

# IAB UPDATE

## Introduction from your Chief Executive



This is a particularly busy period in the IAB office. We have recently moved to a slightly larger premises on the same site in Kings Hill near West Malling in Kent. Please note the minor address changes (to suite and building numbers), but conveniently the postcode and contact numbers all remain unchanged. Colleagues are busy preparing plans and preparations for Seminars for IAB Members and arranging an IAB Awards event at the House of Commons (details of award winners will be published in the next edition of IAB Update). A workshop for tutors of courses leading IAB qualifications was held in April and staff are in the midst of registering candidates for the next main exam sitting in June. We have

also been busy working with website developers and a designer to produce a new IAB website (due to go live early in May, with further functionality to be added later), plus a range of re-designed stationery and other printed matter, incorporating revised logos for the IAB and also the International Association of Accounting Professionals (IAAP).

I would like to thank Ian Irwin of Chipfast Ltd for the contribution of an article in this edition of IAB Update.

Also included in this edition are the abbreviated annual financial statements for 2011 and the Statement from the Chair, the Notice of the next Annual General Meeting, and also profiles of those standing for re-election to the IAB Council.

With all good wishes,

**Malcolm Trotter, IAB Chief Executive**

## Privileges for IAB Members

IAB Privileges has been designed to save you both time and money, in both your personal and professional life. With a vast array of benefits available to members, we are certain there is something for everyone. Through using IAB Privileges we hope that members can at least save the cost of their membership – if not much more. Below are just a few examples of the fantastic benefits available to IAB members.

### **Vision Express**

Just as you should consider exercise and a balanced diet essential, regular eye care should also be part of your general health regime. If you are looking for a new look or you are due a check-up, IAB Privileges can help. There are several offers available with Vision Express that could well be of interest to you, including a free eye test (including free digital retinal photography); designer 2-for-1 glasses; savings of £70 on contact lenses (when you join the direct debit scheme Contact 7); double Nectar points on all purchases; £30 off complete glasses; family vouchers; and the opportunity to book your eye test online. As well as these fantastic offers you can benefit from on-going seasonal offers.

### **T.M. Lewin**

T.M. Lewin, established in 1898, has well over a century of experience in making stylish and comfortable work wear, designed for performance. They expertly craft all their products to deliver a complete business wardrobe. Simply put, T.M. Lewin knows that wearing the right business wear means you'll feel confident performing

at your best – whatever the setting. For a personalised experience visit one of its stores to be measured for your perfect fit. Arriving at T.M. Lewin this spring are a range of new suits and shirts including the cotton linen formal shirt, which is perfect for the warmer days of spring and summer. Visit IAB Privileges for your personal discount voucher.

### **Charles Cameron**

For expert advice and assistance with mortgages and remortgages members can now speak to Charles Cameron & Associates. Gain peace of mind by experiencing the firm's memorable customer service – 99% of clients recommend them to their friends and family. Access the whole mortgage market to find the best competitive deal – Charles Cameron are completely independent and will work to find the best mortgage for you, as well as the best terms they can provide. View more information online or call 020 3145 3300 and quote IAB.

- For more information or to access these benefits, log in to IAB Privileges via [www.iab.org.uk](http://www.iab.org.uk).

*Terms and conditions apply. See website for further details. Vision Express - each offer carries individual discounts and terms and conditions. See website for full details. Offers subject to change. TM Lewin - discount applies to business wear only. IAB Privileges is managed on behalf of IAB by Parliament Hill Ltd of 3rd Floor, 127 Cheapside, London, EC2V 6BT. Neither are part of the same group as a provider.*



## Annual Report from the IAB Chair

Last year proved to be another challenging year but like 2010 it closed with the IAB having again made a modest profit for the year.

