

Background

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Our goals

Authentic experience & learning

Students' feedback

Ms. Theresa's Business & Financial School

Welcome



About us



Our teachers



Background

- **Ms. Theresa 's Business and Finance School** is now opened for 11 years. We aims to provide top business and financial education for Hong Kong S3-S6 students. Our graduates are excel in creativity and analytical way of thinking.
- Our school is trying our very best to provide a good ambient environment to students so they can learn in a positive and healthy manner.



Visions & Missions

Meaning of Teaching and Learning

To TEACH means Teach-Every Aspect-Children-Hope to Learn

- 100% student-centered. Find out what students want to learn and their learning styles
- People-oriented. Cater for individual differences.
- Scaffold business and financial knowledge through constructivism

To LEARN means Learn-Every-Aspect-Regarding New?

- Arouse students curiosity through updates news and hot TV drama
- Boost creativity through product development and launching an authentic company

Our goals



Authentic experience & learning- Inside Classroom

A. JUNIOR FORM ACTIVITIES

1. Wealth falls in love with those who are involved (不理財 財不理你)

Aims

- Experience different financial needs throughout different stage of life
- Explore common investment products available in H.K
- Reflect the importance of wealth management

Brief introduction

- Students worked in pairs and with initial wealth of \$20,000 and try to maximise their wealth
- Students experienced different life events such as giving birth, being laid off, having cancer and they had to make financial planning for these events.
- Students also have to select appropriate financial products such as shares, bonds and bank deposits to meet their financial goals.



Authentic experience & learning- Inside Classroom

A. JUNIOR FORM ACTIVITIES

1. Wealth falls in love with those who are involved (不理財 財不理你)

Follow up activities

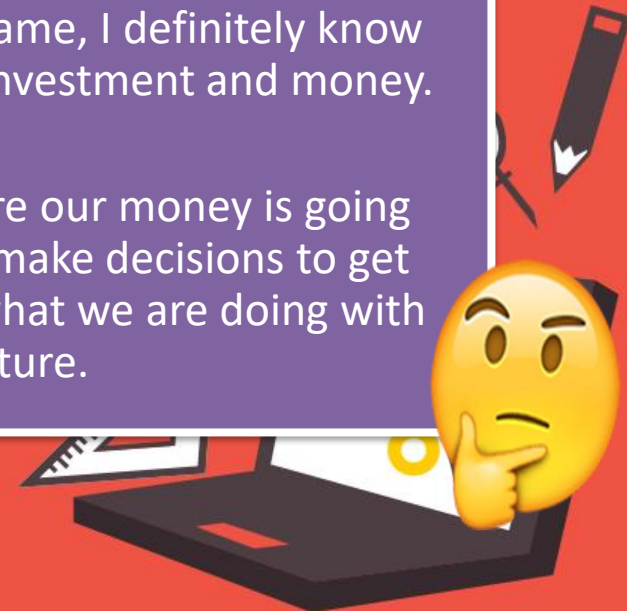
- Students were asked to do a 5 minutes PowerPoint presentation to summarise what they have learnt from the game
- Two samples of students work are shown on p. 6 – p. 11



Sample A

1. What did you learn from the game?

- Firstly, I learnt that you have to think about the effects one action could have on the future. The decision of buying or selling one thing for the sake of doing it may have a big impact on the future state of our lives and we cannot just do things randomly.
- Secondly, I learnt that there are a lot of chances for us to do something with our money to gain some more. At first, I only knew about the simpler things like fixed deposits and savings accounts. But after the game, I definitely know more about the opportunities that are waiting for our investment and money.
- Lastly, I learnt that we should be very cautious of where our money is going and where it can be in the near future. We cannot just make decisions to get one task done, we should know and be fully aware of what we are doing with our money and how that action can benefit us in the future.



