

Professional Accountant (P1) December 2009

This syllabus and study guide is designed to help with planning study and to provide detailed information on what could be assessed in any examination session.

THE STRUCTURE OF THE SYLLABUS AND STUDY GUIDE

Relational diagram of paper with other papers

This diagram shows direct and indirect links between this paper and other papers preceding or following it. Some papers are directly underpinned by other papers such as Advanced Performance Management by Performance Management. These links are shown as solid line arrows. Other papers only have indirect relationships with each other such as links existing between the accounting and auditing papers. The links between these are shown as dotted line arrows. This diagram indicates where you are expected to have underpinning knowledge and where it would be useful to review previous learning before undertaking study.

Overall aim of the syllabus

This explains briefly the overall objective of the paper and indicates in the broadest sense the capabilities to be developed within the paper.

Main capabilities

This paper's aim is broken down into several main capabilities which divide the syllabus and study guide into discrete sections.

Relational diagram of the main capabilities

This diagram illustrates the flows and links between the main capabilities (sections) of the syllabus and should be used as an aid to planning teaching and learning in a structured way.

Syllabus rationale

This is a narrative explaining how the syllabus is structured and how the main capabilities are linked. The rationale also explains in further detail what the examination intends to assess and why.

Detailed syllabus

This shows the breakdown of the main capabilities (sections) of the syllabus into subject areas. This is the blueprint for the detailed study guide.

Approach to examining the syllabus

This section briefly explains the structure of the examination and how it is assessed.

Study Guide

This is the main document that students, tuition providers and publishers should use as the basis of their studies, instruction and materials. Examinations will be based on the detail of the study guide which comprehensively identifies what could be assessed in any examination session. The study guide is a precise reflection and breakdown of the syllabus. It is divided into sections based on the main capabilities identified in the syllabus. These sections are divided into subject areas which relate to the sub-capabilities included in the detailed syllabus. Subject areas are broken down into sub-headings which describe the detailed outcomes that could be assessed in examinations. These outcomes are described using verbs indicating what exams may require students to demonstrate, and the broad intellectual level at which these may need to be demonstrated (*see intellectual levels below).

Reading lists

ACCA has two official publishers: BPP Learning Media and Kaplan Publishing. Both these publishers base their study texts on the detailed contents of the study guides as published by ACCA. ACCA takes no editorial responsibility for the detailed content of these study texts although ACCA examiners will annually review their content for general appropriateness and relevance in supporting effective study towards ACCA examinations. In addition ACCA examiners will recommend other

text books where appropriate, which students may read in order to widen their reading beyond the approved study texts. Relevant articles will also be published in *student accountant*.

INTELLECTUAL LEVELS

The syllabus is designed to progressively broaden and deepen the knowledge, skills and professional values demonstrated by the student on their way through the qualification.

The specific capabilities within the detailed syllabuses and study guides are assessed at one of three intellectual or cognitive levels:

Level 1: Knowledge and comprehension

Level 2: Application and analysis

Level 3: Synthesis and evaluation

Very broadly, these intellectual levels relate to the three cognitive levels at which the Knowledge module, the Skills module and the Professional level are assessed.

Each subject area in the detailed study guide included in this document is given a 1, 2, or 3 superscript, denoting intellectual level, marked at the end of each relevant line. This gives an indication of the intellectual depth at which an area could be assessed within the examination. However, while level 1 broadly equates with the Knowledge module, level 2 equates to the Skills module and level 3 to the Professional level, some lower level skills can continue to be assessed as the student progresses through each module and level. This reflects that at each stage of study there will be a requirement to broaden, as well as deepen capabilities. It is also possible that occasionally some higher level capabilities may be assessed at lower levels.

LEARNING HOURS

The ACCA qualification does not prescribe or recommend any particular number of learning hours for examinations because study and learning patterns and styles vary greatly between people and organisations. This also recognises the wide diversity of personal, professional and educational circumstances in which ACCA students find themselves.

Each syllabus contains between 23 and 35 main subject area headings depending on the nature of the subject and how these areas have been broken down.

