



We see more than numbers.

Professional Experience Required for Certification

Student Guide



CERTIFIED GENERAL ACCOUNTANTS ASSOCIATION

Certified General Accountants Association of Canada
100 - 4200 North Fraser Way
Burnaby, BC V5K 5J7
Canada

www.cga-canada.org/Canada

© CGA-Canada, 2011

All rights reserved. These materials
or parts thereof may not be reproduced
or used in any manner without the prior
written permission of the Certified General
Accountants Association of Canada.

Every reasonable effort has been made to
obtain permissions for all articles and data
used in this edition. If errors or omissions
have occurred, they will be corrected in future
editions, provided written notification has
been received by the publisher.

Contents

Purpose of this guide	v
1 Objectives of professional experience	1
Fulfilling the CGA Association and IFAC mandates	1
Supporting academic learning	1
Providing opportunities to learn from other professionals	2
Satisfying key stakeholders expectations.....	2
2 CGA professional experience requirements.....	4
Focus on advanced level work experience.....	4
Overview of the CGA competency groups	4
Demonstration of competencies.....	5
Lapses in employment and part-time work	7
Time Limit.....	7
Employment outside Canada	7
3 Career planning	8
Early-stage experience	8
Professional level career experience.....	9
Steps for creating your career strategy.....	11
Sample career paths.....	15
4 Substantiating your experience	16
Team roles	16
When to involve your supervisor and verifier.....	16
Meeting with your verifier	20
Acting on suggestions and guidance from your supervisor and verifier.....	21
Keeping a journal, portfolio, or other documentary evidence	22
5 Getting ready to report in the PERC system.....	23
Frequency of reporting.....	23
Documenting your experience claims	23
Questions to ask yourself.....	24
Gathering documents to submit	25

6	Using the online PERC system.....	26
	Creating a profile.....	26
	Creating an employment file the first time.....	27
	Your employment files – with one or more employers	28
	Entering experience in the PERC questionnaire.....	32
	Submitting a PERC file	35
	Status of your PERC files.....	42
	Intervention by your affiliate PERC administrator	43
	Reviewer’s consolidated assessment.....	43
	Time limit.....	43
7	How the PERC system evaluates your experience.....	44
	Self-assessment	44
	Flags in the system	45
	Consolidated assessment.....	45
8	Working with your CGA Association	47
	The Association’s expectations	47
	Verification and assessment.....	47
	Appendix A: Glossary.....	48
	Appendix B: Frequently asked questions	49
	Appendix C: Sample career paths.....	50

Purpose of this guide

Professional experience is essential for CGA qualification. Together with the education and examination requirements of the CGA program, it helps ensure that students develop and can effectively demonstrate the skills and abilities needed to succeed as a newly certified professional accountant.

Professional Experience Required for Certification (PERC) is the professional experience reporting process for students in the CGA program. This *Student Guide* lays out the details of how to document your experience as it's gained. In the guide, you will find information on

- the objectives of professional experience
- the areas of experience you need to develop
- career planning
- how to work with the online PERC system to record, report, and monitor your progress

Find out more

For more information on PERC or other issues important to your studies and career path, contact your local CGA affiliate office at www.cga.org.

1 Objectives of professional experience

Every profession requires a period of applied training, such as internship, residency, articling, or some other form, prior to awarding its professional designation. Whatever its form, the purpose of this training is the same – to equip students with the necessary technical skills and to ingrain in them, as aspiring professionals, the values of the profession. Professionals have a duty to the well-being of society and to those who engage them. It is during the period of applied training – or initial professional development – in dealing with the realities of the workplace, that students develop and hone their professional judgment.

Fulfilling the CGA Association and IFAC mandates

CGA professional experience criteria are rooted in the CGA competency framework. The framework establishes three ways in which your competence is evaluated prior to earning the CGA designation: *education*, *examination*, and *experience*. These three assessment approaches are similar to the threads of a fabric; they are inter-woven and continually overlap. Just as each thread is important to the integrity of the completed fabric, each assessment approach is essential to measuring your development as a professional accountant. The competency framework further recognizes that some skills – such as leading others or managing conflict – are better evaluated through work experience than through examination or course work.

In addition to establishing the three forms of assessment, the [CGA competency framework](#) outlines the professional competencies that CGA candidates must demonstrate in order to be certified. The framework consists of more than 100 competencies in 17 subject areas across three broad competency groups: Leadership, Professionalism, and Professional Knowledge.

The importance of professional work experience in helping you to acquire the skills and values deemed essential for professional accountants is well established and recognized globally. The International Federation of Accountants (IFAC), a body to which CGA-Canada and most other professional accounting associations around the world belong, mandates a period of professional experience that students must have prior to attaining their professional certification.

Supporting academic learning

Your work assignments and responsibilities give you the opportunity to apply the formal learning from your CGA courses to the business needs and problems of today's workplace. The experience you gain in accounting and management positions not only reinforces this learning, it expands on it. Your workplace – with its pressures and demands – gives you a richer and more nuanced picture of accounting and management issues than you get through study alone. It provides a context for the theory and principles, making them more relevant because you see how they apply to professional business problems. Equally important, you gain a better understanding of organizations – whether they are in the business, not-for-profit, or government sector. You also gain a better understanding of how accounting contributes to organizations and to society.

By studying and working at the same time, you synthesize your learning from both environments and strengthen the process of developing competence in the skills and abilities of a professional accountant.

Providing opportunities to learn from other professionals

Not all of your on-the-job learning will be accounting specific. As an accountant, you may work in business, government, education, or not-for-profit. You can learn a lot from the people you work with about your industry and organization, and about business in general. Every person you encounter has a unique perspective, shaped by their role in the organization, their experiences, and their personal values.

In problem-solving situations, you need to understand the interests of a variety of stakeholders. The more you learn now from a wide range of people, the better you will be able to anticipate and understand the viewpoints of others.

Finally, others in your organization can help you successfully navigate the politics and systems of the organization. They know the organizational history, and they know how to get things done.

Satisfying key stakeholder expectations

Who cares about accounting? You do, right? So does your employer, your organization's clients, your colleagues, other accountants, investors, creditors, public interest groups, taxpayers, the CGA Association, and many others, either directly or indirectly. Each of these groups has a vested interest in the work that accountants do, and the qualifications, education, and experience of accountants. In some way, the work that accountants do will affect everyone.

The interests of some of these stakeholders are more obvious, such as those of your employer or supervisor, the Association, investors, and creditors. Others may be less obvious. For example, the public is affected when accounting information is used to influence a public policy decision, such as when stakeholders use accounting information to make their case or to refute arguments put forward by others.

Stock markets function effectively because the information reported is, for the most part, accurate and reliable. The effective functioning of stock markets is essential to the effective functioning of the economy.

The acts of even a single accountant can enhance or discredit the reputation of the entire profession. Thus, it is of concern to all accountants that each one receives a high caliber of education and training that includes development of ethical and professional judgment.

As a professional accountant, you will communicate and interact with a wide variety of stakeholders. You will represent their interests, consult with them, and sometimes advise them. You will need to understand their perspectives and interests. As a student in the CGA program, it is important that you learn to recognize the needs and expectations of these stakeholders.

Adherence to CEPROC

You were introduced to the CGA *Code of Ethical Principles and Rules of Conduct* (CEPROC) in your course studies. CEPROC outlines the obligations that CGAs and students in the CGA program have to the stakeholders in the profession. CGAs and students must put their duty to society ahead of their own interests. Doing so is an obligation incumbent on every professional. It is also one of the ethical principles of the Association. In addition to the principles, there are specific rules. For example, there are rules related to the use of the term “specialist” and to the need for continuing professional development after certification. The rules may vary among the provinces and territories. For instance, some provincial Affiliates prohibit students from engaging as an independent public practitioner. You need to know both the general principles and the rules of conduct where you are registered as a student.

2 CGA professional experience requirements

Focus on advanced level work experience

The first accounting job for most students is an entry-level position. The experience you gain in such a position helps prepare you for more advanced accounting or financial management roles. As you progress in your studies and at work, you take on more complex work and assume greater responsibility in your department and organization. Whether your work is in accounting, assurance, finance, tax, systems, or another area, you will do work that is entry-level and work that is more advanced. It is the more advanced level work experience that you will draw from to report your professional experience and to demonstrate your professional competence as an aspiring accountant.

Overview of the CGA competency groups

The three broad competency groups that make up the CGA competency framework reflect the major responsibility areas of your work experience.

Leadership is an integral aspect of a CGA's work in any business field or organizational role. Leadership competencies relate to strategic management, business activity analysis, innovation, change management, and team development at all levels of an organization. They ensure that CGAs move beyond technical mastery to develop the personal qualities and non-technical skills that are essential for senior executives and managers.

In documenting your experience, you must demonstrate that you are competent in the three Leadership subject areas:

- Strategic and organizational leadership
- Organizational effectiveness
- Individual and team leadership and development

Professionalism refers to the integrity, objectivity, analytical skills, self-evaluation, social responsibility, and professional and ethical judgment that CGAs exercise in all aspects of their work. The professionalism competencies enhance a CGA's performance as well as the reputation of the profession. CGAs are guided by the *CGA Code of Ethical Principles and Rules of Conduct*. This Code and the professionalism of CGAs are just two of the reasons the CGA designation is held in high regard.

In documenting your experience, you must demonstrate that you are competent in the seven Professionalism subject areas:

- Ethics and trust
- Stakeholder focus
- Communication
- Integrative approach
- Problem solving

- Professional development
- Professional self-evaluation

Professional Knowledge is the foundation on which CGAs build their technical expertise and meet the demand of the global business environment for specialized knowledge and skills. Competencies in financial accounting and related financial management areas ensure that CGAs are able to analyze and deliver clear, reliable financial information and develop successful business strategies.

The Professional Knowledge competency group covers the technical skills of the accounting profession. In your PERC file, you must demonstrate your competence in at least *three* of the following seven Professional Knowledge subject areas:

- Financial accounting and reporting
- Management accounting
- Assurance and other related services
- Finance and financial planning
- Business environment
- Information technology
- Taxation

Demonstration of competencies

A competency is similar to a skill or ability that you demonstrate in a work environment. To demonstrate a competency means that you have, over time, done work that required you to apply specific knowledge, skills, and/or professional values. *Duration, frequency, and complexity* are necessary to demonstrate a competency. That is, the work must be complex rather than introductory, it must be performed over a sustained period of time, and you must perform the work more than once over a period of time.

Duration

Refers to the number of months of experience working on a particular competency (24 months is the minimum duration required to demonstrate a CGA competency). The duration of work on a competency can span one employment period or various employment positions with one or more employers.

Some students will be able to demonstrate all of the competencies in as little as 24 months. However, each competency you claim must be demonstrated for 24 months, and it is unlikely that you will be able to work on all of the required competencies at the same time. Therefore, it generally takes longer than 24 months to gain the experience required for certification. It is more typical that you will be working at a professional level between 30 and 48 months before you have 24 months of experience in the required competencies in the three Leadership subject areas, the seven Professionalism subject areas, and three Professional Knowledge subject areas. At least 12 months of professional level experience must be obtained while in the CGA program.

Frequency

Refers to how often you perform a task that demonstrates a competency. Tasks you report may be performed

- seldom (1-3 times per year);
- occasionally (4-5 times per year);
- frequently (more than 5 times per year); or
- regularly (as required to perform your responsibilities).

A frequency standard has been established for each competency statement. In the PERC system, your experience is assessed against the required standards to determine if you have matched the competency requirement.

Complexity

Refers to work performed at a sufficient level of responsibility to demonstrate competence. To gain the professional experience required for certification, you must be engaged in, and responsible for, work that is sufficiently complex to involve the competencies set out in the CGA competency framework. Clerical work alone will not provide you with sufficiently complex experience to develop the skills and abilities of a professional accountant.

At the level of responsibility required for certification, it is likely that you will be supervising the work of junior accounting staff. You may be managing significant accounting projects or tasks, and it is likely that you have some autonomy over how your projects are completed. The scope and outcomes of a project may be outlined for you, and by using your professional knowledge and skills, you determine how the project will be executed. You likely have responsibility for its performance and outcome.

