



*Crunch time series*

**The CFO guide to SAP S/4HANA®**

**What SAP® says:**

“With the looming 2025 deadline ending support for the traditional SAP ERP, customers are actively exploring their options for making the move to SAP S/4HANA and its core finance and accounting capabilities.”<sup>1</sup>

**Customer translation:**

*Here we go again.*

# What's inside

- 
- 01 **First things**  
5
  - 02 **Are you ready for this?**  
8
  - 03 **SAP S/4HANA deployment options**  
10
  - 04 **Making SAP S/4HANA real**  
14
  - 05 **Things you can do now**  
15
  - 06 **Final thoughts**  
16

# A short quiz to get you started.

What are you currently thinking about SAP S/4HANA?

**(A) S/4 what?**

**(D) We need it. We're struggling to integrate acquisitions and open new businesses.**

**(G) Our last big implementation hurt a lot. We're not ready to go through that again.**

**(B) My people and SAP are telling me we need it. But nobody's made an effective case for why.**

**(E) We need it. We're making too many decisions on the fly with limited facts.**

**(H) We'll wait. SAP works fine just like it is. And we don't think SAP's 2025 deadline will stick.**

**(C) We need it because we can't trust our current systems, data, and processes. Something's got to give.**

**(F) We need it. Current solutions are holding us back. We have to adopt new business models and move faster.**

**(I) What 2025 deadline?**

No matter what you're thinking today, it's a safe bet you and your finance organisation will eventually be up to your elbows in SAP S/4HANA. This is a good thing.

# First things

**A quick overview of the SAP S/4HANA Finance solution. Make sure your finance leadership team—and your IT leadership team—know what's what.**

## ① What is SAP HANA®?

SAP HANA is SAP's brand of in-memory computing, a technology that handles massive data sets without breaking a sweat. SAP built its latest next-generation intelligent ERP (SAP S/4HANA) around this technology. SAP launched SAP S/4HANA in 2015 and plans to stop supporting older ERP versions on December 31, 2025. SAP reports that more than 12,000 customers have committed to SAP S/4HANA.<sup>2</sup>

## ② Why is SAP S/4HANA better than “old” SAP?

Traditional ERP systems are optimised for transaction processing, with data stored in many different tables. SAP S/4HANA uses its Universal Journal to store all financial transaction details in one table. Availability and access to all that data can happen with near-zero latency. The new system also brings a simplified data model that lets you record once, use many times, and create a single source of truth. So analytics and insights that were historically unfeasible or very time consuming can now process quickly.



01

02

03

04

05

06

### ③ What can you do with SAP S/4HANA that would be hard to do without it?

SAP S/4HANA enables more speed and better insights in almost every area of Finance. It's also a platform for real-time analytics—with no more waiting for separate reporting systems, batch jobs, and long processing times. With SAP S/4HANA Group Reporting, legal consolidations and financial reporting are executed within the core, leveraging data from the general ledger, so consolidations and financial reporting are faster, transparent, and more efficient. Yes, it can be expensive, and yes, there may be implementation risks, but defining a digital transformation roadmap upfront, driven by prioritised capabilities that drive value for the business, can help address both cost and risk in a positive way.

**Here are some things to consider:**

- **Do you have a reconciliation process that seems to go forever at the end of each month?** SAP S/4HANA provides an additional level of detail through its Universal Journal capabilities, allowing complete transparency to a reconciled ledger that enables accounting and corporate shared services to manage an “anytime” close and possibly eradicate the need for a month-end close altogether.
- **Can you look at true product cost without the noise of messy intercompany transactions and markups?** SAP S/4HANA's valuation process allows you to “see through” your cost to the underlying components.
- **Does your team struggle with time-consuming forecasting that is out of touch with actuals—and which leaves little time for analysis?** SAP S/4HANA's embedded planning offers a unified information model with prebuilt forecasting methods.
- **Do you have one source of record to support consolidated, management, and statutory reporting?** SAP S/4HANA lets you drill down from your consolidated financial statements to the business transaction.