GUIDE TO EXAM STRUCTURE

The structure of examinations varies within and between modules and levels.

The Fundamentals level examinations contain 100% compulsory questions to encourage candidates to study across the breadth of each syllabus.

The Knowledge module is assessed by equivalent two-hour paper based and computer based examinations.

The Skills module examinations are all paper based three-hour papers. The structure of papers varies from ten questions in the *Corporate and Business Law* (F4) paper to four 25 mark questions in *Performance Management* (F5) and *Financial Management* (F9). Individual questions within all Skills module papers will attract between 10 and 30 marks.

The Professional level papers are all three-hour paper based examinations, all containing two sections. Section A is compulsory, but there will be some choice offered in Section B.

For all three hour examination papers, ACCA has introduced 15 minutes reading and planning time.

This additional time is allowed at the beginning of each three-hour examination to allow candidates to read the questions and to begin planning their answers before they start writing in their answer books. This time should be used to ensure that all the information and exam requirements are properly read and understood.

During reading and planning time candidates may only annotate their question paper. They may not write anything in their answer booklets until told to do so by the invigilator.

The Essentials module papers all have a Section A containing a major case study question with all requirements totalling 50 marks relating to this case. Section B gives students a choice of two from three 25 mark questions.

Section A of each of the Options papers contains 50-70 compulsory marks from two questions, each attracting between 25 and 40 marks. Section B will offer a choice of two from three questions totalling 30-50 marks, with each question attracting between 15 and 25 marks.

The pass mark for all ACCA Qualification examination papers is 50%.

GUIDE TO EXAMINATION ASSESSMENT

ACCA reserves the right to examine anything contained within the study guide at any examination session. This includes knowledge, techniques, principles, theories, and concepts as specified.

For the financial accounting, audit and assurance, law and tax papers except where indicated otherwise, ACCA will publish *examinable documents* once a year to indicate exactly what regulations and legislation could potentially be assessed within identified examination sessions..

For paper based examinations regulation **issued** or legislation **passed** on or before 30th September annually, will be assessed from June 1st of the following year to May 31st of the year after. Therefore, paper based examinations in June 2009, December 2009 (and March 2010 where applicable) will be assessed on regulations issued and legislation passed on or before 30 September 2008.

Regulation issued or legislation passed in accordance with the above dates may be examinable even if the **effective** date is in the future.

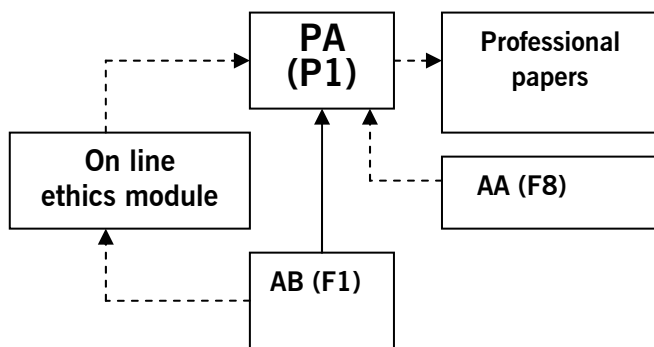
The term issued or passed relates to when regulation or legislation has been formally approved.

The term effective relates to when regulation or legislation must be applied to an entity transactions and business practices.

The study guide offers more detailed guidance on the depth and level at which the examinable documents will be examined. The study guide

should therefore be read in conjunction with the examinable documents list.

