SECTION A: FURTHER STUDY

Staying Young in an Old Town, Oxford

When I’m writing this article, there’s only one month left for my stay in Oxford. Time flies, and in the season of farewell, I feel blessed to have the chance to study here.

There are several thoughts that I would like to share with you. The first is that knowledge never has a limit, but as long as you push yourself hard, your potential is also not limited. Oxford is very research-oriented and is proud of its accomplishments in the academia. Before coming here I have already heard that courses might be hard, but the intensity and depth of the contents still exceed my expectation.

Like many UK schools (and unlike ones in Hong Kong), we have three terms a year, each lasting for 8 weeks. To add to this uniqueness, the terms even have names: Michaelmas, Hilary, and Trinity. I have four core courses during Michaelmas and Hilary, and five electives in Trinity. The core courses are particularly tough and theoretical. Especially during the Hilary term, there were intensive course projects that were very quantitatively demanding. I spent a lot of time working with my classmates on those assignments. Luckily, CityU’s EF department has prepared me with the essential knowledge and analytical abilities that are transferrable to my current study.

If you ask me the one thing that I am most thankful for during my stay here, I would say it’s the opportunity to meet the wonderful people. I have 80 classmates from 25 countries – all of them are very intelligent and hard working. Heated discussions on different matters are always around the corner. Some of my classmates had already secured full-time jobs before school started, but they did not stop exploring their potentials and worked hard on preparing for interviews in another industry. What my classmates and other Oxonians I came across here struck me most was that they are not nerdy as expected, not at all. They are very passionate about life, and are able to cheer themselves and others up during times of hardship. It is easy to feel small in Oxford, but love, perseverance, and self-esteem could carry one far along the road.

When it comes to job hunting, my reflection is that it is essential to know your interests and strengths, as well as your preferred lifestyle. While this could sound like a cliché, I find it tricky to practice in reality. In the business school where the interests of job hunting are concentrated, it
is hard not to follow the herd. My advice is make sure you evaluate yourself regularly, and that when in doubt, make good use of resources available. I find the career office in the business school particularly helpful. By talking to professionals with decades of experiences in their fields, I came to a better understanding of what to expect for a role and where the suitability lies. The career office staff also helped me revise my application documents and gave me a mock interview, after which they provided advice on how to organize my answers and better present myself. To add to this, I was very impressed by their responsiveness. I remembered one Friday night I got invited for an interview, which is scheduled for the next Monday. The advisor had left the office already, but still managed to have a Skype interview with me on Saturday morning.

Life in Oxford is full of excitement. British people describe Oxford as “posh”. I got to understand why it is so the first time I sat in the dining hall in one of the ancient colleges and enjoyed my typical British style three-course meal with friends. Indeed, inviting friends and being invited to formals have become my most enjoyable part of the Oxford experience. Food and dining hall styles vary from college to college, but Oxford-Cambridge rowing competition, joining the crowd near Magdalen Bridge on May Morning and enjoying the 7 am choir, and taking a cup of mulled wine in former US President Bill Clinton’s favorite bar, the Turf Tavern. If I got bored with the town, I would take a one-hour train to London and enjoy a musical or a stroll down the bustling Oxford Street.

Before coming to UK, an alumnus told me that the most important thing to learn in Oxford is to learn how to choose. At this moment I feel that this is also true for every stage in life. Most of the time a simple economic analysis just doesn’t work – in real life we can’t quantify, in advance, the costs and benefits for the decisions we make. But on realizing that life is a marathon and that I’m not alone, I am able to keep faith and value every moment endowed upon me.

Jill Wang Xinyun
BBA Graduate in Finance in 2014
First of all, I would like to say thank you for all the support from my institution, scholarship sponsor and everyone who has helped me before and during my exchange tour. Without the student exchange scholarships, I would not have the opportunity to study abroad in New Zealand. As a university student, I have received a lot of resources from the institution and society. I believe in the old Chinese saying, “It is always better to give than to take”. Whenever there is a chance, I will give back to the community.

New Zealand has a low population density. Its area is about 270,000 square km, which is 245 times bigger than Hong Kong. The largest lake, Lake Taupo, is as large as Singapore. However, it has a population of only 4.5 million. New Zealand has two main islands, namely North Island and South Island. My university is in New Zealand’s capital city, Wellington, located in the south coast of North Island.