### ④ How are companies using SAP S/4HANA?

In-memory processing makes it possible to store and access a higher volume and broader spectrum of data—supply chain, personnel, sales, distribution, procurement, you name it. But because financial data is foundational to so many business capabilities, many organisations take a finance-first approach, with SAP S/4HANA leveraging Central Finance as a tool for creating their financial system of record. That's why CFOs are often driving the case for change.



01

02

03

04

05

06

# How to speak SAP



## SAP HANA

With traditional systems, data was placed in storage and accessed upon request. That takes time. With SAP HANA, data is stored “in-memory” and can be accessed instantaneously.



## Universal Journal

Provides the basis of an integrated accounting system where financial accounting and management accounting data are recorded in a single chart of accounts. SAP’s Universal Journal concept facilitates synchronisation of all financial data and stores it in one place, automating reconciliation between financial and management accounting.



## SAP Fiori®

Delivers an intuitive, role-based user experience across all lines of business, tasks, and devices. SAP Fiori technology presents financial information that is logical, accessible, and visualised in a manner that supports improved job performance, allowing users to transact and report all from one application, simplifying the user experience. It’s consumer-grade technology—like an app on your smart phone—and is fully baked into SAP S/4HANA. SAP Fiori lets people transact and execute analytics within a single screen—the perfect blend of insight and action.



## SAP Central Finance

Also known as CFIN, this part of SAP S/4HANA brings financial transactions from legacy ERPs—SAP or non-SAP systems—into the SAP S/4HANA table with a common data format. Harmonising the finance data set is often a first step in digital finance transformation journeys.



01

02

03

04

05

06

# Are you ready for this?

Will every company using SAP today step up to SAP S/4HANA? Probably not *every* company, but this *is* a watershed moment for SAP customers. Among organisations sticking with SAP, four factors seem to be shaping their decisions.

## **The first factor is competitive risk.**

Companies already moving to SAP S/4HANA will get the benefits sooner, and those benefits can be substantial. There also are some risks in waiting. SAP will end support of legacy versions at the end of 2025. As that date approaches, expect growing competition for implementation talent.

## **A second factor is the degree of growth and business complexity companies foresee.**

If your future includes more acquisitions, divestitures, and evolving business models, SAP S/4HANA can help make life easier.

## **A third factor is the quality of your current SAP installation and other enterprise systems.**

Companies that have their SAP house in order and their systems fully integrated may not feel immediate pressure to get on board the SAP S/4HANA train.

**A fourth factor is data quality.** Many companies are still struggling to get their data acts together. For those with multiple instances of SAP or other ERP systems, SAP S/4HANA is an opportunity to pull the entire enterprise into financial alignment around a tested set of simplified processes.



01

02

03

04

05

06



# Who's doing what?

In a recent survey of nearly 150 companies using SAP, *SAPinsider* asked about their plans to migrate to SAP S/4HANA.

29%

**Implemented or  
in process of migrating**

**Priorities among those moving ahead are:**



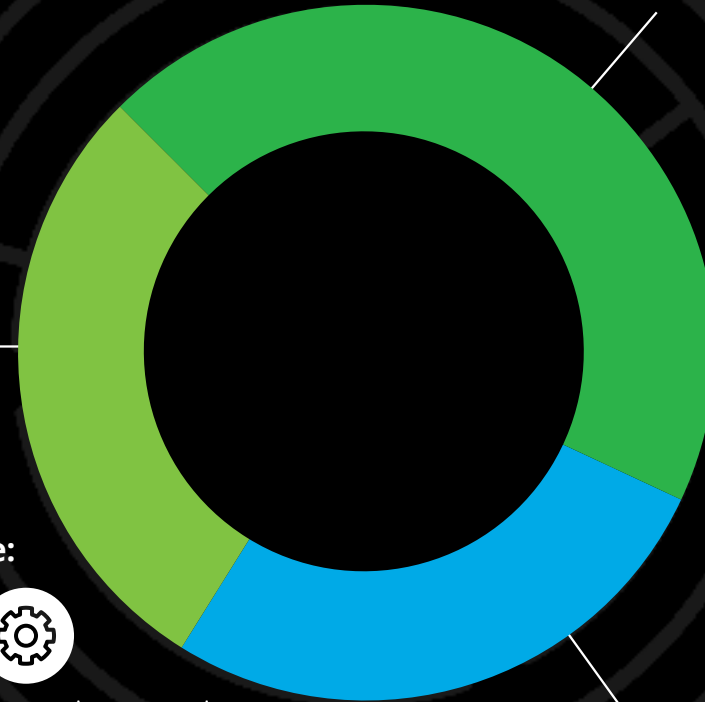
Modernising reporting  
and business  
intelligence



