

### **Personal Statement**

I have always been passionate about finance and I now seek to continue with this interest through the pursuit of BSc (Hons) Finance degree. Early in my youth, I was introduced to the financial markets as I read about the developments in the London Stock Exchange and the challenges from the financial crisis that impacted many people in the UK including my parents and family. Through this personal experience, with my family defaulting on their mortgage, our family losing our home and other personal materials, I sought to understand what happened, how it developed, and why it came to be. I learned about the role of the financial markets in everyday activities and its impact on businesses. With my parents losing their savings accumulated over many years, I tried to find answers by looking deeply into the mechanics and dynamics of the financial markets. This is when I was introduced to the world of finance and I have been passionate about it ever since.

Outside of my formal educational experience, I have taken courses on introductory financial markets, basic valuation, and fundamental accounting and business management with a view to expanding my knowledge and understanding. Furthermore, I considered these to be a way to differentiate myself from others with the same interest and passion whilst enjoying my learning of these subjects. In Sixth Form, I formed the Financial Markets Interest Group to bring together students that had similar interests so that we could help each other both in fulfilling our passion for the financial markets as well as in building our capabilities and understanding of the financial markets. I led the group in establishing activities that allowed us to share our knowledge, expand our network and understand career opportunities in the financial markets.

On a personal level and individual perspective, I established a virtual stock market trading account in which I dabbled in trading stocks. In this virtual stock market trading, which mimicked actual stock market activities, I was able to achieve a good return on more than 15% in over a year. While this does not seem to be an astronomical growth in terms of investment returns, this beat the market average during the year I was trading. Furthermore, the personal achievement was more in my learning of stock market trading and its fundamentals rather than the positive returns that I achieved over the time that I virtually traded in stocks. In relation to building my knowledge, my educational history and experiences provide an indication of the strength of my interest in continuing with my interest and enhancing my expertise in finance.

I consider myself as a problem solver as I continually seek to understand issues and try to develop solutions that would allow me to solve the identified challenges. This would be of value to someone with a strong interest in finance. Given the continuing issues faced by the financial markets, I would not be daunted by the challenges that I would experience in University and in the workplace when I am already working in a financial market-related role. In addition, my interest in solving problems and getting to the root of the causes of the issues was what introduced me to the financial markets and brought on my passion for finance. I also view myself as an analytical individual. I am able to be disciplined in collecting data and putting together the analysis based on the data, and make decisions from what I have observed. This is how I was able to achieve a good growth in the virtual stock trading account that I had as I was able to put together data points to support my perspectives on the stocks to invest in. Moreover, I am naturally gifted at quantitative analysis which supports my interest in the subject of Finance. I achieved top marks in Maths and in other quantitative-based subjects. These skills and capabilities provide a good foundation and show that I am a compelling candidate for the BSc (Hons) Finance degree.