New Zealand is well known for its beautiful natural environment and biodiversity. Before I visit the scenic areas and lovely animals, I thought all of them are gifts from nature. However, that’s only part of the story. We can enjoy these gifts from nature because the people in New Zealand have a good sense of environmental protection. Most Kiwis (New Zealand people) are proud about their lakes, mountains and animals. They know they should protect these “natural assets” from harm. For example, recycling is very common among Kiwis. They try their best to minimize waste. In my student residence, every flat has 3 plastic recycle bins for plastic, paper and metal waste. These waste materials are collected every day and sent to recycle plants. Moreover, I also learnt from some Kiwi friends that their Government plays an important role in environmental protection. For example, New Zealand has pioneered several methods to help endangered wildlife recover, including island sanctuaries, pest control, wildlife translocation, fostering, and ecological restoration of islands. According to the 2012 Environmental Performance Index, New Zealand is considered a "strong performer" in environmental protection, ranking 14th out of 132 assessed countries. Compared to the people in New Zealand, Hong Kong people are less aware of environmental protection. After I’ve been to New Zealand, I pay more attention to recycling and energy saving in my daily life. Meanwhile, I also tried to spread this message to my family and friends around me.
New Zealand people are energetic. Most of them love sports and enjoy outdoor activities. When you walk along the harbor in Wellington at night, you will see people of different ages jogging or doing exercise in their sports outfits. I couldn’t imagine a group of 70-year-olds jogging together in shorts and vest at night when it’s under 5 degree Celsius. I really appreciate their culture of being energetic and sporty. Actually, I am a basketball player and I played in several basketball leagues in Hong Kong. The exchange program gave me a great chance to communicate with New Zealand’s basketball players through sports. I joined a basketball team in my university and played matches with other teams every week. Although we ranked second last in the league, I experienced great sportsmanship and team spirits during our practice and competitions. Fortunately, my Kiwi teammates trusted me and supported me to play an important role in the team. I will never forget every second we spent together in the court.

Last but not least, I was inspired by an online platform in my exchange university and in turn created a similar online platform to help CityU student. An alumnus from Victoria University of Wellington created an online book trading platform to encourage students to reuse second hand textbooks and to facilitate the trade of second hand book. It is a mature platform of more than 5,000 members and I think a similar platform would work for CityU students. In September 2013, I created a free and accessible online book trading platform for CityU students called ‘CityU Book Trade’. Up to now, the platform has about 1,500 members and it has facilitated more than hundreds of book trades among CityU students. I encountered numerous obstacles at the beginning as it was difficult for me to do promotion for the platform when I was not in Hong Kong. However, I am glad to know that the platform is useful for my fellow schoolmates. That’s the greatest reward to my efforts and it gives me a great sense of achievement.

To conclude, New Zealand is a wonderful place for studying abroad. During my exchange period, I’ve immersed myself in New Zealand’s culture and learnt from the local people. Meanwhile, I’ve gained new inspirations in my learning attitude and methods. Last but not least, I witnessed my personal growth in taking care of myself and also taking care of the people around me.

Ho Tik Po, BBA Finance Graduate in 2014

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My Exchange Life in England

I went to the UK for a student exchange program when I was a Year 2 student. My exchange university was Lancaster University in northern England. It was a beautiful countryside where LancasterU is located. Several farms surrounded the campus and the scenery was breathtaking: light-blue sky, green grass and the water of the lakes is so clear. You can enjoy these wonderful views everyday! During the exchange, I improved myself in the academic area. Lectures in Hong Kong focus more on the practical aspects, which means that students are given sufficient exercises to get familiar with how to apply theories. However, universities in UK care...
more about students’ knowledge acquisition on the theoretical side. The Professors often talked in detail about a certain topic and left some specific questions for students to think about. When I was in Lancaster, I got used to this new teaching approach quickly. Through the semester, my theoretical knowledge about the financial world expanded, especially in derivatives and financial statement analysis.