Syllabus



AIM

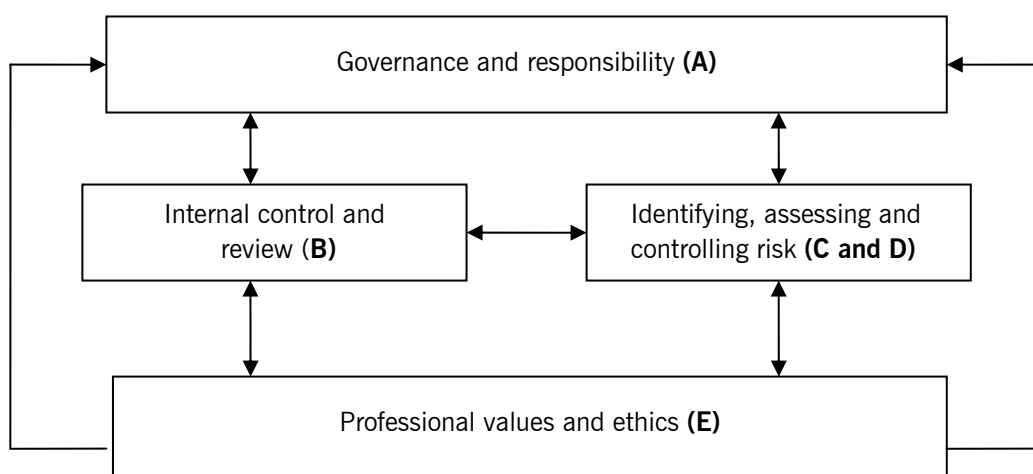
To apply relevant knowledge, skills and exercise professional judgement in carrying out the role of the accountant relating to governance, internal control, compliance and the management of risk within an organisation, in the context of an overall ethical framework.

MAIN CAPABILITIES

On successful completion of this paper, candidates should be able to:

- A** Define governance and explain its function in the effective management and control of organisations and of the resources for which they are accountable
- B** Evaluate the professional accountant's role in internal control, review and compliance
- C** Explain the role of the accountant in identifying and assessing risk
- D** Explain and evaluate the role of the accountant in controlling and mitigating risk
- E** Demonstrate the application of professional values and judgement through an ethical framework that is in the best interests of society and the profession, in compliance with relevant professional codes, laws and regulations.

RELATIONAL DIAGRAM OF MAIN CAPABILITIES



RATIONALE

The syllabus for Paper P1, *Professional Accountant*, acts as the gateway syllabus into the professional level. It sets the other Essentials and Options papers into a wider professional, organisational, and societal context.

The syllabus assumes essential technical skills and knowledge acquired at the Fundamentals level where the core technical capabilities will have been acquired, and where ethics, corporate governance, internal audit, control, and risk will have been introduced in a subject-specific context.

The PA syllabus begins by examining the whole area of governance within organisations in the broad context of the agency relationship. This aspect of the syllabus focuses on the respective roles and responsibilities of directors and officers to organisational stakeholders and of accounting and auditing as support and control functions.

The syllabus then explores internal review, control, and feedback to implement and support effective governance, including compliance issues related to decision-making and decision-support functions. The syllabus also examines the whole area of identifying, assessing, and controlling risk as a key aspect of responsible management.

Finally, the syllabus covers personal and professional ethics, ethical frameworks – and professional values – as applied in the context of the accountant's duties and as a guide to appropriate professional behaviour and conduct in a variety of situations.

DETAILED SYLLABUS

A Governance and responsibility

1. The scope of governance
2. Agency relationships and theories
3. The board of directors
4. Board committees
5. Directors' remuneration
6. Different approaches to corporate governance

7. Corporate governance and corporate social responsibility

8. Governance: reporting and disclosure

B Internal control and review

1. Management control systems in corporate governance
2. Internal control, audit and compliance in corporate governance
3. Internal control and reporting
4. Management information in audit and internal control

C Identifying and assessing risk

1. Risk and the risk management process
2. Categories of risk
3. Identification, assessment and measurement of risk

D Controlling risk

1. Targeting and monitoring risk
2. Methods of controlling and reducing risk
3. Risk avoidance, retention and modelling

E Professional values and ethics

1. Ethical theories
2. Different approaches to ethics and social responsibility
3. Professions and the public interest
4. Professional practice and codes of ethics
5. Conflicts of interest and the consequences of unethical behaviour
6. Ethical characteristics of professionalism
7. Social and environmental issues in the conduct of business and of ethical behaviour

APPROACH TO EXAMINING THE SYLLABUS

The syllabus will be assessed by a three-hour paper-based examination. The examination paper will be structured in two sections. Section A will be based on a case study style question comprising a compulsory 50 mark question, with requirements based on several parts with all parts relating to the same case information. The case study will usually assess a range of subject areas across the syllabus and will require the candidate to demonstrate high level capabilities to evaluate, relate and apply the information in the case study to several of the requirements.