The skills, abilities, and knowledge you apply to the work are high-level; you will need to integrate things you have learned in multiple courses or in previous accounting positions. You will be doing work that requires you to

- apply concepts and techniques to new situations
- thoroughly analyze information
- distinguish between relevant and irrelevant information
- differentiate facts from assumptions and inferences
- develop preliminary conclusions
- make recommendations that are supported by your analysis and that add value for other decision makers

You will manage your work so that you complete it in a reasonable timeframe, and often without direct supervision.

In Part 3 of this guide (on career planning), Table 2 provides examples of the type of work that you will likely do at a more advanced level in your career, and that will provide you with the work experiences necessary to demonstrate your professional competence.

Lapses in employment and part-time work

Periods in which you are not engaged in an accounting position are referred to as lapses in employment. Lapses in employment include

- parental leave
- maternity leave
- family responsibility leave
- unemployment caused by layoff or dismissal
- extended absences for travel
- if you work on short-term contracts, the period between contracts

Your annual vacation is not considered a lapse in employment.

Lapses in employment are excluded from the calculation of the 24-month duration that is required for each competency.

If you work less than 35 hours per week, your position is considered to be part-time. In calculating the duration of your experience, the number of months of experience is reduced to reflect that the position is part-time. For instance, if you work half-time, you will be given six months of credit for each 12 months of experience that you report.

Time limit

Students enter the CGA program at various levels depending on their previous post-secondary education. When you enrolled in the program, you were advised as to how many years you have to complete the program. Your professional experience must be completed within this period as well, but not later than three years after you complete all of your course and degree requirements.

Employment outside Canada

Some of your advanced level experience may be gained prior to enrollment in the CGA program. If you are from outside of Canada and are now a resident of Canada, at least 12 months of your experience must be at the professional level obtained while working in Canada.

3 Career planning

As pointed out in Part 2 of this guide, the jobs you hold and the work you do early in your accounting career will differ in significant ways from your work experiences as you progress in your career. Recognizing these differences will help you to develop a career strategy and to monitor your progress in gaining appropriate professional experience.

Early-stage experience

At first you will likely be working under the close direction and supervision of your manager or another accountant. You will perform routine tasks on a daily or weekly basis, often performing the same type of task repeatedly. For example, you may work only on accounts receivable one day and then switch to accounts payable the next day. There will be well-established procedures for the work you do, and clearly defined steps to take when there are exceptions to the general situation. When exceptions occur for which no rule exists, you will turn to your supervisor for guidance.

Table 1 provides examples of typical job responsibilities you may have in various positions and sectors in the early stage (foundation level) of your accounting career.

Table 1: Early-stage experience

Sector	Accounting position	Typical job responsibilities
Industry/Commerce	Accounts payable clerk Accounts receivable clerk	Purchases and sales reconciliations Bank deposits Computer order entry Use of business software
Industry/Commerce	Accounting clerk	Accounts receivable Accounts payable Payroll support General accounting functions Clerical duties
Industry/Commerce	Junior accountant Accounting assistant	Bank reconciliations General ledger account reconciliations Month-end adjusting entries Year-end closing entries Post cash
Industry/Commerce	Mutual fund clerk	Maintain books and records of funds Daily portfolio valuation reports Daily reconciliations of funds' bank accounts

Public practice	Accounting technician Accounting student	Client bookkeeping Accounting and tax files for corporations and individuals Reception Prepare presentations for clients
Not-for-profit	Finance assistant	Accounts payable Use accounting software Payroll General ledger entries Account reconciliations Prepare trial balance Assist with budgeting File compliance and statistical reports
Not-for-profit	Accounting clerk	Accounts receivable Accounts payable Payroll Bank deposits Bank reconciliations
Public sector	Payroll clerk	Payroll support Administer benefits plan Provide employee support Research payroll legislation Inventory reconciliations Bank reconciliations
Public sector	Financial clerk	Reconcile employee travel accounts Prepare financial reports related to travel Monitor budgeted travel resources

Although the positions you hold in the early stage of your career prepare you for more advanced work, they typically do not provide the depth and level of experience required to develop the competencies expected of a newly certified accountant.

Professional level career experience

As you progress in your accounting career, you will be given more responsibility and autonomy. You may be supervising staff who are in the early stages of their accounting career, and who hold positions such as those described in Table 1. The tasks you do repeatedly will tend to be on a monthly, quarterly, or annual basis, rather than on a daily basis. This is not a hard-and-fast rule; for example, there are some cash management tasks that an organization's treasurer will do every day. You may become more involved in the planning activities for your department or company. You may do more research and analytical work. You may be the person who decides how exceptions are handled, or who approves journal entries prepared by others. It is likely that the questions you handle will be from people in other departments, people who hold senior roles in your company, or from people outside your organization.

Table 2 provides examples of typical responsibilities you may have in various accounting positions and sectors at a more advanced (professional) level in your career. The depth and breadth of experience you gain in these more advanced positions will help you develop the competencies expected of a newly certified accountant. This type of experience is also what you are likely to describe in your experience claims in the PERC system.

Table 2: Professional level career experience

Sector	Accounting position	Typical job responsibilities
Industry/Commerce	Cost accountant	Inventory valuation Measure manufacturing performance Prepare inventory journal entries General ledger account reconciliations Analysis of costs for management use Prepare standard cost variance analysis Cost reports Assist in implementation of new costing systems
Industry/Commerce	Corporate accountant	Prepare, enter, and post journal entries Prepare financial statements General ledger account reconciliations and analyses Analyze spending and revenue variances and trends Prepare year-end schedules Prepare schedules and documentation for audits Assist with annual budget
Industry/Commerce	Internal auditor	Audit functional areas
Industry/Commerce	Branch accountant	Prepare branch financial reports Bank reconciliations General ledger account reconciliations Maintain fixed assets ledger Prepare ad hoc analysis Prepare month-end and year-end working papers Prepare spreadsheets and working papers to assist with annual budget

Public practice	Staff accountant Accounting technician	Review engagement file preparation Compilation work Audit work Prepare initial tax plan for partner Provide tax planning advice Prepare personal, corporate, and trust tax returns Present financial statements to client Client billing responsibility
Not-for-profit	Controller	Administer financial and human resource support services Develop and implement policies and procedures for delivery of services Manage procedures related to financial resources Develop and manage accounting policies and practices Staff supervision and training Manage annual budgeting process Prepare financial analyses Advise senior managers on financial and accounting matters
Public sector	Financial management advisor	Direct financial management services Provide advice and support to responsibility centre managers and to senior departmental financial managers
Public sector	Professional tax auditor	Apply tax legislation fairly and consistently Conduct audits to collect tax revenues due Conduct effectiveness audits of government spending and program delivery
Public sector	Assistant controller	Manage payroll Manage budgets and budgeting process Prepare financial statements Evaluate financial systems Evaluate management of financial assets (cash and investments)

Steps for creating your career strategy

Tables 1 and 2 show the variety of areas in which you can work as an accountant. It is up to you to make a plan for your career. Think about the work you want to do, that you enjoy, and that you are passionate about. The work you do early in your career opens doors to other opportunities. Try to envision where you see yourself in three years or five years. Look for opportunities that will move you toward that vision.

Step 1: Develop, implement, and revise your strategy

Write down your goals. Discuss them with colleagues, friends, and your supervisor. Ask for input from people you trust. Saying your goals out loud increases your commitment to them. By sharing your goals with others, you increase the number of people who might recognize an opportunity that is “perfect” for you.

As you gain more experience your interests may change and new opportunities will present themselves. You may need to revise your plan to reflect these changes. Having a plan will help you monitor your progress in gaining suitable work experience, and in recognizing when you need to consider other career opportunities.

In developing your career strategy, consider whether a particular organization can provide a range of opportunities and challenges that will enable you to gain a variety of work experiences while staying with the same employer. Larger organizations may have a greater number of unique accounting roles, whereas smaller organizations may provide the opportunity to see a project through from start to finish, assume a senior management role earlier in your career, or to take on whatever complex projects arise. Regardless of the size of the organization, you will want to learn from a supervisor who will provide feedback that allows you to grow from your experiences. It is important to work in an organization that promotes high standards of ethical conduct. If possible, seek employment in organizations that employ CGAs or other professional accountants; they will be able to guide your learning and work experiences in beneficial ways and help you obtain the professional experience you require.

Step 2: Identify three Professional Knowledge subject areas in which you have, or will gain, depth

You are required to choose three Professional Knowledge subject areas to focus on. Are you currently working in one specific area? Where do you see yourself working in the future? What tasks could you do now that will help you transition to that field? What discussions have you had with your supervisor regarding your career goals?

Once you have determined the three subject areas that interest you, the easiest way to begin documenting your experience is to focus on the area in which you currently work. Review the experience examples in the PERC system related to the competencies in this subject area. What work experience do you have that demonstrates or relates to these skills? Jot down some notes about your experiences. Do you have experience in more than one subject area? If so, for each subject area consider how your work experience demonstrates or relates to the skills in these other areas.

If you do not have a lot of experience in at least three of the Professional Knowledge subject areas, consider what you would like to do in your career. Where do you want to work? What do you see yourself doing? By nature, different jobs tend toward expertise in different subject areas. Table 3 provides some examples.

Table 3: Examples of job expertise by sector and role

Professional Knowledge subject area	Sectors with jobs that emphasize that expertise	Roles that tend to develop specific areas of expertise
Financial accounting and reporting	Public practice Industry Public sector (Government)	Public practice accountant Corporate accountant Financial accountant Assistant controller Controller SOX specialist IFRS specialist Financial officer Assistant accountant Payroll accountant Financial operations accountant Investment accountant
Management accounting	Industry	Staff accountant Cost (or budget) accountant Property accountant Project accountant Capital asset accountant Divisional controller
Assurance and other related services	Public practice Industry Public sector	Public practice accountant Public practice auditor Internal auditor Compliance auditor Tax auditor Value-for-money auditor
Finance and financial planning	Banking Financial services Not-for-profit Public sector	Credit analyst Financial analyst Treasurer Risk management specialist Executive director
Business environment	All sectors	Mergers and acquisition specialist All jobs
Information technology	Industry Public practice Public sector	Business analyst Internal auditor Internet services consultant Financial application architect
Taxation	Public practice Public sector Industry	Public practice accountant Auditor Tax manager

Step 3: Communicate with your supervisor

If you determine that you need additional experience in one or more of the Professional Knowledge subject areas, make plans to gain work experience in those areas. What opportunities in your current department, or with your current employer or supervisor, will provide the work experience you want?

If you have not already done so, it may be helpful to discuss your interests with your supervisor and make your supervisor aware of your career goals. Once you and your supervisor agree on how you can gain suitable experience, it will be up to you to monitor your progress. Compare the work you are doing to the competencies or experience examples for the subject areas you are focusing on. Identify the competencies you are developing. You may choose to record your experience bi-annually, to identify competencies that you have developed. Alternatively, you may prefer to make notes that you can refer to and update your PERC file at a later time.

Step 4: Identify an approved verifier

You will need a qualified designated professional accountant to sign your PERC file. This person attests to the appropriateness of the professional accounting experience you report in relation to the CGA competencies. For the purpose of your PERC file, this person is called a **verifier**. (See Part 4 of this guide for a description of the roles of the other members of your PERC team.)

The ideal person to verify your experience is your direct supervisor, if that person is a qualified professional accountant. If your direct supervisor is not a qualified professional accountant, someone else in your workplace who is a qualified professional accountant may be willing to act as the verifier for your PERC. This person must be at the same or higher level in the organization as your supervisor.

If there is no one in your organization who can act as the verifier for your experience, you will need to locate someone outside your organization. The more this person knows about your company and your role, the better they will be able to assist you. Consider the public accountant or auditor that your organization deals with, or another qualified designated professional accountant that you know.

Work with your supervisor to determine who is an appropriate verifier. *It is important that you have the permission of your supervisor to share information about the organization with someone outside the organization, and that you have permission to contact potential verifiers directly.* If you are having difficulty locating a qualified professional accountant to act as verifier, contact your CGA affiliate office for advice on how to locate a qualified professional accountant who will act as your verifier. As you work with a verifier outside your organization, you will be developing your professional network.

