

A silhouette of a woman with long dark hair, wearing a dark top, is shown in profile from the waist up. She is holding a smartphone in her right hand, looking at the screen. The background is a bright sunset or sunrise over a cityscape, with the sun low on the horizon and buildings visible in the distance. The scene is bathed in a warm, golden light. A large, semi-transparent white rectangular box is overlaid on the right side of the image, containing the title text.

LEADING INCLUSION – SIMPLE STEPS AND SIGNIFICANT LEAPS

About ACCA

ACCA is the Association of Chartered Certified Accountants. We're a thriving global community of 227,000 members and 544,000 future members based in 176 countries that upholds the highest professional and ethical values.

We believe that accountancy is a cornerstone profession of society that supports both public and private sectors. That's why we're committed to the development of a strong global accountancy profession and the many benefits that this brings to society and individuals.

Since 1904 being a force for public good has been embedded in our purpose. And because we're a not-for-profit organisation, we build a sustainable global profession by re-investing our surplus to deliver member value and develop the profession for the next generation.

Through our world leading ACCA Qualification, we offer everyone everywhere the opportunity to experience a rewarding career in accountancy, finance and management. And using our respected research, we lead the profession by answering today's questions and preparing us for tomorrow.

Find out more about us at www.accaglobal.com



LEADING INCLUSION: SIMPLE STEPS AND SIGNIFICANT LEAPS

From its foundation in 1904, ACCA has had inclusion and access to all as a core value. In our report *Leading Inclusion* we discuss the relevance of this agenda to accountancy and finance professionals. Motivation to succeed often comes from understanding the stories of others. In this report, we present several stories from ACCA members and future members from around the world. These individuals are not unique in overcoming the challenges that they have faced; rather, they are representative of the many. So we have compiled this collection of stories in the hope that it provides motivation for others to follow in their footsteps and see that what may, at times, seem unachievable can in fact be attained.

Foreword



Helen Brand OBE
Chief executive, ACCA

The richness of the journeys that our members and future members have taken in their careers and the breadth of the experiences that they have gained are a key part of what makes ACCA special. So many people in our global community have an inspiring story to tell. And recognising how that story can motivate others to achieve and succeed is important.

The stories in this report demonstrate just some of the tenacity and perseverance of our community. The individuals who have allowed us to share some of their journeys are representative in many ways of ACCA's membership as a whole.

In presenting them, the hope is that others will be inspired by them. I believe they demonstrate that, whatever your background, whatever previous opportunities you may have had, there is a place for everyone in accountancy and finance profession. Joining it is an opportunity to seize, to recognise how, as individuals and a global community, we can be a force for good in society: helping to create a society that is inclusive and open to all.

Enjoy and reflect upon these personal journeys, all of which make me incredibly proud.

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Our own stories – why they matter

Life is a collection of stories. Our personal journeys are narratives of the successes and challenges in which we have gained personal and emotional satisfaction. Using our personal stories is an effective way of showing how we can make a difference, both as individuals and collectively.

While these stories might seem inconsequential to us, they can often be inspiring to others, just as we have gained inspiration from the stories of others. It is the simple steps that matter as much as the significant leaps.

In this report we highlight several such stories. Each one is personal but can inspire confidence in others. It can illuminate a darkness. Each has elements of reflection that are potentially relevant no matter where you are in your career. Maybe you have progressed beyond the point at which a particular story concludes but it may help to inspire and enlighten somebody that you know, or help you understand their journey.

Our overall reflections

Learning and seeking inspiration from others is one of the most powerful tools for personal development. Reflecting upon our own lives is also a valuable exercise: hindsight is a wonderful thing, and we may see decisions in a different light when we consider how things have developed since. Being able to share the realities of one person's story helps others with their own moments of reflection.

All those interviewed for this publication agree on one thing: gaining the ACCA Qualification requires focus and effort, and that is what makes it valuable. By achieving, or seeking to achieve, this milestone they have gained not just knowledge and an internationally recognised qualification but also an inner confidence that means they are not afraid to take on any future challenge – and now have an appetite for learning that never leaves them.

Fatima Hassan Al Zaabi, CFO of ADNOC Sour Gas in the UAE remarked, 'I believe that hard work determination, dedication, and discipline were critical in enabling me to advance my career. Also, it was very important to have a clear plan and goals. Stepping out of my comfort zone and challenging myself was also key to achieving personal and professional success.

'I am also a firm believer in continuous learning. Throughout my career, I have sought opportunities to expand my knowledge to gain new skills and expertise. I am very proud that ADNOC places great emphasis on developing young female Emirati talent. ADNOC is an ACCA approved employer for trainee development and supports ACCA trainees working towards the qualification'.

Many things inspired our interviewees to follow this course: parents or relatives, an inspirational teacher, or just an aptitude for numbers and logic and a curiosity about the world of business. There is a common desire not just to better oneself but to add value, both to the organisations in which they work and to the societies in which they live.

Kennisha Thomas from Jamaica reflected on her own journey, 'my progress has been steady due to the financial challenges of combining work, study and single parenthood.

'When I finished the CAT level I had absolutely no savings, and I had just had a child, so I took a break. Then I completed my ACCA fundamentals followed in 2013 by my employers sponsoring me with a scholarship for a post-graduate diploma. I did that and then wanted to go back to ACCA again, but after a year in school I was a little low on the financial side and wanted to build up my savings'.

Now Kennisha says that she is determined to complete the final stages of ACCA in 2021.

'It's matter of time management and dedication, because if you really want it you will do it. My child is a teenager, so that is something I want to show her, in the evenings we come in from work or from school, we can get some work done'.

Having achieved the qualification, there are many opportunities. Malavika Vishwanath, from India, found that after completing her ACCA Qualification and starting out as a finance professional, she wanted to explore further, and also lay the foundations for a leadership career, by taking an MBA.

‘I was actually surprised by how much of ACCA was relevant. I learnt a lot of things in MBA, like how a supply chain functions, how companies make investment decisions, and other management priorities. My ACCA Qualification helped me take one step further as a finance professional, for example, “how does this decision impact financially?”, or “how would you fund such a decision?”’

The obstacles encountered on the way to a successful career are many: finance and logistics, the need to meet the challenge of juggling work, family and study. Many of the interviewees have faced discrimination, and not just on gender grounds.

The assistance of a mentor was highlighted by several interviewees. Li Wen, based in China, commented, that her line manager has been a role model and a mentor,

‘She offered me the opportunity to work here, even though I hadn’t studied accountancy and finance, and I really appreciate that. She is a mother of two children, and she can also balance work and the family quite well: I have learned a lot from her’.

Promotion can bring its own stresses: Celiana Irawati, from Indonesia, commented: ‘I was on the fast track of promotion, so there were a lot of expectations, that label is very difficult to maintain. But seniors who had had the same experience said, “you’re getting promoted, so you are doing something right”. Just do as you’ve been doing and you should be able to deliver’.

For the interviewees, with professional growth has come personal growth. They have demonstrated that they have developed themselves as confident and able communicators, solving complex issues by communicating frankly and openly with colleagues and clients.

Marcel Holder Robinson, based in Canada, commented that a key piece of feedback came from a very senior government official:

‘I asked him, how can I really make a difference? He said if I could help him address the issues that kept him up at night, I would have his ears. Ever since then that’s been my guiding principle: how am I helping those who are customer or client facing? It’s always about seeking solutions, not just identifying a problem and leaving it in their lap’.

While placing a high value on self-reliance and hard work, they also warmly acknowledge what they have received from others: family, government programmes, colleagues and mentors. Now they want to play a similar role for those who are following in their footsteps, whether by going back to their schools and universities, by mentoring and coaching colleagues or by volunteering to create value in their communities.

Fatimah Aduadjoe, based in Nigeria, reflected upon her career with the comment ‘ACCA is not about passing exams, it’s about understanding the market as a whole’. Li Wen added, that for her studying ACCA also helps develop leadership abilities and perspective,

‘I think that helped me to have a wider view of how as a company is organised, and how you can contribute to the company’.

Fatima Hassan al Zaabi commented that ‘in my experience the roles and responsibilities within our profession have expanded. Today, finance professionals are not only expected to keep and maintain accounting records but also play a much broader strategic role in the business’.

Yifan Wang’s curiosity about the world led her to study Business English to help her understand other cultures and to take a dual Bachelor’s degree in both Australia and China. She was surprised to find how much she enjoyed studying accounting fundamentals.

Her advice to those following a similar career path to hers comes from Eleanor Roosevelt. ‘She said that you gain strength, courage and confidence from every experience in which you really stopped to look fear in the face. The biggest challenge to overcome is our own minds’.

Each of the stories in this report demonstrates a personal journey and commitment to a vision. That vision may evolve but it is the fortitude that these stories demonstrate that is the key to understanding them. Adversity can often seem to be an insurmountable challenge. What these stories tell us is that adversity can also be an opportunity, especially if you have the support and encouragement of others.

The **individual** stories

In the following pages several AGCA members and future members have allowed us to tell their stories. Each of the stories has points to reflect upon. As a reader you may be able to identify what you need to take from these, but at the end of each piece there are a few suggestions to initiate the process.



The girl who crossed the stream

Sombo Chunda

It's easy to sum up the top three goals of Sombo Chunda's career: education, education, education. But reaching those goals has not always been so easy.

'For the first four years of my life in Zambia, I had to cross a stream to go to school. And when it rained, we would have to take off our shoes, because your shoes could be washed away, and my parents didn't have money to keep buying shoes. And at first, I felt a sense of powerlessness and I would be scared – what if a snake comes? But looking back I think it set me up to succeed, and to think, anything can come my way and I can overcome it'.



At school, Sombo excelled at science and maths, and although most of the women around her worked as teachers or nurses, Sombo set her mind on being an accountant or an engineer.

'That's not to say that there's anything wrong with [being] the teacher or a nurse, but I just wanted to be different', she says. 'I wanted a career that would make me different from all the other women that I saw in my neighbourhood and in my community'.

A friend whose brother was studying accountancy helped her obtain an ACCA prospectus:

'She told me there's this big thing called ACCA that you can do, and it just opens the world for you. And when I laid my hand on the ACCA prospectus, at that moment I knew I would have to be working towards that. I just wanted to be an accountant'.

It wasn't easy: at one point she thought she would have to give up when her parents ran into financial difficulties, but she eventually managed to gain a scholarship and continue her studies.

Even though she joined the class late, she had done so much background reading she got a straight A in her first audit papers. And this inspired her to study even harder.

'If you needed to find me, I'd be in the library', she says. 'I was high on audit. I felt like I was headed in the right direction, that this was what I'm supposed to be doing'.

But when she applied for jobs with audit firms she couldn't even get interviewed, and, she took a job as an accounts clerk in a battery company.

'In my first conversation with the finance director I asked him "are you going to pay my ACCA fees?". That was the only thing I wanted. I never really bothered about how much I got paid'.

