

ICEP2022S1

Frankfurt School of Finance & Management
International Competence Enhancement
Programme

——中国农业大学
暑期线上学术交流成果集

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第一部分 项目概览 Programme Overview

A. 项目背景 Programme Background

法兰克福财经管理大学是一所在金融、管理领域欧洲顶尖、世界领先的知名大学。学校地处欧洲金融商贸中心——德国法兰克福市。学校始建于 1957 年，前身为“银行学院”，建立的宗旨是为德国各大银行培养专业人才。

Frankfurt School of Financial and Management is a leading European and world-leading university in the field of finance and management. The school is located in Frankfurt, Germany, which is the financial and trade centre of Europe. It was founded in 1957 as the "Banking Institute" with the aim of training professionals for major German banks.

1990 年，银行学院成立教育部门，名为“银行业高等学院”（Hochschule für Bankwirtschaft, HfB）。1994 年，首批被授予经济管理 Diplom 证书（Diplom-Betriebswirte FH）的学生毕业。随着欧洲博洛尼亚进程的推进，2000 年学院采用本科及硕士教育体制。2004 年，其正式成为可以颁发博士学位的高校。2007 年 1 月后，银行学院及其下属的银行业高等学院重新整合，新机构定名为“法兰克福财经管理大学”，并官方采用英文名称（Frankfurt School of Finance & Management）。2014 年，法兰克福财经管理大学通过国际商管学院促进协会（AACSB）和欧洲质量改善系统（EQUIS）认证。2018 年，其通过英国工商管理硕士协会（AMBA）认证，成为德国仅有的四所三冠商学院之一。

In 1990, the Banking Institute established the Education Department, called the "Higher Institute of Banking" (Hochschule für Bankwirtschaft, HfB). In 1994, the first batch of students graduated with the Diplom Certificate of Economics and Management (Diplom-Betriebswirte FH). With the advancement of the Bologna process in Europe, the college adopted undergraduate and master education systems in 2000. In 2004, it officially became a university that can award doctorates. After January 2007, the Banking Institute and its affiliated Higher Institute of Banking were reintegrated, and the new institution was named "Frankfurt School of Finance and Management" and officially adopted the English name (Frankfurt School of Finance & Management). In 2014, Frankfurt School of Finance and Management was certified by the Association to Advance Collegiate Schools of Business (AACSB) and the European Quality Improvement System (EQUIS). In 2018, it was certified by the Association of MBAs (AMBA) and became one of the only four triple-crown business schools in Germany.

法兰克福财经管理大学在金融、管理、咨询领域超过 60 年的经验，一众国际知名机构的权威认证，都使其在国际上享有盛誉。作为德国最活跃的商学院之一，其对务实的追求和以研究为基础的定位，使其在各种排名中名列前茅。

Frankfurt School of Finance and Management has more than 60 years of experience in the fields of finance, management and consulting, as well as the authoritative certification of a number of internationally renowned institutions. All make it enjoy a high reputation in the international community. As one of the most active business schools in Germany, its pragmatic pursuit and research-based positioning put it at the top of all rankings.

B. 项目内容 Programme Schedule

为进一步开拓学生的国际化视野，提高学生的外语学习、沟通以及跨文化交流能力，培养具有强大国际竞争力的高素质人才，中国农业大学于 2022 年 8 月 1 日至 12 日与法兰克福财经管理大学展

开合作，进行历时两周的国际竞争力提升项目：ICEP（International Competence Enhancement Programme）。

In order to further broaden students' international horizons, improve their foreign language learning and cross-cultural communicating skills, and cultivate high-quality talents with strong international competitiveness, China Agricultural University cooperated with Frankfurt School of Finance and Management from August 1 to 14, 2022 to carry out a two-week International Competence Enhancement Programme (ICEP).

本次项目采用线上模式开展，以“腾讯会议”进行全英文授课与交流。项目分为 A、B 两大主要模块。模块 A 为六项专业课程与辅导，模块 B 为两大项目实习。两大模块穿插进行，将理论与实践相结合，综合提高成员的社交能力、系统分析能力、专业能力以及学习能力。

The programme is carried out in an online mode via VooV Meeting for all-English teaching and communicating. This programme consists of module A and module B. Module A consists of six professional lectures and course tutoring. Module B is an internship for two major projects. The two modules are interspersed to combine theory with practice, to comprehensively improve members' social competence, methodical competence, professional competence and learning competence.

A. 核心课程 Key Lectures

金融与增长概论（Introduction to Finance and Growth）

发展金融（Development Finance）

金融系统与金融工具（Financial Systems and Instruments）

创新与战略管理（Innovation and Strategy Management）

结构式解决问题方法论（Structured Problem Solving）

冲突管理（Conflict Management）

六大课程环环相扣，由宏观切入至微观视角，涵盖了金融和管理领域的专业知识和咨询行业的方法论，从整体上让学员对金融、管理、咨询三大行业有了更细致、全面的认知。ICEP 项目的教学老师均为法兰克福财经管理大学的著名教授，并且有着丰富的咨询行业从业经验。他们在传授理论知识的同时，更注重在互动与实践中引导学员独立思考、团队合作、创新想法，从而更有针对性地发现问题、分析问题、解决问题。教授们在严密的课程逻辑中，营造轻松愉悦的学习氛围，鼓励成员创新性地形成个人独特的思维方式，引导成员探索新型咨询行业人才所必备的素养。同时，ICEP 采用全英文教学与交流的模式，在提高成员外语沟通能力的同时，也在线上创造性地营造了一种国外教学环境，给予了成员更丰富的学习体验。

These six courses are interlinked, from the macro perspective to the micro perspective, covering the expertise in the field of finance, management and consulting industry. As a whole, students have a more detailed and comprehensive understanding of the finance, management and consulting industry. All of the ICEP's faculties are famous professors of Frankfurt School of Finance and Management, and have rich experience in the consulting industry. While imparting theoretical knowledge, they are more focused on guiding students to think independently, cooperating as a team and innovating ideas in interaction and practice, so students are able to find, analyse and solve problems more pertinently. Although the programme has a strict curriculum logic, professors create a relaxing and pleasant learning atmosphere, encourage members to creatively form their own unique way of thinking, and guide members to explore the necessary qualities of new consulting talents. At the same time, ICEP adopts the mode of all-English teaching and communicating, which not only enables its members to improve their foreign language communicating ability, but also creates a foreign

teaching environment online to give members a richer learning experience.

B. 项目实习 Project Internship

两大项目实习穿插于课程教学中，分别为亚洲开发银行（ADB）项目与世界银行(WB)资助项目，各为期一周，由何佳教授带领，两位助教给予成员相关辅导。所有成员以团队合作的方式参与两大项目，逐步完成阅读和理解 TOR（Terms Of Reference）、撰写 TP（Technical Proposal）、制作 Work Plan、处理问卷数据、定量或定性分析市场调研结果等实习任务。两大项目成果都以 PPT 的形式呈现，团队之间互相评价，最终由何佳老师进行细致评价，小到字体色号的排版，大到项目的整体思路，无不体现中国和德国传承的工匠精神。成员们都在问题中反思，在不足中进步，在挑战中突破。

The internships of the two major projects are the Asian Development Bank (ADB) project and the World Bank (WB) project, interspersed with professional lectures and course tutoring. Each project is led by Professor He, and two assistants provide relevant tutoring to the members, lasting for one week. All members participate in two major projects as a team, gradually completing internship tasks such as reading and understanding TOR (Terms of Reference), writing TP (Technical Proposal), making the Work Plan, processing questionnaire data, making quantitative or qualitative analysis of market research results, etc. The results of two major projects are presented in the form of PowerPoint. The teams evaluate each other, and Professor He gives a detailed evaluation. The evaluation ranges from the typography of font and colour codes to the overall idea of the project, all of which embodies the craftsman spirit inherited from China and Germany. The members reflect on problems, progress from shortcomings, and make breakthroughs in challenges.