Qualified designated professional accountants include CGAs, Canadian CAs or CMAs, or other professional accountants who are certified by a member of IFAC and who are approved by your CGA Association to act as a verifier. Accounting associations around the world are members of IFAC. Professional accountants working in Canada may belong to an association from another part of the world, for example, CPA Australia.

If the professional accountant you work with, or the professional accountant who is willing to act as your verifier, has an accounting designation that is not listed on the drop-down menu in the PERC system, enter the professional accountant's designation when you submit your file. The CGA affiliate office will review the designation at that time. (See Part 6 of this guide for details on submitting a file.)

Sample career paths

Appendix C: "Sample career paths" shows the progression of tasks and responsibilities in various business sectors, moving from the foundation level to the professional level. You may find these sample career paths helpful in matching your experience to different accounting and management roles.

4 Substantiating your experience

Substantiating your work experience involves a team of people, all of whom have an interest in your success as an accountant. As with every team, each person has a particular role to play.

Team roles

You provide information about your employment and examples of your work experience using the online PERC questionnaire. In addition to yourself, your team will include your employer, your supervisor, and your verifier.

- Your **employer** refers to the organization for which you work.
- Your **supervisor** is the person you report to at work. Your supervisor reviews the experience claims you report in your PERC file and indicates whether or not he or she agrees that the experiences you report are things that you did. Your supervisor attests to your level of development in 1) ethics and trust, (2) professional self-evaluation, and (3) communication.
- Your **verifier** is the designated professional accountant on your team. (**Note:** Your CGA affiliate office must approve any professional designations not included in the PERC system.) Your verifier attests to the professional work experience you report in your PERC file. Your verifier reviews the experience claims you report and indicates whether or not they are appropriate for the related competency.

When to involve your supervisor and verifier

It is possible that your supervisor is also your verifier. This could be the case if the supervisor you report to is a qualified designated professional accountant. However, your supervisor cannot be your verifier if your supervisor is not a qualified professional accountant. Table 4 highlights your involvement with these individuals depending on whether or not you report to a qualified verifier.

Table 4: Guide to involving your supervisor and verifier

Question:	Answer:	Go to:
Is your supervisor an approved professional accountant?	Yes	A
	No	B

A: Students who report to a qualified verifier

1	Explain what you need to your supervisor.
	<ul style="list-style-type: none">• Explain the CGA Association's requirements regarding professional experience required for certification.• Provide your supervisor with a copy of the <i>PERC Guide for Supervisors and Verifiers</i> or the website URL for the guide.• Outline the requirements for experience in the Leadership and Professionalism competency groups. Identify any subject areas in which you believe you still need to gain more, or higher level, experience. Get your supervisor's input on your performance in these areas. Discuss how you can gain the experience you require.• Outline the three Professional Knowledge subject areas in which you propose to gain the required technical competencies. Explain why you have selected these three subject areas and where you believe you are in terms of gaining the necessary experience. Discuss how you can gain more, or higher level, experience.• Provide your supervisor with a printed copy of the PERC questionnaire for regular discussions.
2	Enter your experience claims that demonstrate your competence.
	<ul style="list-style-type: none">• Enter your experience claims in the online PERC system.• Provide examples from your own work experience to demonstrate how you believe you demonstrated the required competencies.• Regularly update the PERC questionnaire.
3	Meet regularly with your supervisor to discuss your work plan.
	<ul style="list-style-type: none">• Meet with your supervisor regularly to discuss your work plan – how you are doing and what you need to do in the future to gain the professional experience you need to become certified as a CGA.• Provide your supervisor with a printed copy of the PERC questionnaire for regular discussions.
4	Submit your PERC file either on an annual basis or if your position or employer has changed.
	<ul style="list-style-type: none">• When you submit your PERC file, an e-mail is automatically sent to your supervisor with a link to your file online.• Your supervisor will review and attest to your file if he or she agrees that the experiences you report are things that you did and that they are appropriate for the competencies and experience examples with which you have aligned them.• If your supervisor disagrees, this can be indicated by selecting the appropriate box in the applicable section of the file, and adding a short note to indicate the area(s) of disagreement.• A follow-up dialogue is created so that you can edit your file after your supervisor submits responses in your file.• You and your supervisor can pass your file back and forth electronically until all areas have been satisfactorily completed.

B: Students who do not report to a qualified verifier

1	Explain what you need to your supervisor.
	<ul style="list-style-type: none">• Explain the CGA Association's requirements regarding professional experience required for certification.• Provide your supervisor with a copy of the <i>PERC Guide for Supervisors and Verifiers</i> or the website URL for the guide.• Outline the requirements for experience in the Leadership and Professionalism competency groups. Identify any subject areas in which you believe you still need to gain more, or higher level, experience. Get your supervisor's input on your performance in these areas. Discuss how you can gain the experience you require.• Outline the three Professional Knowledge subject areas in which you propose to gain the required technical competencies. Explain why you have selected these three subject areas and where you believe you are in terms of gaining the necessary experience. Discuss how you can gain more, or higher level, experience.• Provide your supervisor with a printed copy of the PERC questionnaire for regular discussions.
2	Locate a verifier.
	<ul style="list-style-type: none">• If your supervisor is not an approved professional accountant, meet with your supervisor to determine if there is an approved professional accountant in the organization who has first-hand knowledge of your work and who is in a position to verify your professional experience. Either you or your supervisor can then ask that individual to act as your verifier.• To act as your verifier, a qualified professional accountant within your organization must hold a position at a responsibility level equal to or higher than that of your supervisor.• If there is no qualified professional accountant employed where you work, you must identify and make arrangements with a qualified professional accountant to act as your verifier.• Meet with your supervisor to identify qualified professional accountants outside the organization who are knowledgeable about the organization and who might act as a verifier for the purposes of your PERC. <i>You must have your supervisor's permission to contact the external verifier directly, or to share confidential information with anyone outside the organization.</i>

3	Meet with your verifier on a regular basis.
	<ul style="list-style-type: none"> • Provide your verifier with a copy of the <i>Guide for Supervisors and Verifiers: Your Student's Work Experience</i> or the website URL for the guide. • Meet with your verifier to discuss your experience to date. Review your PERC file as you have completed it to this point. Discuss the gaps you or your supervisor have identified, or that your verifier identifies, and how you can gain the experience and competence you need in order to qualify for certification. • A printable copy of your PERC file is available for discussion with your verifier.
4	Enter your experience claims that demonstrate your competence.
	<ul style="list-style-type: none"> • Enter your experience claims in the online PERC system. • Provide examples from your own work experience to demonstrate how you believe you have demonstrated the required competencies. • Update the PERC questionnaire as needed. • A printable copy of the PERC questionnaire is available for regular and informal discussions with your supervisor and your verifier.
5	Submit your PERC file either on an annual basis or if your position or employer has changed.
	<ul style="list-style-type: none"> • When you submit your PERC file, an e-mail is automatically sent to your supervisor with a link to your file online. • Your supervisor will review and attest to your file if he or she agrees that the experiences you report are things that you did. • If your supervisor disagrees, this can be indicated by selecting the appropriate box in the applicable section of the file, and adding a short note to indicate the area(s) of disagreement. • A follow-up dialogue is created so that you can edit your file after your supervisor submits responses in your file. • You and your supervisor can pass your file back and forth electronically until all areas have been satisfactorily completed.

6	When your supervisor has confirmed the information and submits your PERC file, your verifier will receive notification by e-mail. In the e-mail is a link that gives the verifier access to your file.
	<ul style="list-style-type: none"> • Your verifier will review the experience claims you report in your PERC file in terms of their appropriateness for the competencies with which you have aligned them. • If your verifier agrees that your experiences are appropriate, your verifier indicates this by completing the Declaration. • If your verifier disagrees with any of the information in your PERC file, this can be indicated by selecting the applicable section and adding a short note to indicate the area(s) and reasons for disagreement. • A follow-up dialogue is created so that you can edit your file after your verifier submits responses in your file. • When all areas of your file have been confirmed and your verifier has “signed off” your file by completing the Declaration, your Association is notified that your file is ready for review.

Note: Emails from your supervisor and/or verifier should be from their professional or work e-mail address. Other e-mail addresses will trigger additional review from your CGA affiliate office.

Meeting with your verifier

Recording and reporting your professional experience is a critical aspect of CGA qualification. When it comes to planning, documenting, and developing a relationship with your verifier, you want to be in the driver’s seat.

Your responsibilities: Planning and documenting meetings

In terms of the PERC reporting process, you are responsible for determining how often and when you need to meet with your verifier. You will need to schedule the meetings and plan the agendas. It is up to you to document those meetings. It is recommended that you keep notes regarding the discussions and any suggestions as to how you can satisfy the experience requirements for certification.

Developing a relationship with a qualified professional accountant

Part 3 of this guide described how to identify and select a qualified professional accountant to act as your verifier when there is no qualified professional accountant where you work. This situation presents you with special challenges that also happen to be a great opportunity in that you are able to learn from a designated professional accountant and develop your professional network.

When you work with someone and see them daily, or at least regularly, you have many opportunities to interact with that person and to develop a relationship with them. In that type of relationship, the accountant knows what is going on in your workplace and can help you to identify and take advantages of opportunities at work.

When your verifier is not at your workplace, you will need to work harder to develop an effective relationship with this team member. Keep in touch with your verifier. You do not need to be pushy; however, there are several things you can do to keep the communication flowing. Periodically send a short e-mail describing your work assignments and opportunities. Stay in contact and update your verifier with the occasional phone call; or meet your verifier occasionally for coffee or lunch.

Regardless of whether your verifier is from within or outside your workplace, be respectful of the verifier's time. When you make an appointment with your verifier, keep it. Be on time and be prepared. Know what questions you need to ask. Offer to e-mail your questions before your meeting, but be sure to keep them brief and to the point. Do not dismiss your verifier's suggestions; take them seriously. If you are unclear as to the reason for a suggestion, ask for clarification. Be open, and be honest about where you are, what your interests are, and where you see yourself in the future.

Acting on suggestions and guidance from your supervisor and verifier

If your verifier identifies gaps in your experience and competency development, it is important that you document and address these so that your verifier is confident in attesting to the fact that you have the experience necessary for certification.

Make note of suggestions made by your supervisor and/or verifier. Carefully consider these suggestions, and determine how you can act on them to gain the experience you need, or to address the concerns these individuals identify. As a qualified professional accountant, your verifier has a good understanding of the experience required of a newly certified accountant. Your verifier will only be willing to sign off on your PERC file if he or she is satisfied that you have accurately documented your competency development.

Once you have considered the suggestions and determined how you can act on them, prioritize them. Consider prioritizing them in terms of items you can do quickly and items that will take longer to complete, or experience that you can gain as part of your current job responsibilities and experience that will require you to ask for additional job assignments and responsibilities. Set yourself goals for gaining the experience you need, and estimate when you will achieve each of your goals.

Once you have prioritized your experience goals and developed a plan for achieving them, regularly review your progress. When you meet one of your goals, check it off and congratulate yourself. Then choose another goal to focus on. If your verifier is outside the organization where you work, send the verifier a short e-mail describing how you have met one of your experience goals.

Keeping a journal, portfolio, or other documentary evidence

When your verifier is not from your workplace, you may need to keep extra documentation related to the projects you are doing. This might be in the form of a journal in which you summarize major projects, what you learned in doing them, and what you know at the end that you did not know when you started. Alternatively, it might be just a file folder in which you keep copies of projects or the title pages of reports you have written. It could also be as simple as a piece of paper with your experience goal at the top of the paper, followed by the plan you developed for meeting that goal, what you did to gain the experience, and when you did it.

When you meet one of your experience goals, document it. This will help make sure you don't forget it the next time you update your PERC file. Regardless of the form of documentation you use, the purpose of the documentation is to remind yourself and to explain to your verifier what you have done, often several months and many other projects later.