Studying ACCA while working was a valuable lesson in perseverance and discipline: 'It built my muscles', she says. 'Lunch was an hour, so I would buy a pie and a drink, and I would time myself to eat the pie and drink the drink so I would have 40 minutes of study each day at lunch. And I would study at home in the evening and get up early and do at least an hour or two of studies'.

But, as Sombo points out, you need to take life as it comes, and she also had to take breaks from study to get married and have a child.

'I love ACCA because of the flexibility. And the beauty with ACCA is that as you progress you become more marketable'.

She says her employers always knew they were getting her ready for another employer.

'They knew I would leave eventually, and they told me they were very proud of the progress I was making'.

After working for a not-for-profit, Sombo worked on projects relating to family education, and this gave her a new purpose.

'I wasn't going to be an auditor anymore, I thought maybe I should work towards being a finance director, but after I got into the not-for-profit sector my goal was to work on programmes that had a direct impact on people's lives', she says. 'Being part of these complicated corporate structures just didn't sit [well] with me'.

Working for a Swedish not-for-profit brought the opportunity for travel, and study at Saïd Business School at Oxford, but also new challenges: she was appointed as a country director, but only on a short-term contract to close the office when its funding partnership had ended.

'And I was thinking, what is it that ACCA teaches you? They don't only teach you how to close offices, they teach you strategy, they teach you resilience, they teach you to think differently, they teach you to bounce back'.

Sombo decided that she was not going to be the person who closed the office and 'calling on all my superpowers' worked with colleagues to raise the \$2.7m needed for the project to continue.

'I started thinking, what else is there to do in this space? I could have stayed on, but the ambitious part of me, the girl that used to cross the stream, always wants to go for something bigger'.

She decided to study for PhD in Public Policy and Administration in the US which she funded by being awarded a graduate teaching assistantship and winning academic prizes.

She says her research is very 'action oriented': she wants to create change, not just reports on a shelf.

'If there is a correlation between good public management and the well-being of the people in a country, then I think ACCA has a huge role to play in that. We need to train accountants that value ethics and have a good moral compass'.

Now she wants to come full circle, from learner to teacher, either at a university or with an accountancy institution.

'What I've realised is that there are very few professors that teach accounting and budgeting in public finance. So, I would really love to make a contribution in that space'.

Sombo believes that if she can find a role in higher education, this is where she can both live her passion and make the biggest difference.

'Right now, I'm sold on human capital: I just want to get people educated, get as many people trained as possible and get them into these institutions as experts, whether as accountants or public policy specialists'.

Reflections:

- Be flexible and look for alternative routes to achieve your career goals.
- View setbacks as opportunities to find solutions and grow.
- Short-term sacrifices help achieve long-term goals.



Never stop dreaming

Rachael Agen Tegwi

Rachael owes her start in accountancy to her uncle (Mr. Mudoh Felix, Chicago), who gave her a collection of accountancy books. This not only inspired her start her career journey, but also meant she could see the 'light at the end of the tunnel' when the journey got tough.



‘There were a lot of barriers that caused me to stay at a junior level. ‘Then I moved to senior in 2012 and since then I’ve been flying’.

One of the barriers was language.

‘I hail from one of the regions in Cameroon, which is English speaking’, she says. ‘I didn’t know French, but I had to work in a firm that was 100% French speaking’.

Now she is Senior Manager in a cluster of offices across nine countries where 95% of the population speaks French. But with no support from her first employer, she had to teach herself French – and learned some valuable lessons along the way.

‘When I write something, I am not ashamed to take it to a junior auditor to say, “please look at this and tell me what you think. Is it good enough to impress a client ?” You just need to be humble and listen to every person that can help you get to the target’.

In addition to coming from a linguistic minority, Rachael also encountered sexual discrimination / allegations before joining EY.

‘When you are a woman you are systematically considered to be weak’, she says. ‘For example, when you are going to do an inventory count, your boss will ask “Are you sure you’re going to be able to climb up if you need to? Are you sure you are not going to be stressed?” Several times I’ve been removed from an engagement I was planned for because a male colleague became available to fill the role’.

‘Generally, when you manage to gain the confidence of clients who were previously unwilling to hand over sensitive information to the audit teams, you can be considered having an affair with these clients. Many of times you will be expecting excellent evaluations, but the team leads could be mad and be asking themselves; how did you get this information’. In a situation, Rachael was accused of having had an affair with the client.

‘You need soft skills to deal with some clients. I don’t know how they treated the client before, but I was just being simple: explaining who I am, where I’m from, my objectives and career ambitions. At the end of it the client said: “let me have a list of what you need” Breaking that communication barrier could be seen to be unprofessional rather than professional sometimes by the team management whereas it’s just basic soft skills, a solution to this barrier’.

Work–life balance has been another pressure: Rachael has had to suspend her ACCA studies several times and is now very clear about setting priorities. Sometimes a simple dialogue with my spouse was enough to clear the cloudy air about my job and the several job-related travels. On the days that family becomes a priority, I chose family over my work, and I take a break from work. It's all about prioritising and communication when it comes to family and work, without forgetting the main objective of growing your career to the top. I kept working and walking along with my family and finally I am here today.

‘People ahead of you will always tell you this is a very difficult career when you are a family person. I do it by organisation and setting milestones: you just need to plan well, and you will achieve your objectives’.

Four years before Rachael completed ACCA, the practice that she worked for was acquired by a Big Four (EY) and she was promoted to Senior, assistant manager, then manager, and at same time of promotion to Manager, she was chosen to take on a new challenge in risk management.

‘It’s a different mindset in a Big Four firm: people look at you differently. They see potentials in you before you see it yourself. And before you know it, they’re already putting you on the next level’.

But she stresses that ‘you are the number one person responsible for your career and you should always believe in yourself. You are what you learn. Your character is key.

Hard work delivers great rewards! You need to be your own cheerleader. If you are dreaming to be a leader, to be really seen and be heard by people, you need to be loud: to be loud means you are positively impacting them. Be a conscious worker and not an eye-servant! Continually working hard towards achieving your goals, consistently, with a lot of resilience, tenacity, and humility will get you to the top of the leadership ladder. Be happy when you are criticised. Criticisms are hard to be given to someone, so when given, be appreciative of and work on those weaknesses for the betterment of yourself.

Rachael also believes that any outward show of confidence needs to be backed by a solid intellectual foundation: she has gone on to acquire more and more qualifications, not just to expand her own skills but to enable her to pass on knowledge to her team and mentees.

'A lot of people count on me. I just feel that teaching is the best way to keep skills and giving back to the society'.

She realises that she has now become a role model for others, which is a great responsibility.

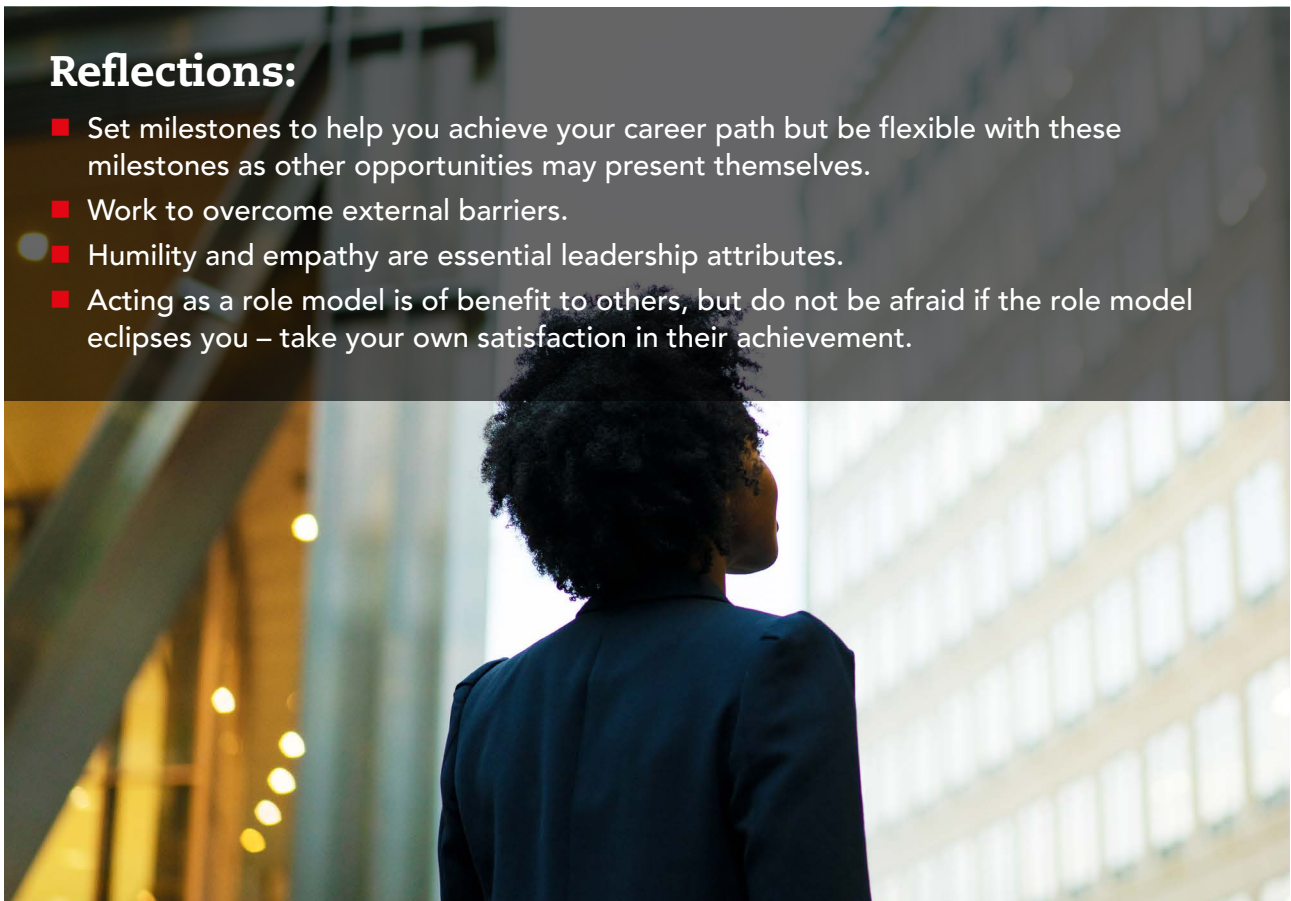
'We need to be humble: there is no success without failure. But never stop dreaming life can go from zero to 100 so fast you would not believe it. If I kept growing and going you too can do it. Just work on yourself: you will be marvelled by the outcome'.

She says her mentees, 'want to be like me tomorrow. But I always say, you don't have to think of only being like me, you can be more than me – and you will make me proud'.

'In the process I had three children, I was a mentor to, and still mentoring many. I was mentored and is still being mentored by many. I want to say thank you, to all my mentors, mentees, family, and friends. I am happy today despite my adversities my mentees continually make me proud!'

Reflections:

- Set milestones to help you achieve your career path but be flexible with these milestones as other opportunities may present themselves.
- Work to overcome external barriers.
- Humility and empathy are essential leadership attributes.
- Acting as a role model is of benefit to others, but do not be afraid if the role model eclipses you – take your own satisfaction in their achievement.