ICEP 两大项目实习真实还原咨询行业的工作情景，成员们切实将所学理论投入到实践中。一方面，学习到行业必备的理论知识；另一方面，了解咨询行业的工作内容及人才要求，也锻炼了极为重要的领导力、合作能力、沟通能力、目标导向等一系列软实力。ICEP 项目充满未知与挑战，兼备深度与广度。

The two major internship projects of ICEP realistically restore the work situation of the consulting industry, and the members can put theories they have learned into practice. On the one hand, they learn the necessary theoretical knowledge of the industry; on the other hand, they understand the work contents and talent requirements of the consulting industry, and enhance a series of very important soft skills, such as leadership, cooperation, communication skills, goal orientation and so on. ICEP is full of unknowns and challenges, with both depth and breadth.

C. 项目目标 Programme Objectives

ICEP 项目由法兰克福财经管理大学主办，旨在通过学术性及实务性活动的有机结合，如课程学习、专业实习、科研训练、社会调研、文化交流等，培养具有国际竞争力的高素质人才。具体包括：

ICEP, sponsored by Frankfurt School of Finance and Management, aims to train internationally competitive high-quality talents through the organic combination of academic and practical activities, such as course study, professional internship, scientific research training, social research, cultural exchange, etc. Specific goals include:

- 开拓成员的国际化视野，为其提供对外交流学习的平台与机会；
Expand members' international horizons and provide them with platforms and opportunities for foreign exchanges and learning;
- 提高成员的英语学习、沟通及跨文化交流能力；
Improve members' English learning, communication and cross-cultural communication skills;
- 培养成员高度的团队合作精神、组织协调能力和领导力；

Cultivate members' team spirit, organization and coordination ability and leadership;

- 提高成员面对高强度的学习与实习的抗压能力与调节能力；

Improve members' pressure resistance and adjustment ability in the face of high-intensity study and practice;

- 帮助成员增强对金融、管理、咨询三大行业的理解并积累实践经验；

Help members enhance their understanding of the finance, management and consulting industry and accumulate practical experience;

- 培养成员理论与实际高度结合的意识及活学活用的能力；

Cultivate members' awareness of combining theory with practice and the ability of active learning and application;

- 锻炼成员结构化分析、论证及处理实务问题的能力；

Exercise the members' ability to analyse, demonstrate and deal with practical problems in a structured way;

- 培养成员严谨、踏实、求真、务实、创新的学术素养。

Cultivate members' rigorous, down-to-earth, truth-seeking, pragmatic and innovative academic literacy.

D. 项目亮点 Programme Highlight

ICEP项目的最大亮点在于对成员综合素质的培养，而不局限于单一能力的培养。全英文的授课方式、英文的成果展示与英文汇报提高了成员对英语的理解、运用、表达、交流能力。实习项目中大量的数据筛选和处理工作，需要成员在纷繁复杂的信息中找到符合条件的数据进行理解和分析。而这样数据处理、信息过滤的能力十分契合当今时代发展的需要。同时，有限时间内的学习和实习安排锻炼了成员的学习能力、抗压能力与调节能力。ICEP的每一个细节都是精心设计的，聚焦于人才的全方位培养。

The biggest highlight of the ICEP lies in the cultivation of the comprehensive quality of the members, not limiting to the cultivation of a single ability. The all-English teaching mode and the English presentation improve the members' ability to understand, use, express and communicate in English. A large number of data screening and processing work in the internship projects require members to find qualified data in the complex information for understanding and analysis. The ability of data processing and information filtering meets the needs of the development of the times. At the same time, the arrangement of study and practice in a limited time trains the members' learning ability, anti-pressure ability and adjustment. Every detail of ICEP is carefully designed, focusing on the all-round development of talents.

E. 项目成员 Programme Participants

我校共有 6 名同学参与了本次国际竞争力提升项目：

A total of 6 students from China Agricultural University participated in this International Competence Enhancement Programme:

夏凯悦（国际经济与贸易） Kaiyue Xia (International Economy and Trade)

聂小茗（国际经济与贸易） Xiaoming Nie (International Economy and Trade)

郭瑞华（国际经济与贸易） Ruihua Guo (International Economy and Trade)

李君任 (会计) Junren Li (Accounting)

朱昱文 (会计) Yuwen Zhu (Accounting)

董思珩 (经济学) Siheng Dong (Economics)

第二部分 成员总结 Individual Reports

1. 一个被朋友和知识包裹着的夏天

夏凯悦

1. 学校介绍

在项目的准备和启动阶段，何老师及两位助教为我们介绍了法兰克福财经管理大学的基本情况，给我留下了较为深刻的印象，也让我对于参加 ICEP 项目感到十分荣幸和期待。

法兰克福财经管理大学地处欧洲的金融和商贸中心——法兰克福市，在德国境内有 86 个区域教育培训中心及境外多个合资实体，是德国顶尖的基金会精英大学，也是欧洲领先的商学院之一。在国际上，法兰克福财经管理大学获得 AACSB、EQUIS 双认证，是德国四所获得双认证的商学院之一；在中国，也获得了我国教育部的认证。

学校提供包括一流的学位和职业教育及培训课程在内的卓越的管理和金融教育。从学士到博士，法兰克福学校为具有不同专业背景和经验的参与者提供优秀的学习计划，从而使每个学生都能为自己找到合适的课程。除了非全日制继续教育课程、学士和硕士学位课程外，法兰克福学校还提供 MBA 课程、博士课程以及高管教育课程。

同时，学校还运营着 4 个专业科研中心，并通过国际咨询服务部管理着全世界范围内大量的咨询项目，是包括世界银行、亚洲开发银行、欧洲央行、欧洲投资银行、国际金融集团在内的众多国际多边发展机构的首选技术支持单位。

2. 项目议程

ICEP 项目主要以线上腾讯会议的模式开展，采用全英文的模式，共为期两周。项目主要包括两个模块，分别为金融专业课程及课程辅导(模块 A)和项目实习(模块 B)。此外，五个小组轮流值班，负责当天的 OT 任务。

模块 A 课程主要包括六个核心课程，分别为核心课程 1：金融与增长概论（主讲老师：Mike Hill）、核心课程 2：发展金融（主讲老师：Helmut Grossmann）、核心课程 3：金融系统和金融工具（主讲老师：Frank Mueller）、核心课程 4：创新与战略管理（Ute Buehler）、核心课程 5：结构式解决问题方法论（主讲老师：何佳）、核心课程 6：冲突管理（主讲老师：Ute Buehler）。

课程为全英授课，内容聚焦在金融相关专业知识，由浅入深。课程设计颇有用心，从最基础的金融概论，到项目冲突管理，看似平行排列，实则和实习任务相互统一，能够恰好回答我们在完成项目全过程中遇到的问题。授课老师皆为法兰克福财经管理大学教授，具有很强的专业能力，并且亲和友善，十分乐意回答同学们提出的问题。由于时差问题，核心课程模块主要在北京时间的下午进行，每节课时长根据当天议程不等。

模块 B 为项目实习，我们通过线上模式由何老师和助教带领，利用两周的时间，完成两个项目、三个小任务的实习工作。实习的项目内容分别来自与法兰克福财经管理大学合作的亚洲开发银行和世界银行，两者皆为法兰克福咨询团队曾经遇到过的真实问题。