In addition to the academic progress, I also made some changes in my personal life. Before I joined the exchange program, I was rather dependent on my family. I did not know how to cook and do laundry. But when I was in the UK, I could depend on no one but myself. I became quite independent and capable. During the exchange program, I also got to know many foreign friends: they may come from different countries and have various cultures or beliefs, but they are all very kind people. Through communicating and hanging out with them, I got a better understanding of their cultures and

SECTION C: INTERNSHIP EXPERIENCE

From analyst to trader: my internships at Bloomberg and UniCredit

Last year, I decided to take a gap year to broaden my horizon and experience the world of finance. I was lucky enough to spend my first six months at Bloomberg as an equity data analyst intern, and another five months at UniCredit as a FX sales and trading intern. It’s been a year full of changes, challenges, errors, and learning experiences.

Li Chuqiao, Year 3 (Cohort 2012) BBA student in Finance
My first 6 months at Bloomberg had been a fantastic experience and I have learnt so much from my manager and colleagues. Bloomberg is a financial software, data and media company headquartered in New York City. It provides financial software tools such as analytics and trading platform, data services and financial news service.

I was given real responsibilities since day one. I was responsible not only for developing and enhancing functions in equity market (sic), but also managing different projects coordinated with external parties such as HKEx and investment banks. I was impressed by the Bloomberg culture -- the organizational structure is really flat, and people are all open-minded, bold, team-oriented and supportive. They accept and implement ideas not only from the management, but also from interns. Be bold to speak up and try different things, learn from your mistakes and manage expectations are three important things I learned from my internship at Bloomberg. Thank you, Tim, David, Frances, Ricky Lam, Kai and my other teammates for enlightening me throughout the internship!

After my internship at Bloomberg, I started interning at UniCredit. At first, I was unsure where this experience would lead me to. I didn't know if sales and trading was for me. I didn't know if I would get on with the people and I was filled with uncertainty. After all, the trading floor is somewhat like a battlefield - money can come and go in the blink of an eye.

However, the first moment I stepped on the trading floor, I knew it is the place I want for my career. Surviving the trading floor is not easy. It is all about being proactive to help, to ask and to listen. The day starts early on the trading floor. I got up at 5:30 am and arrived at the office between 7 to 7:30 am. I spent my first half hour skimming articles on financial websites and Bloomberg before writing daily market reports for clients. Afterwards I would spend my day monitoring positions and risks, and confirming orders with clients. In the afternoon when London’s market opens, there will be a conference call and our colleagues from all over the world will give quick overviews of what happened the day before and their predictions for the upcoming trading session. Sometimes when the market was quiet, I would be able to sit next to the traders and learn from them.

I am pleased to say that the internship was a thoroughly enjoyable experience and all the uncertainties I had were quickly erased. At the same time the learning curve was steep and it was a challenging but exciting experience to work in such a fast-moving
and dynamic environment in sales and trading. Luckily as a sportsman, I have a competitive drive which always makes me want to succeed in everything I do.

The ride outside of school was bumpy at times, but I think we all came out of our experiences a little more enlightened. I would like to take this opportunity to thank all of my colleagues at UniCredit, including Thomas, Stanley, Anke, Alan Mc, Alan Tam, Johnathan, Perry, Daryl, Eric and people from the money market desk, for the guidance and assistance they offered me in the past five months.

Man Pik Sum, Year 3 (Cohort 2012) BBA student in Finance

Cross-border Internship and Cultural Exchange in Shanghai

Since Premier Li Keqiang announced the launch of “Shanghai-Hong Kong Stock Connect” in April 2014, everyone had been paying much attention to and looking forward to this remarkable achievement in the capital markets in China and Hong Kong. This made the 3rd “Pilot Scheme for Cross-border Study Tour for Post-secondary Financial Talents” even more meaningful, and I was so honored to join the scheme as an ambassador for Hong Kong and engage in a 6-week cultural exchange plus job attachment in Shanghai.

Expanding Financial Market in China - Prior to joining this program, I only had a brief understanding of the emerging financial system in China. However, I learnt a lot more about the development of China’s financial market over the course of this pilot scheme.

The first week in Shanghai was filled with panel discussions and university visits in which we were able to exchange our ideas and questions. After talking to the officials from the People’s Bank of China and the three Regulatory Commissions, we got a better understanding of...
the continuous development in its financial industry and how the Stock Connect contributes to the opening up of the capital account in China.