Section B comprises three questions of 25 marks each, of which candidates must answer two. These questions will be more likely to assess a range of discrete subject areas from the main syllabus section headings, but may require application, evaluation and the synthesis of information contained within short scenarios in which some requirements may need to be contextualised.

Study Guide

A GOVERNANCE AND RESPONSIBILITY

1. The scope of governance

- a) Define and explain the meaning of corporate governance.^[2]
- b) Explain, and analyse the issues raised by the development of the joint stock company as the dominant form of business organisation and the separation of ownership and control over business activity.^[3]
- c) Analyse the purposes and objectives of corporate governance.^[2]
- d) Explain, and apply in context of corporate governance, the key underpinning concepts of:^[3]
 - i) fairness
 - ii) openness/transparency
 - iii) independence
 - iv) probity/honesty
 - v) responsibility
 - vi) accountability
 - vii) reputation
 - viii) judgment
 - ix) integrity
- e) Explain and assess the major areas of organisational life affected by issues in corporate governance.^[3]
 - i) duties of directors and functions of the board (including performance measurement)
 - ii) the composition and balance of the board (and board committees)
 - iii) reliability of financial reporting and external auditing
 - iv) directors' remuneration and rewards
 - v) responsibility of the board for risk management systems and internal control
 - vi) the rights and responsibilities of shareholders, including institutional investors
 - vii) corporate social responsibility and business ethics.

- f) Compare, and distinguish between public, private and non-governmental organisations (NGO) sectors with regard to the issues raised by, and scope of, governance.^[3]
- g) Explain and evaluate the roles, interests and claims of, the internal parties involved in corporate governance.^[3]
 - i) Directors
 - ii) Company secretaries
 - iii) Sub-board management
 - iv) Employee representatives (e.g. trade unions)
- h) Explain and evaluate the roles, interests and claims of, the external parties involved in corporate governance.^[3]
 - i) Shareholders (including shareholders' rights and responsibilities)
 - ii) Auditors
 - iii) Regulators
 - iv) Government
 - v) Stock exchanges
 - vi) Small investors (and minority rights)
 - vii) Institutional investors (see also next point)
- i) Analyse and discuss the role and influence of institutional investors in corporate governance systems and structures, for example the roles and influences of pension funds, insurance companies and mutual funds.^[2]

2. Agency relationships and theories

- a) Define and explore agency theory.^[2]
- b) Define and explain the key concepts in agency theory.^[2]
 - i) Agents
 - ii) Principals
 - iii) Agency
 - iv) Agency costs
 - v) Accountability
 - vi) Fiduciary responsibilities
 - vii) Stakeholders
- c) Explain and explore the nature of the principal-agent relationship in the context of corporate governance.^[3]
- d) Analyse and critically evaluate the nature of agency accountability in agency relationships.^[3]

- e) Explain and analyse the following other theories used to explain aspects of the agency relationship.^[2]
 - i) Transaction costs theory
 - ii) Stakeholder theory

3. The board of directors

- a) Explain and evaluate the roles and responsibilities of boards of directors.^[3]
- b) Describe, distinguish between and evaluate the cases for and against, unitary and two-tier board structures.^[3]
- c) Describe the characteristics, board composition and types of, directors (including defining executive and non-executive directors (NED)).^[2]
- d) Describe and assess the purposes, roles and responsibilities of NEDs.^[3]
- e) Describe and analyse the general principles of legal and regulatory frameworks within which directors operate on corporate boards:^[2]
 - i) legal rights and responsibilities,
 - ii) time-limited appointments
 - iii) retirement by rotation,
 - iv) service contracts,
 - v) removal,
 - vi) disqualification
 - vii) conflict and disclosure of interests
 - viii) insider dealing/trading
- f) Define, explore and compare the roles of the chief executive officer and company chairman.^[3]
- g) Describe and assess the importance and execution of, induction and continuing professional development of directors on boards of directors.^[3]
- h) Explain and analyse the frameworks for assessing the performance of boards and individual directors (including NEDs) on boards.^[2]