我们得到的第一个项目来自亚洲开发银行，内容为帮助斯里兰卡非银行金融机构解决得到融资后的技术问题，主要为设计具体的工作方案并绘制甘特图，此外，还需分析其提供的性别相关数据，并设计方案解决分析数据后得到的问题。对于我们小组来说，由于是第一次独立解决类似问题，在任务开始时有些抓不到头脑，经过团队成员间的头脑风暴，我们不久后便统一了想法，于是分工完成各自的内容。由于团队成员的沟通十分顺畅，我们的效率比较高。因为我们所有人都付出了全部的努力，所以无论结果如何我们都欣喜地接受。相比较于第一个任务，我们在完成世界银行项目时想法变得多了起来，但正是因为如此，团队之间出现了意见不统一、各执己见的情况。即使团队成员间积极的沟通，但都不愿意退让。这样的状态持续了大概一天，在强度很大的实习训练中，一天意味着浪费了相当一大部分的时间。最后，我们选择了一个领导者，其余两人按照领导者的想法完成任务。利用这样的方法，我们的效率变得快了起来，职责分工团队工作中有很大的作用。

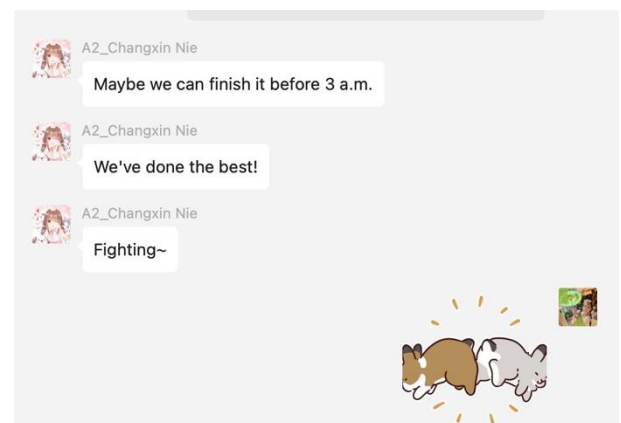
OT 小组在整个项目中也起到十分重要的作用，每天当天的 OT 小组会主持整个下午场，同时前一组会在下午将自己的 OT 交付包以汇报的形式展示给其余小组。在项目的最后，每个小组还会对自己两周的 OT 进行修改，统一展示，以此回顾项目整个过程。

总的来说，项目内容十分丰富，无论是课程讲座还是项目实习，都能从中学到很多。虽然任务强度比较大，每天都需要“加班”才能让自己满意地完成，不过和小伙伴们在一起相互鼓励，即使是熬夜，也变得有趣而丰富多彩。

3. 个人收获

对于我来说，认识团队中另外两外小伙伴是一件十分美好的事情，我也从他们身上学到了很多。首先，两位同学都很有自己的想法，并且敢于表达，这也是我们团队能给十分默契地高效完成各项任务的关键。大家使用头脑风暴的方法，一起思考解决问题的关键，经过讨论后达成一致，并迅速解决问题。其次，大家都十分具有集体精神。每个人都心往一处使，都想如何帮助团队更加出色地完成任任务，没有人想要偷懒。第三，我的伙伴们十分善于沟通，我们利用腾讯会议的方式，几乎 24 小时全天在线，实时汇报自己的工作进程，有问题及时解决，确保了在思想上一致，以免后续出现不必要的问题。最后，两位团队成员有很领导能力。从他们的言行中能够看出，态度温柔中带着坚定，能够用最和善的语气和最理智的态度去为自己的想法争辩，我认为，这也是我们能够保持理性、积极交流的关键因素之一。

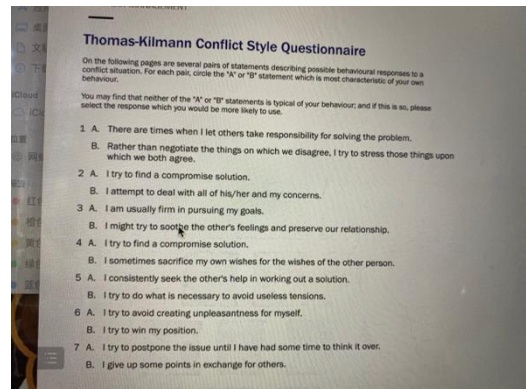
我仍记得项目开展的第一天，我们是 OT 小组，无论是对于我们 Team A 还是整个项目，都是第一次去完成交付包，有很多疑问和困难等待着我们去尝试着解决，加之我们对自己的高要求、高标准，第一天结束后已经凌晨三点了。在这过程中，没有一个人抱怨、吐槽或是发泄负能量，大家一直相互鼓励、相互温暖。第一天结束后，我们已经“融为一体”了。



虽然在项目的最后一天，因为个人原因，没有参与到 OT 交付包的展示，留有小小的遗憾，但这段经历值得我铭记很久。我很高兴能够认识大家。

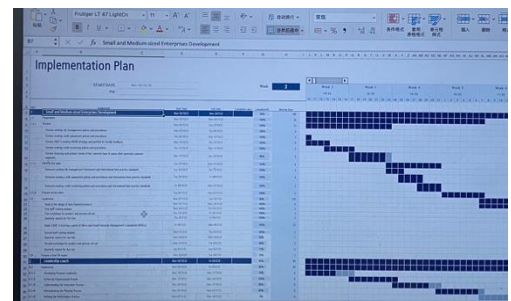
金融核心课程的讲座也令我有很大收获。首先，从课程内容上，虽然课程是全英文授课的，但我惊奇的发现，对于某些经济学知识，英文的授课方式甚至比中文更加易于理解。也正是因为这一点，有很多遗留下来的未理解的专业内容，也因此得到了消化。其次，在课程设计上，我发现这些课程开始时间是颇具用心的。从最开始的概论，到后来的冲突解决方法，这些讲座内容和实习工作是平行的。也就是说，课程上学习到的方法或内容都能够刚好在实习作业中得到实现，我认为这是十分巧妙的。

从这些讲座中，也能轻易地看出和国内的大学不同，欧洲的课堂十分注重老师与学生间的讨论和互动。在课堂上，教授每隔一段时间就会停下来，询问大家是否有问题。我认为这一点是很好的，一方面学生有得以思考的时间，能够最及时地得到问题的答案；另一方面，老师也能得到教学的反馈。但是，对于我自己来说，还没有完全适应这样的教学模式，当众分享自己的观点时，还不是很勇敢。这也是我最需要改正的，在以后需要锻炼自己公开表达自己的想法，多多发言，在课堂中更加活跃、积极。



值得一提的是，Ute 老师给我留下来很深的印象，她温柔又有力量语气感染了我。上面的问卷是 Ute 老师在冲突管理的课堂上让我们完成的，从结果中我发现，自己在冲突发生时，最大的力量是去逃避它，意识到这一点后，我便开始着重改正这一点。

在实习训练过程中，我也学到了很多。首先，我对于办公软件的掌握有了质的提升，无论是 MS Office 还是一些统计软件，我都在这两周的实习中得到了很大程度的锻炼。我意识到，无论是在何种情况下，计算机和基础软件的使用都是必不可少的。下面这张图片是我利用 Excel 制作的甘特图，也是我的得意之作。



此外，我认识到了团队分工的重要性，和有一个领导者发挥的作用。本以为，在三个人的团队中，只要大家都出一分力，没有人偷懒，就不会出现分工问题。但实际上，团队成员很可能出现各执己见的情况，就像我们世界银行的实习项目一样，大家都相信自己的方法是正确的，在僵持中领导者的作用自然就发挥出来了。

高强度的工作，也让我在面对一些迫在眉睫的任务时，更加从容和勇敢。相比较于之前的焦虑和思前想后，我意识到，只有开始行动，才能慢慢完成，真正重要的是着手去做，而不是所谓周到的思考。

OT 小组的模式对我来说很新颖，也让我自身得到了很大的锻炼。OT 能够让大家轮流负起责任，既发挥了组员的主观能动性，又能回顾前一天的课程内容，一举多得。

总的来说，我认为这次 ICEP 之行是一个十分宝贵的旅程，我从中学到了很多。

A Summer of Friends and Knowledge

Kaiyue Xia

1. Introduction about the School

During the preparation and start-up stage of the project, Mr. He and two teaching assistants introduced the basic situation of Frankfurt University of Finance and Management to us, which left a deep impression on me, and made me feel very honoured and looking forward to participating in the ICEP.