Sample A

2. Give 3 kinds of risk you may face in different stages of life

1. Health Risks (Old Age)

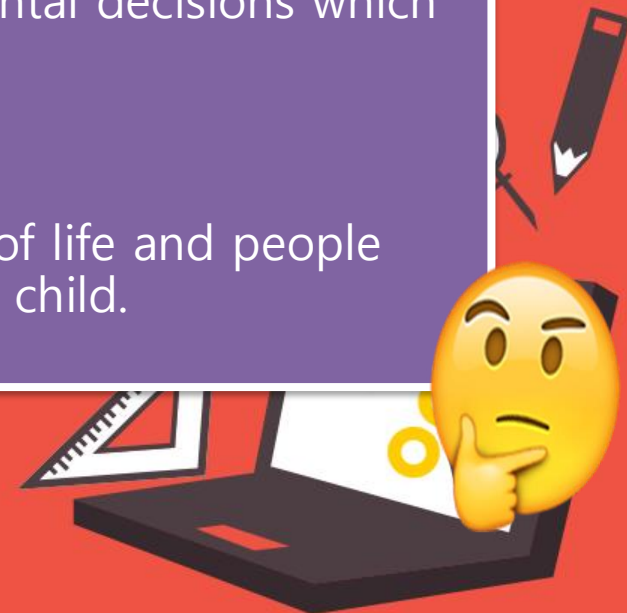
- As we age, our health and immune system isn't as great as it used to be so it is a lot easier for one to get sick when they are older.

2. Financial Risks (Middle Age)

- In the middle of our life, we tend to be risky as we think rebelliously which can lead one to making accidental decisions which may lead to things like bankruptcy, etc.

3. Pregnancy (A bit older than Middle Age)

- Pregnancy is the important part of the cycle of life and people can die from giving birth or they could lose their child.



Sample A

3. Give 3 ways we can reduce risk

1. Careful Planning

- Through planning each and every financial step, we are sure that we are in at least 80% control of our money and where it may go. If we blindly throw our money at one company without really looking into the risks, we may face some very serious problems.

2. Understand the risks

- We have to understand the risk we have in order to know how to reduce it. For example, if one doesn't understand a story, how can they answer questions about the story?

3. Thorough research

- When dealing with things as important as money, we have to be 100% sure what is happening to it. With simple searches of whether a company is trustworthy or reliable can already reduce the risks by a lot.



Sample B

1. What did you learn from the game?

I have learnt that...

- We must know how to save money otherwise we may not have enough money when there are emergency uses.
- Also , we should not fully rely on investing the shares and bonds or else we may lose money easily.
- Thirdly , we should understand how important the insurance and some of the training course is , as to grab a chance to widen our horizons.



Sample B

2. Give three kinds of risks we may face in different stages of life .

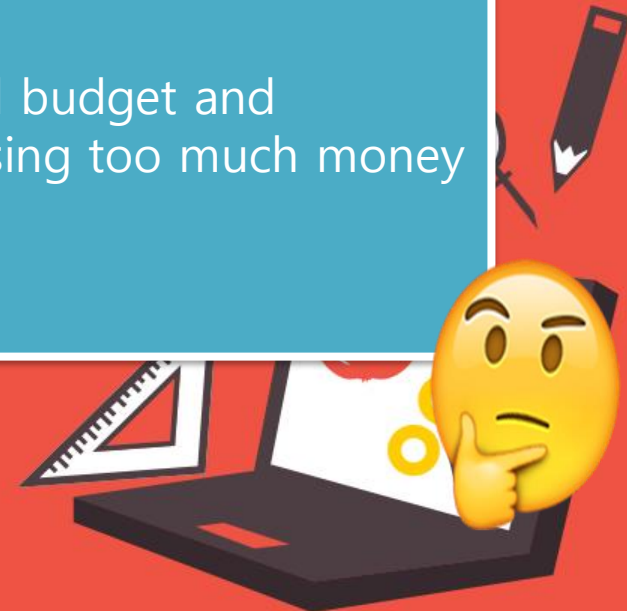
- We may would like to have a family , but then planning for a family will need a bunch of money , especially if we are going to have kid(s) or to buy our own house . We may not have enough and then we may borrow loans from the bank . But since the bank have high tax rate , not all of us can afford it , so it maybe a burden and a risk for some of us who would like to have their family .
- Sometimes we may be overconfident and too rely on investment , then invest too much on one bond or share , but then when it drop to an unexpected value , or even bankrupt , we will be the one who are the most affected by this .
- In the world , human is usually greedy , so we may want to fulfill our instant gratification then buy a lot of non-essential item that is not really useful . We might "accidentally" spend too much on it .



