

## Successful student

# Taking on life's challenges

## The story of a resilient QP student reaching his goal the hard way

"It was always my dream to develop a professional career in accounting, but there have been some, shall we say, roadblocks along the way that have made my path difficult," says QP student Lonny Mak. Life always brings unexpected events: some people may choose to whine while others decide to face the challenges. Mak is definitely one of the latter. Born with haemophilia [血友病] and accidentally infected with liver disease about ten years ago, Mak has struggled to realize his dream of becoming a professional accountant.

### A long battle

Haemophilia patients suffer from a lack of a blood clotting factor, which is crucial in the clotting process. Mak was diagnosed with this illness when he was one year old. He spent most of his childhood commuting between home and hospital. The illness deprived him of the opportunity to take part in many sports activities because even a minor injury for a haemophiliac can result in bleeding lasting days or weeks.

Due to the hardships, Mak has become resilient and clear about his goals in life.

"There was misunderstanding and prejudice towards chronically diseased patients when I joined the workforce and started considering my future career," says Mak. He left school after completing form three. As a secondary school leaver without much work experience, it was not easy for him to secure a decent job. However, Mak did not give up. He worked as a messenger during the day and attended night school to study for the Hong Kong Certificate Education Examination (HKCEE). He believed that accounting was a prosperous profession with ample opportunities, so decided to study the "principles of accounts" subject at HKCEE. It took him three attempts to complete the HKCEE, and he received his full certificate in 1982.



### Profile of Lonny Mak

Year	
1958	Born in Hong Kong
1978-1983	Part time night school study for the Hong Kong Certificate Education Examination
1981-1985	Audit clerk in C.C. Ho & Co CPA
1984-1985	Enroled in the Hong Kong Polytechnic – Certificate programme in accounting
1987-present	Sole proprietor of Cando Co.
January 2003	Underwent liver transplant surgery
November 2005	Underwent a bilateral knee replacement surgery
2004-2008	Undertook and passed all eight AAT Examination papers
2009-2010	Undertook and passed all four PBE papers
Current	QP student of the Hong Kong Institute of CPAs

His commitment and enthusiasm towards accounting soon impressed an owner of a CPA firm. "In this CPA firm, I needed to learn everything from scratch. However, this also enabled me to associate what I had learned with my daily tasks in assisting the auditor," he says. In 1984, he was successfully admitted to the Hong Kong Polytechnic (currently The Hong Kong Polytechnic University) to study an accounting certificate programme. This study was one of the most fulfilling experiences for Mak and further strengthened his determination to aim high in this profession. In the meantime, as a breadwinner for the family, Mak was also engaged in part-time accounting jobs referred by his friends. "As much as I was happy to start my chosen career, it was hard trying to handle multiple tasks at the same time. I was doing a full-time job, part-time study and carrying out some freelance jobs as well." At this stage, Mak's physical condition worsened while the medications and family expenses became a major concern, meaning he had no choice but to drop out of college in the second year.

Under the side effects of his medical treatment, the physical burden on Mak doubled. In 1987, he decided to start his own company so that he could concentrate on more flexible freelance jobs referred by friends and by word-of-mouth. He had already built up a well-established base of clients who appreciated his quality work. The quality came from a few years of hands-on experience and wide exposure in the field. In order to capture more clients, his firm diversified its business by offering a range of services including business consultancy, accounting, book-keeping and tax consultation.

Mak sailed along smoothly with his own business until about ten years ago. In a sudden turn of events, he was accidentally infected by injection with hepatitis C; this developed into cirrhosis [肝硬化]. Stricken by this astonishing news, and the fact that his life expectancy would only be two years without a liver transplant and proper treatment, Mak and his family felt the depths of despair.

One option was to wait for a compatible liver to be donated; however, this could have taken several years – precious time which Mak could not afford, given the seriousness of his condition. Under the doctors' advice, Mak's wife took the brave and prompt decision to donate part of her liver to her husband. The complex surgery, which lasted a whole day, was thankfully a success.

### Stepping up with AAT

About four months after the surgery, Mak was still recovering from his trauma but felt physically capable of fully taking over his job duties. During the recovery period, he was vulnerable to infection and had to minimize vigorous physical activity. Therefore, instead of fully gearing up for a new job, the enthusiastic survivor chose to start his working life afresh by taking classes to allow himself time to recover while acquiring the new accounting knowledge that he needed after being away from the classroom for such a long time.

"From newspapers, I came across the AAT qualification and thought it was the perfect opportunity for me to start again on the road to my long-term goal of becoming a CPA. Following the AAT study path would ensure I possess the highest level of technical competence and further develop my business," he says. "With eight papers covering comprehensive accounting and related knowledge, the AAT Examination can be taken at different times to suit individual study and career plans. Such flexibility has allowed me to manage my work and study schedule while not putting too much of a burden on me physically."

Mak started studying for the AAT Examination in 2004 and finished five papers in one attempt, which, given his circumstances, was an extraordinary feat. "I wanted to make up for the time I lost when I was ill. Also, I understand that attaining a professional qualification is critical in the accounting profession nowadays. That is why I was keen to acquire a professional qualification as soon as possible," he explains.

As Mak progressed through the first five papers, he found the syllabus pragmatic and easy to follow. However, he suffered another set back with his health in 2005. He underwent bilateral knee replacement on both knees. This slightly slowed down his pace in finishing the rest of the examinations.

In the four years between 2004 and 2008, Mak successfully passed all eight AAT Examination papers and later moved on to complete the professional bridging examination (PBE), marking another important step towards his CPA goal. Looking back at his experience of taking the AAT Examination, Mak stressed that every single AAT paper was equally important in preparing him for this challenging career because this was the first formal accounting training he had received after the certificate programme at the Hong Kong Polytechnic back in 1984.

### Plans ahead

With his solid foundation built up from AAT, Mak found it relatively easy to finish the PBE, which he did in two years. He is now looking to complete the QP, his final step in becoming a CPA. He is also planning to acquire a degree or master's degree to further enhance his professional credentials after becoming a CPA.

After his epic battle with illness and all the hard work in passing the AAT Examination and PBE, Mak has seen life in a different way from most of us and has constantly re-prioritised elements such as health, family and career. Apart from keeping a balanced diet, not drinking alcohol and ensuring he gets plenty of sleep, he has learned to treasure his wife and loving children, who have given him tremendous support throughout.

### Can-do spirit

Mak also mentions that when he was taking the examination, he was also undergoing other surgical procedures, making his studies all the more difficult for him. He made through it by sticking to his well-developed study plan. "Practice makes perfect" is his single most important piece of advice to other students, and he suggests they achieve this through regular revision of their notes and by practising past exam papers.

Mak's positive spirit and optimistic outlook on life is neatly encapsulated in the name of his company, Cando Co. Mak strives to do whatever he can in providing the best possible accounting services to his clients.

Interview and reporting by Aldric Chau