Frankfurt University of Finance and Management is in Frankfurt, the financial and business centre in Europe. It has 86 regional education and training centres in Germany and several overseas joint venture entities. It is Germany's top foundation elite university and one of Europe's leading business schools. Internationally, the Frankfurt University of Finance and Economics has obtained the dual accreditation of AACSB and EQUIS and is one of the four business schools in Germany to obtain dual accreditation; in China, it has also obtained the accreditation of the Ministry of Education of my country.

The school offers excellent management and financial education including first-class degrees and vocational education and training programmes. From bachelor to doctorate, Frankfurt School offers excellent study programs for participants with different professional backgrounds and experiences, so that each student can find the right program for him/herself. In addition to part-time continuing education programs, bachelor's and master's programs, the Frankfurt School offers MBA and doctoral programs as well as executive education programs.

At the same time, the school also operates 4 professional scientific research centres, and manages many consulting projects around the world through the International Consulting Service Department, including the World Bank, the Asian Development Bank, the European Central Bank, the European Investment Bank, and the International Finance Group. The preferred technical support unit of many international multilateral development agencies.

2. Introduction about the Programme

The ICEP project is mainly carried out in the form of an online Tencent conference, in an all-English mode, for a total of two weeks. The project mainly consists of two modules, namely, financial professional courses and course guidance (module A) and project practice (module B). In addition, five teams take turns on duty and are responsible for the day's OT tasks.

The module A course mainly includes six core courses, which are key lecture 1: Introduction to Financial Economics (Lecturer: Mike Hill); key lecture 2: The Development Finance (Lecturer: Helmut Grossmann) key lecture 3: Financial Systems and Financial Instruments (Lecturer: Frank Mueller); key lecture 4: Innovation and Strategy Management (Lecturer: Ute Buehler); key lecture 5: Structured Problem-solving (Lecturer: Jia He); key lecture 6: Conflict Management (Lecturer: Ute Buehler).

The course is taught in English, and the content focuses on financial-related professional knowledge, from the simple to the deep. The course design is very intentional. From the most basic financial introduction to project conflict management, it seems to be arranged in parallel, but in fact, it is unified with the practice tasks, which can exactly answer the questions we encountered in the whole process of completing the project. The teachers are all professors of the Frankfurt University of Finance and Economics, with strong professional ability, friendly and friendly, and are very willing to answer the questions raised by the students. Due to the time difference, the core course modules are mainly conducted in the afternoon of Beijing time, and the length of each class varies according to the agenda of the day.

Module B is a project internship. We are led by Mr. He and a teaching assistant through the online mode. We use two weeks to complete the internship of two projects and three small tasks. The project content of the internship comes from the Asian Development Bank and the World Bank, which cooperate with the Frankfurt University of Finance and Management, both of which are real problems encountered by the Frankfurt consulting team.

The first project we got was from the Asian Development Bank. The content was to help non-bank financial institutions in Sri Lanka to solve technical problems after getting financing. It mainly designed a specific work plan and drew a Gantt chart. In addition, it was necessary to analyse the gender provided by them. Relevant data, and design solutions to solve the problems obtained after analysing the data. For our group, since it was the first time to solve similar problems independently, we were a little confused at the beginning of the task. After brainstorming among the team members, we soon unified our ideas and divided our work to complete our respective content. Due to the smooth communication among team members, our efficiency is relatively high. Because all of us put in our full effort, whatever the outcome we accept with joy. Compared with the first task, we have more ideas when we complete the World Bank project, but because of this, there are differences of opinion and opinions among the teams. Even if there is active communication among team members, they are reluctant to back down. This state lasted for about a day. In the intensive training, one day means wasting a considerable part of the time. In the end, we chose a leader, and the other two completed the task according to the leader's ideas. Using this method, our efficiency has become faster, and the division of responsibilities has a great effect on teamwork.

The OT team also plays a very important role in the whole project. The OT team will preside over the whole afternoon session every day, and the former team will present its OT delivery package to the rest of the teams in the afternoon. At the end of the project, each group will also revise their two-week OT and display them in a unified way to review the entire process of the project.

In general, the content of the project is very rich, whether it is course lectures or project internships, you can learn a lot from it. Although the intensity of the task is relatively high, you need to "work overtime" every day to complete it satisfactorily, but with your friends to encourage each other, even if you stay up late, it becomes interesting and colourful.

3. Personal Gains

For me, it was a wonderful thing to get to know the other two foreigners in the team, and I also learned a lot from them. First of all, the two students have their own ideas and dare to express them, which is also the key to our team's tacit understanding and efficient completion of various tasks. Everyone uses the brainstorming method to think about the key to solving the problem together, reach an agreement after discussion, and solve the problem quickly. Second, everyone is very collective. Everyone's heart is in one place, and everyone wants to help the team to complete the task better, and no one wants to be lazy. Third, my partners are very good at communication. We use the Tencent conference method, which is online almost 24 hours a day, reporting our work progress in real time, and solving problems in time to ensure consistency in thinking and avoid unnecessary follow-up. question. Finally, the two team members have great leadership skills. It can be seen from their words and deeds that their attitude is gentle and firm, and they can use the kindest tone and the most rational attitude to argue for their own ideas. I think this is also one of the key factors for us to maintain a rational and positive communication.

I still remember the first day of the project. We were the OT team. Whether it was for our Team A or the entire project, it was our first time to complete the delivery package. There were many questions and difficulties waiting for us to try to solve them. Coupled with our high requirements and high standards for ourselves, it was already three o'clock in the morning after the first day. During this process, no one complained, complained or vented negative energy, and everyone has been encouraging and warming each other. By the end of the first day, we had "melted together".

Although on the last day of the project, due to personal reasons, I did not participate in the display of the OT delivery package, leaving a small regret, but this experience is worth remembering for a long time. "Nice to meet you all"

Lectures in the finance core courses have also benefited me a lot. First of all, in terms of course content, although the course is all taught in English, I was surprised to find that for some economic knowledge, the way of teaching in English is even easier to understand than Chinese. It is precisely because of this that there is a lot of ununderstood professional content left over and thus digested. Secondly, in terms of course design, I found that the start time of these courses is quite deliberate. From the initial introduction to the conflict resolution method, the content of these lectures and practical work are parallel. In other words, the methods or content learned in the course can be implemented in the practice assignment, which I think is very ingenious.

From these lectures, it can be easily seen that, unlike domestic universities, European classrooms place great emphasis on discussions and interactions between teachers and students. In class, professors would stop at intervals to ask everyone if they had any questions. I think this is very good. On the one hand, students have time to think and get answers to questions in the timeliest manner; on the other hand, teachers can also get feedback on teaching. However, for myself, I have not fully adapted to such a teaching model, and I am not very brave when sharing my views in public. This is also what I need to correct the most. In the future, I need to exercise myself to express my thoughts openly, speak more, and be more active and active in the classroom.

It is worth mentioning that Teacher Ute left a deep impression on me, and her gentle and powerful tone infected me. The above questionnaire was asked by Ute teacher in the class of conflict management. From the results, I found that when a conflict occurs, my greatest strength is to avoid it. After realizing this, I began to focus on correcting it.

I also learned a lot during the internship. First, my mastery of office software has been qualitatively improved. Whether it is MS Office or some statistical software, I have been trained to a great extent during the two-week internship. I realize that the use of a computer and basic software is essential in any situation. The picture below is a Gantt chart made by me using Excel, and it is also my favourite work.

In addition, I recognized the importance of team division and the role of having a leader. I thought that in a three-person team, if everyone contributes and no one is lazy, there will be no problem of division of labor. But in fact, team members are likely to have their own opinions. Just like our World Bank internship program, everyone believes that their method is correct, and the role of the leader will naturally come into play in the stalemate.