Sample B

3. Give three ways that we can reduce risk .

1. We should have enough saving for our family planning and also for emergency uses.
2. Also , we should check whether the shares or bonds that we have bought or going to buy is trustworthy and stable or not . It can prevent us from losing too much money.
3. As well as we should always revise our personal budget and expenditure record to control ourselves from using too much money without saving.



Students' feedback

Student A

I think this game is really nice , it makes me understand the differences between shares and bonds . And also it gave out a really unforgettable experience to me.

But I think it can also include an experience which is losing our job . I think the game will be more realistic if we can try this . 😊

Student B

This game is very funny and useful for me. It make me learnt a lot how the stocks and other things work. It have a lot of things that suddenly happen to make our economic environment change in the game and it is like our real life. So, I would like to play for a longer time if I have chance.



Students' feedback

Student C

I think we can have more than 2 bonds to buy that players can have more choices.

Also, I think we can add more times of financial crisis that we should know how serious the financial crisis is and we can know how to face this difficulties when we grow up. (If there are any financial crisis) (Of course I don't want to have financial crisis in the future)

Student D

I think the game is interesting because it can let us know about daily financial events during the game time and when the band announced the price or profits of the stock increase , classmate will feel very exciting . I think the time of this game can be longer.



Authentic experience & learning- Inside Classroom

A. JUNIOR FORM ACTIVITIES

2. Try out Money Management Apps with I-Pad in class

Aims

- Learn how to record every dollar you spend with different Apps
- Encourage students to form habits of keeping a personal budget/ spending diary
- Be more conscious of one's spending habits.

Brief introduction

- Students first learnt and tried out different money management apps with I-Pad in the lesson.
- Students then had to prepare their own personal budget/ spending diary for 3 weeks with a selected Apps.
- Students then handed it a hard copy of screenshotted personal budget/ spending diary as their assignments



家計簿～操作簡單又可愛的卡娜赫拉家計簿幫您節約～



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10/9(週一)

本月 ¥ 0

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輸入！

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Authentic experience & learning- Inside Classroom

A. JUNIOR FORM ACTIVITIES

3. Business and Finance Game Day

Aims

- Develop students' self-learning skills, creativity and cooperative skills through designing a business and financial game together
- Explore fun beyond classroom learning

Introduction

- Student in group needed to create a game which exhibits some business and finance terminologies, concepts or skills they have learnt
- The game can be a 3D maze, chess game, monopoly, card matching game or others
- All games designed by each group were displayed in game day. Classmate would try and played these games and finally voted for the best design business and financial game



Authentic experience & learning- Inside Classroom

A. JUNIOR FORM ACTIVITIES

3. Business and Finance Game Day



Authentic experience & learning- Inside Classroom

A. JUNIOR FORM ACTIVITIES

3. Business and Finance Game Day



Authentic experience & learning- Inside Classroom

A. JUNIOR FORM ACTIVITIES

3. Business and Finance Game Day



Students' feedback



FEEDBACK FROM STUDENTS' SURVEY

Q. No	Question	Strongly Agree		Strongly Disagree			NA	Total
		5	4	3	2	1		
1	Our group has made an interesting game.	24%	52%	24%	0%	0%	0%	100%
2	Designing a BAFS game is a difficult task.	3%	12%	58%	21%	6%	0%	100%
3	I enjoy the process of BAFS game design.	15%	67%	18%	0%	0%	0%	100%
4	I love to play different games design by my classmates.	39%	45%	3%	0%	0%	12%	100%
5	Most of the games built by my classmates are well designed and inspiring.	45%	45%	0%	0%	0%	9%	100%
6	Overall, I enjoy the BAFS game day.	39%	58%	3%	0%	0%	0%	100%



Students' feedback

WRITTEN FEEDBACK FROM STUDENTS

Positive comments

- The game prepared by our classmates can help us to study /revise in a fun way **X6**
- An interesting way to help me to revise BAFS test **X3**
- Application of BAFS knowledge **X3**
- Good to relieve their stress and enjoy playing games with other
- Interesting and we have fun **x9**
- Classmates' games are inspiring, creative and beautiful **X2**
- An interesting way to help me to revise BAFS test **X3**
- Enjoyed the process and it is full of happiness. Gain satisfaction
- Enable us to use our creativity