4. Board committees

- a) Explain and assess the importance, roles and accountabilities of, board committees in corporate governance.^[3]

- b) Explain and evaluate the role and purpose of the following committees in effective corporate governance:^[3]
 - i) Remuneration committees
 - ii) Nominations committees
 - iii) Risk committees.
 - iv) Audit committees

5. Directors' remuneration

- a) Describe and assess the general principles of remuneration.^[3]
 - i) purposes
 - ii) components
 - iii) links to strategy
 - iv) links to labour market conditions.
- b) Explain and assess the effect of various components of remuneration packages on directors' behaviour.^[3]
 - i) basic salary
 - ii) performance related
 - iii) shares and share options
 - iv) loyalty bonuses
 - v) benefits in kind
 - vi) pension benefits
- c) Explain and analyse the legal, ethical, competitive and regulatory issues associated with directors' remuneration.^[3]

6. Different approaches to corporate governance

- a) Describe and compare the essentials of 'rules' and 'principles' based approaches to corporate governance. Includes discussion of 'comply or explain'.^[3]
- b) Describe and analyse the different models of business ownership that influence different governance regimes (e.g. family firms versus joint stock company-based models).^[2]
- c) Describe and critically evaluate the reasons behind the development and use of codes of practice in corporate governance (acknowledging national differences and convergence).^[3]
- d) Explain and briefly explore the development of corporate governance codes in principles-based jurisdictions.^[2]
 - i) impetus and background

- ii) major corporate governance codes
- iii) effects of
- e) Explain and explore the Sarbanes-Oxley Act (2002) as an example of a rules-based approach to corporate governance.^[2]
 - i) impetus and background
 - ii) main provisions/contents
 - iii) effects of
- f) Describe and explore the objectives, content and limitations of, corporate governance codes intended to apply to multiple national jurisdictions.^[2]
 - i) Organisation for economic cooperation and development (OECD) Report (2004)
 - ii) International corporate governance network (ICGN) Report (2005)

7. Corporate governance and corporate social responsibility

- a) Explain and explore social responsibility in the context of corporate governance.^[2]
- b) Discuss and critically assess the concept of stakeholders and stakeholding in organisations and how this can affect strategy and corporate governance.^[3]
- c) Analyse and evaluate issues of 'ownership,' 'property' and the responsibilities of ownership in the context of shareholding.^[3]
- d) Explain the concept of the organisation as a corporate citizen of society with rights and responsibilities.^[3]

8. Governance: reporting and disclosure

- a) Explain and assess the general principles of disclosure and communication with shareholders.^[3]
- b) Explain and analyse 'best practice' corporate governance disclosure requirements.^[2]
- c) Define and distinguish between mandatory and voluntary disclosure of corporate information in the normal reporting cycle.^[2]
- d) Explain and explore the nature of, and reasons and motivations for, voluntary disclosure in a principles-based reporting environment

(compared to, for example, the reporting regime in the USA).^[3]

- e) Explain and analyse the purposes of the annual general meeting and extraordinary general meetings for information exchange between board and shareholders.^[2]
- f) Describe and assess the role of proxy voting in corporate governance.^[3].