The high-intensified work also makes me calmer and braver when facing some urgent tasks. Compared with the previous anxiety and thinking, I realized that only when you start to act can you slowly complete it. The real important thing is to do it, not the so-called thoughtful thinking.

The OT group model was very new to me, and it gave me a lot of training. OT allows everyone to take turns taking responsibility, which not only gives full play to the subjective initiative of the team members, but also reviews the course content of the previous day, serving multiple purposes.

Overall, I think this trip of ICEP has been an invaluable journey and I have learned a lot from it.

2. 天歧

聂小茗

1. 学校介绍

法兰克福财经管理大学是欧洲著名的商学院，是德国顶尖的基金会精英大学。位于欧洲的金融和商贸中心——法兰克福市，有着得天独厚的人文氛围和商业环境。这所由众多著名金融机构创办并得到他们从资金、技术、就业全方位支持的著名学府，培养了超过 10 万名优秀的人才。法兰克福财经管理大学是德国四所获得 AACSB 和 EQUIS 双认证的商学院之一。在 2016 年，法兰克福财经管理大学的金融硕士项目在金融时报 FINANCIAL TIMES 全球排名第二十名，在德国排名第一。法兰克福财经管理大学开设有多个本科、硕士和博士专业，除此之外，还开设有多个职业培训和资格考试培训专业。

2. 项目过程

在 8 月 1 日的时候，ICEP 实习项目拉开序幕，举行了开幕仪式。之后的三天，我们学习了有关金融与增长概论、发展金融和金融系统与金融工具的有关知识，同时进行斯里兰卡亚洲发展银行的项目第一个任务的实习。在 8 月 5 日的时候，我们开始亚洲发展银行项目第二个任务有关斯里兰卡男女差异的数据分析的准备，并且在接下来的两天中，我们学习了创新与战略管理。8 月 7 日到 8 月 10 日，我们进行了本次项目最后一次实习任务——世界发展银行的关于柬埔寨男女差异的数据分析。同时，我们学习了结构式解决问题方法论与冲突管理。最后在 8 月 12 日，我们举行了闭幕仪式。

3. 感悟

时间如白驹过隙，转眼间两周的时间就过去了。在 ICEP 项目中，我收获颇丰，也有许多感悟与反思。只有不断学习，时常思考和反思，才能提高自己的能力，不被困难击垮，有所成就。

在这次 ICEP 的实习中，我收获了很多，几乎每一个阶段我都有些感悟。

在正式参加 ICEP 项目之前，我对这个项目的初印象就是两个词：英文和金融。也正是如此，我一直在纠结要不要参加这个项目，因为我认为我才刚刚大二，什么东西都不懂，而且我的专业并不是金融，全英文的课程对我来说也大幅度地增加了我的难度。事实上，这些困难也真实地在整个实习过程中存在。在下定决心之前，我问了很多前辈，包括老师和学长。我总是会不停地向不同的人从各个角度询问“我能行吗”，“这个对我来说难不难”。如果是以前的我，可能就会放弃这次实习的机会，就像参加辩论队之前，我会问，像我这种不爱说话不爱表达的人能做好吗；就像高中毕业获得香港理工大学的录取通知书之后，我会问，像我这种英语只有高中应试教育的水平的人，全英文授课真的能听得懂吗。这些犹豫过后，我都选择了放弃，然后继续过自己毫无挑战的生活。还有些时候，我将选择依赖在他人的叙述中，就像这个实习前，我问学长和老师这个项目对我来说难度大不大。可是事实上，所有的决定都是得自己做，没有人能为你的人生产负责，所以过多的顾虑成为阻碍，多次的询问成为借口。我很庆幸最后我选择了参加这次的法兰克福的暑期实习项目，也是因为这一次的经历，让我在习惯了一眼望得到头的生活中，且辟芜野且抛暗流。但是这一次，我预见了我所有的遇见——遇见的困难，遇见的挑战，但是我仍然选择了接受这次挑战。

在整个实习过程中，我真的学到了非常非常多的东西。首先，每天下午的讲座让我对金融这个专业有了一个大致的了解，有利于我大学本科的学习，以及对我今后跨专业申请研究生也有很大的

帮助。同时还有一些关于如何做项目的讲座，帮助我在以后的实习以及金融咨询的职业生涯中能够快速适应，表现得更好。Ute 教授的关于今后职业的讲座让我知道今后金融行业的发展趋势，更宝贵的是教授从面试官的角度给我们讲了一个公司需要怎样的人才，让我受益匪浅。每一次的不管是 OT 展示还是实习任务的展示，老师的点评字字珠玑，句句箴言。这些都是这个项目的高光部分。

我不是一个学东西学的特别快的人，所以在实习过程中，我可能会花别人两倍的时间去完成我的任务，特别是这些东西对我来说真的是一个全新的领域。我还记得每天我基本上只有晚上才有完整的比较长的时间块去完成每一个任务中我的部分。所以几乎每天晚上，我都是用两个电脑一个手机，边查资料，边查金融的专业术语或者是相关的分析报告，边看专业人士一般是怎么分析这类问题，从哪些方面分析这些问题，边组织自己的思路。确实有些时候我很崩溃，当我发现我晚上要做到很晚，但是我的组员能够按时作息，而且成果又那么好。我觉得自己太不行，自我怀疑过，觉得自己的内容和分析都太幼稚，在小组展示的时候不敢讲出来。但是也正是因此，我的这一次实习才变得特别珍贵。

回想当时我在决定的时候对我自己说，张扬岁月构织年少，轰轰烈烈方为红尘，然后自我感动着踏上实习之路。那时候的目的其实就是为了忙碌而忙碌，为了挑战而挑战，让这种忙碌和挑战让自己心安。但是整个项目参加完之后，我觉得真正正确的接受挑战的目的应该是，每天活在自己的热爱中，像盛花热烈，晨早清白。

我其实是一个很理想化的人，活在诗和远方中。我之前一直希望成为一名医生，治病救人，离生命更近一点，我觉得那是一件很神圣的事。小时候我就发誓，长大后若是成为一名医生，我一定得是训练良好的好医生，然后参加无国界医生组织，把生命的美好送给那些充塞着黑暗的地方。但是因为种种原因，我无法进入好的医学院，所以我放弃了学医的梦想。在参加这个项目之前，我的心中只有两个专业，一个是医学，一个不是医学，医学给我的那种神圣感和敬畏感其他任何专业都不能给我。我心中的梦想，大概也就是那种敢为天下先，我之前觉得经济不能帮助我实现我的梦想。但是参加了这个项目之后，我发现，经济金融也有那种神圣感，特别是斯里兰卡的项目。医学教人们存活，而经济金融却是让他们生活。

我的标题叫做天歧，其实就是上天给我们曲折的路的意思。但是李白说过：“行路难，多歧路，今安在？”歧路是会在人生的每一个阶段，生活的一笔一划从来不会是笔直的。但是歧路的下一句却是“长风破浪会有时，直挂云帆济沧海”，这也是这个项目教会我的。

The Winding Roads

Xiaoming Nie

1. Introduction

Frankfurt School is a famous business school in Europe and a top foundation elite university in Germany. Located in the financial and business centre of Europe, Frankfurt, it has a unique cultural and business environment, the university has trained more than 100000 outstanding talents. Frankfurt School is one of four business schools in Germany to accredited by both AACSB and EQUIS. In 2016, the university's Master of Finance program was ranked 20th in the world by FINANCIAL TIMES and first in Germany. Frankfurt School offers a number of undergraduate, undergraduate and doctoral programs, in addition to a number of vocational training and qualification training programs.

2. Process

On August 1st, the ICEP internship program kicked off with an opening ceremony. In the following three days, we learned about the introduction of finance and growth, development finance, financial system and financial instruments, and had an internship in the first task of the project of Asian Development Bank of Sri Lanka. On August 5th, we started to prepare the second task of the Asian Development Bank project on the data analysis of gender differences in Sri Lanka, and over the next two days, we studied innovation and strategic management. From August 7th to August 10th, we carried out the last internship task of this project – the data analysis of gender differences in Cambodia by the World Development Bank. At the same time, we studied structural problem-solving method and conflict management. Finally, on August 12, we held the closing ceremony.