5 Getting ready to report in the PERC system

Frequency of reporting

It is recommended that you begin the process of reporting your professional experience when you have 10 or fewer courses remaining in the CGA program. This may coincide with your admission to the program, depending on your qualifications, past education, and transfer credits. For early feedback, it is advisable to start reporting your experience as soon as possible, but when you enter level 4. Most CGA affiliates will require regular submissions. If you are unsure of how to start reporting your experience, please review the information published on your affiliate's website or contact your local CGA office directly.

After this point, it is recommended that you add to your PERC file at least annually. You may choose to update it more frequently, for instance, at critical events such as when either you or your supervisor are about to be transferred or promoted, if you are changing jobs, or if your supervisor gives notice that he or she is leaving the organization.

You are responsible for gaining the required professional experience and reporting it in the PERC system. Meeting regularly with your supervisor or verifier to discuss your experience will help you stay on track. You may want to schedule meetings every six months. Whether you schedule these meetings at the same time as your performance review, or at a separate time, is up to you and your supervisor or verifier. Be sure to keep the focus of these meetings on gaining the experience you need for certification.

Documenting your experience claims

The experience examples in the online PERC system are organized around the broad groups of the [CGA competency framework](#) – Leadership, Professionalism, and Professional Knowledge – and the subject areas within each group. For example, the Leadership group shows three subject areas: Strategic and Organizational Leadership, Organizational Effectiveness, and Individual and Team Leadership and Development.

When you click a subject area such as “Strategic and Organizational Leadership,” you see examples of experience related to the required competencies in that area. Each competency is illustrated by two or more experience examples. Keep in mind that these are examples, and that your experiences will be different. Review the examples and use them as a starting point for reflecting on your own experiences. Consider the key point in each example that demonstrates the competency. Have you done this, or something similar to it? What are the situations in your work that might require you to do something using this skill?

Table 5 shows experience examples for a specific subject area from each competency group.

Table 5: Illustrative experience examples

Competency group: Leadership

Subject area: Strategic and Organizational Leadership

Experience examples:

- a: Gather information to support an organizational or department SWOT analysis.
- b: Identify the types of resources needed to carry out assigned tasks and reach performance objectives.

Competency group: Professionalism

Subject area: Stakeholder Focus

Experience examples:

- a: Identify, gather, and verify information about client by double-checking and seeking out other sources of information.
- b: Establish processes for regularly connecting with internal or external clients to discuss critical business issues.

Competency group: Professional Knowledge

Subject area: Financial Accounting and Reporting

Experience examples:

- a: Analyze organization's and/or department's accounting policies and procedures to ensure they are current.
- b: Evaluate alternative acceptable accounting policies and procedures to determine most appropriate in the circumstances.

Questions to ask yourself

- What is the key element of my own experience that shows I have developed this competency? (Focus on the parts of your experience that relate directly to the competency.)
- What was my role? What did I actually do? What did my supervisor do? What did my co-workers or others do?
- What was my responsibility in terms of this project or experience? Was I doing: Planning? Managing? Proposing? Reading? Writing a report? Explaining to others? (As you write about your experience, focus on what you did, and less on what others did.)
- What did I learn? What skills did I have at the end of the project or experience that I did not have at the start? (As you write about your experience, be sure to emphasize how what you learned, and the new skills you developed, show that you have acquired the competency.)

Gathering documents to submit

It is important that you submit any supporting documents with your PERC file that you believe will assist the Association's reviewer in evaluating your file. Documents you might submit are your most recent résumé, job descriptions of your current or previous positions, certificates or awards, letters from current or previous employers or supervisors, or your performance review. Be sure that the documents you submit with your file add something to the record of your experience. Including a short note that directs the reviewer to the pertinent portions of a document will ensure the reviewer understands why you have included it.

6 Using the online PERC system

Creating a profile

Each CGA Affiliate provides access to the online PERC system through its Affiliate website.

You begin the process of reporting your professional experience by creating a profile. This is for your personal identification only.

Figure 1: Create profile

CGA CERTIFIED GENERAL ACCOUNTANTS

Professional Experience Required for Certification

Create Profile

You are about to create your new student profile. Please, provide the information below:
Once you have it set up you will be able to enter your professional experience information.

General

Salutation
First Name*
Middle Name
Last Name*
Student Number*
2004040055

Contact Information

City*
Country*
Canada
Province
E-mail*
Validate E-mail*
Business Phone
Home Phone*
+XXX YYY ZZZ ZZZZ

Create **Close**

Creating an employment file the first time

Next you create an employment file. Into this file you enter information about your employment position, including the name of your employer and your start date with your employer, your position, and the date you started the position.

When you start a new file, the date field will be empty. Typically, the start date in a new file will be the date immediately following the end date of your previous file.

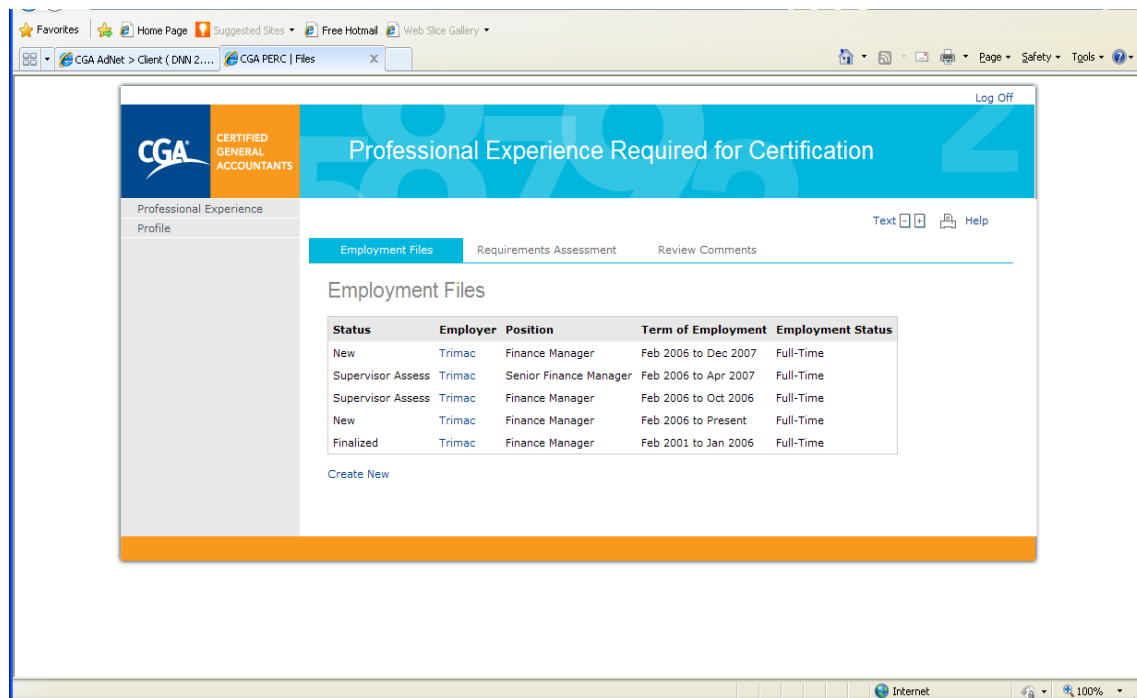
Figure 2: Create an employment file.

The screenshot displays the 'Professional Experience Required for Certification' web application. The header features the CGA logo and the text 'CERTIFIED GENERAL ACCOUNTANTS'. A navigation menu on the left includes 'PERC Instructions', 'Profile', and 'Professional Experience'. The main content area is titled 'Create an employment file' and contains two sections: 'Employment Detail' and 'Employer Address'. The 'Employment Detail' section includes fields for 'Employer *', 'Position *', 'Pre-Assessed Position' (a dropdown menu with '(if applicable)' text), 'Employment Status *' (a dropdown menu), 'Start Year *' and 'Start Month *' (dropdown menus), and 'End Year' and 'End Month' (dropdown menus). The 'Employer Address' section includes fields for 'Employer Street Address', 'City', 'Country' (a dropdown menu with 'Canada' selected), 'Province' (a dropdown menu), 'Postal Code', and 'Phone Number' (with a placeholder '+XXX YYY ZZZ ZZZZ'). Below these is the 'Employer Detail' section, which includes a 'Type of Industry' dropdown menu. The bottom of the page shows a taskbar with an 'Internet' icon.

Your employment files – with one or more employers

If you have already created one or more employment files, when you log in you are presented with a list of your employment files.

Figure 3: Employment file list



When you are ready to update your file, you are given the option of creating a completely new file or copying an existing file to create a new file. If you copy an existing file to create a new file, it will be populated with information you entered in the previous file, including the basic identifying information about your employer and the experience you previously reported. It will also set the start date for the new experience examples you report as the day immediately following the end date of the PERC file you copied. If you create a new file, all of the fields are blank and you will need to enter all of the basic identifying information about your employment.

If you have changed employers since the last time you updated your PERC file, you need to create a new file. If you have a different position with the same employer, you must submit for review and verification the file related to your previous position, and create a new file for the new position. However, if you are with the same employer and in the same position, it is recommended that you copy your existing file to a new file.

If you have more than one employer at the same time, you create a separate file for each employer. However, you are limited to having only two active files at any time.

When you select an active employment file, you are able to view detailed information about that employment. The edit function is active.

Figure 4: Active employment file showing detailed information

The screenshot displays the CGA Professional Experience Required for Certification (PERC) system interface. The header includes the CGA logo and the text 'CERTIFIED GENERAL ACCOUNTANTS'. The main title is 'Professional Experience Required for Certification'. The left sidebar shows navigation options: 'PERC Instructions', 'Profile', and 'Professional Experience'. The main content area shows the title 'Global (Feb 2001 -)' with a 'Text' icon. Below the title are tabs for 'File Details', 'Questionnaire', 'Attestation', 'Notes', and 'Attachments'. The 'File Details' tab is active, showing a form with the following sections:

- Status:** New **Status Change Date:**
- Position**
- Student Name:** Example Student
- Employer:** Global **Position:** Finance Manager **Employment Status:** Full-Time
- Pre-Assessed Position:** **Term Start:** Feb 2001 **Term End:**
- Employer Address**
- Employer Street Address:** Somewhere **City:** in **Province:** Alberta
- Country:** Canada **Postal Code:** T5T 5T5 **Phone Number:**
- Employer Details**
- Type of Industry:** **Total Annual Revenue:** **Annual Salary:**
- # of Employees (Org):** **# of Employees (Dept):** **# of Supervised Staff:**
- Verification**
- Supervisor Name:** **Supervisor Position:**
- Supervisor E-mail Address:** **Supervisor Is Same as Verifier:** No
- Verifier Name:** **Verifier E-mail Address:**
- Verifier Designation:** **External Verifier:** No
- Verifier Company:**

At the bottom of the form are buttons for 'Edit', 'Submit', 'Print', 'Copy', and 'Omit'.

The questionnaire summary for an employment file indicates the competency groups and specific subject areas you have responded to, and whether your supervisor has agreed or disagreed with your experience claims. Prior to your supervisor reviewing the file, there are no Agree or Disagree indications.

Figure 5: Questionnaire summary prior to supervisor review

CGA CERTIFIED GENERAL ACCOUNTANTS

Professional Experience Required for Certification

Trimac (Feb 2006 -)

Text [icon] [icon] [icon] Help

File Details **Questionnaire** Attestation Notes Attachments

Questionnaire

Click on each section in the questionnaire to enter your personal examples for the competencies. After completing a section, click "save". This will bring you back to the initial questionnaire page which displays a summary of your experience entered to date.

Leadership	Related Experience	Verification
Strategic and Organizational Leadership	2 of 10	Review Required
Organizational Effectiveness	0 of 4	
Individual/Team Leadership and Development	0 of 10	

Professionalism	Related Experience	Verification
Stakeholder Focus	0 of 2	
Communication	0 of 7	
Integrative Approach	0 of 3	
Problem Solving	0 of 5	
Professional Development	0 of 4	

Professional Knowledge	Related Experience	Verification
Financial Accounting and Reporting	1 of 12	Review Required
Management Accounting	0 of 7	
Assurance and Other Related Services	0 of 12	
Finance and Financial Planning	0 of 7	
Business Environment	0 of 10	
Information Technology	0 of 7	
Taxation	0 of 9	

Figure 6: Questionnaire summary showing the supervisor's response

CGA CERTIFIED GENERAL ACCOUNTANTS

Professional Experience Required for Certification

Professional Experience Profile

Trimac (Feb 2006 - Apr 2007)

Text | Help

File Details | **Questionnaire** | Attestation | Notes | Attachments

Questionnaire

Click on each section in the questionnaire to enter your personal examples for the competencies. After completing a section, click "save". This will bring you back to the initial questionnaire page which displays a summary of your experience entered to date.