Given the continuing general economic situation that pertained throughout 2011 (and into the current year) and the consequent difficulties for businesses and organisations like ours, we are grateful that our fortunes have not materially suffered. Given the global economic outlook, the IAB Council is not expecting that the next year or so will show any great opportunities for expansion, even though in recent times each year the IAB has been successfully opening up new, international markets.

While the financial outcome was little different to that of 2010, in 2011 the net increase in IAB Member numbers was significantly higher than for several years, with growth of approximately 15%. Over the past three years the number of IAB Members in practice has doubled. The support of IAB Members in these times is particularly appreciated. We launched (primarily to existing IAB Members and Fellows) an additional professional body designation through the establishment by the IAB of the International Association of Accounting Professionals. This has got off to a good start and now has several hundred members. However, on the qualifications activity side of the IAB, due to the way in which the new Qualifications and Credit Framework (QCF) was rushed in by the Government in England, Wales and Northern Ireland, the take-up of IAB qualifications in the UK fell in 2011 for the first time in a decade. We understand that this experience was widespread across awarding bodies offering vocational qualifications on the QCF.

We are confident that this was a low point and there are signs of 'new shoots of growth' once again, with recently introduced, innovative qualifications beginning to take off, such as those packaged and offered with Sage software, learning materials and certification, as well as those valid in Apprenticeships in Bookkeeping and Payroll.

### International business

The IAB's associate Company – ICB South Africa – also continued to expand in 2011, building further on the outstanding performances in recent years, and we acknowledge again the astute leadership of Andrew and Belinda Carlsson and the other directors, as well as the efforts of the staff. The IAB again received a dividend on its part-ownership of the Institute.

The IAB continues to enjoy successful growth in international markets, particularly in the Indian sub-continent, the Caribbean and South East Europe, with students as far as away as Russia and the Baltic States, Azerbaijan, Iraq, Malaysia – the list goes on...

I wish to thank my predecessor in the Chair, Clive Johnson, for leading the Council through a challenging three years prior to him standing down in June 2011. Finally, a big thank you to my fellow Council members and to the staff, all of whom have undertaken considerable work in difficult times.

I wish everyone success throughout the remainder of 2012.

**Janet Jack FIAB MIAAP**



## IAB Regional Seminars 2012

The 2012 IAB Regionals Seminars will this year be held on Thursday 27th September in Nottingham and Thursday 8th November in London. We have an exciting and varied programme organised and are pleased to announce a speaker from HMRC who will give an overview on Real Time Information.

In response to requests from members we will also be including a short session on 'Social Media in Practice', which will cover the use of websites and social media to enhance the profile of your practice. A full programme of speakers will be published in the July IAB newsletter.

The cost to attend the seminars will be £75 for Members and £85 for Non Members. However, we are offering 'early bird' discounted rates of £65 Members and £75 Non Members for bookings received before Friday 15th June.

If you would like to register your interest in attending one of the above seminars please contact Mary-Anne Cook by email – [maryannec@iab.org.uk](mailto:maryannec@iab.org.uk) – or on 01732 897750.

### IAB CONTACT DETAILS

**Suite 5, 20 Churchill Square, Kings Hill, West Malling, Kent ME19 4YU, United Kingdom**

UK: Telephone: 0844 330 3527 Fax 0844 330 3514  
International: Telephone +44 1732 897750 Fax +44 1732 897751  
Email: [mail@iab.org.uk](mailto:mail@iab.org.uk) Website: [www.iab.org.uk](http://www.iab.org.uk)

#### Key staff at IAB Head Office:

Business Development Administrator:	Mary-Anne Cook	01732 897754	<a href="mailto:maryannec@iab.org.uk">maryannec@iab.org.uk</a>
Compliance & Membership Co-ordinator:	Kelly Lant	01732 897756	<a href="mailto:kellyl@iab.org.uk">kellyl@iab.org.uk</a>
Finance & Membership Administrator:	Louise Scott	01732 897755	<a href="mailto:louises@iab.org.uk">louises@iab.org.uk</a>