Students' feedback

WRITTEN FEEDBACK FROM STUDENTS

Negative comments

- Insufficient time to play **X10**
- Insufficient time to design the game
- Due date of submitting the game can be set after or before the UT period
- Long waiting time

Suggestions

- Extend the time for us to play the game **X8**
- To shorten the time for playing one round of the game, so classmates can try different games
- Use recess or lunchtime to do this activity
- Should be continued in next year S3
- Should let game instructor to have a chance to play the game





Authentic experience & learning- Inside Classroom

B. SENIOR FORM ACTIVITIES

1. Utilitise **CLASS CRAFT** to increase students interest and motivation in classroom learning

Aims

- To bring gaming into the classroom to 'gamify' learning and stimulate motivation in learning
- To let students embracing the game, working together to accomplish a common goal, and making academic leaps as a result

Introduction

- In Class Craft, students play in teams and earn points for positive behaviors, enabling them to unlock real-life powers and thousands of customization options for their avatars.
- By using many different functions in Class Craft, students can level up, work in teams, and earn powers that have real-world consequences.

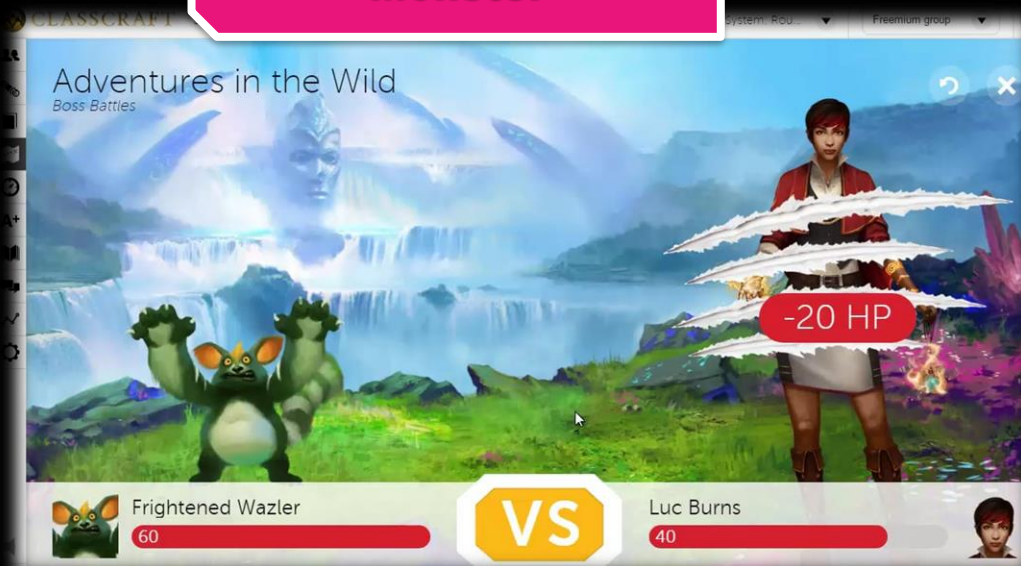




Symbols of real life power



Boss Battle with Monster

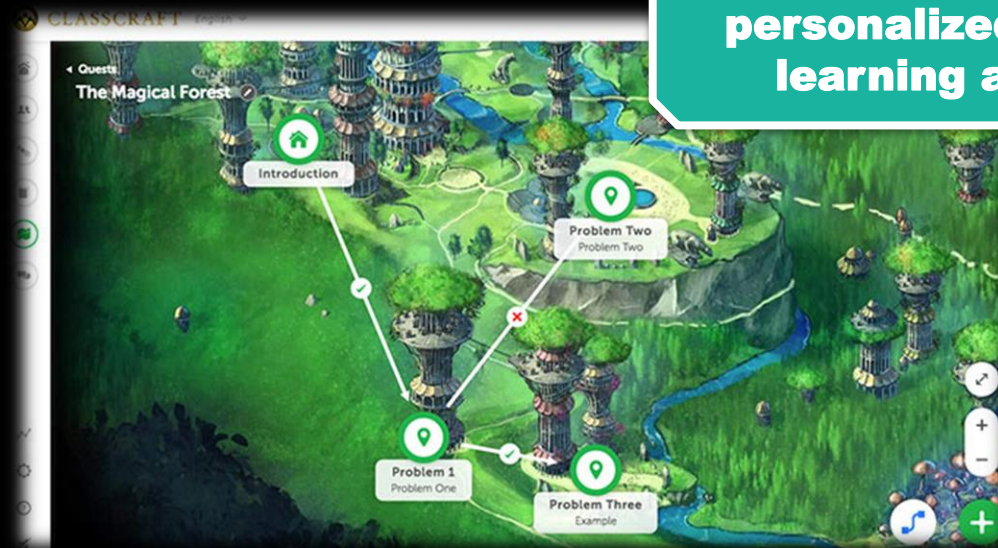


Player setting

The screenshot shows a game interface for 'Team 5'. On the left, a list of players is shown under the 'PLAYERS' tab. The selected player, 'Danika Hon Tsz Kei', is shown in the center with her stats: HP 50, AP 35, XP 5378, and GP 647. Below her stats are buttons for '+', 'GP', '-', and '%'. To the right of her stats are tabs for 'POWERS' (1) and 'SENTENCES'. The 'POWERS' tab is active, showing 'Heal 1' and 'Sainthood'. On the far right, a large image shows the player's character in a game environment.

Player	HP	AP	XP	GP
Yvonne Ying Yu	80	30		
Yumi Kwok Yiu Yan	30	50		
Melinda Lau Mei Yin	50	35		
Danika Hon Tsz Kei	50	35	5378	647

personalized, self-paced
learning adventures



Authentic experience & learning- Inside Classroom

B. SENIOR FORM ACTIVITIES

2. Manage your MPF with real data

Aims

- Invest smartly in MPF
- Maximise your gain in MPF by referring to most updated financial market movement

Introduction

- Allocated all your MPF (100% @HK\$100,000) to a basket of MPF constituents
- Calculated the units of fund you acquired. Find the current market unit prices of different MPF constituents
- Calculated the updated market price of your MPF constituents
- Found out your MPF gain/ loss from investment



Authentic experience & learning- Inside Classroom

B. SENIOR FORM ACTIVITIES