Providing a single  
view of finance and  
accounting data



Automating accounting  
and reconciliation  
activities



45% Evaluating  
or piloting

27% No plans to  
implement



01

02

03

04

05

06

# SAP S/4HANA deployment options



01

02

03

04

05

06

*SAPinsider* says that a little more than half of SAP customers planning SAP S/4HANA investments are opting for either new implementation or system conversion.<sup>3</sup>

## New implementation

Those choosing a new implementation typically want to eliminate custom programmes, shed ineffective practices, and drive more standardisation around best practices. Organisations that implemented SAP when they had simpler business models, different competitors, and a less-demanding customer base find this approach allows for remodelling to support productivity and growth. It also lets them start afresh and keep their ERP clean.

## System conversion

Those choosing system conversion usually want to preserve some of their custom environments and have business models that have not evolved. They see this as a lower-cost path, one that could require less change management. This approach is often used by companies that completed an SAP implementation within the last five to seven years. These companies don't need to transform, but they want to take advantage of the SAP S/4HANA digital platform.

## SAP Central Finance

For many SAP customers, a new implementation or system conversion migration can be combined with a third implementation option: leveraging SAP Central Finance.

SAP Central Finance allows companies to deploy a single instance of SAP S/4HANA Finance and then integrate some or all their financial and operational processes back through that instance. A company's current SAP or non-SAP financial systems don't need to be converted and can remain in their existing environments.

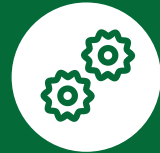
# SAP Central Finance

Deloitte has more than 110 SAP S/4HANA implementations currently underway, with a significant portion of clients leveraging Central Finance as a low-risk, high-value path forward. With more than 30,000 hours of co-innovation partnering with SAP on SAP S/4HANA, here's what we know from our experience:



## Stepping stone

Central Finance is frequently used as a first step—an efficient mechanism for beginning broader ERP deployments. It allows business units to transact in legacy systems uninterrupted during implementation.



## Centralised services

Central Finance enables centralised service delivery models to report, model, and analyse data within a single system and across a common information model, further driving value from the shared service center.

Central Finance also provides a platform for innovation, with new SAP S/4HANA capabilities built around machine learning and cognitive analytics. These enhancements can enable organisations to achieve a true “Lights-out Finance” shared services offering, driven by a new data model, greater transparency, and fresh innovations. Finance is no longer in the dark!



## Data bridge

Central Finance is frequently thought of as the least invasive hub to bring data together in a common information model across multiple ERPs. This gives companies visibility into transaction data that would otherwise be masked in aggregated summary data tables or be in a completely different format altogether.



## Accelerator

Central Finance acts as a hub to accelerate merger integration or separation by allowing companies to continue to transact in legacy systems.



01

02

03

04

05

06

# SAP Central Finance lessons learned

## ✓ Aligning master data is still necessary

Figuring out the appropriate data relationships and building agreement can take time, but it's a critical step to successful implementation. Don't wait to start profiling, cleansing, and transforming data; it's a prerequisite for effective transformation.

## ✓ Executive buy-in is critical

No surprise here. Visible executive leadership helps navigate roadblocks and maintain momentum throughout the project.