3. Thoughts

In this ICEP internship, I have gained a lot, almost every stage I have some insights.

Before formally participating in the ICEP project, my first impression of this project was just two words: English and finance. Just like that, I have been struggling with whether to participate in this project, because I am just sophomore. I don't know the knowledge, and my major is not finance. Besides, the English courses also greatly increase the difficulty. In fact, these difficulties are also real throughout the internship. Before making up my mind, I asked teachers and seniors. I was constantly asking them that "can I do this" or "is this hard for me". In the past, I would have given up this internship opportunity. Just like before joining the debate team, I would have asked whether a person like me, who does not like to talk and express could do it well; just like after me graduating from high school and got offer from Hong Kong Polytechnic University, I would ask whether people like me, who only finished the English in high school can successfully complete the all the courses in English. If I was the person who I was in the past, perhaps I would give up this opportunity. But this time, I attempted to accept the challenges. And in the future, I believe, this will not be the last time.

I really learned a lot during the whole internship. First of all, the lectures every afternoon give me a general understanding of Finance, which is conducive to my undergraduate study and will be of great help to my future application for graduate school as well. At the same time, there are also some lectures on how to have a consulting career. Professor Ute's lectures about future career let me know the development trend of financial industry. And I also learned how to leave a good impression during an interview. These are all highlights of the project.

I am not a particularly fast learner, so during the internship, I might take twice as long to complete my tasks as other people, especially when these things are really new to me. I also remember that every day I basically done my task in the evening. Therefore, almost every night, I used two computers and a mobile phone to look up information and financial terms or relevant analysis reports. While reading how professionals usually analyse such problems and from what aspects they analyse these problems, I organize my own work. Because of these efforts, my abilities are growing.

I noticed that firstly I just want to make me busy with the project, and the goal of participating in ICEP is to make me occupied with something. But when I finished this project, I realize that the right goal should be making myself live in something I love and enjoying myself.

I am actually a very idealized person, living in poetry romantically. I had always wanted to become a doctor, because my dream is to help people in need. I think this is a noble career, and actually I did not love economy in the past. But after this project, especially the task that ask us to analyse the gender bias to help women-led companies, I realized that economy can also be noble. Medicine helps people to be alive, and economy and finance help them to enjoy the life.

My headline of the article is the Winding Roads, because I think there are always difficulties in our life. But this project taught me to solve problems and be successful.

3. 用有限的时间探索更多可能

郭瑞华

1. 学校介绍

法兰克福财经管理大学（Frankfurt School of Finance & Management）又名法兰克福金融管理学院，是德国顶尖的基金会精英大学，位于德国乃至欧洲大陆的金融中心法兰克福市。五十余年来，这所由众多著名金融机构创办并得到它们从资金、技术、就业全方位支持的著名学府，培养了超过 10 万名优秀人才。法兰克福财经管理大学获得了商学院领域的国际三大认证，即 AACSB、EQUIS、AMBA 三冠认证，成为全球不到 1% 获得三冠认证殊荣的商学院之一。法兰克福财经管理大学长期位居德国商学院排行榜前三乃至第一的位置，在欧洲也是排名前五的商学院，享誉盛名。



2. 项目内容

法兰克福财经管理大学与国内高校开展了稳定的长期合作，其中包括针对本科生开展的国际能力提升计划（ICEP）。2022 年，ICEP 如期开展，吸引了来自中国农业大学、河海大学、四川农业大学、浙江工商大学、中国人民大学以及海外高校等十余名学生参加。项目于 8 月 1 日开幕，8 月 12 日闭幕，学员被分为 5 组，在不到两周的时间里完成亚洲开发银行和世界银行两项实习项目的任务，并参加由法兰克福财经管理大学数位资深教授主办的金融与发展、职业发展主题的讲座，同时还要轮流完成每天的主持、总结工作，形成文字和影像资料。

2.1 核心课程讲座

核心课程讲座在工作日下午开展，由法兰克福财经管理大学资深的教授主持，涉及有关金融、项目管理、职业发展等多个话题，通过教授主讲、课堂互动参与等方式完成授课目标。下表简要概括了 ICEP2022S1 项目里开展的讲座。

讲座名称	讲座内容	主讲人
金融与增长概论	金融的功能；信息不对称；柠檬市场；信号理论；金融与增长理论；金融与增长实证结果	Mike Hill
发展金融	经济发展和增长的主要驱动力；金融发展与增长之间的联系；推动金融发展的主要因素；金融发展过程中的主要挑战和障碍；政策制定者在设计通过金融部门促进发展和增长的措施方面的主要影响；发展金融最相关的子领域	Helmut Grossmann
金融系统与金融工具	金融系统：作为金融机构和金融市场；缩小世界部分地区中小企业融资差距的金融体系和方法；中小企业	Frank Mueller

	和公司融资中的短期和长期金融工具；趋势和创新金融工具；项目融资方面；股权融资方面	
速训微课：项目管理	项目管理导论；范围管理；项目时间规划；资源分配和成本规划；风险管理；范围/时间/成本控制	Jia He
创新与战略管理	世界经济展望与战略的定义；生活在一个创新的新世界；如何克服新一代的挑战；变革性领导、了解自己、新方法；情绪智力作为影响领导因素、实现自我评估	Ute Buehler
结构式解决问题方法论	热身课程：为什么是结构化解决问题；核心课程：SPS 概念、方法和工具；拓展课程：SPS 的促进	Jia He
冲突管理	冲突源；正和博弈与零和博弈；作为调解人、领导者和管理者的角色；冲突的形式；如何解决冲突？自我评估；如何解决不同层级的冲突；实践冲突解决技巧、角色扮演；克服冲突的小组练习；冲突是创新的关键	Ute Buehler

2.2 项目实习

ICEP2022S1 设置了两个项目实习，分别是亚洲开发银行（ADB）在斯里兰卡的“促进南亚金融机构能力建设”项目和世界银行（WB）在柬埔寨的“女性主导企业视角下的柬埔寨中小企业市场研究”项目。

亚行项目包括了解咨询行业的术语和特定表述、根据 TOR 文件设计技术方案（Technical Proposal, TP）、对中小企业收集的相关数据进行基于性别和企业种类展开的数据分析工作。世行项目类似于亚行项目，主要包括对中小企业主的问卷数据进行数据分析与归纳。

这两个实习项目一共要做三次成果展示，并以项目经理（Project Manager）的身份向受益人、出资方等讲解自己的任务完成情况。

2.3 OT 任务

本次项目的学员被分为了五组，按照 A-E 编号，分别负责周一到周五的 OT 任务。OT 任务包括下午讲座和前一天 OT 小组展示的主持，以及全天的进程提醒。在当天任务结束后，小组要撰写当天的任务报告并制作 PPT 在第二天展示，制作三张包括当天高光时刻的精选照片，介绍当天议程和组内情况的两段视频。

对于我所在的 E 组，在第二周最后一天需要提供一个涵盖了项目所有小组的 OT 任务高光时刻的 60 秒视频，作为 OT 任务的回顾和总结在最终展示上播放。

3. 收获反思

两周的紧张学习生活很快就结束了，时间虽短，但收获颇丰。ICEP 给我带来了突破自我的机会，让我跳出舒适区有了充分的成长。

3.1 知识收获

ICEP 邀请法兰克福财经管理大学团队的数位资深教授开展的专题讲座，极大地拓展了我的学科视野，每堂课程都可以用“收获满满”来形容。

Mike Hill 教授的金融与增长概论讲座，深入浅出地讲解了金融领域的基础概念。金融拥有重组资产的配置、将闲置资本引导向需要资金支持的经济活动上的功能，从而促进社会整体福利的提升，并为现代社会创造的巨量物质财富奠定了坚实的基础。但是在现实世界的金融和经济活动中，资金的传导却往往没有理论设想的那样顺畅。究其原因，通常都是市场上的信息传导环节有堵塞，造成了买卖双方的信息不对称，进而引发了“柠檬市场”（Lemon Market）和道德风险（Moral Hazard）的发生。Mike 教授通过举例和课堂讨论的方式让我们了解了缓解信息不对称的“发信号”手段，即信号理论，并系统讲解了金融与增长的理论 and 实证结果。