**Opportunities for young financial experts** - After a series of activities, we set to work in a number of financial institutions and I was assigned to Hang Seng Bank (China) Limited in the following month. Basically, I was responsible for conducting an industry analysis in addition to the daily client-related business in its Retail Banking & Wealth Management division. Over the job attachment, I recognized that my co-workers were quite young on average. Relatively speaking, in Hong Kong, people who work in the management positions within an organization are usually older and have years of working experience. However, the rapid development in China’s financial industry has created a great demand for financial talent. Thus, the average age level tends to be younger and this enables the capable ones to take on the leadership roles regardless of their seniority.

**Tightening Requirements and Strong Competence** - Nevertheless, this never undermines the professionalism of the financial industry as a whole. In fact, everyone has to get through a number of stringent requirements by means of qualifications and regular trainings. For instance, my colleagues were required to travel to the head office after work and attend several mandatory training modules for two days a week. In addition, we have meetings every morning about the up-to-date regulatory issues. We could easily observe the rigor of the banking industry in order to uphold the soundness of the financial market.

To summarize, this pilot scheme allowed me to realize that the financial market in China has been evolving at an incredible pace in the four first-tier strategic hubs such as Beijing and Shanghai, as well as a number of emerging second- and third-tier cities (e.g. Hangzhou, Dalian). Amid the progression, Hong Kong plays a pivotal role by leveraging its sophisticated, barrier-free financial system to facilitate the growth of China’s financial market. Therefore, Shanghai is not a competitor but a strategic partner of Hong Kong, and both sides should grasp this opportunity to synergize the outcome via the Stock Connect.
Lastly, I would strongly encourage my fellow students to participate in this pilot scheme in which you would be given the opportunitities to appreciate the technical and cultural differences of this rising financial market, and also the working experience in Greater China will definitely expedite your career growth in the near future.

Justin Tsz Wang LO, Year 3 (Cohort 2012) student in BBA Finance

SECTION D: SCHOLARSHIP

Joseph Lau Non-local Internship Awards 2015 – EF

- The following students from EF department have applied successfully for funding support from the Joseph Lau Non-local Internship Awards 2015 (JL awards):

<table>
<thead>
<tr>
<th>Student Name (Eng)</th>
<th>Student Name (Chi)</th>
<th>Host Organization</th>
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<tbody>
<tr>
<td>Tang Ngo Yin</td>
<td>鄧傲然</td>
<td>AIESEC in Itajuba</td>
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<tr>
<td>LO Man Ho, Raymond</td>
<td>羅文浩</td>
<td>AIESEC in Sofia University (SU)</td>
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<tr>
<td>LIN Danielle Samantha</td>
<td>林蔚楠</td>
<td>AIESEC Poland</td>
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<tr>
<td>MA Fong Wah</td>
<td>馬芳華</td>
<td>Local Committee Les Ambassadeurs</td>
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<td>CHUNG Shing Tat</td>
<td>鍾承達</td>
<td>Lesara GmbH</td>
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<td>YIU Ka Nam</td>
<td>姚嘉男</td>
<td>Lloyd's of London</td>
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<td>Chanikarn Pramoj na</td>
<td>陳美家</td>
<td>AIESEC in Mainland China</td>
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<td>TSANG Kwong Hei</td>
<td>曾廣熹</td>
<td>Delicatino GmbH</td>
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<td>YU Ling</td>
<td>于玲</td>
<td>Pfizer</td>
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<tr>
<td>SHEN Yu</td>
<td>沈鈺</td>
<td>Shanghai Qiankun Asset Management Company Ltd.</td>
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<td>LAW Man Sin</td>
<td>羅雯倩</td>
<td>Cold Storage Singapore</td>
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- The following student has been subsidized by Wofoo Social Enterprises and the Education Bureau for the internship programme of Student Mainland Experience Scheme.

<table>
<thead>
<tr>
<th>Student Name (Eng)</th>
<th>Work Location (Country &amp; City)</th>
<th>Period of Employment (dd.mm/yyyy - dd.mm/yyyy)</th>
<th>Host Organization</th>
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</thead>
<tbody>
<tr>
<td>Tong Choi Yee</td>
<td>Beijing, PRC</td>
<td>03.06.2015 - 02.07.2015</td>
<td>乾道資本管理有限公 司</td>
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</tbody>
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SECTION E: CO-CURRICULAR LEARNING ACTIVITIES