#### Education & Member Services

Coordinator:	Chris Wooster	01732 897760	<a href="mailto:chrisw@iab.org.uk">chrisw@iab.org.uk</a>
Education, Member & Centre Administrator:	Thomas Bird	01732 897752	<a href="mailto:thomasb@iab.org.uk">thomasb@iab.org.uk</a>



# Paperwork for Health & Safety purposes



## PAPERWORK IN MORE DETAIL

**Accident Book** You must keep a record of any reportable injury, disease or dangerous occurrence. This must include the date and method of reporting; the date, time and place of the event; personal details of those involved; and a brief description of the event or disease. You can keep the record in any form you wish, you could. For example, choose to:

- Keep copies of completed report forms in a file.
- Record the details on a computer.
- Use your Accident Book entry.

Remember, accident records are sensitive data and subject to Data Protection laws, so they must not be seen by other members of staff.

**LA Registration** Some business activity requires local authority registration, such as food handling, catering, operating licensed premises, retail premises – and many more.

**Employer's Liability Insurance** You must, by law, obtain and display this insurance certificate if you have one or more employees. It would also be a prudent decision to have Public Liability Insurance if you work with the public or within other people's premises.

**Information about safety** Businesses must inform employees about how health and safety applies to them and provide them with essential information. This can be achieved by displaying the poster 'Health and Safety Law – What You Should Know'.

**Health & Safety Policy** If you employ five or more people you must have a written Health & Safety policy. It must contain a statement of intent on health and safety in your workplace and explain arrangements for implementation. Although not required for smaller businesses it is seen as good practice to have the same in place. A written policy is a good way of proving policy during any enquiry or investigation.

**Fire Safety Policy** An identified responsible person of any non-domestic premises has to carry out a fire risk assessment, including measures to reduce or eliminate the risk of fire, and identify persons at risk. Where there are five or more employees, a record must be kept of significant findings.

**Risk Assessments** All employers are required to carry out a systematic examination of their work activities and record the significant findings of the assessment. If an employer has five or more employees, the findings must be recorded in writing.

There can be a range of work activities that require specific types of assessments such as Manual Handling (MH), Display Screen Equipment (DSE), Personal Protective Equipment (PPE), Control of asbestos, Control of substances hazardous to health (COSHH), etc.

You may have to engage a specialist for certain risk assessments or have a member of staff undertake additional training or gain additional qualifications to conduct advanced risk assessments for areas such as handling of industrial chemicals, petroleum productions, high voltage electricity, etc.

**Fire Assessments** Fire risk assessment should be conducted and recorded including a fire safety management audit and report. You should also have a Fire Emergency Action Plan and a Fires Safety Record – usually a log book.

In conclusion we can only recommend that the paperwork is kept up-to-date and the activities monitored so that when questions are asked by inspectors, employees, or anybody else, the evidence can be produced. It is very helpful if you can refer to records that explain why decisions have been made; it also helps make those decisions more objective.

- Thanks to Ian Irwin of Chipfast Ltd for this article

A frequently asked question is, what paperwork do I need to comply with health and safety laws? The answer is not straightforward. There are basic essentials for all businesses; the basic essentials for a business that employs five or more staff – and what is desirable to support their policies and assessment decisions – may differ. All businesses basic requirements are:

- Accident book.
- LA Registration (where required).
- Employer's liability insurance.
- Information about safety (HSE poster).

The basics required by businesses employing five or more staff, in addition to the above, are:

- H&S Policy.
- Fire Safety Policy.
- Risk assessments.
- Fire assessments.

You should consider that any paperwork you use is evidence supporting your decisions and may be used during any investigation or enquiry; it also provides a framework for rules within the workplace, and as such should be clearly written and easily understood. Any posters or instructions issued should also follow the same rules. You should consider employees or visitors who do not use English as their first language and use appropriate language that they can easily understand. All signs should include both text and a graphic symbol.