The love of numbers

Ta Thi Thuy Hang

As a schoolgirl in Vietnam, Thuy Hang had a great love of logic and numbers, so her parents, a farmer and a teacher, suggested she might study accountancy and auditing at university. It was a happy choice.

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'After studying the basics for two years, we got to the technical knowledge. Now I think that really I was born to study accounting!'

She also realised that accountancy could be a base for other careers and began to study for ACCA in her third year.

'Having an international qualification will give me an advantage in the labour market. It also contains knowledge about management and finance'.

She chose to apply to Big Four firms as the best way of using her qualifications while continuing to revise and expand her knowledge with real-world experience. She had a tough job with tight deadlines that she sometimes struggled to meet.

'Sometimes, I was too focused on detail. But if we manage our time efficiently and focus our work on the final goals, we can achieve the best result in the time given'.

She says she has been lucky in finding a role model in her head of department.

'I don't know her age, but my first impression was that she is really young, and her knowledge is really good. At one time I was not clear about the regulations and the nature of some items and she spent about an hour to explain it to me very clearly. This made me very grateful and I think that if I keep studying, I can someday become like her'.

She also has a mentor who has helped her with issues such as time management, and by discussing her future career plans. Her advice to people studying at university is to take your time and concentrate on one thing at a time.

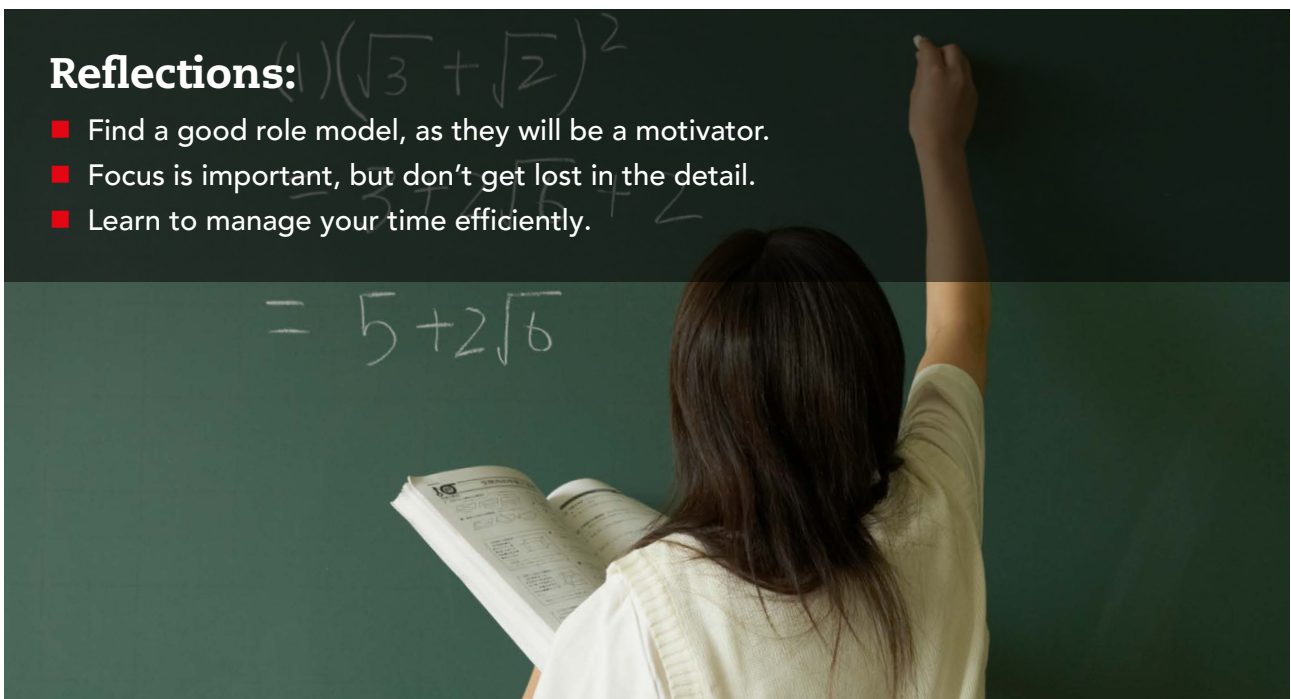
'Sometimes people feel like there are too many numbers and they don't want to study any more. Some of my friends do a lot of things at one time and then they find everything is a mess. And then they don't want to do anything. So, I think if we just focus on one thing, and try to finish it completely, then we can move on to the next thing'.

Throughout all this, support from her parents has been key.

'My parents have been a really a big inspiration for me when I started work, because even though they are not accountants, they really support me when I tell them that I want to be an accountant, or I want to study ACCA or I want to work abroad. And I think that they are proud of me'.

Reflections:

- Find a good role model, as they will be a motivator.
- Focus is important, but don't get lost in the detail.
- Learn to manage your time efficiently.



The one who always gives the answers

Siti Fatimah

This story shows how a shy girl from a poor background used her accounting qualifications to transform her life and even her personality.



Fatimah comes from a large family – one of nine siblings, whose father was a smallholder growing cash crops under the Malaysian government’s rural resettlement scheme, FELDA.

‘I have a big family so for me education is important to enable me to change my whole life. I don’t want to be stuck in poverty’.

She first heard about ACCA while studying for a diploma in accountancy, but feared it would be impossible for her family to support her financially.

‘It was like a dream for me to do ACCA but I still made up my mind to try’.

A government scholarship paved the way for her to become one of the first year of students to study for the ACCA Qualification at her university. She says that ACCA was ‘really tough’, particularly the Advanced Auditing paper: ‘But I chose it, so I should finish it’.

Fatimah’s goal was always to join a Big Four firm and lay the foundations for a stable career and income, but she had to postpone starting work for several months to look after her mother, who was severely ill. While her mother was in recovery, she applied to EY. However, her mother passed away during her first month in EY. She decided to follow tax rather than audit, and corporate tax rather than personal tax because she felt it would suit her shy personality.

‘Then I was chosen for the personal tax department: in my current role I need to speak with others so many times a year. What my firm has given me in those two years of experience has led me to what I am today: now I can speak comfortably with other people’.

One aspect that had damaged her self-esteem was that while she was confident of her technical knowledge, she was less fluent in English than her peers, and therefore she did not talk much. As she was only on a short-term contract, she decided she had to make herself more visible by participating actively at every meeting and roundtable sessions.

‘Even though I was really nervous but I would confidently go in front and give my answer. So, most people know me as Fatimah, the one who is always giving answers at roundtable sessions’.

She also worked on her communication skills in her spare time by reading as many articles and books as she could and watching YouTube videos and TED talks.

At work, she was entrusted with the task of clearing a backlog of complex cases, some of which dated back to 2012, which she did by establishing a good rapport with the tax authorities.

During this time, she found a role model and mentor in a recently promoted female colleague.

‘We grew together: I made it to senior and she also managed to get progression. So, I put her as my role model, also the one I can rely on, the one I can share my thoughts with and the one I can share my personal story with’.

After being made senior she had to learn to manage and delegate,

‘My managers told me: “Fatimah, you don’t need to do all the work yourself, you need to transfer the work to others”. But rather than just transferring the work, I coached the newest staff or interns to do it properly’.

She also wants her staff to be like her and speak up,

‘Staff also need to have the courage to give their ideas to their seniors’, she says. ‘Even receiving constructive feedback from others that your idea is wrong is a good experience: we need to have ups and downs in our careers’.

Looking ahead, Fatimah is always trying to broaden her experience through secondments to other departments, gaining knowledge in such areas as cross-border transactions and corporate tax, as well as advisory work. She would also like to travel and learn about other working cultures, but COVID-19 has put a hold on this. In the longer term, her ambition is to start her own tax advisory firm.

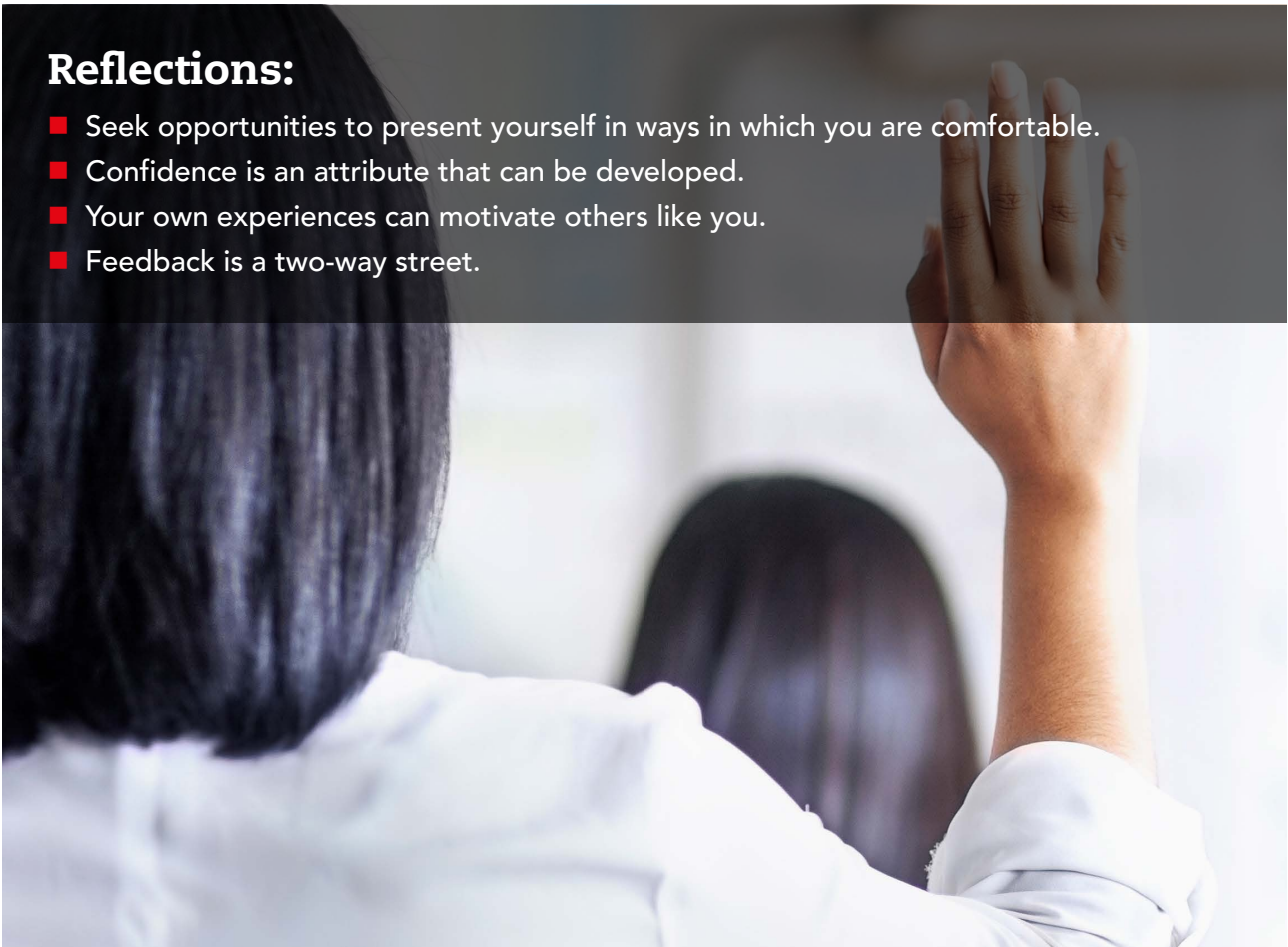
Now she has begun to share her experiences with students who are following in her footsteps and hopes to become a role model herself. As the first person from her village with an accountancy qualification, she hopes others

will see that by focusing on their own education they can have a good career and benefit not just their families but also their society. As her sister is a full-time carer for their father, she is now able to share her income with her family and help them out in various ways.