Leadership	Related Experience	Verification
Strategic and Organizational Leadership	1 of 10	Agree
Organizational Effectiveness	1 of 4	Agree
Individual/Team Leadership and Development	1 of 10	Agree

Professionalism	Related Experience	Verification
Stakeholder Focus	0 of 2	
Communication	0 of 7	
Integrative Approach	0 of 3	
Problem Solving	0 of 5	
Professional Development	0 of 4	

Professional Knowledge	Related Experience	Verification
Financial Accounting and Reporting	1 of 12	Agree
Management Accounting	0 of 7	
Assurance and Other Related Services	0 of 12	
Finance and Financial Planning	0 of 7	
Business Environment	0 of 10	
Information Technology	0 of 7	
Taxation	1 of 9	Agree

Entering experience in the PERC questionnaire

The PERC questionnaire is organized around the three competency groups – Leadership, Professionalism, and Professional Knowledge – and the subject areas within each group. When you click a subject area such as Financial Accounting and Reporting, you see experience examples related to the required competencies in that area.

After reading each experience example, decide if you have related experience in your job. If so, describe your experience: Outline what you did, how often you did it, and what the outcomes were. Try to include information that will assist the reviewer at your CGA affiliate office to understand how your experience relates to the competency statement. Your description should be no more than two well-constructed sentences.

Figure 7: Personal experience descriptions

The screenshot shows a web application for the Certified General Accountants (CGA) Professional Experience Required for Certification. The interface includes a sidebar with navigation links (Home, Profile, Student Record) and a main content area with tabs for Details, Questionnaire, Attestation, Notes, and Attachments. The 'Questionnaire' tab is active, displaying a table of experience examples.

Experience Examples	Related Work Experience?	Personal Experience Description	Frequency Activities Performed?
Read and understand the organization's and/or department's mission and/or vision statements and relate it to how you do your work. Relates the organization's and/or department's mission and/or vision statements in terms of own work, function, or department.	<input checked="" type="checkbox"/>	In the summer of 2008 I was posted to the VP Finance office. To prepare for departmental meetings, I read and notated a copy of the vision statement. Revised to seldom based on supervisor feedback.	Seldom
Gather information to support an organizational or department SWOT analysis. Identify the types of resources needed to carry out assigned tasks and reach performance objectives.	<input type="checkbox"/>		
List critical factors in the operating environment that affect the organization's and/or department's strategic plan. Read and understand the strategic plan.	<input checked="" type="checkbox"/>	In the summer of 2006 I sat in on management planning meetings at Fortis Alberta and was assigned to record minutes.	Frequently
Identify SWOT in the context of your job responsibilities. Explain the impacts of your SWOT on your job responsibilities.	<input type="checkbox"/>		

Here is an example based on the following Financial Accounting and Reporting competency from the Professional Knowledge competency group:

Evaluates, interprets, and advises on accounting policies and procedures in accordance with professional standards (standards for not-for-profit, public and private corporations, and the public sector).

For this competency, the illustrative examples in the PERC system are:

- a: Analyze organization's and/or department's accounting policies and procedures to ensure they are current.
- b: Evaluate alternative acceptable accounting policies and procedures to determine most appropriate in the circumstances.

If you wrote procedure manuals to ensure that accounting department staff in your organization follow appropriate procedures, you could make this experience claim:

When the company implemented new custom accounting software, I wrote procedure manuals for accounts receivable, accounts payable, and payroll functions. I wrote three separate manuals, one time each.

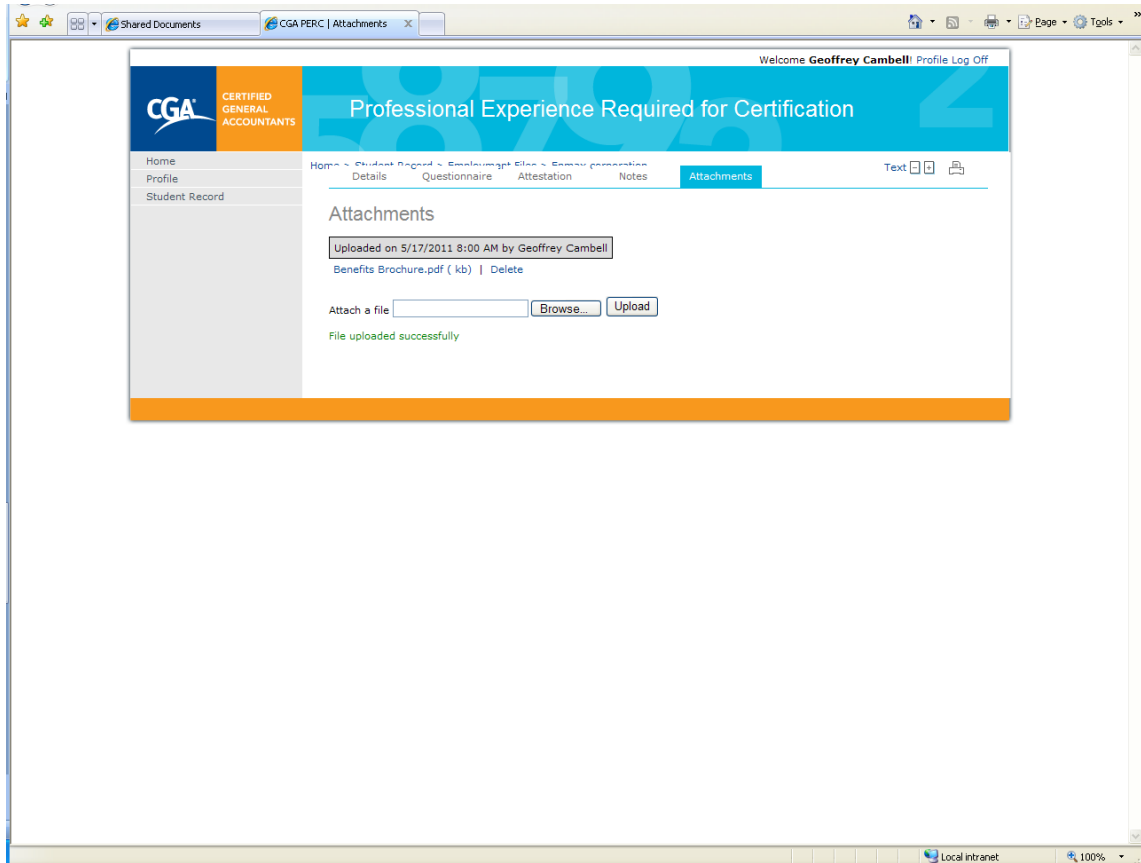
In the notes section of your PERC file, you may insert additional comments or explanations.

Figure 8: Notes

The screenshot shows a web browser window with the address bar displaying 'CGA PERC | Notes'. The page header includes the CGA logo and 'CERTIFIED GENERAL ACCOUNTANTS'. The main title is 'Professional Experience Required for Certification'. The user is logged in as 'Geoffrey Cambell'. The breadcrumb trail is 'Home > Student Record > Employment Files > Enmax corporation'. The 'Notes' tab is selected in the navigation menu. The 'Notes' section displays a list of notes, with the first note stating 'Note created on 5/17/2011 7:57 AM Geoffrey Cambell' and 'As we discussed in myu last review, here is my interim PERC assessment'. Below this, there is a text input field containing 'I have attached my reports as requested' and an 'Add note' button. The page footer shows 'Local intranet' and '100%' zoom.

You may also attach documents to your file, including letters of commendation, your résumé, your job description, or other documents.

Figure 9: Attachments



Submitting a PERC file

When you are satisfied that your PERC file is up-to-date, submit the file to your supervisor/verifier.

Figure 10: File submission

Welcome **Geoffrey Cambell** Profile Log Off

CGA CERTIFIED GENERAL ACCOUNTANTS

Professional Experience Required for Certification

Home > Student Record > Employment Files > Enmax corporation

Text [icon] [icon]

Details Questionnaire Attestation Notes Attachments

Employment Details

Employment File **Status:** New **Set Status to Omit**
Student Name: Geoffrey Cambell **Copy this Employment File**
Student Number: 2004040003 **Submit File**

Position

Employer: Enmax **Type of Industry:** Utility (Public / Private)

Employment Start Date: **Term End:** Jun 2007

Total Annual Revenue: million **# of Employees (Org):** 4500

of Supervised: 1-

Street Address: 8745 5th ave **City:** Calgary **Country:** Canada

Postal Code: R08E88 **Phone Number:** 403-299-1335

Supervisor

Supervisor Name: Bob Enns **Supervisor Position:** Controller General

Supervisor E-mail Address: percsupervisor@cga-alberta.org **Supervisor Is Same as Verifier:** True

Verifier

Verifier Designation: OTHER (CPA)

[Edit](#)

When you submit your PERC file, your supervisor automatically receives an e-mail containing a link to that specific employment file.

Your current supervisor will be able to see only the details of the competencies and experience examples in the PERC file you are submitting for verification. Your current supervisor will not be able to see, or to verify, experience you gained with a previous employer, or to see the details of that experience.

Figure 11: Supervisor Assess status

Welcome [percsupervisor@cga-alberta.org](#) Close

CGA CERTIFIED GENERAL ACCOUNTANTS Professional Experience Required for Certification

Details Questionnaire Attestation Notes Attachments Declaration Text

Employment Details

Employment File		Status: Supervisor Assess
		Student Name: Geoffrey Cambell
		Student Number: 2004040003
Position		
Employer: Enmax corporation	Position: Controller	Type of Industry: Utility (Public / Private)
Employment Status: Full-Time	Term Start: Jan 2006	Term End: Jun 2007
Total Annual Revenue: more than \$50 million	# of Employees (Dept): 40	# of Employees (Org): 4500
# of Supervised Staff: 4	Annual Salary: \$85,001-\$90,000	
Street Address: 8745 5th ave	City: Calgary	Country: Canada
Postal Code: R8B8E8	Phone Number: 403-299-1335	
Supervisor		
Supervisor Name: Bob Enns		Supervisor Position: Controller General
Supervisor E-mail Address: percsupervisor@cga-alberta.org		Supervisor Is Same as Verifier: True
Verifier		
Verifier Designation: OTHER (CPA)		

Your supervisor reviews your experience claims for the three competency groups, and indicates agreement or disagreement with each subject area as a whole. If your supervisor disagrees with an experience claim, he or she will enter a note in the Comments field.

Figure 12: Supervisor note in the Comments field

Shared Documents Home Page Statements

Text

Details Questionnaire Attestation Notes Attachments Declaration

Back to Questionnaire

Experience Examples	Related Work Experience?	Personal Experience Description	Frequency Activities Performed?
Read and understand the organization's and/or department's mission and/or vision statements and relate it to how you do your work. Relates the organization's and/or department's mission and/or vision statements in terms of own work, function, or department.	Yes	In the summer of 2008 I was posted to the VP Finance office. To prepare for departmental meetings, I read and related a copy of the vision statement. Revised to seldom based on supervisor feedback.	Seldom
Gather information to support an organizational or department SWOT analysis. Identify the types of resources needed to carry out assigned tasks and reach performance objectives.	No		
List critical factors in the operating environment that affect the organization's and/or department's strategic plan. Read and understand the strategic plan.	Yes	In the summer of 2006 I sat in on management planning meetings at Fortis Alberta and was assigned to record minutes.	Frequently
Identify SWOT in the context of your job responsibilities. Explain the impacts of your SWOT on your job responsibilities.	No		
Recognize the need for change and the importance of change management. Explain the benefits of using change management techniques when implementing changes to processes and plans.	Yes	Over the four summers of Internship at Fortis I learned how a company has to adapt to changes. For example, when the stock fell in 2008.....	Occasional
Explain how operational or departmental goals are aligned with the organization's and/or department's strategic goals. Identify changes that can be made to company work plans to align them with your organization's or department's strategic goals.	No		
Explain the criteria for measuring performance against plan. Present the operational plan to employee groups.	No		
Employ leadership style or take initiative appropriate to the situation. Appraise progress of engagement or project and identify corrective action as needed.	No		
Name potential social costs of securing resources to achieve organization or department objectives, and prepare a report of same for management. Review business activities and procedures for compliance with government legislation.	No		
Participate in a charity or not for profit. Demonstrate social responsibility and environmental stewardship.	No		

Supervisor/Verifier Verification: Please indicate that you "Agree" or "Disagree" with the experience claimed. Disagree

You need to submit a report to back this up!