Orientation:
- First Mentor Mentee Meeting new EF students, 19 September 2014

Learning Support:
- Staff-Student Consultative Meetings, 16 October 2014 and 5 March 2015
- Student Exchange Programme 2014/2015
- Peer-Assisted Learning Scheme (PALSI) (CB2400 and EF2452, Semester A, 2014/15; and CB2402, Semester B, 2014/15)
- Undergraduate Mentoring Programme 2014/2015

Professional Support:
- Professional Mentoring Programme 2014/2015
- Business Elites Seminar Talk (BEST) 2014/2015
  1. Topic: “Banking Regulatory Reform: Key themes and Current Hot Issues” by Mr. Simon Topping, 6 September 2014
  2. Topic: “Internet Finance”, by Mr. Jeslie Chui, 13 September 2014
  5. Topic: “Oil Politics and Currency” by Prof. Albert Kwong, 4 October 2014
  6. Topic: “The Formation of High Property Price Environment, the Problems Derived And Possible Solutions” by Mr. Shih Wing-ching, 18 October 2014
  11. Topic: “Introduction to Quantitative Investment and Quant Fund Business Globally” by Mr. LIU Xiaojun (Shawn), 24 January 2015
  13. Topic: “Bank Internal Funds Transfer Pricing” by Dr. Elton Tam, 7 February 2015
  14. Topic: “M&A from a Corporate Perspective” by Mr. Sishir Mokkapati, 14 February 2015
  15. Topic: “Is Interbank Trading a Zero Sum Game?” by Mr. Frederick Au, 28 February 2015
  17. Topic: “Hong Kong Aviation: Opportunities and Challenges” by Dr. Angus Cheung, 14 March 2015
  18. Topic: “How to Start Your Own Hedge Fund – Introduction and Overview” by Dr. Frank Wang, 21 March 2015
Career Preparation:
• Career Seminars, Workshops & other events

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<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Company/ Speaker</th>
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<tr>
<td>Sept 2014 - April 2015</td>
<td>Career Workshop</td>
<td>English for Career Development</td>
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<tr>
<td>Nov 2014 - June 2015</td>
<td>Career Seminar</td>
<td>Hong Kong Management Association (5 Seminars)</td>
</tr>
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<td>28 January 2015</td>
<td>Student-Alumni Gathering</td>
<td>Sharing from Mr Elvis Wong (2010 BBA FE Graduate)</td>
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<td>04 February 2015</td>
<td>Recruitment Talk</td>
<td>Noble Apex</td>
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<tr>
<td>11 February 2015</td>
<td>Career Talk</td>
<td>Equipping yourself for future career</td>
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<td>25 March 2015</td>
<td>Student-Alumni Gathering</td>
<td>Sharing from Mr Eric Chan &amp; Ms May Ng (2012 MSFE Graduates)</td>
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<tr>
<td>22, 28, 29 March 2015</td>
<td>Career Workshop</td>
<td>Soft Skills Training Workshop</td>
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<tr>
<td>18 April 2015</td>
<td>Alumni Sharing (Seminar)</td>
<td>From EF student to Young Professional in UBS (Ms Dora Huang, 2014 Finance Graduate)</td>
</tr>
<tr>
<td>8 July 2015</td>
<td>Student-Alumni Gathering</td>
<td>Sharing from Mr Calvin Leung (2004 BBA BE Graduate)</td>
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<tr>
<td>July 2015</td>
<td>Career Workshop</td>
<td>First Aid Kit for Career Preparation</td>
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<tr>
<td>August 2015</td>
<td>Career Workshop</td>
<td>Post-internship Workshop Summer 2015</td>
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• Departmental Internship Programme 2014/15
• New Youth New World Summer Internship 2015
• 香港大學生暑期內地實習計劃 2015
• Cross-border Study Tour for Post-secondary Financial Talents 2015
• Internship Programmes organized by College of Business (CB3800) and Career and Internship Office (CAIO)

External Competition
• SCMP/IFPHK Financial Planner Awards 2014 (4th)
• HKRFP Financial Planner Awards 2014 (1st Runner-up)
• Joint University Forex Investment Simulation Contest 2015 (Finalist)

EF Alumni Network
• EF Alumni Networking Drink  (12 January 2015, Central)
• EF Home Coming Dinner 2015 (11 April 2015, AC3)
• EF Alumni Dinner Meeting (13 June 2015, CityU Chinese Restaurant)