## EXPLANATORY NOTES TO NOTICE OF AGM

### Introduction

Ordinary Resolution 4 and 5 proposes the adoption of amended Articles and Bye-Laws of the Association. All the changes made are of a minor or administrative nature. A copy of the proposed new Articles and Bye-Laws showing the changes

will be available for inspection at the registered office of the Association from the date of the notice of the AGM until the meeting is concluded and displayed on the IAB website [www.iab.org.uk](http://www.iab.org.uk) in the members' restricted area. A copy will also be available for inspection at the AGM venue from 15 minutes before the meeting until its conclusion.

## The International Association of Book-keepers NOTICE TO MEMBERS ANNUAL GENERAL MEETING

NOTICE IS GIVEN that the thirty-eighth ANNUAL GENERAL MEETING of the INTERNATIONAL ASSOCIATION OF BOOK-KEEPERS will be held at 11.00am on Thursday 21st June 2012 at the MIC, 81-103 Euston Street, London NW1 2EZ to transact the following business. All of the resolutions will be proposed as ordinary resolutions.

- 1) To propose the re-election to Council of Miss Frauke Golding who retires by rotation under the provisions of the Articles of Association.
- 2) To propose the re-election to Council of Mrs Karen Groves who retires by rotation under the provisions of the Articles of Association.
- 3) To propose the re-election to Council of Mr Andrew Carlsson who retires by rotation under the provisions of the Articles of Association.

4) To accept the revised Bye-Laws of the Association as shown on the IAB Website. (A printed copy will be available for fifteen minutes prior to the AGM until the end of the meeting.)

5) To accept the revised Articles of Association as shown on the IAB Website.+ (A printed copy will be available for fifteen minutes prior to the AGM until the end of the meeting.)

6) To receive the report of Council and the unaudited accounts for the year ended 31st December 2011 prepared by the independent examiner.

Suite 5, 20 Churchill Square  
Kings Hill  
West Malling  
Kent ME19 4YU

By order of the Council  
J Jack  
Chairman  
2012

### THE INTERNATIONAL ASSOCIATION OF BOOK-KEEPERS FORM OF PROXY

(please print name and address)

I .....

of .....

Postcode .....

being a member of the above named Association, hereby appoint .....

.....

of .....

or .....

.....

of .....

or the Chairman of the meeting as my proxy to vote for me at the Annual

General Meeting of the Association to be held on 21st June 2012 and at any adjournment of that meeting.

This form is to be used in respect of the resolutions mentioned below as follows:-  
(Please mark with an 'X')

	FOR	AGAINST
<b>RESOLUTION 1.</b>	.....	.....
<b>RESOLUTION 2.</b>	.....	.....
<b>RESOLUTION 3.</b>	.....	.....
<b>RESOLUTION 4.</b>	.....	.....
<b>RESOLUTION 5.</b>	.....	.....
<b>RESOLUTION 6.</b>	.....	.....

Signed.....

Dated .....

Membership Number.....

This proxy form is to be received by the Association at Suite 5, 20 Churchill Square, Kings Hill, West Malling, Kent ME19 4YU, United Kingdom, no later than midday 20th June 2012.

# THE IAB 2012 ELECTION CANDIDATES



## **Andrew Carlsson FIAB**

Andrew has been an active member of the IAB Council for the past six years and brings with him international knowledge – he is the Chief Executive of the Institute of Certified Bookkeepers in South Africa. Andrew's role as CEO has seen the number of accredited training providers for the ICB SA grow from five in 2000 to over 500 in 2012. He has also been actively involved in the development of qualifications and has served on various committees of the South African Qualifications Framework and the Financial Sector Skills Training Authority. Andrew has recently been appointed by the IAB Council to act as a marketing consultant to the IAB Executive and Council, utilising his expertise gained in South Africa to raise the profile of the IAB both locally and internationally.