## ✓ Define and communicate the path forward

Clarity about which processes will continue in legacy systems versus performed in Central Finance is critical. Identify nuances in legacy processes early so you can define the transformation roadmap and prioritise the roll out of key business priorities.

## ✓ Check compatibility of legacy systems with SAP S/4HANA

Confirm which versions (including latest patches) are being used across ERPs to prevent surprises with the ability to transfer data.

## ✓ Central Finance isn't a silver bullet for all finance data

There are limitations on what data Central Finance can support, so perform diligence on what is critical to ensure fit.

## ✓ Focus on value and outcomes

Understand the opportunity that Central Finance and SAP S/4HANA will bring for your organisation and track throughout the transformation journey.



01

02

03

04

05

06

# Implementation scenarios

Here are the three main implementation scenarios we've observed. They vary by the degree of financial processes being centralised.



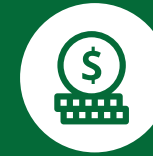
## Reporting and planning

- Deployed for financial reporting, planning, and analytics with all actuals replicated from source systems
- Enterprise-wide financial reporting
- Harmonised data with line item drill down
- Embedded planning and consolidation capability



## Central process orchestration

- Deployed for central management of all financial processes
- Central orchestration of collections, credit, and disputes
- Central reconciliation of intercompany transfers
- Source systems perform all transactional processing



## Transaction processing

- Deployed for central payments, cash application, and core accounting
- Perform central payment, cash application, or period-end close
- One source of truth, for vendors and customers
- Financial transactions processing performed in SAP Central Finance
- SAP S/4HANA becomes financial system of record



01

02

**03**

04

05

06

# Making SAP S/4HANA real

One way to get a feel for the benefits of SAP S/4HANA implementation is to look at what early adopters have done and why. Here are four examples of SAP S/4HANA in action.

Objective:

## Relieve pain and improve visibility



A global oil and gas company had multiple ERP platforms, each with a different chart of accounts and data structures. Getting even a simple enterprise metric required time-consuming and error-prone manual calculations.

### SAP S/4HANA in action

The project team implemented SAP S/4HANA with a priority focus on getting accurate, flexible, and real-time financial reports. Central Finance was used to pull in transaction data from multiple ERPs and map the data into the new chart of accounts, creating a single enterprise view of finance, customers, vendors, and more. This set the stage for retiring legacy systems.

Objective:

## Prepare for growth



A national retailer owned several businesses with different ledgers and outdated SAP and Peoplesoft ERPs. Enterprise reporting was a mostly manual process—and with additional acquisitions on the horizon, reporting problems would only get worse.

### SAP S/4HANA in action

This company implemented SAP S/4HANA on-premise using Central Finance and mapped the SAP and Peoplesoft ledgers into Central Finance. Over 11 months, they consolidated every transaction from separate business units in one place—with all the granularity of the original transactions.

Objective:

## Enable business partnering



An insurer had completed integrating its financial processes into SAP S/4HANA on-premise. The business was eager to use the analytics capabilities to gain operational insights to reduce claims costs and improve underwriting.

### SAP S/4HANA in action

The company pulled claims data into the SAP HANA data platform, allowing underwriters to see real-time trends to improve operations and contract negotiations. Business users got an intuitive and easy-to-use analytics platform that helped them reduce claims costs and improve underwriting accuracy.

Objective:

## Support new business models



A leading beverage manufacturer had a history of growth through acquisitions, with plans for continued diversification. The company realised it couldn't sustain its growth strategy with its current slow and error-prone systems. It needed a system that could accurately and quickly model various scenarios using transaction details to uncover insights into product-line performance drivers.

### SAP S/4HANA in action

The company redesigned its financial processes and analytics to fit SAP standards—and implemented SAP S/4HANA using a new implementation approach. This approach gave them greater visibility into cost and revenue drivers, reduced manual journal entries, and enabled real-time analytics and modelling.



