

Statement of Purpose

從高中的時候，就常聽到爸媽說著爺爺奶奶 透過「標會」(Rotating savings and credit association)，來作為儲蓄的一種方式，到最後因為多次被「倒會」被騙了數十萬，那時目睹爺爺奶奶辛辛苦苦賺的錢就這麼輕易的騙走讓我非常震撼，也讓我深刻體會到理財的重要性，若要成功的規畫理財，專業的知識和操作是必備的條件，也是我會走上財務金融之路的主因。

進入政治大學之後我就讀了財務管理學系，持續的吸收與研究各種相關的專業知識，也慢慢的對於公司的評價、證券分析產生了更濃厚的興趣。投資學(Investments)、證券分析(Securities Analysis)、企業評價(Business Valuation)與財務管理個案研討(Case Studies in Financial Management)這些課培養了我扎實的財務基礎。其中我覺得最有啟發性的課程是財務管理個案研討，每週都會解決實際發生的案例，其中我最喜歡的案例是 The Rise and Fall of Nokia 與 Marriott Corporation: The Cost of Capital，從分析案例當中，我學會了如何在艱困的環境當中做決策以及如何估計各項的參數來計算資金成本(WACC)以創造最高的價值，來評估各項財務策略對於公司的影響，並且發現自己樂在其中。Business Valuation (90 分)屬於 CFA 課程的科目之一，在這門課裡我學會了如何用 DCF model 與 EVA model 來評價一間公司，來預估其未來股價的趨勢。

剛進大學的第一個寒假，我就透過海外志工成長計畫(AIESEC)至義大利的西里島替當地的非營利組織進行募款，為了幫助遠在辛巴威的孩童。透過舉辦多國的園遊會以及演唱會，於兩個禮拜募得 3500 歐元，並且透過此計畫，學會如何與各國的青年一起工作。大二暑假時我至西班牙北邊的 Basque Country 參加國際志工營，替當地政府進行搜尋古代戰爭遺留物品的計畫，以及舉辦多國文化工作坊進行文化的交流。大三下時至德國科隆大學交換一學期，修習了供應鏈管理與德語的課程，除了通過了德語 A2 程度的測驗以外，於供應鏈管理也有亮麗的表現。在供應鏈管理的課程當中，我們的小組有來自 5 個國家的成員，包含葡萄牙、美國、波蘭、韓國與台灣，透過長時間的溝通、討論與協商完成了一項 project，目的在於替 Arvato 公司增加其營收。在團隊當中，我時常扮演著領導者以及溝通橋梁的地位，我會先訂定整體的目標，以及各個階段應該完成的事情，同時在成員們有著分歧時，先透過聆聽的方式，再汲取兩著有用的部分合成一個新的提案，以解決分歧的問題。透過我這樣的方式，有效的讓小組的作業順暢地進行，並圓滿地完成報告，報告結果也受到 Arvato 公司代表與教授的讚賞。

在社團方面我也一樣活躍，包括協助舉辦四天三夜 80 人的財管營，擔任隊輔一職，除了於晚會進行表演以外，更進行現金流大富翁等活動向高中生們介紹

財務管理的相關基礎知識。此外也是台灣經濟商管學生會(AIESEC)的成員, 並成功送出 50 位以上政大的學生至世界各地參與海外志工成長計劃。

於大四下時, 有幸能到台灣併購與私募股權協會實習(自己應徵), 能接近平常人較無法接觸之併購及私募領域, 令我了解到金融產業的博大精深。於實習期間, 協助相關報告之撰寫, 對於併購的策略、綜效、價格以及使用 Bloomberg 蒐集資料的能力都有更進一步的認識與成長。除此之外, 協助舉辦各項大型研討會及論壇, 也讓我一睹各產界董事長對於企業的經營管理的經驗與風采, 令我受益良多。

畢業後於司法院會計處服役, 對於政府會計之預算、決算、核銷、及審核有了初步的認識與了解, 讓我在會計產業方面有了與常人不一樣的體驗與經歷, 同時也能在正式工作之前能夠對於金融與會計產業有著更多元的認識。

我希望運用我財務管理的基礎, 再加上貴校的 Corporate Finance and Valuation、Investments、Financial Statements 以及 Finance Research 等等課程能夠讓我對於此一專業有更完整的精進與學習。除此之外, 我希望能分享給各國的同學台灣的知識與文化。並於學成後, 藉由在西方文化學習與我所學到的知識, 加以運用在職場上, 為客戶及企業分析出最合適的經營模式與財務的運用規劃, 來回饋給台灣的產業。

短期內我希望自己能夠擔任證券分析師, 對於公司的經營、產品、資金的運用進行分析與評估, 並預測其股價, 以利投資人與法人進行理財。除此之外也希望能夠透過我對公司評價的專業, 對於併購案給予適當的建議與分析, 以達到創造公司價值與機會的目的。我的長期目標則是希望以後有一天可以擔任財務長的職位, 透過自己的所累積的經驗的, 為公司創造價值, 同時也為社會做出貢獻。

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Senior high school, I have often heard Dad and Mom say how Grandpa and since Grandma saved their money through a rotating savings and credit association and how they ended up having their money embezzled multiple times, losing hundreds of thousands of New Taiwan Dollars. I remembered I was shaken when I learned the money that my grandparents fought tooth and nail to earn was taken away effortlessly, which in turn made me realize the importance of wealth management. The idea that expertise and a professional approach in finance are necessary for adequate wealth management plans encouraged me to enter the field.