## **Frauke Golding FIAB FFA FFTA**

Frauke has been a member of council since 2010. She is a Fellow member of the IAB and a fellow member of the IFA and FTA. She has worked in practice since 1983, and has been employed in a variety of accountancy and bookkeeping roles, including Military Accountant with the Territorial Army. It was through passing a course with the British Army that Frauke qualified as an MIAB.



Frauke represents the IAB at the Woking HMRC Working Together forum, and is secretary of the Mid-Southern & Wessex Branch. She founded the Your Local Book-keeper network to address the financial reporting and communication gap between bookkeepers and their clients on one hand, and between bookkeepers and accountants on the other. Additionally, she is a tutor for the IAB Level 4 Diploma in Personal & Business Tax. In 2011, Frauke was voted – by bookkeepers, accountants and fellow professionals – the BKN Book-keeper of the year 2011. Frauke believes the IAB is the best professional book-keeping body in the UK.



## **Karen Groves FIAB AIAAP**

Karen has served on Council since 2009 and has been involved in education and training for seven years. Karen worked in an accountancy practice for 14 years, which she left in 2010 to concentrate on her own distance learning business. The courses are all IAB specific and her company offers both the study schemes and full tutor support in Bookkeeping and Payroll. Karen is also an IAB examiner, covering both manual and computerised bookkeeping qualifications.



## **Vivienne Burrows** **29th April 1951 – 14 January 2012**

Viv joined the Membership Department when the IAB shared both office premises and staff with the Institute of Financial Accountants (IFA) in Sevenoaks, Kent. Under various job titles, Viv headed up the Department for all of her 14 years at the IAB until she retired in 2011.

When she joined the staff her new perspective on running a Membership Department was supported by her many years in another membership organisation – scouting. She brought fresh ideas for member benefits such as the branded pen and conference folder, which are still sent out today.

Once Viv had settled in, she trained up a new membership team and those who worked with and for her never failed to be captured by her need to get the job

done efficiently but also with an element of fun. There were a few testing times and the one that always springs immediately to mind is the flood that occurred at Burford House some years back. The IAB lost its entire computer system and database, and there was plenty of paper floating around. Viv popped on her wellies, grabbed her camping stove and made hot drinks while everyone tried to decide where to start!

During her time at the IAB Viv fought a personal battle with cancer, but never really gave away how bad she was feeling, choosing to remain positive to those around her.

Indeed, the only thing that gave her away was when it was necessary for her to be absent from the office, and the new hairstyle when she returned.

Those who spoke to Viv were always put at ease, whether it was to discuss an issue raised by a member of the public or a technical query. Her enthusiasm was infectious and still lives on at the IAB. Viv's passion for life and strength also continue to inspire staff at the IAB, and she will be greatly missed.

## The International Association Of Book-Keepers

Abbreviated Financial Statements for the year ended 31 December 2011

### ACCOUNTANTS REPORT ON THE UNAUDITED ACCOUNTS TO THE DIRECTORS OF THE INTERNATIONAL ASSOCIATION OF BOOK-KEEPERS COMPANY LIMITED BY GUARANTEE

The Directors are responsible for the preparation of the accounts for the year ended 31 December 2011. They consider that the company does not require an audit under Section 477 (2) of the Companies Act 2006, relating to the small company regime. In accordance with their instructions, we have compiled these unaudited accounts in order to assist them to fulfil their statutory responsibilities, from the accounting records and information and explanations supplied to us.

No matter has come to our attention which gives us cause to believe that compliance with accounting records have not been met, or to which in our opinion attention should be drawn, in order to enable a proper understanding of the accounts to be reached.

To the fullest extent permitted by law, we do not accept or assume responsibility to any third party for the unaudited accounts or this report.

