



Law and Finance

Lawyer

Lawyers provide advice to clients on a variety of matters and may write and submit documents on their behalf as well as represent them in court or at tribunal hearings. A lawyer employed in the minerals and energy industry may prepare contracts for joint venture partnerships and contractors; oversee legal requirements of the company and advise in areas of worker compensation, native title and environmental responsibility. They may ensure legal requirement of tenement and lease management is adhered to and ensure appropriate liability insurances are in place.

Finance Professionals - Accounting

Financial Professionals analyse, report and give advice on the financial dealings of organisations and individuals, and advise on associated record-keeping and compliance requirements. Many technical professionals in the minerals industry do further studies in finance to work in financial fields within the minerals industry. Finance Professionals can specialise in a number of areas some of which are listed below:

Finance Manager who prepares reports for management, summarising the business' financial position in areas of income, expenses, capital usage and cash flows, and assists with the preparation of strategic plans, budgets and financial forecasts. Finance managers also work out funds requirements and strategies to invest surpluses. They also develop accounting and management policies and procedures.

Investment Analyst who evaluates the worth of companies for potential buyers and investors, and investigates businesses being sold, bought or merged.

Treasurers plan short and long-term finance for organisations and advise on the financial consequences of internal and external decisions. They design and manage investment portfolios to manage financial risk for organisations by acquiring, looking after and investing funds.

Finance Professionals - Dealing And Broking

Financial dealers and brokers may obtain information on securities, market conditions, government regulations and financial circumstances of clients, deal in the marketplace on behalf of clients and provide financial advice. They may record and give 'buy' and 'sell' orders, calculate and record costs of transactions, develop lists of appropriate investments for clients and plan buying and selling activities. Finance Professionals can specialise in a number of areas some of which are listed below:

Commodities Trader who brings together buyers and sellers of commodities to negotiate private sales and arrange sales through established marketplaces.

Financial Market Dealer who buys and sells securities within the financial market and trades and distributes financial securities on behalf of financial institutions.

Stockbrokers buy and sell stocks and bonds on behalf of clients. With experience and perhaps further training, a financial dealer and broker may progress to become a

Merchant Banker, who offers financial products and services, handles large financial transactions and operates as an intermediary in the professional and commercial sectors of the finance industry. They are also involved in the money market, corporate lending activities and investment banking.

PROFILES

CHRISTIAN ZEROVICH

BSc(Geology) BCom (Economics and Finance) MAusIMM. Advisor, Euroz Securities Ltd.

What have you done in your career(s)?

I worked in the Western Australian gold industry for about 5 years. My resources experience spanned from mine geology and resource definition at the Wiluna and Jundee mine sites, to gold exploration in the Laverton Belt.

I have been working in the stockbroking industry for 5 years, with the last 3 years at Euroz Securities. Euroz Securities specialises in Western Australian-based mid-cap resource and industrial companies.

What have you enjoyed most about your career(s)?

The dynamic environment of the stockmarket and investment industry has made my career very enjoyable. Each day provides opportunities to research new companies and commodities, and provide up to date investment ideas to clients.

For someone considering a career in your profession, are there any words of wisdom to pass on to them?

People looking for a career in stockbroking should have a strong grounding in a technical field, such as geology, mining, metallurgy, accounting, etc. These skills will be transferable to company research and idea generation.

A wide network of people from the mining industry also provides a source for company and project information, and contacts.