Comments:

Save

The Verification column in the questionnaire summary shows the subject areas for which the supervisor has indicated agreement or disagreement.

Figure 13: Subject areas showing supervisor agreement/disagreement

CGA CERTIFIED GENERAL ACCOUNTANTS

Welcome [percsupervisor@cga-alberta.org](#) | Close

Professional Experience Required for Certification

Details | **Questionnaire** | Attestation | Notes | Attachments | Declaration

Text | [Icons]

Questionnaire

Leadership	Related Experience	Verification
Strategic and Organizational Leadership	3 of 10	Disagree
Organizational Effectiveness	0 of 4	Agree
Individual and Team Leadership and Development	0 of 10	Agree

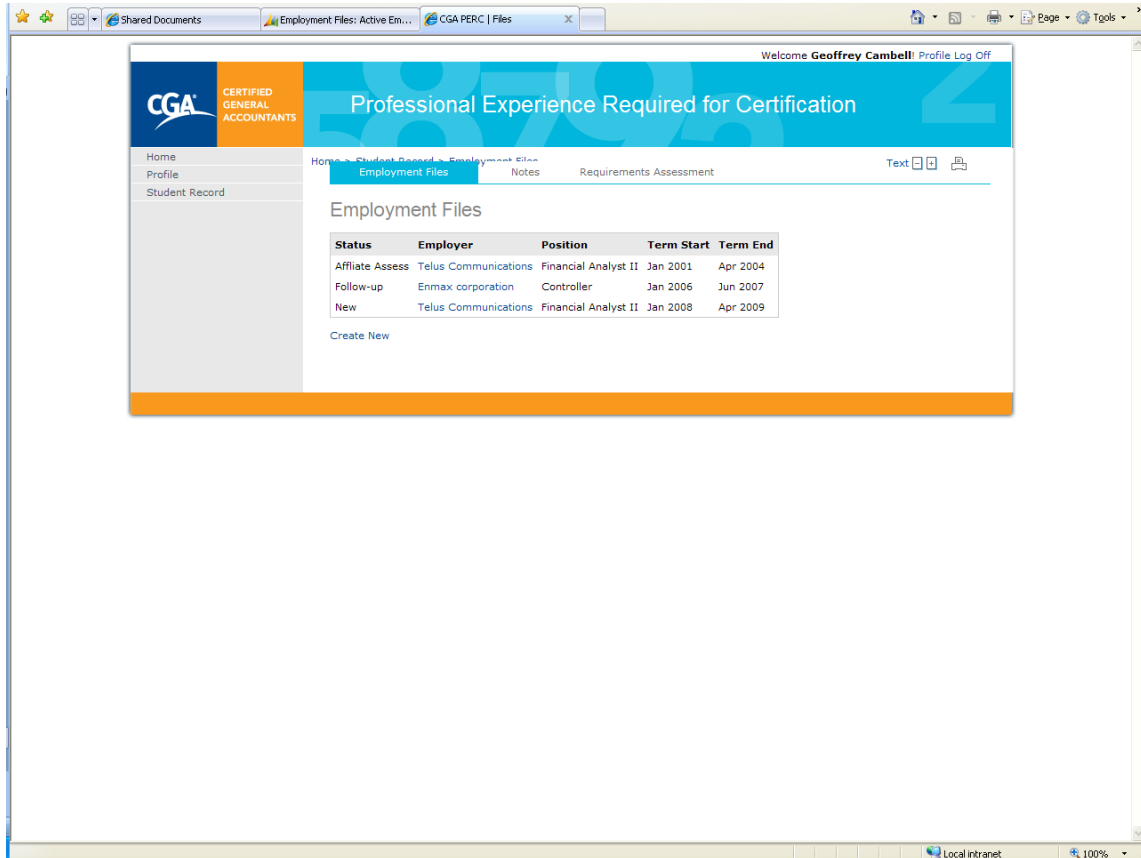
Professionalism	Related Experience	Verification
Stakeholder Focus	0 of 2	Agree
Communication (Student)	0 of 7	Agree
Integrative Approach	0 of 3	Agree
Problem Solving	0 of 5	Agree
Professional Development	0 of 4	Agree

Professional Knowledge	Related Experience	Verification
Financial Accounting and Reporting	0 of 12	Agree
Management Accounting	0 of 7	Agree
Assurance and Other Related Services	0 of 12	Agree
Finance and Financial Planning	0 of 7	Agree
Business Environment	0 of 10	Agree
Information Technology	0 of 7	Agree
Taxation	0 of 9	Agree

Local intranet 100%

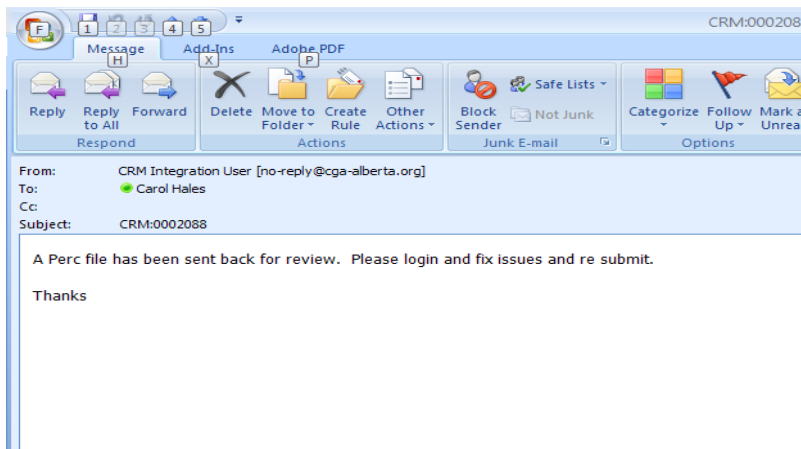
When your supervisor disagrees with one of your experience claims, the status of the file is set to “follow up.” You may then make changes to the information and resubmit the file to your supervisor.

Figure 14: Follow-up status



You will receive an e-mail advising you to review and follow up on the file.

Figure 15: Follow-up e-mail



After you have completed the necessary follow-up and your supervisor has reviewed your PERC file, your supervisor will complete the employer attestation; the employer attestation includes questions in three subject areas: ethics and trust, professional self-evaluation, and communication.

Figure 16: Employer attestation

CGA CERTIFIED GENERAL ACCOUNTANTS

Welcome percsupervisor@cga-alberta.org

Professional Experience Required for Certification

Details Questionnaire **Attestation** Notes Attachments Declaration

Back to Attestation

Competency Statement Description	Student Meets Requirement?	Employer Comments
Applies professional ethical standards at all times.	Yes	
Exercises integrity and a high level of professional judgment at all times.	Yes	
Maintains an objective and independent state of mind at all times.	Yes	
Acts to protect the public interest at all times.	Yes	

As a student, you may only read (not edit) the attestation section of the file. Your supervisor completes this section.

Figure 17: Attestation section for supervisors

CGA CERTIFIED GENERAL ACCOUNTANTS

Welcome **Geoffrey Cambell** Profile Log Off

Professional Experience Required for Certification

Home > Student Record > Employment Files > Telus Communications

Text [icon] [icon]

Details Questionnaire **Attestation** Notes Attachments

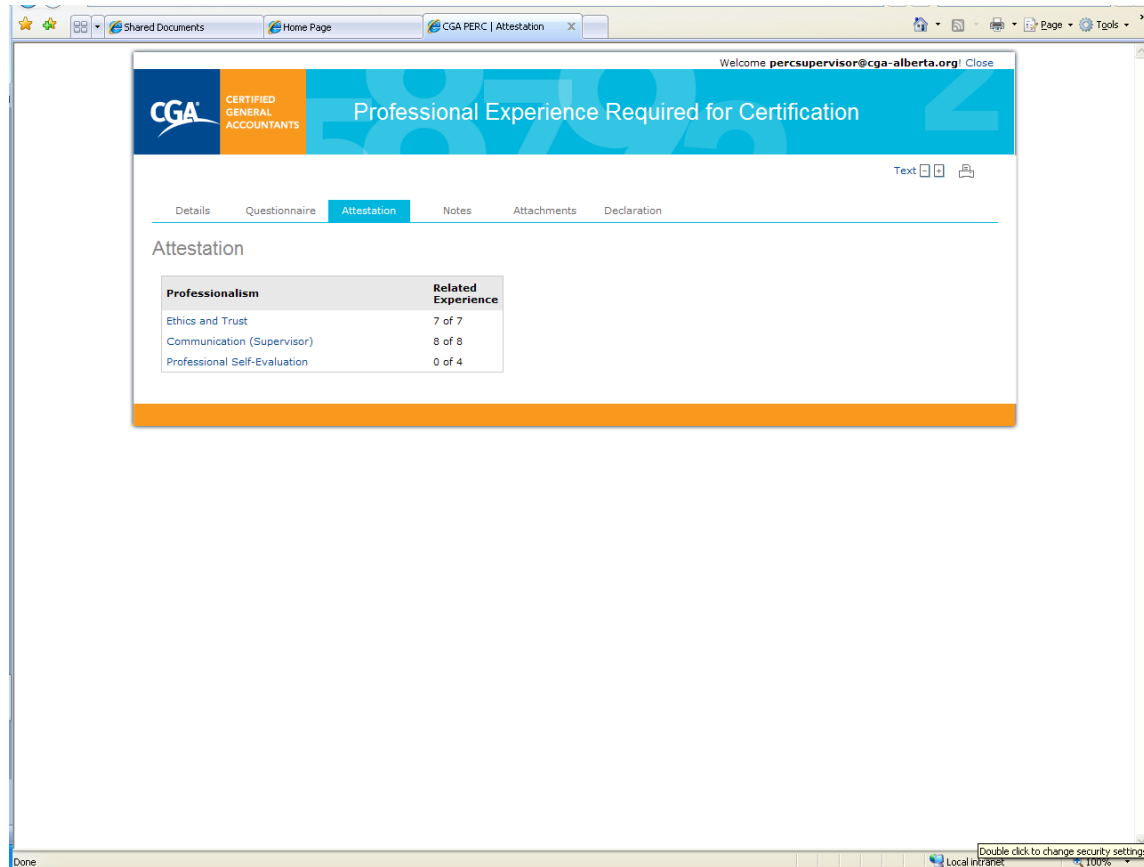
[Back to Attestation](#)

Competency Statement Description	Student Meets Requirement?	Employer Comments
Applies professional ethical standards at all times.		
Exercises integrity and a high level of professional judgment at all times.		
Maintains an objective and independent state of mind at all times.		
Acts to protect the public interest at all times.		
Plans and exercises due diligence at all times.		
Ensures the confidentiality of stakeholder information at all times.		
Always demonstrates professional courtesy to others.		

Local intranet 100%

If your supervisor believes you have not yet displayed all of the qualities referred to in the employer attestation, the attestation is considered incomplete.

Figure 18: Incomplete attestation



Status of your PERC files

When you submit your PERC file, it will be reviewed by a number of people. The status of your file will change at each stage in the review process.