M L Lashford & Co LLP, Financial Accountants, 23 Park Lane, Halesowen, West Midlands B632RA

4 April 2012

### DIRECTORS' STATEMENT

The Directors confirm that:

- The company is entitled under section 477 (2) of the Companies Act 2006 to exemption from the audit of its accounts for the year ended 31 December 2011.
- No member has deposited a notice under section 476 of the Companies Act 2006 requiring audit of these accounts.
- The directors acknowledge their responsibility for:
  - Ensuring the company keeps accounting records which comply with Section 386; and
    - Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, as far as is applicable to the company.
  - These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Directors on 4 April 2012.

Signed on behalf of the Board by:-

JANET JACK, DIRECTOR

## THE INTERNATIONAL ASSOCIATION OF BOOK-KEEPERS COMPANY LIMITED BY GUARANTEE

### ABBREVIATED BALANCE SHEET

As at 31 December 2011

	Notes	31.12.2011 £	£	31.12.2010 £	£
<b>FIXED ASSETS</b>					
Intangible Assets	2		4,190		8,823
Tangible Assets	3		7,154		28,109
Investments	4		<u>35,001</u>		<u>35,001</u>
			56,345		71,933
<b>CURRENT ASSETS</b>					
Stock		8,170		6,655	
Debtors		144,657		121,747	
Cash at bank		<u>83,677</u>		<u>6,832</u>	
		236,504		135,234	
<b>CREDITORS:</b>					
Amounts falling due within one year		<u>76,688</u>		<u>42,515</u>	
<b>NET CURRENT ASSETS</b>			<u>159,816</u>		<u>92,719</u>
<b>TOTAL ASSETS LESS LIABILITIES</b>			<u>£ 216,161</u>		<u>£ 164,652</u>
<b>RESERVES</b>					
Income and expenditure account			<u>216,161</u>		<u>164,652</u>
<b>MEMBERS' FUNDS</b>			<u>£ 216,161</u>		<u>£ 164,652</u>

a For the year ending 31 December 2011 the company was entitled to exemption from audit under section 477 (2) of the Companies Act 2006 relating to the small companies regime.

b. The members have not required the company to obtain an audit of in accordance with section 476 of the Companies Act 2006.

c. The directors acknowledge their responsibility for:
 

- Ensuring the company keeps accounting records which comply with Section 386; and
- Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the

requirements of section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, as far as is applicable to the company.

d. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

# The International Association Of Book-Keepers

## Notes To The Abbreviated Financial Statements, as at 31 December 2011

### 1. ACCOUNTING POLICIES

The Financial Statements have been prepared under the Historical Cost Convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

### TURNOVER

The turnover shown in the income and expenditure account represents amounts invoiced during the year, exclusive of Value Added Tax.

### 3. TANGIBLE FIXED ASSETS

	£
<b>Cost</b>	
At 31 December 2010	75,698
Additions	14,090
<b>At 31 December 2011</b>	<b>89,788</b>
<b>Depreciation</b>	
At 31 December 2010	47,589
Charge for the year	25,045
<b>At 31 December 2011</b>	<b>72,634</b>
<b>Net Book Value</b>	
At 31 December 2010	28,109
<b>At 31 December 2011</b>	<b>17,154</b>

The Association is a Company Limited by Guarantee, without a Share Capital. The liability of each member is limited to £1.00.

### 4. INVESTMENTS

The Association holds 50% of the Issued Ordinary Share capital of the Institute of Certified Book-keepers Limited, a company incorporated in the Republic of South Africa. IFA Services Limited, in which the Association hold 50% of the Ordinary

### DEPRECIATION

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives

Equipment 33.33%	Straight Line
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### 2. INTANGIBLE FIXED ASSETS

	£
Written down value	
At 1 January 2011	8,823
Written down during the year	<u>8,823</u>
Additions - Sage Study Scheme	5,240
Written down in year	<u>1,050</u>
Written down value	
At 31 December 2011	<u>4,190</u>

Share Capital was dissolved on 29 November 2011.