01

02

03

04

05

06

# Things you can do now

Some companies implement SAP S/4HANA to relieve operational pain from too much complexity. Others see it as more transformational—an opportunity to make a broader impact on business decision making. How you define the scope will drive your results. But whatever path you choose, make sure your leadership team is aligned and engaged.

## ① Start building the business case

SAP S/4HANA is a great solution to many finance challenges, but a business case based only on cost reduction may not be enough. Ask yourself, what's possible with all this power? How could SAP S/4HANA improve business partnering? What other innovations will it enable? Automation, robotics, machine learning, advanced analytics? A true "Lights-out Finance" organisation? Who outside of Finance has the most to gain? Get those people involved in building the business case.

## ② Plan ahead

SAP S/4HANA implementation and configuration processes are complex and time consuming. Your top talent could be tied up for years. Plus, you'll need specialised integration knowledge that you may have to go outside for. As 2025 approaches, the best people will be in high demand.

## ③ Stay focused

SAP S/4HANA is designed to support integrated financial and management reporting. While it can also support other kinds of operational reports—for example, tracking social media or IoT sensor data—the additional storage requirements for massive non-transactional data can get costly. Some companies are using other reporting warehouse systems for those kinds of needs and reserving SAP S/4HANA system performance where it's needed most.

## ④ Know your options

Large enterprise clients currently tend to choose on-premise technology for their SAP S/4HANA implementations, an approach that lets them use existing infrastructure investments while maintaining the option for a cloud migration in the future. A cloud-first deployment, on the other hand, could allow a faster implementation, but may not provide the flexibility to adapt the technology to your needs.

SAP S/4HANA was released as an on-premise, licensed application in 2015. In 2017, SAP released a cloud version, with the same capabilities as the on-premise version. The cloud version is managed and delivered by SAP and paid for on a subscription basis.



