great to see how team-work truly makes a difference and can turn long hours into a positively challenging experience.

What does the future hold for you both at Deloitte and your career?

I have always said that I would like to spend my career within the same firm so I joined Deloitte to stay. I did not have another purpose in my mind so this is the plan. Deloitte offers infinite opportunities, aside from Audit. And this is why spending a whole career at Deloitte could never be boring. But life can take unexpected turns, and sometimes it's better to think in the short-term. So we will see, at the moment the priority are the ACA exams.
Technology, Media & Telecommunications (TMT)

Overview

If you are a looking for a fast paced, diverse and exciting industry group to join then look no further than TMT. Across our three industry communities we work with a wide range of market leading clients ranging from FTSE 100 broadcasting companies to owner managed fashion brands; from British telecoms giants to those producing the smartest and latest new technologies. That’s not to mention the global advertising firms, publishing, film, music and TV production companies.

TMT is the largest Corporate Audit group and the emphasis in the Group is on variety of work, team spirit and opportunities for all. In TMT we audit 44% of the FTSE 100 TMT companies and 93 of the FTSE 350 TMT companies, so within Corporate audit, we audit the greatest share of listed companies.

Group Structure

There are 147 professionals in the Group led by 12 partners, spread across our 3 industry communities key sub units.

Technology

- Satellites and solar panels
- Emerging technologies
- Apps, entertainment and video gaming
- Hardware and software

Media

- Broadcasting and Newspapers
- Content productions (TV, radio and film)
- Music, Publishing, Film and Theatre
- Marketing & Advertising services
- Sporting associations and clubs

Telecoms

- Mobile, wireless and fixed line communication systems
- Fibre optic broadband service providers
- High speed telecommunications equipment manufacturers

Why join TMT?

We have a large client base across the technology, media, telecommunication and entrepreneurial business sectors, which are some of the most exciting, cutting edge and dynamic companies around today. Most of our clients have a very energetic culture, and we are always keen to match this in our approach.
There are numerous opportunities to travel extensively in Europe and staff have recently been to China, South America, Japan, South Africa, India, the US, and the Middle East.

TMT is renowned for promoting team building and we have numerous social events throughout the year to facilitate that, including Summer and Christmas parties, table football and pool competitions, karaoke evenings, and the famous annual TMT quiz and charity auction night.

We have numerous sports teams and events in TMT. Both the 5 and XI a side football teams are always looking for new players, as are the mixed netball and cricket teams. Or if sports aren’t your thing, then join us for our regular monthly partner drinks, or get involved in many of the Deloitte networks.

In TMT we pride ourselves on providing a level of variety that matches our diverse range of clients. You will have the opportunity to work on a spectrum of client types and sizes and to work in teams as small as two or big as twenty. You’ll receive great training and onsite learning easing you into your new clients and building up your audit and industry experience.

The dynamic and cutting edge nature of TMT enables us to work on various special projects including acquisitions, mergers, IPOs and finance transformation projects. We also offer secondments to various parts of the wider firm following qualification to broaden your experience if desired.

“I have vision “to help our people reach their potential, our clients become successful and our group to thrive.”

Paul Franek – Head of TMT

Technology, Media and Telecommunications profile - James

James, Associate

Studied Economics and Politics at Exeter University

Joined Deloitte in October 2013

Why did you join Deloitte?

During an internship after university, I ended up in a department which was made up entirely of ACA qualifiers from Big 4 firms. They all highly recommended the ACA as grounding for any future career. Chatting to them made it clear that Deloitte was the one I wanted to work for as it is not only a market leader, but has great opportunities outside of work, including sporting and social events.

What projects are you currently working on?

I have recently been working on one of the largest national newspaper groups, which for me has involved spending time in Scotland. The nature of the work, for example looking at newspaper sales across a number of different regions, and the size of the client, ensure that every day is challenging, rewarding, and interesting.

For me the best part of any project is the team you work with. So far every team has been different, and I can definitely say I have made some great new friends in the process, no matter what level they are at. Working in a team that gets along, and knows how to strike a balance between work and fun makes the job much more enjoyable.
The reason I wanted to work within TMT is because of the range of clients. Ranging from FTSE100 clients to very small companies and subsidiaries means I have already gained a huge amount of knowledge about the industry and specific clients.

**Describe your experience to date?**

My time at Deloitte has flown by so far, and it always surprises me how much I have learned in such a short time. College is great for learning the theory and basics, but the real learning for me has happened in practise on the job.

There is a good balance between work and college during the first year, as each provides a break from the other. College is also a great place to meet new people, or get to know your colleagues better. Another great way to socialise is the various sporting events that are made available, as well as the monthly partner drinks.

**Best experience so far?**

In my first few months with the firm I was able to travel up to Scotland for a two-week audit, for a client that had moved some of its operations from London. While not being the most glamorous place, I really enjoyed being able to see a new city and meet new people. The opportunity for travel was one of the reasons I wanted to join Deloitte, and I am hopeful that in the future I will have the opportunity to travel more.

**What does the future hold for you both at Deloitte and your career?**

My most immediate aim for my career is to become qualified, as it is for most in their first 3 years at the firm. Further down the line, however, I would be extremely keen to get involved with one of the many secondments Deloitte offers to other countries, in particular South Africa or Hong Kong.
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