'The advice I would give to young people who want to join the accountancy profession is never give up, be resilient. The most important thing I learned in life is never to give up my ambitions'.

Reflections:

- Seek opportunities to present yourself in ways in which you are comfortable.
- Confidence is an attribute that can be developed.
- Your own experiences can motivate others like you.
- Feedback is a two-way street.



'I prefer creating money'

Janice Wong

As somebody who lives in Hong Kong Special Administrative Region (Hong Kong SAR) of China, Janice Wong is very clear about the value of accountancy to society:

– especially in Hong Kong SAR, where we are upholding the city's positioning of its own professional services to capital markets and fundraising in the local area'.



Initially attracted to accountancy because of an innate sense of order and organisation, she grew to appreciate its wider applications as she studied it.

'I expected accounting to be more about financial reporting, just pulling the figures together, but it's exceeded my expectations. For example, we can help organise marketing campaigns because the logic is the same: we apply the data we have from past performance and suggest some actions from a finance perspective'.

After university, Janice joined PricewaterhouseCoopers (PwC).

'My intention was to get exposure to various industries to find out which industry I liked the most, and which career path I would take.'

From PwC she moved to KPMG, which had a different client base and exposed her to multinational companies and pre-initial public offering (IPO) work. By this time, she had recognised that she wanted to become a chief financial officer (CFO) in a commercial environment, rather than an audit partner.

'There's one CFO I remember, I still admire him a lot, he's working in the beauty industry and creating a lot of value to the business. Auditors create a lot of value too, but that is more on the compliance side, whereas I prefer creating money'.

After five years at KPMG, she realised that the time was right to move because she had now gained a good knowledge of the working of several finance teams as well as capital markets.

Initially, she took on IPO work with an environmental technology holding company, but decided capital markets were not for her.

'I felt I would enjoy something more people-related, like a service industry or what I am doing now with a product I would use myself. To see the feedback from customers, that matters to me'.

A move to a mobile phone manufacturer in Shenzhen brought exposure to the US, working with, and establishing effective communications with a very different and demanding working culture. Then it was back to Hong Kong SAR, to work for a property-holding company, which in turn led to the opportunity to become finance director of one of their subsidiaries, Pacific Coffee.

'This is a business that is very much related to my day-to-day life', she says. 'I've been a heavy coffee drinker since I was an auditor'.

After joining the company, she was fascinated to expand this 'customer perspective' to learn all about the supply and production of coffee.

'I didn't know that there was so much knowledge behind operating a coffee house. The market is very dynamic, we have a lot of competitors, and the business environment changes every day. I knew I really had the chance to do business partnering in Pacific Coffee'.

Janice says that part of her role is to change other departments' view about what finance can do for them.

'Pacific Coffee is a kind of traditional company. We have been in Hong Kong for 28 years, and the expectation on finance is very traditional', she says. '[Operating teams] didn't involve finance in the planning stage, they just inform finance of the result after the activity has been done. So, we did have to change the various departments' perception on the new role of finance'.

This will become much more central as Pacific Coffee moves into a phase of regional expansion. She has also overseen a major IT system change.

'This was the first time I experienced managing change. I had to get my team onto the new system, which was very painful for them and created a lot of work. But I learned how to calm them down, by getting them to know how we could benefit from the system'.

daily operation of the coffee houses where they have enough funding – I used not to worry about the liquidity of the chain, but this is now one of my key areas'.

This experience has underlined her appreciation of the value of learning – she is now completing her EMBA.

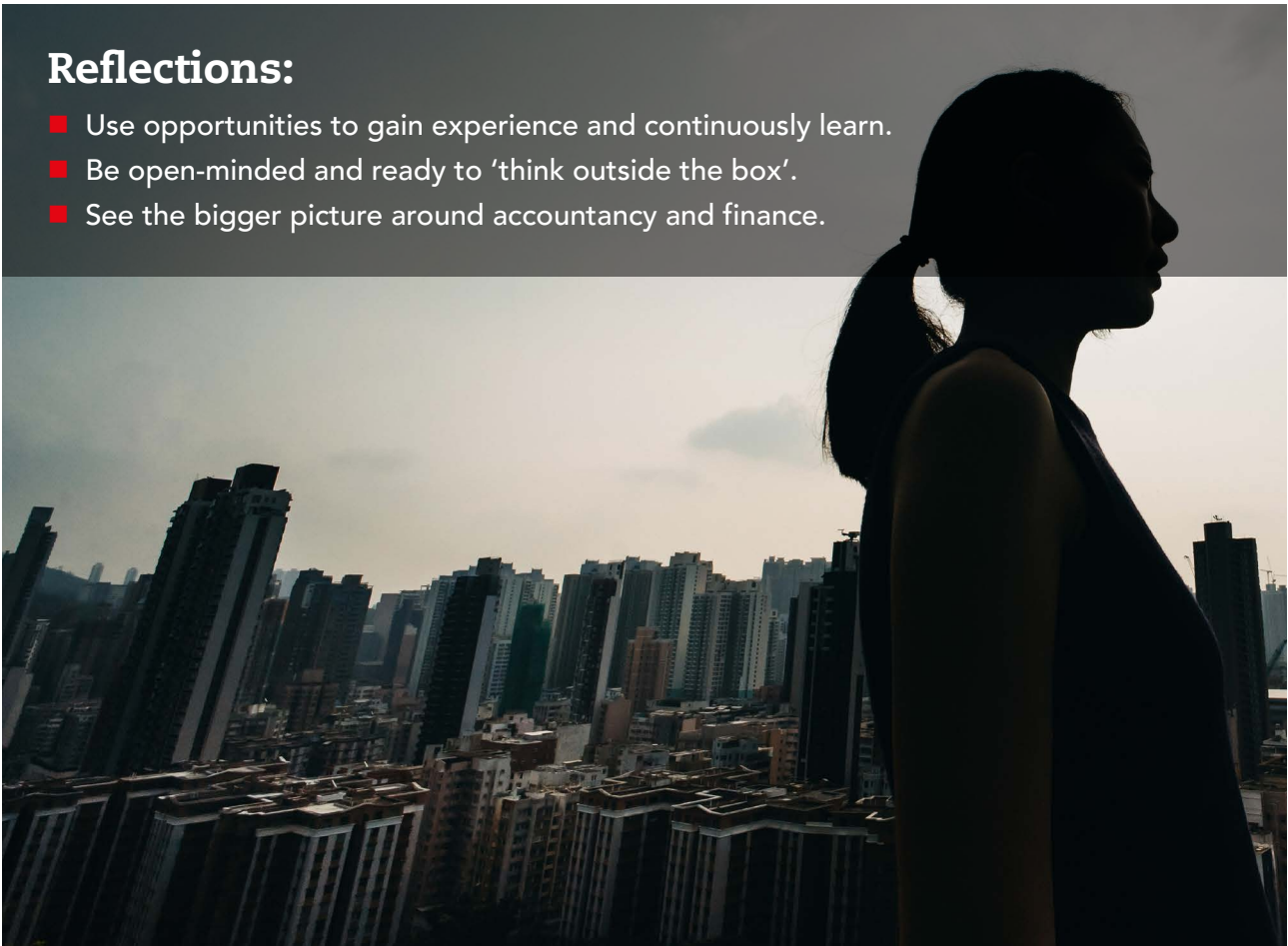
The pandemic has brought a new set of challenges and demanded some radical rethinking of business approaches.

'Our role is kind of dynamic: we have to give advice to the departments, but we do not see what "normal" is any more, we do not see where the new normal is', she says. 'So, we have to give a range of possibilities rather than a simple recommendation. I also have ensured the smooth

'My advice to younger accountants would be to try to be open-minded, to try to learn new things, and try to think outside the box. I think that if I didn't take my EMBA, I might not have the vision or the ability to help my CEO [chief executive officer] to survive in this difficult time'.

Reflections:

- Use opportunities to gain experience and continuously learn.
- Be open-minded and ready to 'think outside the box'.
- See the bigger picture around accountancy and finance.



Giving students work experience

Dawn Williams

When Dawn Williams was a child – so her parents tell her – she wanted to be prime minister. But while she was at school, she switched her ambition to audit.



'I think it was because of my critical skills that I gravitated towards audit. In Barbados we push a lot of the technical stuff, but not the long answer, and I think that's why a lot of people gravitate towards financial accounting – but I was the opposite'.

A summer internship at PwC underlined the appeal: 'I really loved the environment, because I get bored really fast. I need something new every day and audit gave me that'.

She was particularly drawn to manufacturing companies.

'I loved going to see how things worked, how things were made. And I think audit made me come out of my shell, because I was fairly shy before then. But if you are on audit you can't be shy anymore because you are dealing with the top-level people in the organisation'.

After school her first job was with Deloitte, and she also began studying for her ACCA Qualification, which she describes as a 'humbling, humbling experience'.

'It was a real transition coming from the school environment, where I was fairly at the top of the class. Studying and working at the same time, it was very hard'.

Nevertheless, she soon qualified and shortly afterwards took a job as financial controller with an off-shore company.

'I wanted the experience on the other side, and an opportunity came up at an offshore company, and it was paying a bit better, so I left. My audit partner told me "I give you six months". I didn't believe him, but after month two or three I knew the entire cycle and everything that was done'.

She decided to go back to her first love, but this time as an internal auditor with a cement company.

'That was my favourite job. Every day was a challenge, there are so many things you have to investigate, so many processes and sub-processes. It was like heaven, I had to learn so much'.

A lot of this was non-financial.

'Sometimes you have to walk the entire plant to do an environmental check, to see if people are disposing of the garbage properly. I could tell you how to make cement from beginning to end. And then I could tell you how to market it. And how HR [human resources] operates. I could tell you how all the individual departments are working because I have audited them'.

But Dawn realised that she would have to set up her own business. Two chronic illnesses meant she had to spend a lot of time out of the office, and even though she was delivering her work on, or ahead of time, she found it taxing.

'In Barbados our culture often rewards attendance more than productivity. And though persons were not saying it directly to me, I felt the pressure of this presenteeism'.