01

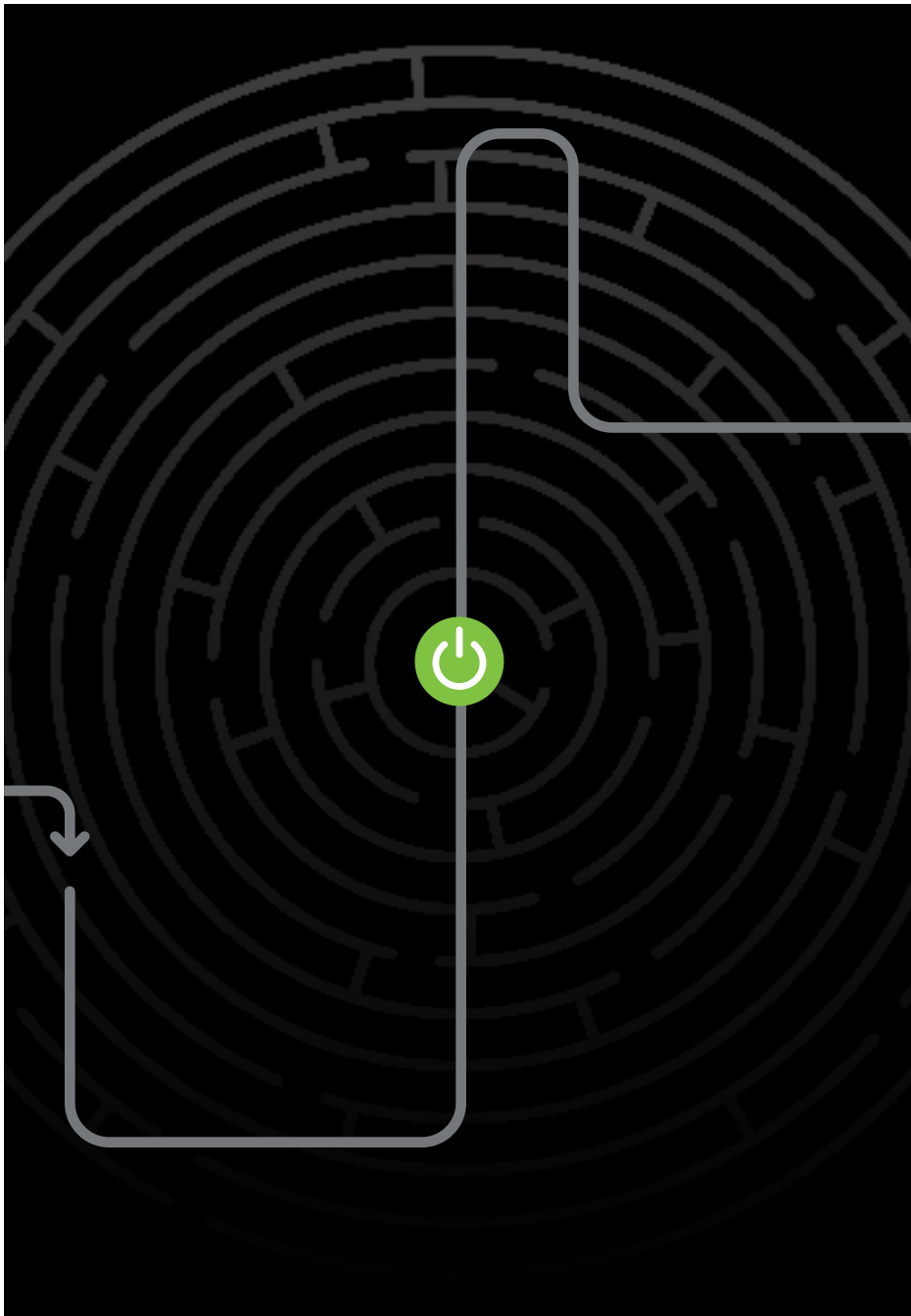
02

03

04

05

06



# Final thoughts

Companies committed to SAP will likely find themselves grappling with SAP S/4HANA decisions over the next five years. Making choices earlier—building in time for your teams to influence both the overall vision and the implementation options—should increase the odds of getting things right.

For many CFOs, deciding when and how to implement SAP S/4HANA could be the most significant technology investment choices of their career. It's a big deal.



01

02

03

04

05

**06**



# How to start your SAP S/4HANA journey with Deloitte

## SAP Greenhouse Lab

Deloitte offers an immersive experience designed to jump-start our ability to tackle your business problems with SAP S/4HANA.

Discover the  
Art of the  
Possible



See  
S/4HANA  
first hand



Make it  
Real

We've discovered the power of immersive experiences; 1-2 day interactive sessions that are tailored to specific business problems. Our Labs disrupt ordinary thinking, reveal new possibilities, and encourage productive action.

### Who is it for:

-  Finance
-  Analytics
-  Supply Chain
-  And More

### ENVIRONMENT

We take you out of the ordinary and into a consciously designed setting



- Dynamic room configurations
- Immersive visuals
- Holistic sensory activation
- Emerging technologies

### ELEMENTS

We assemble the right mix of high-tech and high-touch ingredients



- Professional facilitation
- Design thinking
- Analytics and insights
- Collaboration tools and techniques
- Proven frameworks and IP

### APPROACH

We tie it together with a recipe specially designed to produce moments of impact



- Define the purpose
- Engage multiple perspectives
- Frame the issues
- Set the scene
- Make it an experience and IP



01

02

03

04

05

06

# How to start your SAP S/4HANA journey with Deloitte

SAP S/4HANA is a great solution to many finance challenges; but a business case based only on cost reduction may not be enough. It's important to get people from across your organisation involved in building the business case to realise true business benefits.

## Business Case Development

Deloitte's Business Case Framework is designed to accelerate business case discussions and development, and

to guide clients in both Finance and Enterprise Management through their migration decision.