2. Manage your MPF with real data

Worksheet designed

		Unit price as at 30.9.2017	Percentage contribution with \$100,000 MPF Fund	Unit of Fund acquired as at 30.9.2017	Market price as at 30.9.2017	Unit price as at 15.12.2017	Unit of Fund acquired as at 15.12.2017	Market price as at 15.12.2017
A. Standard Chartered Growth Fund -Basic	Mixed Asset Fund- High Risk	HK\$ 16.95	30%	1,769	HK\$ 30,000.00	HK\$ 15.00	1,769.49	HK\$ 26,542.41
B. Standard Chartered Balanced Fund-Basic	Mixed Asset Fund- Medium	HK\$ 17.19	70%	4,072	HK\$ 70,000.00	HK\$ 18.00	4,072.00	HK\$ 73,296.00
			100%	100,000	HK\$ 100,000.00			HK\$ 99,838.41
							Gain/ Loss	HK\$ (161.59)



Authentic experience & learning– Inside Classroom

B. SENIOR FORM ACTIVITIES

3. Interview Stimulation to know more about Key Business Function

Aims

- Equip students with job interviewing skills
- Get familiarise with different roles, functions and duties of the 6 key business function through a job interviewing stimulation

Introduction

- Two students worked in pair and tried to answer different interview questions asked by different key business function managers. These questions must be related to the function, features or work duties of the 6 key business functions
- There were two rounds of interview for each key business function. Round one is M.C. questions and round two is easy or difficult application problems. Students in pair could opt for the level of difficulties according to their abilities
- After each interviewing process, key business function manager would fill in the score card for teach team, team with the highest score would be the winner with prizes received



Authentic experience & learning- Inside Classroom

B. SENIOR FORM ACTIVITIES

4. Learning through studying Japanese Drama-陸王

Aims

- Introduce characteristics of successful entrepreneur
- Guide students to come up with concrete ideas of how successful entrepreneurs defeat challenges in an authentic situation and able to give in-depth elaboration of their ideas

Introduction

- Ask students to watch episode one of 陸王 and fill in the preparation worksheet of introducing characteristics of successful entrepreneur
- Students were required to have discussion in class and summarise the characteristics of successful entrepreneur



Authentic experience & learning- Outside Classroom



1. Joining Company Programme and launching an authentic company

Event Highlights

- Twenty six S4 & S5 students have successfully completed their 8-month entrepreneurship education journey by forming a company called 'Harness'.
- Harness is a JA company which aims to grant customers positive energy to conquer adversities by offering products that were made from ingredients extracted from plants, animals and elements of nature.