I majored in finance at National Chengchi University where I learned all sorts of relevant knowledge; over time I developed a stronger interest in business valuation and securities analysis. The courses, such as Investments, Securities Analysis, Business Valuation and Case Studies in Financial Management, laid a solid foundation for my knowledge of finance. Among them, Case Studies in Financial Management was the most inspiring one for me since we would review a real case in class every week, and “The Rise and Fall of Nokia,” and “Marriott Corporation: The Cost of Capital” were my favorites. When analyzing those cases, I found myself enjoying learning how to make decisions under difficult circumstances and how to estimate various parameters in the calculation of weighted average cost of capital (WACC), to create maximum value. Therefore, I could gauge the impact of each financial strategy on businesses. In addition, I learned how to evaluate a company through the Discounted Cash Flow (DCF) model and Economic Value Added (EVA) model to predict the potential trend for its stock prices in Business Valuation (in which I scored 90), a course that was part of the Chartered Financial Analyst (CFA) curriculum.

During the first winter break of university, I participated in the Association for the International Exchange of Students in Economics and Commerce (AIESEC) and worked to raise money in Sicily Island, Italy, for a non-profit organization to support children in Zimbabwe. At the fairs and concerts co-hosted by many countries, I helped raise a total of 3500 euros, in addition to which I learned how to work with young people from different countries. During my second summer vacation, I joined an international volunteer program to search for ancient war remnants in Basque Country in northern Spain. What’s more, I helped hold a multi-cultural workshop for cultural exchanges. Later on, I attended the University of Cologne in Germany as an International student for a semester in the second semester of my junior year. During this period, I took some classes, like Supply Chain Management and German; as a result, I passed the A2 level of the German language proficiency test. In the class of Supply Chain Management, my group members and I, from Portugal, the U.S., Portland, South Korea, and Taiwan, worked together to complete one project that aimed to increase the revenues for Arvato through long hours of communication, discussion, and negotiation. On the team, I often played a leading role by setting an overall goal and setting out plans for each stage; meanwhile, I worked as a coordinator when there were disagreements: I would listen to respective views first and put together a new plan by incorporating the useful parts of their suggestions. With such an approach, our teamwork was effective, and the presentation that was delivered smoothly even won approval from both our professors and representatives from Arvato.

I was just as active in club participation in university. First, I helped organize a four-day-three-night camp about financial management for 80 senior high school students. Apart from performing at the nighttime party, I, as a counselor, introduced the students to basic knowledge about financial management through activities, like Monopoly and Cash Flow. Furthermore, I, as a member of AIESEC, also helped over 50 students from Chengchi University join overseas volunteer programs around the world.

In the second semester of the senior year, I had the privilege to be accepted as an intern by Taiwan M&A and Private Equity Council (MAPECT) that I applied for independently. Through the internship, I was able to access unique information and I came to realize how profound the financial sector could be as a result. During the internship, I helped work on relevant reports; thus, I had further understanding of the strategies, synergy, and pricing of mergers and acquisitions, and I became better at collecting information from Bloomberg. On top of that, helping to hold large-scale seminars and forums also allowed me to witness how brilliant and experienced those leaders from various sectors were in terms of business management. This was truly a very rewarding experience.

After graduation, I fulfilled my alternative compulsory military service in the Department of Accounting, Judicial Yuan. That was when I experienced budgeting, balancing, reimbursement, and auditing in the public sector. Thanks to that, I had quite a different experience in the accounting field from other people; meanwhile, I developed a more diverse knowledge of the financial and accounting sectors before officially entering the workforce.

Hopefully, through my knowledge of financial management, together with certain courses, such as Corporate Finance and Valuation, Investments, Financial Statements, and Finance Research, from your master's program, I will further master my profession. Moreover, I would like to share Taiwanese culture with my future classmates. After completing my studies, I want to give back to the Taiwanese sectors by developing the most appropriate operating models and financial plans for my retail and institutional clients with what I learn from your program and in the western culture.

For my short-term goal, I want work as a securities analyst to analyze management, products, and capital utilization of companies and predict their stock

prices to help retail and institutional investors manage their wealth. Additionally, I will work to provide appropriate advice and analyses in the cases of mergers and acquisitions with my expertise in business valuation to create value and opportunities for businesses. As for my long-term goal, I plan to become a chief financial officer (CFO) to create value for the future company I work for while giving back to society with my experience accumulated over time.