And so Resilia Accounting was born. Originally designed to be a payroll company for small businesses, Dawn quickly found herself drawn into accountancy through the network she had built up during her career, and she was also able to draw on the holistic approach to business she had learned as an internal auditor.

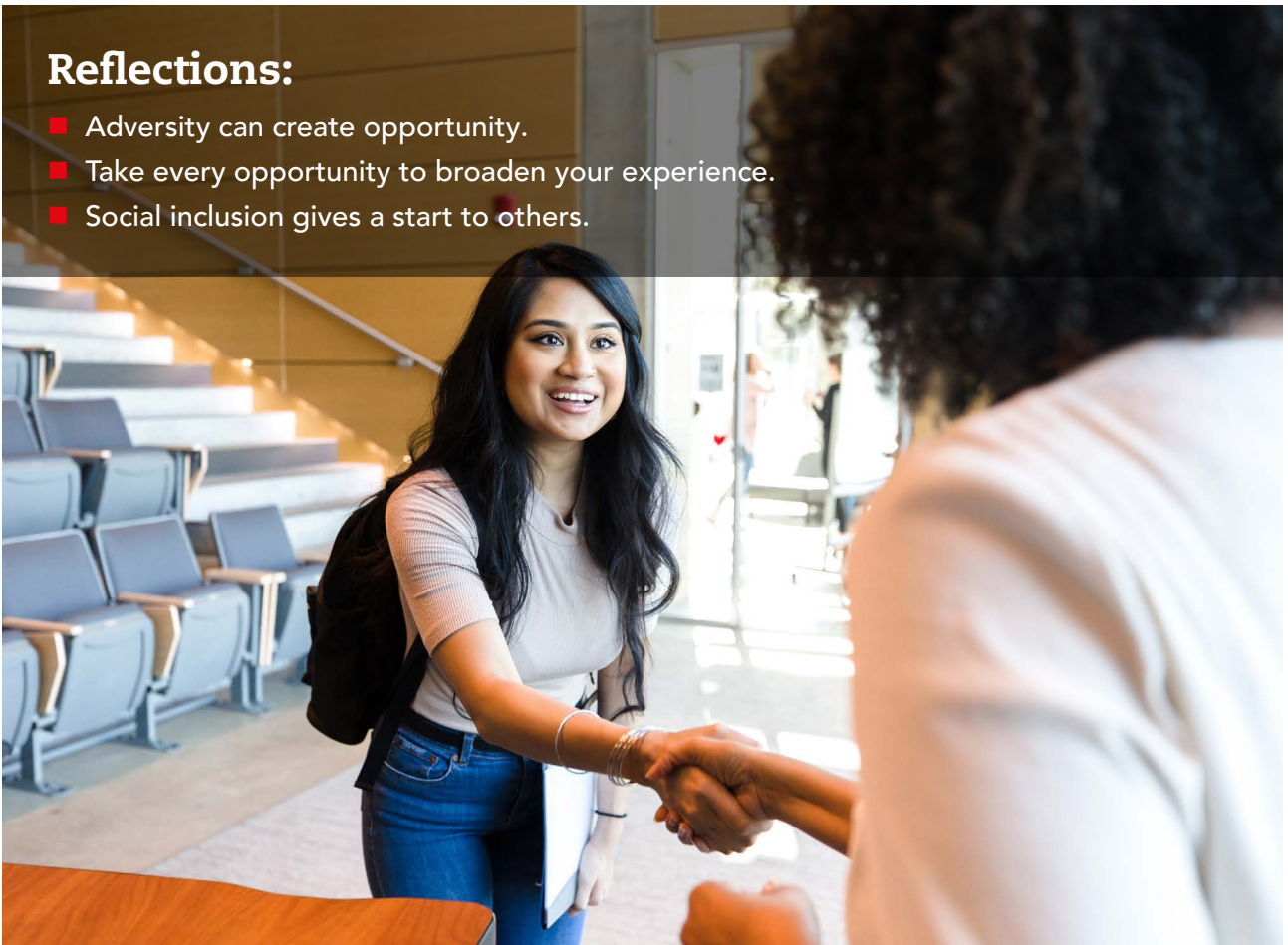
Before becoming a financial controller, she had taught herself QuickBooks, and this has stood her in good stead in the era of cloud accounting. Rather than take on fixed overheads, she works remotely and uses the flexibility to work around any recurring health issues. She works mainly with small businesses and keeps costs low by partnering with the university Accounting Students Association and offering work assignments to students, who otherwise find it hard to gain work experience and face a very competitive job market.

As well as giving free seminars at the university, she also offers a lot of tips to fledgling businesses. COVID-19 has accelerated the digital transformation and, as well as helping her customers make the transition, she is seeing a new wave of younger entrepreneurs who are starting their own businesses after losing their jobs in the pandemic.

'I can foresee a lot of them will be coming for accountancy services or advice or asking: "can you help me write a business plan or do some projections for me because I want to get a loan?". So, the nature of the services we offer is going to change a little bit. And as a result of COVID there's a push to educate younger people in entrepreneurship. It's a bit late, but it's good'.

Reflections:

- Adversity can create opportunity.
- Take every opportunity to broaden your experience.
- Social inclusion gives a start to others.



'I'm wearing all my previous hats'

Anastasia Chalkidou

Sometimes it can be hard to make sense of a life in which one takes on different roles, and a career in accountancy often leads to such a life. Anastasia Chalkidou's CV is a bold and graphic one-pager that spells out in a few hundred words her vision, values and achievements. As co-founder of IT and accounting consultancy Quantum Business and IT Solutions, she believes she is now bringing all her experience to bear.



'I'm wearing all my previous hats', she says. Her first 'hat' was that of a junior accountant at a furniture and umbrella company, which she took on while simultaneously studying Accounting and Finance at Athens University of Economics and Business.

This was partly for financial reasons, but there was also a practical side. Even though working 'flexible' hours took up much of her spare time.

'I didn't want to wait to see what there is to do in the accountancy profession, I wanted hands on experience of what I was reading in the books. There was a production department as well as a sales department, and as part of the imports-exports of the products there were international exhibitions as well, so I was already dealing with international trade and learning about the European Union and intra-community transactions'.

At the same time, she was excited by her studies.

'I loved accounting. I love the way it is structured, and I really love the social impact that we can make as accountants'.

When Anastasia began her career, the Big Four had recently launched graduate programmes and she was part of the first wave to join PwC that year.

After 10 months of auditing various companies – and meeting many 'inspiring' personalities – she was promoted and assigned to financial services audits. Although there was financial support for taking the ACCA Qualification, the time for studying was limited and this (combined with a fear she might get pigeonholed in financial services audits) led her to look for a new role.

'I liked my studies with ACCA, but I realised there was a lot to learn and I had to devote proper time to it. And it's not only technical: it's also a leadership skills qualification, a qualification that provides you with a 360-degree view of the profession and an international perspective'.

She found work in one of Greece's 'big four' systemic banks, in a department dedicated to International Financial Reporting Standards.

'I have realised since my studies that this was something new and very interesting that will bring radical changes', she said. 'So, I decided to devote a bit more time to it'.

After completing the ACCA Qualification – and getting married – she and her husband decided it was time to broaden their career horizons, particularly as the economic situation in Greece was worsening.

'It was time for a change. I had been an auditor and a preparer of financial figures, now I wanted to go back in the process and see how all these regulations and standards that we had to apply had become a body of laws'.

A lobbying role came up with the Federation of European Accountants (now Accountancy Europe) in Brussels.

'I was entering an industry I didn't have a clue about, but I had ACCA on my CV, which is a huge brand to carry with your name. You are not afraid of anything; you can test your limits as much as you want'.

Given the situation in 2011, being Greek abroad was not easy.

'You had to try a bit harder, to prove that you are not the lazy one. Using humour as an icebreaker worked perfectly back then'.

Lobbying is a tough industry:

'You have to be diplomatic, to be professional, to be ethical, and to combine everything without creating any cultural issues: what might be a joke in Greece might not be a joke in Germany or the Netherlands'.

By the time she and her husband, who is an IT expert, were ready to return to Greece, they had formed a clear vision of what they wanted to do.

'We had been involved in various projects in our respective industries and realised that SMEs [small and medium-sized entities] in Greece did not have access to quality services for IT or accounting and finance. So, we decided to create Quantum, a consulting company which combined our knowledge and experiences'.

After seven years, this vision is becoming a reality, as they have helped their clients come out of the difficult times and embrace digitalisation.

'We educated them through the process, and explained that this is not something very expensive, you can have this kind of service and you can have it customised to your needs.

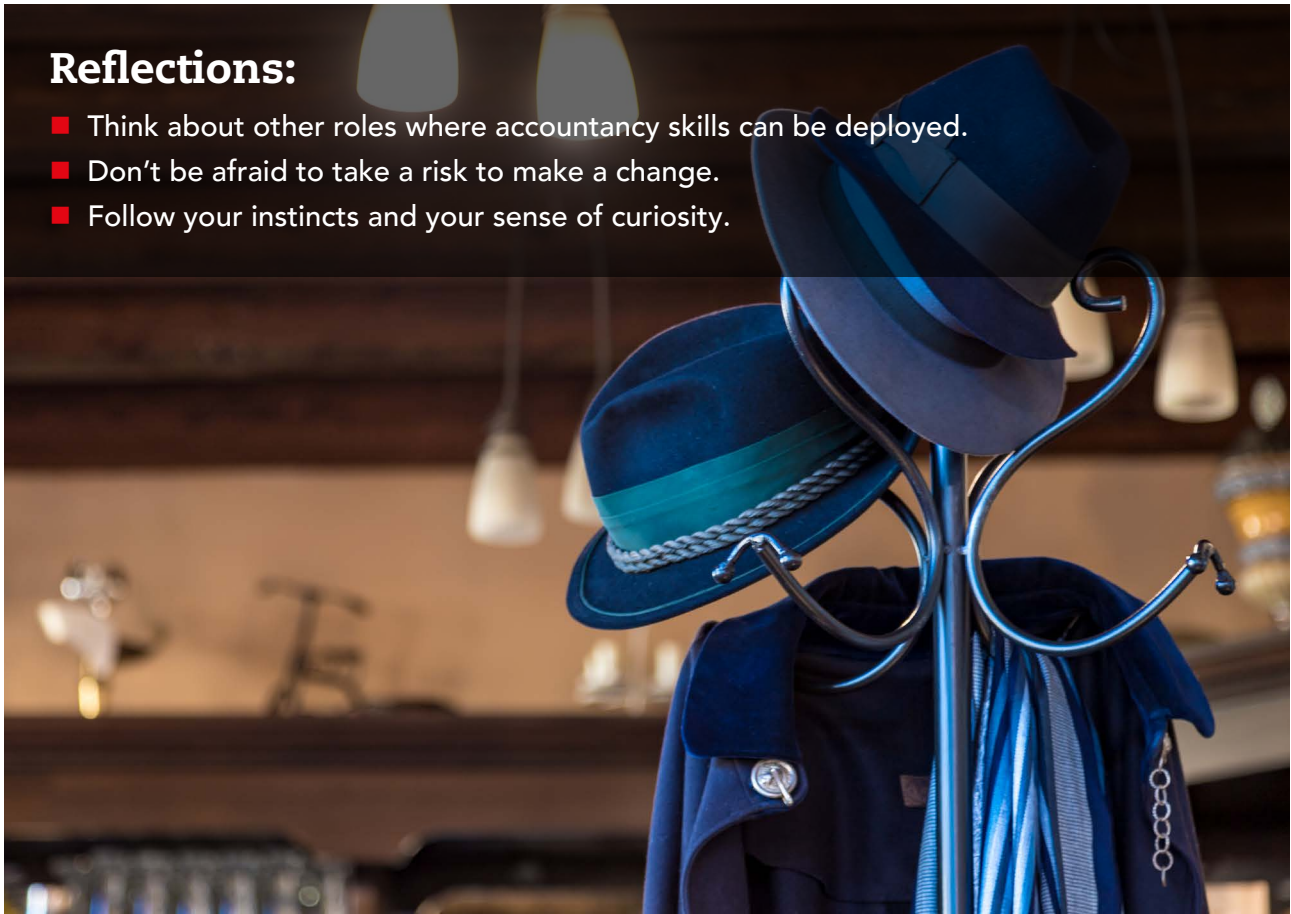
This is the culmination of an 'evolutionary journey' in which Anastasia has been able to draw on her experience as accountant, auditor, policymaker and, now, entrepreneur.