Helmut Grossmann 教授的发展金融讲座，通过对比一百多年间法兰克福市景的变化，生动直观地展现了金融带来的发展变化。Helmut 教授介绍了经济发展与增长的主要驱动力，以及金融是如何为经济发展提供动力的。充分的发展不但包括地区的经济增长和社会财富增加，还要关注到财富的公平分配、环境的保护、社会发展方式的可持续性等。施政者在规划地区发展方案时，也可以对金融促进地区发展的力量施加影响。同时，发展金融也有很多细分的子领域，包括农业金融、可持续发展金融、关注性别平等发展的金融措施等。在课堂最后，Helmut 教授让我们针对中国金融发展的现状结合课堂所学，分析何种金融机构、金融方式、手段最适合当今中国的农业金融发展。在这个环节，我和教授探讨了金融科技公司的助农方式，Helmut 教授对我介绍的中国互联网公司使用金融科技手段帮扶农民和小微企业贷款的案例非常感兴趣，我在探讨交流中也获得了很多启发。

Frank Mueller 教授带来的金融系统与金融工具讲座，则从非常扎实的基础角度，向我们介绍了各种贷款形式、利率工具的定义、概念与区别。通过案例题，教授让我们动手操作计算本金和利息，让我们对各种贷款工具的形式和之间的差别有了深入又直观的感受。Frank 教授同时介绍了现实世界中企业的各种融资手段，让我们对金融和商业活动的运行有了更深刻的认知。



何佳教授则为我们带来了有关项目管理的速训微课和结构式解决问题的方法论讲座。项目管理的速训微课交给了我们，我们每个组需要在很短的时间内，对分配的部分做快速的浏览、掌握、提炼工作，然后展示讲解给大家听。我在十分钟内整理了范围、时间和成本控制这一部分章节的核心内容，又学习了基准线控制和双甘特图的主要内容，虽然挑战很大，但也确实在短时间内实现了能力的提升。在结构式解决问题的方法论讲座上，我们学习了科学化项目管理的内容，以及对问题进行基于科学管理方法的拆解、识别、构建解决方案的方式，提升了我们应对问题的解决能力。

Ute Buehler 教授为我们带来了创新和战略管理讲座与冲突管理讲座。Ute 教授用轻松活泼的课堂氛围向我们介绍了创新和战略管理的内容，告诉我们在一个脆弱、不平衡、焦虑主导的 BANI 时代，我们需要成为变革型的领导，需要具备创新战略能力，更需要打造自己的独特优势，以帮助自己在竞争者中脱颖而出。在冲突管理讲座中，Ute 教授让我们了解了冲突的源泉，告诉我们冲突的发生其实取决于我们的看待周围和世界的方式。Ute 教授随后通过角色扮演的课堂互动，让我扮演需要让员工加班的老板，情景模拟如何和愤怒的员工沟通并保证目标的实现。在角色扮演中，我认识到冲突管理的技巧需要认真体会、学习才可以掌握，可以用“艺术”来形容。在随后的性格测试中，Ute 教授

帮助我确定了自己是更乐于迁就、乐于助人、不会固执己见、善于让步避免冲突的人格，并告诉我应该在今后的团队沟通中，更主动地表达自己的观点，减轻自己的负担。

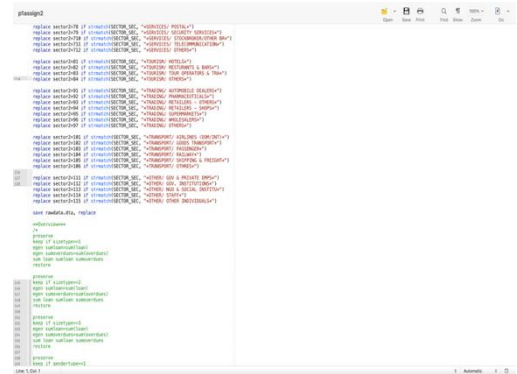
通过一系列的讲座和课程，我对金融知识理论、职业发展管理、项目科学管理都有了广泛的了解，并学到了非常多的实用知识与技能，极大地提升了我的专业能力和素养。

3.2 团队管理与成长

在 ICEP 项目中除了每日的 OT 任务，项目实习占据了主要的团队合作时间。我们需要以小组为单位，完成亚行和世行两个项目的实习任务。任务量大、时间紧，对团队合作能力是一个极大的考验。

我所在的 E 组，除了我之外，还有河海大学目前就读本科二年级的金瑞琦同学，以及已毕业参加工作数年目前在商务部就读 MBA 的李婕同学。在处理项目任务的实际操作上，例如拆解任务、绘制图表、分析数据、解读分析结果等，其他组员能力有限，因此我将这些部分的工作分配给我，让低年级组员主管 OT 任务材料的制作，让 MBA 组员参与报告和 PPT 的制作，尽量将小组任务在组内合理分配，各司其职、各尽所长。

在处理实习任务时，我一开始任务分配并不熟练，造成从组员回收上来的数据分析工作材料没有达到我的预期，被迫在很短的时间内牺牲休息时间重新制作图表、解读数据，将组员各自负责的部分尽量做到协调统一。在第二个项目实习任务中，我吸取了经验教训，重新根据组员的能力分配了合适的任务，并在开始工作前统一了图表绘制的规范标准，第二项任务的完成顺利很多。



在团队合作和管理上，我通过 ICEP 学会了去了解团队中每个人的实际能力和特长，安排适合的任务，保证每个人都能参与到工作中来。除此之外，面对工作结果没有达到预期等情况，我也学会了及时调整团队目标，对工作结果重新处理，确保如期合格完成任务。

3.3 交流能力

在 ICEP 中，还有一个无形的收获，便是交流能力的提升。课堂上和教授与同学的英语口语沟通，极大地锻炼了我的英语表达能力，教授们和蔼的态度和鼓励也让我更有勇气通过英语表达自己的想法，为我今后出国求学交流打下了基础。除此之外，和助教、组员、其他同学之间的交流沟通，我提高了自己表达观点时的准确性，提高了沟通的效率。这些无形中收获的交流能力的提升，也会成为我们综合能力的一部分。

Explore More Possibilities with Limited Time

Ruihua Guo

1. Introduction about the School

Frankfurt School of Finance & Management, is the top Foundation Elite University in Germany, located in Frankfurt, the financial centre of Germany and even the European continent. Over the past 50 years, this famous university, founded by

many famous financial institutions and supported by them in all aspects of capital, technology, and employment, has trained more than 100,000 outstanding talents. Frankfurt School of Finance & Management has obtained three international certifications in the field of business schools, namely, AACSB, EQUIS and AMBA. It has become one of the less than 1% business schools in the world to have all three certifications. Frankfurt School of Finance & Management has long been ranked among the top three or even the first in the ranking of German business schools. It is also one of the top five business schools in Europe and enjoys a good reputation.

2. Introduction about the Programme

Frankfurt School of Finance & Management has carried out stable and long-term cooperation with Chinese universities, including the International Capability Improvement Project (ICEP) for undergraduates. In 2022, ICEP was launched as scheduled, attracting more than 10 students from China Agricultural University, Hohai University, Sichuan Agricultural University, Zhejiang Gongshang University, Renmin University of China, and overseas universities. The project opened on August 1 and closed on August 12. The students were divided into five groups. In less than two weeks, we completed the tasks of the two internship projects of the Asian Development Bank and the World Bank, and participated in the lectures on finance, development and career development sponsored by several senior professors at Frankfurt School of Finance & Management. At the same time, they also took turns to complete the daily hosting and summing up work to form text and image materials.