- As noted already, when you create a file, its status is “New.”
- When your supervisor indicates agreement with the experience claims you make in your file, the status changes to indicate the file is ready for the next stage of review. You will be advised by e-mail that your supervisor has indicated agreement; the status of your file will be set to “Supervisor Assess” and the file forwarded to your verifier.
- When your verifier declares that the experience claims you make in your PERC file are appropriate for the related competencies, the status changes to “Confirmed” to indicate your file is ready for the next stage of review. You will be advised by e-mail that your verifier has indicated agreement. The affiliate PERC administrator is notified to assign a reviewer.
- Once the status of your employment file is set to “Confirmed,” your PERC file undergoes a standard assessment by the reviewer. If the reviewer has questions or determines that some of the experience claims are not appropriate or satisfactory, or if there are other

reasons for additional work on your file, the reviewer makes notes about these areas and the status of your file changes to “Follow up.” You will receive an e-mail indicating the results of the review.

- If there are no such concerns and the reviewer is satisfied with the experience claims you make in the file, the reviewer indicates this and the status of the file is set as “Finalized.”

If at any stage during the review process you are advised of a matter in your file that needs attention, the status of the file will be “Follow up.” If you are not able to address the matter satisfactorily, you may choose to change the status of the file to “Omit.” Doing so will mean that this particular file will not be included in the overall assessment of your accumulated work experience.

Intervention by your affiliate PERC administrator

At your CGA affiliate office, intervention is required under three conditions: (1) the presence of “no” responses in the employer attestation, (2) lack of an arm’s length relationship between you and your verifier, and (3) the accounting credential held by your verifier. If there are no concerns in these areas, a reviewer is assigned by the affiliate office to finalize your file and you will receive an e-mail notice.

Your CGA affiliate office may request follow up from you. If so, you will be advised by e-mail that this is the case and the status of your file will change to “Follow up.” You will need to follow up on the issues indicated by the notes in the file.

Reviewer’s consolidated assessment

The reviewer evaluates all of your PERC files with the status “Finalized.” If the reviewer is satisfied that you have met all of the professional experience requirements, the reviewer indicates this by noting the consolidated assessment as “Recommended.”

Your files are reviewed a final time by an affiliate PERC administrator to confirm that you have met all of the professional experience requirements for certification. If you have met all the requirements, the status of your PERC assessment is set to “Completed.” You will be advised that you have successfully met the professional experience requirements for CGA certification.

Time limit

Your completed PERC status is valid for three years. That is, you are expected to complete all of your course work within three years of satisfying all of the professional experience requirements. If you met your PERC more than three years prior to completing your course work, you may be required to submit an updated PERC file.

7 How the PERC system evaluates your experience

Self-assessment

When you document your experience in the online PERC system, you have the option of opening an updated status report indicating the experience requirements for certification that you have met and those that remain outstanding. When you select an assessment, you have three options:

1. Base update on Finalized files only.
2. Base update on Finalized and Confirmed files.
3. Base update on All Files. Only this last option includes the PERC information you just entered.

Figure 19: Requirements assessment

CGA CERTIFIED GENERAL ACCOUNTANTS

Professional Experience Required for Certification

PERC Instructions | Profile | Professional Experience

Employment Files | **Requirements Assessment** | Review Comments

Requirements Assessment

Student: Example Student **PERC Completion Status:** Not Completed

[Employment History](#)

Include:

Status	Status Changed	Employer	Position	Term of Employment	Employment Status	Reviewer
New		Global	Finance Manager	Feb 2001 to Present	Full-Time	

Length of Experience
0 months (0 Canadian)

[Consolidated Professional Experience](#)

Leadership	No Related Experience
+ Strategic and Organizational Leadership	No Related Experience
+ Organizational Effectiveness	No Related Experience
+ Individual/Team Leadership and Development	No Related Experience
Professionalism	No Related Experience
+ Ethics and Trust(Supervisor)	No Related Experience
+ Stakeholder Focus	No Related Experience
+ Communication (Supervisor)	No Related Experience
+ Communication	No Related Experience
+ Integrative Approach	No Related Experience
+ Problem Solving	No Related Experience
+ Professional Development	No Related Experience
+ Professional Self-Evaluation(Supervisor)	No Related Experience
Professional Knowledge	No Related Experience
+ Financial Accounting and Reporting	No Related Experience

Internet

Flags in the system

The PERC system tracks your progress toward meeting the experience requirements. Prior to meeting the requirements in a subject area, you will see one of the following flags:

- “No Related Experience” if you have not indicated that you have experience related to any of the competencies in that subject area.
- “Under Development” if you have indicated you have related experience for some competencies in a subject area, but fewer than 66.7%

When you have met the professional experience requirements in a subject area, you will see the following flag:

- “PERC Requirement Met”; this indicates you have reported experience related to at least 66.7% of the competencies in the subject area.

The PERC system also tracks your supervisor’s reporting on the employer attestation competencies. Your score in this area is determined by the answers your most recent supervisor provides to the attestation questions. Your supervisor will attest to your competence in ethics and trust, professional self-evaluation, and communication by completing the employer attestation section at the end of your file.

Prior to demonstrating that you have acquired the employer attestation competencies, you will see one of the following flags:

- “No Related Experience” if your most recent supervisor has not responded to any of the attestation questions.
- “Under Development” if your most recent supervisor answers "no" to any of the attestation questions.

When you have demonstrated that you have acquired the employer attestation competencies, you will see the following flag:

- “PERC Requirement Met”; this indicates that your most recent supervisor answered “yes” to all of the attestation questions.

Consolidated assessment

Scoring is done using the consolidated results of all “Finalized” PERC files. The online system includes the option to run the scoring engine, including files that have a status other than “Finalized.” The rest of this section explains.

Each competency statement, subject area, and competency group is assessed individually. In addition, your supervisor must answer each of the questions in the employer attestation regarding your competence in ethics and trust, professional self-evaluation, and communication.

Competency statement

You demonstrate you have acquired a competency by submitting an experience claim of something you have done (as attested to by your supervisor) that is an appropriate example of work related to the competency (as attested to by your verifier or supervisor) and that is accepted as satisfactory by the CGA Association.

- a. **Duration:** Duration refers to the number of months that have elapsed since the first time you performed the task that demonstrates the competency and the date you report the competency in your PERC file. You must have 24 months of experience with every competency for which you claim experience.
- b. **Frequency:** You will be asked to indicate how frequently you perform the task that demonstrates the competency – seldom, occasionally, frequently, or regularly.

You need 24 months of experience working on a competency to demonstrate that you have acquired that competency, and you must perform the related task at the expected frequency for that competency. A 24-month period begins with the date you first report a work experience related to a competency.

Subject area

You must demonstrate that you have acquired 2/3 (or 66.7%) of the competencies in a subject area to be considered competent in that area. For example, the Strategic and Organizational Leadership subject area comprises 10 competency statements. You must demonstrate that you have acquired 7 of the 10 competencies in this subject area.

Competency group

The competency groups are Leadership, Professionalism, and Professional Knowledge.

- a. In the **Leadership** and **Professionalism** groups, you must demonstrate competence in all of the subject areas.

There are 3 subject areas in Leadership and 7 subject areas in Professionalism.

- b. In the **Professional Knowledge** competency group, you must demonstrate competence in 3 of the 7 subject areas.

Employer attestation

You will have met the requirements in this area when your current supervisor has answered yes to each of the questions in the employer attestation.

Overall

When you have met the standards for duration and frequency in each subject area and competency group, and your supervisor has answered yes to each of the questions in the employer attestation, your PERC file as whole will be evaluated by your CGA affiliate office.

8 Working with your CGA association

The Association's expectations

The CGA Association expects that you will actively seek work opportunities at an increasing level of responsibility so that you gain work experience appropriate to a newly certified CGA. While it is not necessary that you have all of your required experience by the time you complete your studies, you should be well on your way. You are expected to have submitted at least one PERC file by the time you complete your courses. If you have not met the experience requirements by the time you complete your studies, you will be asked to demonstrate to the Association how your current position will enable you to attain the professional experience required for certification.

Verification and assessment

Completed PERC files are evaluated on a regular basis by reviewers at your CGA affiliate office. All PERC files are evaluated by an Association reviewer.

On a sample basis, the Association will audit some student PERC files. Your affiliate office may contact you for additional information about experience you report in your file. Your affiliate office may also contact your employer(s), supervisor(s), or verifier(s) to confirm experience you report. These contacts do not necessarily mean there is a problem with your PERC. It may mean that additional clarification is required, or it may be part of the routine spot checking the Association does.

Appendix A: Glossary

Advisor: A Certified General Accountants Association staff member who assists students enrolled in the CGA Program of Professional Studies with their course planning and course scheduling, and who assists students having difficulty gaining the necessary accounting work experience to qualify for certification. Advisors do not make work placements, but they answer questions, and provide suggestions and advice.

Affiliate PERC administrator: An Association staff member who monitors PERC submissions and communications.

Competence: “Being able to perform a work role to a defined standard, with reference to real working environments.” International Federation of Accountants (IFAC), 2008.

Competency: A specific behavior whereby a professional applies knowledge, skills, and/or professional values in a work environment; the behavior can be defined, demonstrated, observed, and assessed.

Employer: The organization for which the student enrolled in the CGA program works.

Experience claim: The work experience students report in their PERC files in the column “Personal Experience Description.”

Experience example: A sample or illustration of experience related to the required competency in a subject area. Each competency is illustrated by two experience examples.

Pre-assessed position: A specific position at a specific employer that will provide the incumbent with work experience that meets the Association’s professional experience requirements for certification. (View the positions applicable to your Association in the PERC system drop-down menu.)

Professional Experience Required for Certification (PERC): An online reporting process (questionnaire) used by students in the CGA program for the purpose of documenting their accounting work experience that demonstrates they have the competencies expected of a newly certified CGA.

Reviewer: A CGA engaged by the CGA Association who evaluates students’ completed PERC files to determine if the documented experience satisfies the Association’s requirements.

Student: An individual enrolled in the CGA Program of Professional Studies. The individual may be actively engaged in their studies or registered as an inactive student.

Supervisor: The individual to whom a student enrolled in the CGA program reports in their workplace.

Verifier: A qualified professional accountant, designated by an “approved” member of the International Federation of Accountants (IFAC), who attests to the professional work experience of a student enrolled in the CGA program.

Appendix B: Frequently asked questions

1. What is an approved verifier?

Accounting associations around the world are members of IFAC, including CGA-Canada and the other two Canadian professional accounting associations. Professional accountants working in Canada may belong to an association from another part of the world, for example, the Certified Public Accountants of Australia. For purposes of verifying students' work experience, the Certified General Accountants Association has "approved" some of these other associations from around the world. This means that an accountant who belongs to one of these approved associations may act as your verifier. If the professional accountant you work with, or the professional accountant who is willing to act as your verifier, has an accounting designation that is not on this list, enter the professional accountant's designation when you submit your PERC file and the CGA affiliate office will review the designation at that time.

2. My work experience is from outside Canada. Can it be recognized to meet the professional experience requirements?

Your previous experience while working overseas can be included in your PERC file if it can be verified by your former supervisor, and the supervisor is a qualified professional accountant (see FAQ #1 for the definition of an approved IFAC designated accountant). Alternatively, you may have a verifier other than your former supervisor who is a qualified professional accountant, has detailed knowledge of your work experience, and is available to sign your PERC file.

For more advice on verifying your experience gained while working outside Canada, contact an advisor at your CGA affiliate office (www.cga.org).