### 5. TRANSACTIONS WITH DIRECTORS

None.

### 6. RELATED PARTY DISCLOSURES

a. The Association is related to the International Association of Accounting Professionals; a company incorporated in England and Wales, registration number 06759695, which is limited by Guarantee and exempt from the use of "limited". There was a management charge to that company amounting to £7,579.00 during the year.

b. The Investment in the share capital of the Institute of Certified Bookkeepers Limited, of the Republic of South Africa, as shown in note 4 above, issued a Dividend of £48,325 on 30 November 2011, which has been included in these Financial Statements as a Debtor. The Dividend has been received since the Balance Sheet date.

### 7. POST BALANCE SHEET EVENT

The investment of the 50% Ordinary Shares in The Institute of Certified Book-keepers Limited of South Africa was sold on 1 March 2012 for £297,564.00.



# STUDY TEXT BOOKS

IAB study text books are available, covering the QCF bookkeeping range of qualifications as well as the 2008-2010 accredited qualifications. Written by IAB examiners, especially for learners working towards IAB qualifications, they cover the entire syllabus and feature worked examples, sample questions and answers. They are an invaluable part of the study process.

The costs of these study texts have been kept to a minimum, and prices shown are for a UK delivery address and include post and packing.

If you don't want to miss out, complete the order form below and return it to the IAB by post, fax or email [louises@iab.org.uk](mailto:louises@iab.org.uk)

Item	Quantity	Price	Total
<b>IAB Level 1 Bookkeeping</b> incorporating <b>IAB Level 1 Award in Bookkeeping QCF &amp;</b> <b>IAB Level 1 Award in Manual Bookkeeping QCF</b>		£25.00	
<b>IAB Level 2 Bookkeeping</b> incorporating <b>IAB Level 2 Certificate in Bookkeeping QCF &amp;</b> <b>IAB Level 2 Award in Manual Bookkeeping QCF</b>		£30.00	
<b>IAB Level 3 Bookkeeping</b> incorporating <b>IAB Level 3 Certificate in Bookkeeping QCF &amp;</b> <b>IAB Level 3 Certificate in Manual Bookkeeping QCF</b>		£30.00	
<b>IAB level 4 Diploma in Accounting to International Standards*</b>		£25.00	
Select which delivery method you prefer ** (see note below)			
First Class UK postage per book		Included	
Upgrade to Special Delivery per book (this only guarantees delivery, not faster despatch)		£4.00	
<b>TOTAL ORDER</b>			

**I would like to pay by:**

Debit/Credit Card

Cheque (made payable to IAB)

**Please charge : £** .....

Visa

MasterCard

Maestro/Solo/Electron

Card Number .....

Expiry Date ..... Start Date ..... (if applicable)

3 Digit Security No ..... Issue No ..... (if applicable)

I authorise you to charge my debit/credit card with the amount stated above.

Full Name: .....

IAB Student Number: ..... Tel No: .....

Date of Birth: ..... Email: .....

Delivery Address: .....

Town: ..... County: .....

Postcode: .....

Signature: ..... Date: .....

**\*Original 2008-2010 Accredited Qualification Book**

**\*\* If you select the UK standard First Class postage option and the book is lost, you will be required to pay for any replacement required including postage. Only Special Delivery and Courier service is trackable with guaranteed delivery. Orders are sent out within 10 days and the special delivery upgrade does not guarantee next day delivery, only the guaranteed delivery or replacement as outlined above.**

IAB Qualifications for Business is a trading name of the International Association of Bookkeepers

Company registration no: 1119378 (England) Limited (by guarantee)

Suite 5, 20 Churchill Square, Kings Hill, West Malling, Kent ME19 4YU

Telephone 0844 330 3527 Fax 0844 330 3514 Email [louises@iab.org.uk](mailto:louises@iab.org.uk) Website [www.iab.org.uk](http://www.iab.org.uk)