As well as being an advocate for SMEs at the policy level, she mentors other entrepreneurs and shares her experiences with younger accountants.

'I try to encourage them not to be afraid to take risks', she says. 'There are always ups and downs – I would not say I have presumably never made a mistake. But nothing changes without taking risks: even if you don't like the result, you have learned something – whatever doesn't kill you makes you stronger'.

Reflections:

- Think about other roles where accountancy skills can be deployed.
- Don't be afraid to take a risk to make a change.
- Follow your instincts and your sense of curiosity.

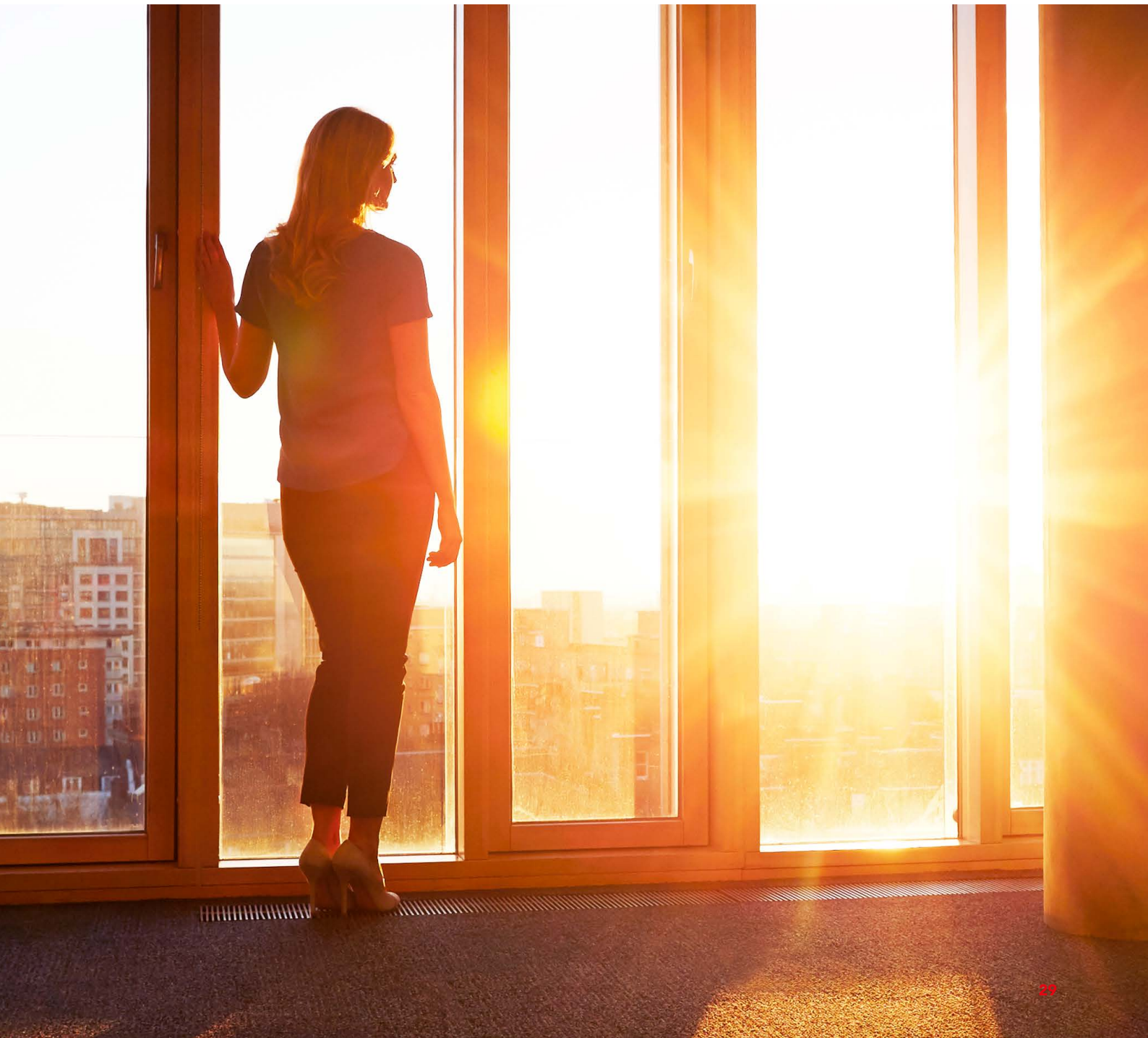


My dream was to be a businesswoman

Eriona Bajrakurtaj

When Eriona Bajrakurtaj's schoolfriends in the UK said they wanted to be pop singers or film stars, she had a different goal.

'My dream was always to be a businesswoman. I couldn't wait to one day be able to walk into an office or a meeting with my suit and briefcase: I was strange like that.'



She is now managing director of the accounting practice her father started, but this doesn't mean her path has been smooth: over the last five years she has transformed what was a successful business focused on a single individual into a fast-growing digital practice.

'With a traditional firm, turning digital is a lot more difficult than starting a brand-new firm. It's like renovating a listed property: it's so much cheaper and quicker to build a new home from scratch'.

Part of the issue was trying to change the practice her father had built from scratch: 'There were disagreements every step of the way. But I told my dad, this is your fault, you raised me to think outside the box'.

Eriona's father – an ex-Army major – insisted she start working in the practice part time when she was 13, to 'learn the value of money'. He taught her by getting to her to do tasks such as bank reconciliations for the first time by herself, with little or no direction.

'He'd say: "if I wasn't here what would you do?". The first thing that popped into my head was "I'd be going home right now". But when I completed the tasks, and had that sense of accomplishment I started to get a real flavour for it. That's how he taught us: no matter what, you have to find a way, an answer, you need to figure it out for yourself'.

From these early experiences Eriona gained a taste for studying and working that has never left her: she decided to study for the ACCA Qualification instead of going to university, but when she was finishing ACCA she also completed a MSc in Accounting and Finance and when she finished immediately took a degree in international banking and finance law, and recently fulfilled a dream of going to Oxford, completing a Diploma in Strategic Finance.

'It was aimed at leaders in companies, CEOs – the work they do is pretty full on. I had such a great experience, being taught by world-class teachers, plus the amount of learning from experiences I was exposed to from people in my class, who were from all over the world'.

During all this study she was also transforming the family business.

'We didn't have a database, my dad said we didn't need one, we didn't even have a list of clients. He'd say, "ask me who the directors of this company are" and he could name every one'.

So even though her father had built a successful practice, Eriona saw this as a blank canvas and began to introduce some basic infrastructure and to plan for growth by implementing a digitisation strategy.

'I thought we could do so much more and provide a completely different kind of service which would be valuable to all parties. Then the government started talking about Making Tax Digital, and I started looking at different software and I found that it wasn't a compliance issue, but it could be so much more. I was not going to give up the opportunity to change what we do completely'.

Eriona said she was 'worried every step of the way'.

'Is this going to destroy the business? Are our clients going to like this? Are our staff going to like this? My dad didn't believe in this until January 2020, then something clicked for him because he kind of saw everything coming together, he saw my vision come to life'.

Now Eriona is looking for her next challenge.

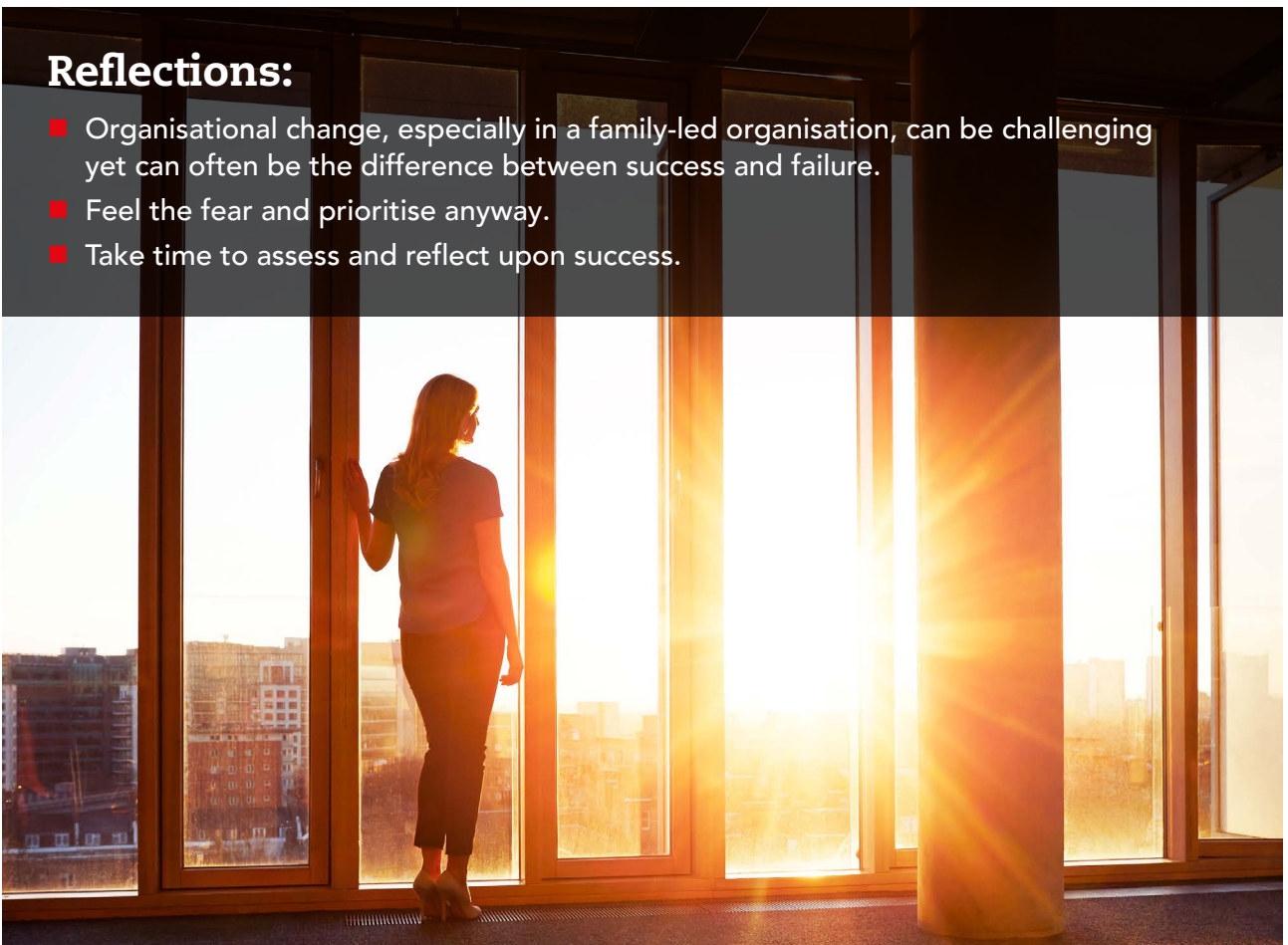
'I feel that the mission that I had is complete, now I'm looking for the next project. I'm the type of person that loves change, once something is achieved, I like to move onto the next'.

