# Lessons in Finance

Mizuho Corporate Bank opens students' eyes to the intricacies of the financial sector By **Eric Chan** 瑞穗實業銀行讓學生探索複雜高深的金融界 陳俊瑋

Success in the classroom is the springboard to success in the real world," my old teacher would often say, but exactly but what does the real world mean for Hong Kong students?

Twenty-three fifth form students from St. Stephen's Girls' Col-

lege found the answer to that and other questions during their visit at Mizuho Corporate Bank on January 17, as part of the Business-Schools Partnership Programme, organized by the Chamber.

"I have never seen anything like this before," student Crystal Kwan exclaimed after viewing the dealing room. "Placing the transactions seems so easy and the amount of money involved is heart stopping!"

Mizuho Corporate Bank is a major player in financial markets worldwide. This year is the fourth consecutive year that the bank has participated in the Business School Partnership Pro-

The Bulletin spoke with four students participating in the BSP to see what they got out of the programme 《工商月刊》訪問了四位參與「商校交流計劃」的學生,暢談她們的感受和得著



#### Beyond theory 活學金融

#### Sally Tam

Up Up 主好家

> "The Business-School Partnership Programme gave us a chance to obtain useful knowledge outside of the classroom. I found the concept of growing money with money fascinating, and I hope to learn more about that in the future." 譚詠瑩:「『商校交流計劃』讓 我們有機會學習課堂以外的實用 知識。我覺得『錢生錢』的概念 很有趣,希望將來可以認識更 多。」



Case studies 個案研究

#### Crystal Kwan

"Some of the project finance related concepts presented during the executive talk were confusing for our current education level, so it would have been nice to perhaps see a few examples and case studies to illustrate complex subjects."

關佩瑩:「在行政人員分享會 上,有些關於項目融資的概念對 我們中五生來說頗為深奧,假如 可配合少許例子和個案研究,講 解複雜的議題就更好。」



Job interview 面試經驗

#### **Queenie Wong**

"I think the greatest challenge for me when I start work will be my lack of interview experience, but practical workshops like this will help boost my confidence levels." 黃穎彤:「在我來說,投身社會 的最大挑戰,是缺乏面試經驗, 但這樣的實踐工作坊可助我增強 自信。」



#### Communication skills 溝通技巧

#### **Lillian Tsang**

"In addition to performing well at school, as students, we also need to polish our analytical as well as communication skills in order to succeed in the real world."

曾嘉寶:「除了優異的學業成 績,身為學生亦要提升分析和溝 通技巧,從而在現實世界中脫穎 而出。」



## 活學金融課

gramme to give Hong Kong students a rare insight into the cogs of the financial sector.

Shinji Taniguchi, General Manager, of the bank, explained to students the concept of project finance, the bank's operations as well as corporate culture, while Maggie Cheung, Joint General Manager, concluded the executive sharing session with some valuable advice. She encouraged students to be proactive and always ask questions to satisfy their curiosity and hunger for knowledge. "Those who have the aptitude to question will grow and learn faster than those who don't," she said.

After learning more about the bank from Betty Chung, Senior Manager, Credit Department, East Asia Division of Mizuho Corporate Bank, students were given a guided tour of the bank's office. They were mesmerized by the dealing room as they were given detailed demonstrations on how dealers trade.

"We never learned anything about the banking industry in school, so the visit gave us a clearer idea of the industry before we step out in the real world," said student Queenie Wong. "I will definitely take part any other Business-School Partnership activates in future if I get the chance."

After seeing the daily operations of the bank in action, students rounded off the day with candid discussions with young officers working at the bank, and how they felt about their career in finance. The visit was the first of three activities planned to give students first-hand experience of life in the corporate world. **\*** 

#### **Mizuho Corporate Bank** 瑞穂實業銀行

Mizuho Corporate Bank has been involved in various CSR projects for a number of years, and 2012 marks the fourth consecutive year that the company has participated in HKGCC's Business-School Partnership Programme. Besides giving students a taste of the workplace and organizing helpful workshops, the programme also gives employers the chance to help youngsters understand what traits businesses want in their employees.

多年來,瑞穗實業銀行參與過各式各樣的 企業社會責任項目,而2012年是該行連 續第四年參與總商會「商校交流計劃」。 除了讓學生體驗真實的工作環境和舉辦實 用的工作坊,本計劃也讓僱主有機會協助 年青人了解企業對僱員的要求。

#### St. Stephen's Girls' College

St. Stephen's Girls' College first participated in the Chamber's Business School Partnership Programme in 2003.

#### 聖士提反女子中學

聖士提反女子中學於2003年首次參與 總商會「商校交流計劃」。







範如何買賣,無不感到嘆為觀止。

「學校從來沒有教授銀行業的知識,此行 讓我們在投身社會工作前,對業界有更清晰 的概念。」黃穎彤同學說:「如有機會,我 一定會再參加『商校交流計劃』活動。」 了解銀行的日常運作後,學生與幾位年輕 員工暢談交流,聽他們分享投身金融界的點 滴。是次活動為本年度的「商校交流計劃」揭 開序幕,稍後還會舉辦兩次同類活動,讓學生 親身體驗商業世界的運作。 <del>《</del>

### 師經常說:「學有所成,在現實世界 自然無往不利。」但現實世界對香港 學生又有何啟示?

透過總商會「商校交流計劃」,23位聖士 提反女子中學的中五生於1月17日參觀瑞穗實 業銀行,從中有不少得著。

「我從未見識過這種場面。」關佩瑩同學 在參觀完交易部門(俗稱「盤房」)後驚嘆: 「買賣交易看似很容易,但所涉及的金額卻是 天文數字!」

瑞穗實業銀行活躍於全球各地的金融市場, 今年是連續第四年參與「商校交流計劃」,讓 香港學生有難得的機會,認識金融界的運作。

在行政人員分享會上,銀行部長谷口真司 向學生解釋項目融資的概念、銀行運作和企業 文化,副行長張海燕亦提供了不少寶貴意見。 她鼓勵學生保持積極態度,勇於發問,以滿足 他們的好奇心和求知慾。她說:「愛發問的人 會成長和學習得更快。」

在瑞穗實業銀行東亞區信貸部高級經理鍾 秀明簡介銀行業務後,學生在職員的帶領下參 觀銀行辦公室。她們在盤房看到交易員詳細示





**Join the BSP** 參與「商校交流計劃」

Established in 2001, the Business-School Partnership Programme provides a platform for students, teachers and businesses to communicate and exchange ideas with each other, and more importantly give students direct experience of the commercial world. Activities such as company visits, leadership talks, interview workshops and internships are organized to enhance the students' knowledge, business exposure and relevant job skills.

Companies interested in joining the programme should contact the Chamber's Eric Chan at 2823-1239 or email eric@chamber.org.hk

「商校交流計劃」於2001年展開至今,為學生、老師和商界提供 獨一無二的交流平台,藉以相互溝通,為即將踏入社會工作的莘莘 學子作好準備,加深他們對商業世界的認識。此計劃不時舉辦各式 各樣的活動,包括公司探訪、領袖講座、面試工作坊及實習工作 等,增進學生的知識,加強與商界的聯繫,提升多項工作技能。

如欲參與這項饒富意義的計劃,歡迎與總商會陳先生(Eric Chan)聯絡,電話:2823-1239;或電郵:eric@chamber.org.hk