Authentic experience & learning- Outside Classroom

1. Joining Company Programme and launching an authentic company

Background information of Harness

- Harness offered two products to their customers, **Healer Snuff Box** and **Hey My Hearty Stone**.
- Healer Sniffer Box is a snuff box which provides 5 types of fragrance having various soothing properties. The collection is comprised of 12 designs, each carrying an inherent animal for each of the 12 birth months, and representing different meaning.
- Hey My Heaty Stone is a key chain or bracelets with a total of 9 types of stones with their own unique functions and purposes.
- With a mutual commitment of serving our customers and schoolmates with uniqueness, creativity and flexibility, out students managed to sell out all their products in Company Programme's Trade Fair and at School's Mega Sales in December 2017!



Hey My Hearty Stone



Healer Snuff Box

Authentic experience & learning- Outside Classroom

1. Joining Company Programme and launching an authentic company

Background information of Harness

- Harness created values to the society by utilising profit earned in **Corporate Social Responsibility (CSR)** with three domains:
 - ✓ Carried out **Voluntary work reaching different age groups** like visiting handicapped children in Hong Kong Red Cross and visiting John F. Kennedy Centre & elderlies
 - ✓ **Spread positive energy** as well as our passion to the community by holding a 'Positivity bottle' workshop in School's Open Days.
 - ✓ **Made donation of HK\$ 1,000 to the Mental Health Association of Hong Kong (MHA)** to assist people with mental illnesses



Authentic experience & learning- Outside Classroom

1. Joining Company Programme and launching an authentic company

Achievements

- Through determination and persistence, Clarians have made great achievements. The Clarians have attained outstanding performance in the following areas. Our school was the winner of
 - ❑ **Champion of JA Company of the year**
 - ◆ For the best overall performance in the Trade Fair, annual report contents, and stage presentation.
 - ❑ **Innovation Award**
 - ◆ For innovation in different aspects of the business.
 - ❑ **Best Presentation Award**
 - ◆ For excelling in written and oral presentation.
 - ❑ **Corporate Sustainability Award**
 - ◆ For having a holistic and strategic approach to business sustainability.
 - ❑ **Second runner-up, Best Booth**
 - ◆ For delivering the most outstanding customer experience.



Students' feedback

Sales and Marketing

"Before anything else, preparation is the key to success." Preparation work has started at the early stage to have our best side shown in Trade Fair. We organized a sales training workshop demonstrating different customers turn-down scenarios to give our staff a clearer picture of how Trade Fair is like. On top of that, presales at school was carried out to offer them a chance of practising, allowing them to have more confidence in Trade Fair.

We had also paid an effort in promoting our company's image. To ensure an all-round understanding on the linkage between our products and booth design, we had adequate communication with other departments and kept track of the updates concerning them. We intended to deliver the message of our booth design to our customers – we wanted them to know not just about our products, but also our company image as a whole. It was a pleasure for Harness to receive the Best Booth Award 2nd runner-up.

Staff in sales and marketing department are all upbeat and bright, but still we did encounter conflicts at times. With polarized opinions towards how to attract customers, we had reached consensus by combining and improving different plans after carrying them out at presales and role-playing in meetings. Everyone is taking their roles according to their capacity. For instance, those who are adept at data analysis focus on market research, and those with wittiness focus on selling tactics. Everyone is dedicated, the cooperation and the division of labour play an important role in achieving our goals and reaching our full potentials.

Production

Staff of Production Department has the strong ability in developing ideas, visualising words through sketches and selecting suitable materials. By utilising our individual skills, we are able to collaborate ideas and appear our voices in our products at last.