'I really do attribute a lot of that success to the way that ACCA has taught us as accountants: how to approach life, how to identify what the important aspects are, and what to prioritise', she says. 'I think I could probably start any kind of business now, because I understand the ins and outs of how each one works. I don't know of many other professions which give you that insight'.

It has sometimes been a lonely journey, but Eriona's ACCA Qualification has been her mainstay.

Reflections:

- Organisational change, especially in a family-led organisation, can be challenging yet can often be the difference between success and failure.
- Feel the fear and prioritise anyway.
- Take time to assess and reflect upon success.



Don't have a glass ceiling in your mind

Geeta Degaonkar

'I come from a very humble background, and while we might not have had a lot of money for entertainment and other things, we always had money for education. My father said: "I don't want you to waste time walking to college or going by bus, you need to really study and make it effective".'

He bought her a car at an early age to instil confidence and to break the gender bias as in those times it was very unusual for a girl [in India] to drive at such a young age.

Not only that, but he taught her to maintain and repair it as well:

'He always had this advice: "I want you to be independent in life, and I want you to make something out of your life, and not just be married".'

By the age of 17 Geeta was already working as well as studying, setting up a part-time advertising agency and sometimes attending events abroad.

After studying management at university in India, she joined an insurance company as a management trainee, in an environment where trainees, especially female ones, were expected to be seen and not heard. She was taking notes in a meeting when the marketing manager said he wanted to hire a public relations (PR) and communications specialist.



'The CEO said we have this bright young lady here why not give her a chance? But the marketing manager said I do not think she is fit for the role. She does not have the experience'.

Others supported the move and at the end of the meeting the CEO asked if anyone else wanted to say anything?

'I said "yes, I want to say something. I will take this opportunity and I will do whatever it required to be done. If I don't do well, hire someone else". And he said, "OK, you have the job"'.

That experience taught Geeta always to voice her opinion.

'If you have a glass ceiling in your mind, you will not always get up and grab that opportunity.

She quickly learned the 'tricks of the trade' and soon the marketing manager was recommending her for a bonus. It's an experience to which she continually returns.

'As you progress in your career sometimes you do become complacent, you do feel stagnant. You have to keep pushing yourself to remind your older self of when you were aggressive and you used to fight for your rights, when you wanted to take the world on'.

Geeta's next role was for a financial service company that wanted to set up a shared services centre in India, and this

has been where her career has focused ever since, working for companies such as Tata Business Services and Thomas Cook (India) Ltd in leadership roles and now leading the shared services centre India – for oil and energy company, Worley.

It's an area where she feels there is a growing need for professionalism, and for the last few years she has been engaging with ACCA to develop its representation in shared services.

'We will have a mix of chartered accountants and graduates as the requirement is for the shared services centre to move up the value chain by undertaking complex global finance processes and evolving a more strategic role', she says. 'In a global shared service centre our stakeholders are CFOs and CEOs, so the ACCA qualification can definitely give confidence that we have the right kind of people'.

'As members of the shared service centre, they are now becoming more like business consultants to the organisation, showing it a mirror of what is going wrong or what can be improved', she says. 'It will also [help] organisations navigate the reskilling required by automation and AI'.

She says she is encouraged to see more women coming through in accountancy and finance, but worries that young people may focus too narrowly on their careers.

'They don't keep an eye on the changes and advances. Education is not just about passing exams but [about] learning new things and being inquisitive about what's happening in the world. I'm still a student of life'.

Reflections:

- Being inquisitive is a strong attribute.
- Don't focus too narrowly in your career aspirations.
- Take the chances open to you.
- Keep fighting for your rights.

It's dangerous out there

Looi Pui Mun

Although still a student in Malaysia, Looi Pui Mun has already achieved a great deal: although she comes from a small city, she has set her sights on a career in strategy consulting.

Her parents had thought she would follow her brother and study for a diploma in her hometown, but she managed to get a government scholarship to study at university, which meant moving away from home.

'It's not like I don't like home, but 18 years old that's like the Golden Age [when] you're supposed to step out of the house – you move to another town, you study, you become independent. My parents thought I would just study for an additional two years and then go to work somewhere near home. But that's not my goal'.

Explaining this to her parents with blue collar jobs has not always been easy: 'My parents are both deaf. So, sometimes there is a little bit of a problem in communicating what I want from my studies: although I know sign language, sometimes it gets lost in translation'.

Her mother initially tried to talk her out of going to university and into studying nearer home. 'She said it's much easier, it's cheaper, you'll be at home, it's dangerous out there', she says. 'But I just had to be very stern about it and say no, I am going to university. And, even though they didn't understand what I was going for, they trusted me, they trusted my instincts'.



Going away to university has helped her become independent and overcome her social anxiety.

'When I was young, I was embarrassed using sign language with my parents in public, I was very afraid of people judging me. With hindsight, they were probably just curious, maybe they've never seen someone using sign language. But I was hyper aware'.

University gave her the space to redefine and learn about herself.

'I had a blank slate, there was no one there from my hometown, so I thought I could change myself for the better. I [have] become much more outgoing and I think I do have a natural leadership sense, when I'm in a group I try to make everyone feel welcome'.

In Looi Pui Mun's first and second years she threw herself into group activities, becoming involved in social entrepreneurship. One project looked at turning waste coconut husks into charcoal, creating entrepreneurial opportunities in small villages. In future, she hopes to be able to create her own social enterprise as a side project.

'I don't have the idea yet – I feel that maybe I've not been exposed to that many problems', she says.

She is studying a combined course in accountancy and information systems, which she believes will help with her future career.

'We are learning to create, for example, a purchasing system, and because I am an accountancy professional, I understand the business process', she says. 'So, when I become an adviser to a company, I can advise on system implementation and digital transformation'.

She has also committed to completing her ACCA Qualification in the same timescale as her university studies, while aiming for a first-class degree – which in Malaysia means she will not have to repay tuition fees.

'In my first and second year I was quite an active student, I joined tons of programmes', she says. 'But in my third year I quit all these activities because I felt I have learned enough for them and I started pursuing ACCA. It's quite manageable'.

She says ACCA is very different from her university degree, with a lot more context.

'My view of accountancy has really changed because I feel the ACCA [Qualification] is not just about accounting, it has a lot to do with the advisory role. So, I'm leaning towards that now'.

Reflections:

- Social challenges should never be a barrier to setting ambitious goals.
- Education is as much about personal growth as acquiring knowledge.
- Don't be afraid to capitalise on opportunities and to remain consistent with your effort to see a leveraged outcome.

Not being pigeonholed

Christina Christoforou

Not only was Christina Christoforou told as a schoolgirl in the UK that she would never amount to anything, she has it in writing. But a few years later she is a well-established 'virtual CFO' with a portfolio of clients who look to her, not just for accountancy support but also for strategic advice.

'All of my school reports said that I was underachieving, that I was below average. It wasn't that I couldn't learn or anything like that, I just took my time learning. I really need to understand how something works before I can grasp it'.



Work experience gave her a taste for finance – ‘I really liked that there's a way to know that you're right’ – but a D grade in GCSE Maths scuppered her plans to study accountancy. Fortunately, her aunt, Cordelia, helped her get a job as an office junior working in a law firm, Wedlake Bell.

‘She managed to convince them to hire me and because I didn't go through a recruitment firm or anything like that there was no risk to it. And I loved it. I literally loved it. I wasn't pigeonholed in any particular area, and that kind of took my inquisitive-type brain, because I love seeing how things fit together’.

Even then Christina was still determined to become a qualified accountant and a finance director (FD), and completed her accountancy diploma in a different learning environment.

‘I did night school, and I found that a lot of the people there didn't necessarily want to be there, they had to be there. Whereas I was there because I wanted to learn, so I dedicated a lot of time to it, pretty much all my weekends’.

At this point (she was now 20) she toyed with launching her own bookkeeping and accountancy practice but decided she didn't yet know enough and instead became a management accountant for a law firm.

‘But my exposure in the firm wasn't just that I did management accounts: I built really good relationships with the finance people. I would listen to what they said, and it would be my thing to make things more efficient’.

She discovered she had a real knack for process improvement.

‘I taught myself how to write macros in Excel to speed things up, I made things so much better and this built-up team morale. Because when you're in finance you do a lot of mundane data entry and this is a real reducer of morale’.

This also meant standing up for the finance team with the senior staff in a male-dominated industry.

‘They are the ones that have to say, “no you can't put your holiday in France on the business”, “sorry, you don't have a receipt for that meal”. And that's hard, to go against the owners of the business, especially if you don't have any backing’.

Christina worked with the managing partners to make sure the finance team had the backing they needed.

‘I would say, what rules do you want to enforce? I will distribute them, we will educate on them, but I need your backing. Because I felt I had a responsibility to elevate the firm and its finances, and to protect people’.

Even though very few people in the industry were qualified or even studying, she took on the ACCA Qualification, because she believed that otherwise she would reach a ceiling in her career. Without a lot of support from her employers, she had a ‘really rough time’.

‘It took me six times to pass one of the exams, and I was literally on the verge of giving up. But then I came across this company called First Intuition and I reached out to the owners and said you are my last hope, if I don't pass with you, I'm going to give up. Since that day, I just constantly kept passing’.

Her progress gave her more insight into her work.

‘I would learn something at ACCA and right away I could implement that in my budgeting. And you learn about the legal side as well, so when I saw documents coming through from a legal perspective, I actually understood these things’.

It also built her confidence.

‘I remember having a discussion with one of the directors. It was really hard to stand up to someone like that who was so sure of what he was talking about. But once it all calmed down, I went back to him and said, look, I actually study this, what you are referring to is not right’.