## Key outcomes from a successful business case

### Creates Roadmap

- Sets baseline expectations for returns to be realised through the implementation of the project
- Aids in creation of a detailed plan to track and ensure realisation of benefits and accountability

### Creates Discipline

- Creates a climate for rigorous analysis of new ideas and the ability to quantify expected outcomes
- Identifies financial and business owners of a project; establishes accountability for results

### Creates Control

- Establishes a benchmark against which the performance of the project can be tracked

- Allows for identification of problems and tracking of expected costs/benefits

### Establishes Direction

- Provides management with an outline of the key steps necessary to complete the project(s)
- Gives stakeholders a sense of where things are headed if projects are implemented

### Aids Implementation

- Highlights the operational changes necessary to implement a project
- Helps identify process interdependencies

### Minimises Risk

- Identifies the financial impact of the project (i.e. IRR)
- Assesses the impact of the risks and rewards associated with the project



01

02

03

04

05

06

# Acknowledgements

## Authors

**Denise McGuigan, PMP®**

**Principal,  
US SAP Finance Transformation Leader**  
Deloitte Consulting LLP  
Tel: +1 404 631 2705  
Email: demcguigan@deloitte.com

**Kristin Kanter**

**Senior Manager,  
Finance & Enterprise Performance**  
Deloitte Consulting LLP  
Tel: +1 617 585 4789  
Email: kkanter@deloitte.com

**Ranjit Rao**

**Principal,  
Finance & Enterprise Performance**  
Deloitte Consulting LLP  
Tel: +1 404 631 3661  
Email: ranjrao@deloitte.com

## Endnotes

1. *SAPinsider* Benchmark Report, SAP S/4HANA Finance: State of the Market, 2019.
2. SAP press release, October 2019.
3. *SAPinsider* Benchmark Report, SAP S/4HANA Finance: State of the Market, 2019.