B INTERNAL CONTROL AND REVIEW

1. Management control systems in corporate governance

- a) Define and explain internal management control.^[2]
- b) Explain and explore the importance of internal control and risk management in corporate governance.^[3]
- c) Describe the objectives of internal control systems.^[2]
- d) Identify, explain and evaluate the corporate governance and executive management roles in risk management (in particular the separation between responsibility for ensuring that adequate risk management systems are in place and the application of risk management systems and practices in the organisation).^[3]
- e) Identify and assess the importance of the elements or components of internal control systems.^[3]

2. Internal control, audit and compliance in corporate governance

- a) Describe the function and importance of internal audit.^[1]
- b) Explain, and discuss the importance of, auditor independence in all client-auditor situations (including internal audit).^[3]
- c) Explain, and assess the nature and sources of risks to, auditor independence. Assess the hazard of auditor capture.^[3]

- d) Explain and evaluate the importance of compliance and the role of the internal audit function in internal control.^[3]
- e) Explore and evaluate the effectiveness of internal control systems.^[3]
- f) Describe and analyse the work of the internal audit committee in overseeing the internal audit function.^[2]
- g) Explain and explore the importance and characteristics of, the audit committee's relationship with external auditors.^[2]

3. Internal control and reporting

- a) Describe and assess the need to report on internal controls to shareholders.^[3]
- b) Describe the content of a report on internal control and audit.^[2]
- c) Explain and assess how internal controls underpin and provide information for accurate financial reporting.^[3]

4. Management information in audit and internal control

- a) Explain and assess the need for adequate information flows to management for the purposes of the management of internal control and risk.^[3]
- b) Evaluate the qualities and characteristics of information required in internal control and risk management and monitoring.^[3]

C IDENTIFYING AND ASSESSING RISK

1. Risk and the risk management process

- a) Define and explain risk in the context of corporate governance.^[2]
- b) Define and describe management responsibilities in risk management.^[2]

2. Categories of risk

- a) Define and compare (distinguish between) strategic and operational risks.^[2]

- b) Define and explain the sources and impacts of common business risks.^[2]
 - i) market
 - ii) credit
 - iii) liquidity
 - iv) technological
 - v) legal
 - vi) health, safety and environmental
 - vii) reputation
 - viii) business probity
 - ix) derivatives
- c) Recognise and analyse the sector or industry specific nature of many business risks.^[2]

3. Identification, assessment and measurement of risk

- a) Identify, and assess the impact upon, the stakeholders involved in business risk.^[3]
- b) Explain and analyse the concepts of assessing the severity and probability of risk events.^[2]
- c) Describe and evaluate a framework for board level consideration of risk.^[3]
- d) Describe the process of (externally) reporting internal control and risk.^[2]
- e) Explain the sources, and assess the importance of, accurate information for risk management.^[3]

D CONTROLLING RISK

1. Targeting and monitoring of risk

- a) Explain and assess the role of a risk manager in identifying and monitoring risk.^[3]
- b) Explain and evaluate the role of the risk committee in identifying and monitoring risk.^[3]
- c) Describe and assess the role of internal or external risk auditing in monitoring risk.^[3]

2. Methods of controlling and reducing risk

- a) Explain the importance of risk awareness at all levels in an organisation.^[2]

- b) Describe and analyse the concept of embedding risk in an organisation's systems and procedures.^[3]
- c) Describe and evaluate the concept of embedding risk in an organisation's culture and values.^[3]
- d) Explain and analyse the concepts of spreading and diversifying risk and when this would be appropriate.^[2]

3. Risk avoidance, retention and modelling

- a) Define the terms 'risk avoidance' and 'risk retention'.^[2]
- b) Explain and evaluate the different attitudes to risk and how these can affect strategy.^[3]
- c) Explain and assess the necessity of incurring risk as part of competitively managing a business organisation.^[3]
- d) Explain and assess attitudes towards risk and the ways in which risk varies in relation to the size, structure and development of an organisation.^[3]

E PROFESSIONAL VALUES AND ETHICS

1. Ethical theories

- a) Explain and distinguish between the ethical theories of relativism and absolutism.^[2]
- b) Explain, in an accounting and governance context, Kohlberg's stages of human moral development.^[3]
- c) Describe and distinguish between deontological and teleological/consequentialist approaches to ethics.^[2]
- d) Apply commonly used ethical decision-making models in accounting and professional contexts.^[2]
 - i) American Accounting Association model
 - ii) Tucker's 5-question model