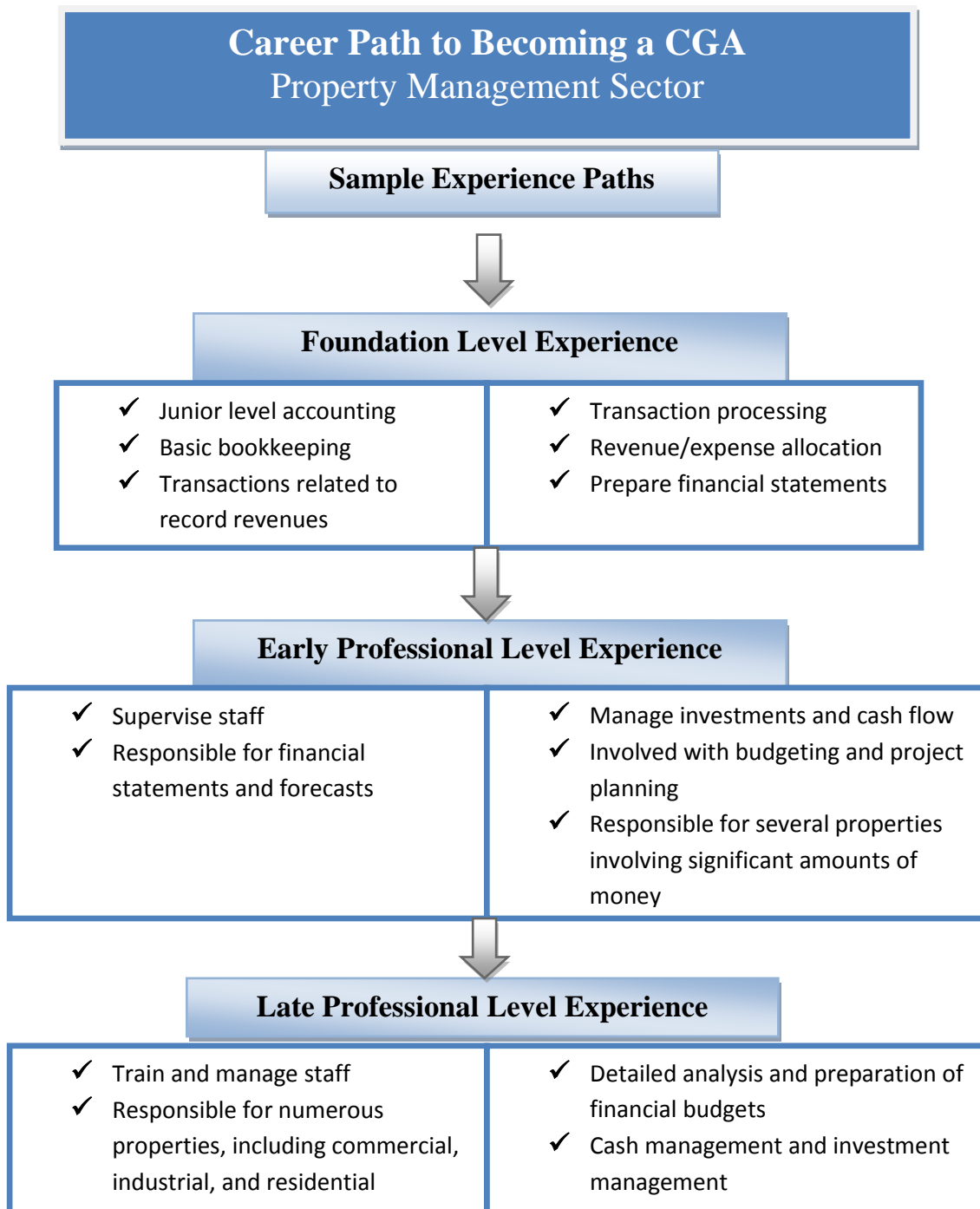
3. How do I find a qualified professional accountant who can verify experience I gained outside Canada?

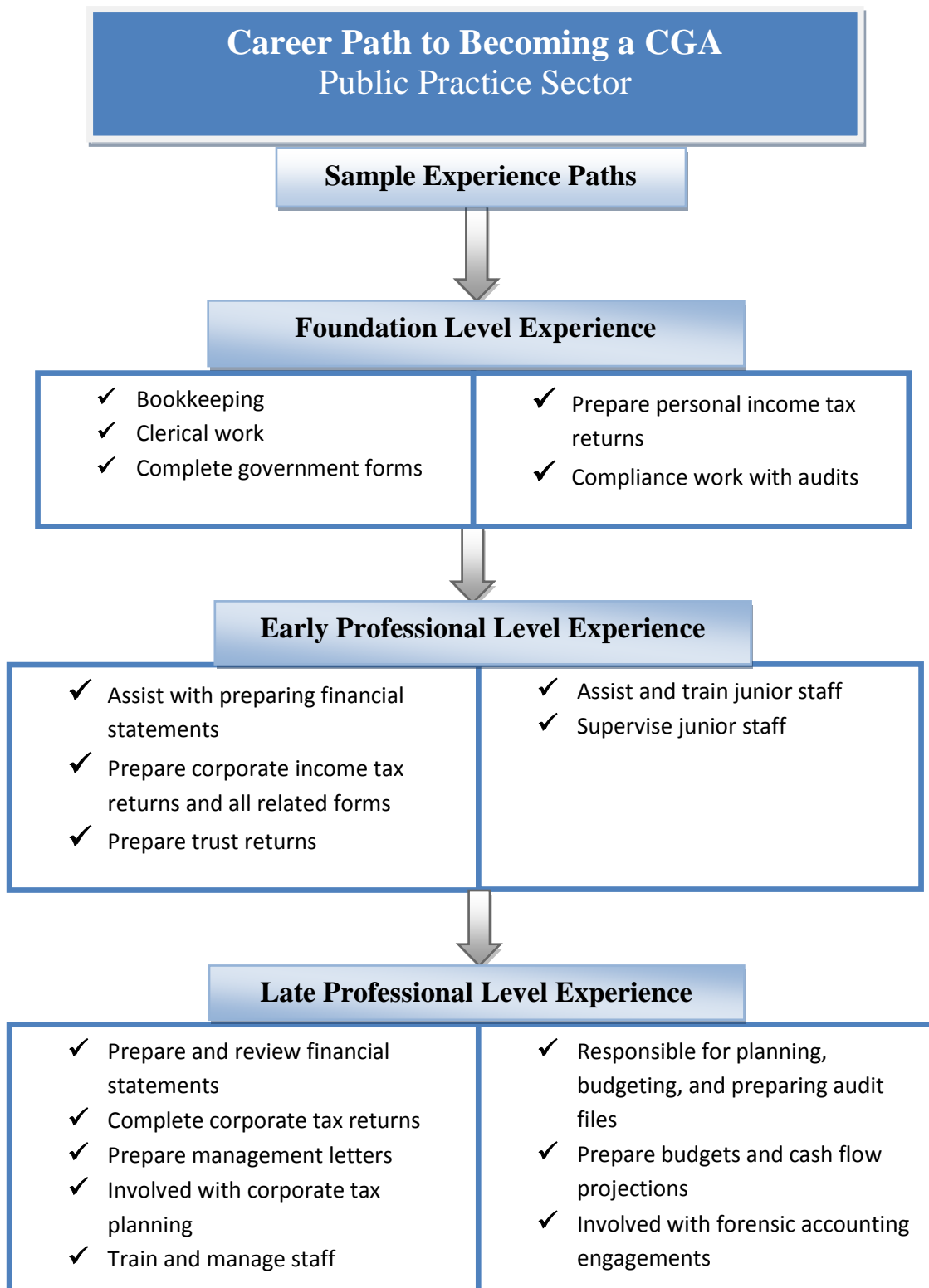
Contact a qualified professional accountant that you know and who is willing to attest to the accuracy and appropriateness of the experience claims you wish to report based on the experience you gained outside Canada.

4. How can I get help using the PERC system?

Use the "help" button in the upper right-hand corner of the system screen to open student instructions.

Appendix C: Sample career paths





Career Path to Becoming a CGA Systems Sector

Sample Experience Paths

Foundation Level Experience

Small Organization

- ✓ Bookkeeping
- ✓ Data entry
- ✓ Programming small database design
- ✓ Clerical duties
- ✓ Systems implementation

Large Organization

- ✓ Systems installation and implementation
- ✓ Programming small data base design
- ✓ Processing spreadsheets and forms

Early Professional Level Experience

Small Organization

- ✓ Systems and procedures development
- ✓ System analysis
- ✓ Set up and maintain networks and network applications
- ✓ Design financial models for organization

Large Organization

- ✓ Functional requirements for system enhancements
- ✓ System/Business analysis
- ✓ Systems and procedures development
- ✓ Process re-engineering projects
- ✓ Project leader or manager on small projects

Late Professional Level Experience

Small Organization

- ✓ Financial systems design
- ✓ Business analysis
- ✓ Business re-engineering
- ✓ Project leader or manager on corporate projects
- ✓ Corporate systems and major software acquisition
- ✓ RFP preparation and insurance
- ✓ System selection
- ✓ Design corporate applications

Large Organization

- ✓ Senior business analysis
- ✓ Departmental or financial representative for large team projects
- ✓ Responsible for departmental applications

Career Path to Becoming a CGA Industry/Manufacturing Sector

Sample Experience Paths

Foundation Level Experience

Small Organization

- ✓ Bookkeeping
- ✓ Clerical duties
- ✓ Data entry
- ✓ Transaction processing
- ✓ General/junior level accounting

Large Organization

- ✓ Data entry
- ✓ Inventory
- ✓ Invoices, payable, receivables
- ✓ Payroll and coding

Early Professional Level Experience

Small Organization

- ✓ Senior level accounting
- ✓ Business analysis
- ✓ Prepare and review statements
- ✓ Manage investment portfolio
- ✓ Supervise and manage employees
- ✓ System implementation
- ✓ Review policies and procedures

Large Organization

- ✓ Management accounting
- ✓ Price and market analysis
- ✓ Business and process analysis
- ✓ Re-engineering and restructuring
- ✓ Internal audit
- ✓ Financial analysis
- ✓ Process or project cost models

Late Professional Level Experience

Small Organization

- ✓ Project leader
- ✓ Senior business analyst
- ✓ Responsible for financial operations, financial systems, and financial planning
- ✓ Liaise with senior auditors

Large Organization

- ✓ Senior level accounting
- ✓ Budget analysis
- ✓ Strategic planning analysis
- ✓ Senior policy analysis
- ✓ Re-engineering and restructuring
- ✓ Internal auditing and marketing models

Career Path to Becoming a CGA Not-for-Profit Sector

Sample Experience Paths

Foundation Level Experience

Small Organization	Large Organization
<ul style="list-style-type: none"> ✓ Bookkeeping ✓ Billing and data entry ✓ Clerical duties 	<ul style="list-style-type: none"> ✓ Computer transactions ✓ Reporting ✓ Clerical duties

Early Professional Level Experience

Small Organization	Large Organization
<ul style="list-style-type: none"> ✓ Responsible for accounting functions, cash flow, cash management ✓ Secretarial duties ✓ Treasurer duties ✓ Finalizes financial statements and information to senior government agencies and Board of Directors 	<ul style="list-style-type: none"> ✓ Senior level accounting duties ✓ Manage/Supervise staff ✓ Cost and billing analysis ✓ Systems implementation and enhancements ✓ Revenues and expenses to programs and/or funding sources ✓ Program analysis ✓ Cost-benefit analysis

Late Professional Level Experience

Small Organization	Large Organization
<ul style="list-style-type: none"> ✓ Financial planning and forecasting ✓ Manage financial statements and reports ✓ Implement computer systems ✓ Hire, train, manage junior staff ✓ Manage investments and finances ✓ Program planning and analysis ✓ Report to Board of Directors 	<ul style="list-style-type: none"> ✓ Manage financial statements, including inter-company transactions and consolidations ✓ Program planning and analysis ✓ Hire, train, manage staff ✓ Manage investments ✓ Complex reports for government or funding agencies ✓ Report to Board of Directors and/or senior management

Career Path to Becoming a CGA Banking Sector

Sample Experience Paths

Foundation Level Experience

- | | |
|---|--|
| <ul style="list-style-type: none">✓ Small loans✓ Customer Service✓ Data entry | <ul style="list-style-type: none">✓ Computer transactions✓ Reconciliations✓ Standard form processing |
|---|--|

Early Professional Level Experience

- | | |
|---|---|
| <ul style="list-style-type: none">✓ Financial planning for small businesses✓ Review business plans/financial proposals for small businesses✓ Supervise junior staff | <ul style="list-style-type: none">✓ Provide analysis and recommendations to medium to large businesses✓ Review and interpret financial information |
|---|---|

Late Professional Level Experience

- | | |
|---|---|
| <ul style="list-style-type: none">✓ Review, interpret, and analyze financial information✓ Handle international financing and large transactions (hundreds of thousands)✓ Manage staff | <ul style="list-style-type: none">✓ Project risk analysis for medium to large organizations✓ Directly work with medium to large businesses and corporate financing |
|---|---|