## Contributors

**Steven Ehrenhalt**

United States

**Abdi Goodarzi**

United States

**Jerry Hoberman**

United States

**Anton Sher**

United States

**Arjun Krishnamurthy**

United States

**Ryan Worley**

United States

**Sid Dhapola**

United States



01

02

03

04

05

**06**

# Contacts

## Irish Contacts

### Alan Flanagan

#### Partner, Consulting

Tel: +353 1 417 2873

Email: aflanagan@deloitte.ie

### Danny Gaffney

#### Partner, Consulting

Tel: +353 1 417 2349

Email: dgaffney@deloitte.ie

### Shane Mohan

#### Partner, Head of Government & Public Services

Tel: +353 1 417 2543

Email: smohan@deloitte.ie

### David Hearn

#### Global Consulting Leader, Consumer Industry

Tel: +353 1 417 2535

Email: dhearn@deloitte.ie

### Peter Kearney

#### Partner, Consulting

Tel: +353 1 417 8512

Email: pkearney@deloitte.ie

### Carol Trunk

#### Director - SAP Finance Lead for Ireland

Tel: +353 1 417 3854

Email: ctrunk@deloitte.ie

## Global Contacts

### Susan Hogan

#### Principal, US Finance Transformation – Strategic Growth Offering Leader

Deloitte Consulting LLP

Tel: +1 404 631 2166

Email: shogan@deloitte.com

### Nnamdi Lowrie

#### Principal, US Finance and Enterprise Performance Leader

Deloitte Consulting LLP

Tel: +1 213 996 4991

Email: nlowrie@deloitte.com

### Emily VanVleet

#### Partner, Tax

Deloitte Tax LLP

Tel: +1 404 631 2715

Email: evanvleet@deloitte.com

### Robert Dicks

#### Principal, Human Capital CFO Services Leader

Deloitte Consulting LLP

Tel: +1 917 721 2843

Email: rdicks@deloitte.com

### Scott Szalony

#### Partner, Audit and Assurance

Deloitte & Touche LLP

Tel: +1 248 345 7963

Email: sszalony@deloitte.com

### Clint Carlin

#### Partner, Risk and Financial Advisory

Deloitte & Touche LLP

Tel: +1 713 504 0352

Email: ccarlin@deloitte.com

### Jessica L. Bier

#### Managing Director, US Human Capital Finance Transformation Leader

Deloitte Consulting LLP

Tel: +1 415 783 5863

Email: jlbier@deloitte.com

### Paul Sforza

#### Managing Director, US Finance & Enterprise Performance – Government & Public Service

Deloitte Consulting LLP

Tel: +1 618 222 3801

Email: psforza@deloitte.com

### Melissa Cameron

#### Partner, Risk and Financial Advisory

Deloitte & Touche LLP

Tel: +1 415 706 8227

Email: mcameron@deloitte.com

### Niklas Bergentoft

#### Principal, Risk and Financial Advisory

Deloitte & Touche LLP

Tel: +1 347 371 1604

Email: nbergentoft@deloitte.com





At Deloitte, we make an impact that matters for our clients, our people, our profession, and in the wider society by delivering the solutions and insights they need to address their most complex business challenges. As the largest global professional services and consulting network, with approximately 286,000 professionals in more than 150 countries, we bring world-class capabilities and high-quality services to our clients. In Ireland, Deloitte has nearly 3,000 people providing audit, tax, consulting, and corporate finance services to public and private clients spanning multiple industries. Our people have the leadership capabilities, experience and insight to collaborate with clients so they can move forward with confidence.

This publication has been written in general terms and we recommend that you obtain professional advice before acting or refraining from action on any of the contents of this publication. Deloitte Ireland LLP accepts no liability for any loss occasioned to any person acting or refraining from action as a result of any material in this publication.

Deloitte Ireland LLP is a limited liability partnership registered in Northern Ireland with registered number NC1499 and its registered office at 19 Bedford Street, Belfast BT2 7EJ, Northern Ireland.

Deloitte Ireland LLP is the Ireland affiliate of Deloitte NSE LLP, a member firm of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee ("DTTL"). DTTL and each of its member firms are legally separate and independent entities. DTTL and Deloitte NSE LLP do not provide services to clients. Please see [www.deloitte.com/about](http://www.deloitte.com/about) to learn more about our global network of member firms.

© 2019 Deloitte Ireland LLP. All rights reserved.

# Contact

## For further information please contact:



**Alan Flanagan**  
Partner - Consulting  
+353 1 417 2873  
[aflanagan@deloitte.ie](mailto:aflanagan@deloitte.ie)



**Danny Gaffney**  
Partner - Consulting  
+353 1 417 2349  
[dgaffney@deloitte.ie](mailto:dgaffney@deloitte.ie)



**Shane Mohan**  
Partner - Head of Government & Public Services  
+353 1 417 2543  
[smohan@deloitte.ie](mailto:smohan@deloitte.ie)



**David Hearn**  
Global Consulting Leader - Consumer Industry  
+353 1 417 2535  
[dhearn@deloitte.ie](mailto:dhearn@deloitte.ie)



**Peter Kearney**  
Partner - Consulting  
+353 1 417 8512  
[pkearney@deloitte.ie](mailto:pkearney@deloitte.ie)



**Carol Trunk**  
Director - SAP Finance Lead for Ireland  
+35314173854  
[ctrunk@deloitte.ie](mailto:ctrunk@deloitte.ie)

## Dublin

29 Earlsfort Terrace  
Dublin 2  
T: +353 1 417 2200  
F: +353 1 417 2300

## Cork

No.6 Lapp's Quay  
Cork  
T: +353 21 490 7000  
F: +353 21 490 7001

## Limerick

Deloitte & Touche House  
Charlotte Quay  
Limerick  
T: +353 61 435500  
F: +353 61 418310

## Galway

Galway Financial Services  
Centre  
Moneenageisha Road  
Galway  
T: +353 91 706000  
F: +353 91 706099

## Belfast

19 Bedford Street  
BT2 7EJ  
Belfast, Northern Ireland  
T: +44 (0)28 9032 2861  
F: +44 (0)28 9023 4786

## Deloitte.ie