Her next move was to become a financial controller for a PR firm: her plan had been to learn from the financial director, but that person left, and she found herself combining both roles.

'I wasn't even qualified at this point. And I was managing the day-to-day transactions, working with the board, having to travel to Brussels and study all at the same time'.

After a year and a half, she realised she didn't want to work for just one firm.

'I went back into the legal industry, but I told them at a very early stage that once I was qualified, I wanted to start my own business'.

Her role was to rebuild the firm's UK finance function, and after three years she had transformed its position within the global network.

'I just worked with each of the finance people and understood what they did and looked at how we could improve things. So, then it becomes much more about mentoring and improving relationships'.

When she qualified, her plan was to build her business and continue to work with the firm, which she reasoned she could do now that she was no longer studying.

'They said no, so I handed in my notice. But they actually hired me back as a consultant in the end'.

Her initial goal had been to become a sort of holistic financial consultant, looking at business goals in tandem with personal financial advice.

But she quickly realised that that involved too many specialisms and her role has evolved into a 'virtual CFO', working with innovative companies. A lot of her leads come from Instagram and Facebook.

'When I was on LinkedIn, I only got finance people following me, who already knew what I was talking about. But there are a lot of people popping up in the online space, who earn an awful lot of money. They are business coaches, or virtual assistants, or social media managers, and they know nothing about finance'.

Her next goal is to build an agency for financial professionals, and also to combine her role with training.

'Some of these firms are multimillion-pound firms, and they have a bookkeeper, and the bookkeeper wants to learn but doesn't know who to learn from. So, I'm coming in as CFO, but I train the bookkeeper up to FD level, so that means [that] the person grows with the firm'.

She is also keen to educate budding accountants in the expanding professional possibilities open to them.

'People say you're an accountant, you're in finance, but my mission is much more involved with the strategic growth of a firm. I've done a lot of mentorship for budding financial professionals, getting them to think like an FD.

That's where I'm really focusing my growth at the moment, because it's just such an important area. I speak to people all the time that are in university, and they're like, "Oh, I hate the learning that I'm doing. I don't want to become an accountant because of it". And I tell them "it's not like that: it's so different".

Reflections:

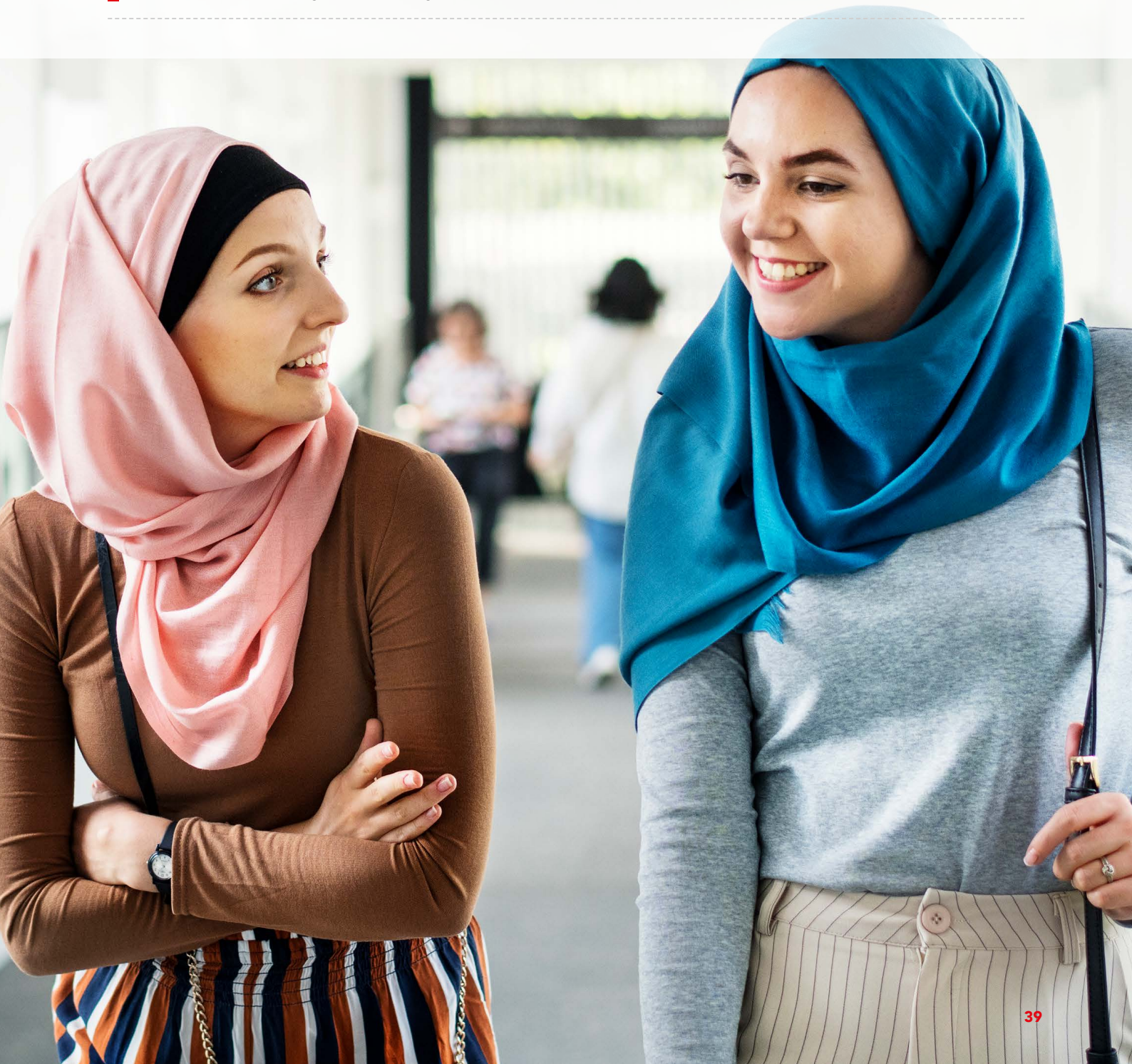
- Understanding your personal learning style can be the key to success.
- Being persistent in achieving your goals will reap benefits in the longer term.
- Build your virtual résumé and personal brand using social media.

Accountants are funny!

Ayesha Al Zaabi

When Ayesha Al Zaabi started work for Mubadala Development, a major Abu Dhabi conglomerate, she was confident her Bachelor's degree in accountancy would stand her in good stead.

'But when I was sitting in meetings, they were talking in language I couldn't understand. And I thought, did I study finance and accounting? Or something else'.



She decided to start again with ACCA, and to do so from scratch, even though technically she had exemptions.

'When I started the first level, I could understand 50% of what is going on, which is OK, at least I'm adding value', she says. It took her just two years and three months to become the first Emirati woman in Abu Dhabi to complete the ACCA Qualification:

'But I would never say I am 100%. Education is never finished'.

Even though ACCA was not widely recognised in Abu Dhabi at the time, she says it was a 'game changer'.

'It's opened so many doors. It's one of the biggest reasons why I am now head of finance affairs and purchasing at Smart Dubai, while I'm still in my mid-30s. The person before me was in their late-50s'.

Smart Dubai is a government initiative aiming to make Dubai the 'smartest city on earth' through technological innovation.

Ayesha was initially in charge of finance, but budgeting and procurement were soon added to her portfolio.

'It actually makes my life easier, to have the whole circle. It's really added to my knowledge and my career. It's lots of work, but lots of work is better than no work'.

Experience of transforming Dubai's government processes, and working within the wider economy has inspired her to do a Master's degree in Public Policy and Sustainable Development.

'I like to do something each year. But it's not just about letters which you add after your name. It really makes you think behind the scenes'.

She has also become an advocate for accountancy and encouraging more people in her organisations to gain ACCA qualifications.

'Everyone thinks accountants are boring, and we don't know how to laugh. We have to be serious because we talk about numbers. But accountants are funny!'

She wants to challenge stereotypes of the Emirati nationality.

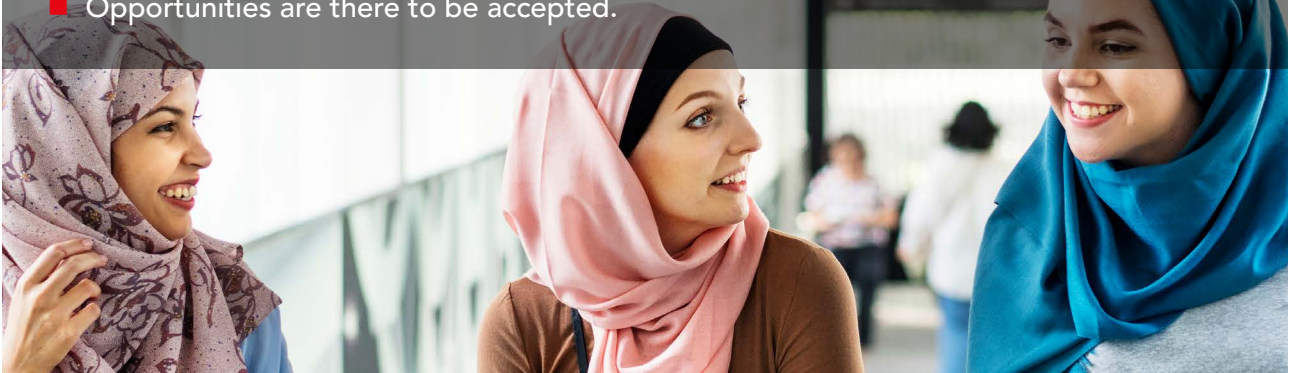
'We do have the stereotype that this nationality doesn't study, but every nationality has the lazy and the hardworking person'.

Learning is the key.

'Education is part of maintaining yourself at the top, besides experience and hard work. No doubt about it'.

Reflections:

- Accept challenges but not perceived norms.
- Never stop learning, but remember – learning is about gaining insight, not qualifications.
- Opportunities are there to be accepted.



Conclusion

Nobody said that life would be easy. There is no royal road to success and the pandemic has intensified the struggles that many people face. Inequalities may seem more pronounced and social justice further from being attained. But this is not the time to give up, rather it is a time to tell our own stories, learn lessons from others and play our role in sustaining the community.

Rhea Patel, who is based in Kenya, summed up her advice for anyone thinking of a career in accountancy and finance as follows:

‘The experience is rewarding: it’s scary, yet it’s exciting. And it only gets better every day. All you need is hard work, some determination, and to be consistent in your life. And it doesn’t mean throwing away your personal life at all, there needs to be a balance.

And I would also tell a young person to be a believer in luck, because you could move up the ladder really quick. But the harder you work, the luckier you get’.

Sharing these stories, and those of others, can both inspire those already in the profession and help them be alive to the opportunities around them. Take time to share your story.

**DIVERSITY IS THE KEY
TO SUCCESS: THERE IS NO
SINGLE ROUTE TO THE TOP,
AND EVERYONE NEEDS
TO FIND THE PATH THAT
WORKS FOR THEM AND
WILL FULFIL THEIR GOALS.**

”

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