2. Different approaches to ethics and social responsibility.

- a) Describe and evaluate Gray, Owen & Adams (1996) seven positions on social responsibility.^[2]
- b) Describe and evaluate other constructions of corporate and personal ethical stance.^[2]
 - i) short-term shareholder interests
 - ii) long-term shareholder interests
 - iii) multiple stakeholder obligations
 - iv) shaper of society
- c) Describe and analyse the variables determining the cultural context of ethics and corporate social responsibility (CSR).^[2]

3. Professions and the public interest

- a) Explain and explore the nature of a 'profession' and 'professionalism'.^[2]
- b) Describe and assess what is meant by 'the public interest'.^[2]
- c) Describe the role of, and assess the widespread influence of, accounting as a profession in the organisational context.^[3]
- d) Analyse the role of accounting as a profession in society.^[2]
- e) Recognise accounting's role as a value-laden profession capable of influencing the distribution of power and wealth in society.^[3]
- f) Describe and critically evaluate issues surrounding accounting and acting against the public interest.^[3]

4. Professional practice and codes of ethics

- a) Describe and explore the areas of behaviour covered by *corporate* codes of ethics.^[3]
- b) Describe and assess the content of, and principles behind, *professional* codes of ethics.^[3]
- c) Describe and assess the codes of ethics relevant to accounting professionals such as the IFAC or professional body codes.^[3]

5. Conflicts of interest and the consequences of unethical behaviour

- a) Describe and evaluate issues associated with conflicts of interest and ethical conflict resolution.^[3]
- b) Explain and evaluate the nature and impacts of ethical threats and safeguards.^[3]
- c) Explain and explore how threats to independence can affect ethical behaviour.^[3]

6. Ethical characteristics of professionalism

- a) Explain and analyse the content and nature of ethical decision-making using content from Kohlberg's framework as appropriate.^[2]
- b) Explain and analyse issues related to the application of ethical behaviour in a professional context.^[2]
- c) Describe and discuss 'rules based' and 'principles based' approaches to resolving ethical dilemmas encountered in professional accounting.^[2]

7. Social and environmental issues in the conduct of business and ethical behaviour

- a) Describe and assess the social and environmental effects that economic activity can have (in terms of social and environmental 'footprints').^[3]
- b) Explain and assess the concept of sustainability and evaluate the issues concerning accounting for sustainability (including the contribution of 'full cost' accounting).^[3]
- c) Describe the main features of internal management systems for underpinning environmental accounting such as EMAS and ISO 14000.^[1]
- d) Explain the nature of social and environmental audit and evaluate the contribution it can make to the development of environmental accounting.^[3]

SUMMARY OF CHANGES TO PREVIOUS STUDY GUIDE

June 2009

- A2a) Revised
- A4b) New topic added
- A5b) Revised
- B3c) New section added
- C3e) New section added

READING LIST

ACCA's official publishers:

BPP Learning Media

Contact number: +44(0)20 8740 2222

Website: www.bpp.com

Kaplan Publishing

Contact number: +44(0)118 989 0629

Website: www.kaplanpublishing.co.uk

Additional reading:

Crane, A. & Matten, D. Business ethics, (Second edition), Oxford: Oxford University Press. (2006)

Gray, R, Owen, D and Adams C 'Accounting and Accountability: changes and challenges in corporate social and environmental reporting'. Prentice Hall, London. (1995)

Mallin, C. Corporate governance, (Second edition), Oxford: Oxford University Press. (2007)

Monks, A. G. and Minow, N. Corporate governance. Third edition. Malden MA: Blackwell. (2004)

Solomon, J. Corporate governance and accountability, (Second edition), Chichester; John Wiley. (2007).

Please note, the following text is only relevant for students studying in Singapore

**AUDIT COMMITTEE GUIDANCE COMMITTEE
GUIDEBOOK FOR AUDIT COMMITTEES IN
SINGAPORE**

Alternative reading:

Accountancy Tuition Centre (ATC) International

Contact: info@atc-global.com

Website: www.atc-global.com

Get Through Guides

Contact number: +44 (0)845 257 5729

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