However, we encountered some challenges in the production process. Some stones ordered were not having the same size as we expected. For smaller stones, they were not suitable for making necklaces. Without wasting any of those smaller stones, we put them into our Healer Sniffer Box with wooden cubes. This brought some colours and uniqueness to it.

Our department dedicated our effort to Harness' booth design as well. To save the cost, we picked flowers that were fallen out in the park for booth decoration. This brought a natural and refreshing atmosphere to our booth, which blended in with our concept.

Beforehand, we went to Poly University's Open Day and visited their product and advertisement department. We got some inspiration from it such as minimal design, typography and colour theory and we applied them to our products. For instance, the labels on the sniffer box. Using earth tone colours and basic shape structure, we created a simple but luxurious impression for the product.

Directors' reports



Students' feedback

Finance

Striking a balance between the budget provision for different items is not easy as different departments value different things. Aiming at the Best Booth Award, we approved a large proportion of Harness' resources for booth design. We believed that achieving company's goals is way more important than being frugal with just a few hundreds. It was a success that Harness has achieved the 2nd runner-up in the Best Booth Award and earned \$5748 at the same time. This is definitely a win-win situation.

To get well-prepared, some of us had visited Barclays beforehand to know more about business and finance and get well-prepared. We got a precious chance to chat with various professional bankers and gain valuable advice and insights from them, applying these in this programme.

Flexibility is crucial for the Finance Department. With limited space in the booth and a great variety of models in our product collections -- 12 inherent animals for Healer Sniffer Box and 9 stones for Hey My Hearties Stones, we have our cashier created by paper boxes to spare space for the display of our products. Besides, division of labour was well performed on Trade Fair by having some staff responsible for the collection of money while the others responsible for making accounting records. Cooperation in daily operations was also practiced by having department meetings regularly to discuss different approvals for budgets,



unused

Human Resources

Before recruiting our staff, we had interviewed potential candidates by asking them business-related questions and giving case problems to observe their personalities so that we could assign them into departments which fit their talents..

In the first meeting, we held an ice-breaking game to develop staff relationship and to build a better staff morale. We had also prepared snacks and mini-games related to soft skills for our staff in every meeting to encourage active participation. Being able to freely voice out their opinions, it was easy for us to have suggestions from different staff regarding the product development, booth design and selling tactics. Such harmonious working atmosphere contributed to Harness' achievement of the 2nd runner-up in the Best Booth Award.

In Trade Fair, because of the limited booth space, we separated into sections and performed division of labour to have a better space utilization. Product packaging, collecting order forms, picking out relevant jars and animals on covers, and finally sticking the labels on the products. We successfully enhanced our efficiency through better space management.



Students' feedback

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Authentic experience & learning- Outside Classroom

2. Company Visit-Bloomberg

Aims

- Understand more about career development in the finance industry and news agency by joining a 'one-to-one chit chat time' with Bloomberg staff
- Understand more about working at Bloomberg via the conference video with Bloomberg's staff in Mainland, Singapore, South Korea and Japan

Students' Preparation:

- 10 S4 and S5 students joined this Bloomberg's visit in Nov 2017
- Students had to search information for Bloomberg's company background and their core business beforehand
- Participants had to prepare a one minute self-introduction and prepare five questions to ask staff in Bloomberg for the 'one-to-one chit chat time' activity



Authentic experience & learning- Outside Classroom

2. Company Visit-Bloomberg



Students' feedback

Debriefing section: Sharing by one student after her insights



Students' feedback

WRITTEN FEEDBACK FROM STUDENTS

Student A

It is definitely an eye-opening experience. I was really impressed by the gorgeous office and the mentors are so nice. After the chats, I learnt a lot about Bloomberg and I got advice from them. I found those advice useful. They encouraged me not to give up on chasing my dream easily and I should look for jobs that make me happy instead of well paid ones. I have definitely widened my horizons and I look forward for the next visit if there are any chances

Student B

As for myself, I learnt how difference in culture melt within a company. And I am also fascinated to know that Bloomberg would try to help staff to gain work-life balance by providing them place to relax and enjoy. Moreover, seeing this Bloomberg office made me have a stronger determination to study harder to enter into international company. So generally, I would consider this as a rewarding and fabulous program