2.1 Key Lectures

The key lectures are held in the afternoon of weekdays, presided over by senior professors of Frankfurt School of Finance & Management, involving many topics such as finance, project management and career development. The teaching objectives are completed through professor lectures and classroom interactive participation. Table below briefly summarizes the lectures conducted in ICEP2022S1.

Lecture	Lecture Outline	Lecturer
Introduction to Finance & Growth	The functions of finance; Asymmetric information; Finance and growth: theory; Finance and growth: empirical findings	Mike Hill
Development Finance	The main drivers of economic development and growth; The link between financial development and growth; The main factors driving financial development; The main challenges and obstacles in the process of financial development; The main implications for policy makers in designing measures to foster development and growth via the financial sector; Most relevant sub-areas of development finance	Helmut Grossmann
Financial Systems and Instruments	The financial system as a set of financial institutions and financial markets; The financial systems and ways to bridge the SME finance gap in parts of the world; Short- and long-term financial instruments in SME and corporate finance; Trends and innovative financial instruments; Aspects of project finance; Aspects of equity finance	Frank Mueller
Project Management	Introduction to Project Management; Scope Management; Project Time Planning; Resource Assignment and Cost Planning; Risk Management; Scope/ Time/ Cost Control	Jia He

Innovation and Strategy Management	The world economic outlook, what is the strategy; Living in a new innovative world; Generation challenges, how to overcome; Transformational Leadership, a new approach, know yourself; Emotional Intelligence as an influencing leadership factor, self-assessment	Ute Buehler
Structured Problem Solving	Warm-up Session: Why structured problem solving; Core Session: SPS concepts, methodology and tools; Advanced Session: Facilitation of SPS	Jia He
Conflict Management	Conflict Sources; Win/win, win/lose situations; Your role as a mediator, leader, manager; Conflict styles; How do you resolve conflicts? Self-assessment; How to solve conflicts at different hierarchical levels, e.g. your owner, boss, staff; Practice conflict resolutions techniques, role play; Overcome your conflicts, group exercise; Conflict is a key to innovation	Ute Buehler

2.2 Project Workshops

ICEP2022S1 has set up two project internship workshops, namely, the Asian Development Bank (ADB) project in Sri Lanka "promoting capacity building of financial institutions in South Asia" and the World Bank (WB) project in Cambodia "Market Study of Cambodian SMEs from the perspective of women-owned enterprises".

ADB project include understanding the jargons and specific expressions of the consulting industry, designing technical proposal (TP) according to TOR documents, and conducting data analysis based on gender and enterprise types on the relevant data collected from SMEs. The world bank project is similar to the ADB project, mainly including data analysis and induction of the questionnaire data of SME owners.

The two internship projects will be presented three times in total and will introduce the completion of their tasks to the beneficiaries and funders in the capacity of project manager.

2.3 OT Tasks

The participants of ICEP are divided into five teams, which are respectively responsible for OT tasks from Monday to Friday according to A-E numbers. OT tasks include the hosting of the lecture and OT group presentation the previous day, and the notification work of the whole day. After the end of the day's task, the team should write the task report of the day and make a PPT for presentation on the next day and make three selected photos including the highlight moments of the day, and two videos introducing the agenda of the day and the situation in the team.

For Team E where I am in, on the last day of the second week, it is necessary for us to provide a 60-second video covering the highlights of OT tasks of all teams of ICEP, which was played on the final presentation as a review and summary of OT tasks.

3. Gains and Thoughts

The two-week intense study life ended soon. Although the time was short, the harvest was quite abundant. ICEP gave me the opportunity to break through myself and let me jump out of my comfort zone and have full growth.

3.1 Knowledge Harvesting

ICEP invited several senior professors from the team of Frankfurt School of Finance & management to give key lectures, which greatly expanded my subject vision. Each course can be described as “full of harvest”.

Professor Mike Hill's introduction to finance and growth explained the basic concepts in the financial field in simple and easy terms. Finance could restructure the allocation of assets and guide idle capital to economic activities that need financial support, thus promoting the overall welfare of society and laying a solid foundation for the huge amount of material wealth created by modern society. However, in the financial and economic activities in the real world, the transmission of funds is often not as smooth as the theory. The reason is usually that the information transmission link in the market is blocked, resulting in the information asymmetry between the buyer and the seller, which leads to the occurrence of “Lemon Market” and Moral Hazard. Through examples and classroom discussions, Professor Mike made us understand the “signalling” means to mitigate information asymmetry, that is, signalling theory, and systematically explained the theoretical and empirical results of finance and growth.

Professor Helmut Grossmann's lecture on Development Finance vividly and intuitively shows the development changes brought about by finance by comparing the changes of Frankfurt's views in more than 100 years. Professor Helmut introduced the main driving forces of economic development and growth, and how finance provides power for economic development. Full development not only includes the regional economic growth and the increase of social wealth, but also pays attention to the fair distribution of wealth, environmental protection, and the sustainability of social development. When planning regional development plans, the policy makers can also exert influence on the power of finance to promote regional development. At the same time, development finance also has many sub areas, including agricultural finance, sustainable development finance, and financial measures focusing on gender equality development. At the end of the class, Professor Helmut asked us to analyse which financial institutions, financial methods and means are most suitable for China's agricultural financial development according to the current situation of China's financial development and what we learned in the class. In this session, I discussed with the professor the ways of BigTechs to help farmers. Professor Helmut was very interested in the case of Chinese Internet companies using financial technology to help farmers and small and micro enterprises. I also got a lot of inspiration in the discussion and exchange.

The lecture on financial system and financial instruments brought by Professor Frank Mueller introduced the definitions, concepts and differences of various loan forms and interest rate instruments from a very solid foundation. Through the case study, the professor let us calculate the principal and interest by hand, which gave us a deep and intuitive feeling of the forms and differences of various loan instruments. Professor Frank also introduced various financing methods of enterprises in the real world, which gave us a deeper understanding of the operation of financial and commercial activities.

Professor Jia He brought us a quick training course on project management and a lecture on structured problem-solving methodology. The quick training course of project management was given to us. Each team needs to quickly browse, master, and refine the assigned parts in a short time, and then show and explain them to everyone. In ten minutes, I sorted out the core contents of the chapters on scope, time, and cost control, and also learned the main contents of the baseline control and double Gantt Chart. Although the challenge was great, I did improve my ability in a short time. In the lecture on the methodology of structured problem-solving, we learned the contents of scientific management projects and the ways to disassemble, identify and build solutions to problems based on scientific management methods, which improved our ability to solve problems.

Professor Ute Buehler brought us a lecture on innovation and strategy management and a lecture on conflict management. Professor Ute introduced the contents of innovation and strategy management to us in a relaxed and lively classroom atmosphere. She told us that in a fragile, unbalanced and anxiety dominated BANI era, we need to become a transformative leader, have the ability of innovation strategy, and create our own unique advantages to help us stand out from competitors. In the lecture on conflict management, Professor Ute let us understand the source of conflict and told us that the occurrence of conflict actually depends on the way we look at the surrounding and the world. Professor Ute

then asked me to play the boss who needs to make employees work overtime through role-playing classroom interaction and simulated how to communicate with angry employees and ensure the realization of goals. In the role play, I realized that the skills of conflict management can only be mastered after careful experience and learning, which can be described as "art". In the subsequent personality test, Professor Ute helped me to determine that I was more willing to accommodate and help others, would not be stubborn, and was good at making concessions and avoiding conflicts. She also told me that I should be more active in expressing my views in future team communication to reduce my burden.

Through a series of lectures and courses, I have a wide understanding of financial knowledge theory, career development management and project scientific management, and learned a lot of practical knowledge and skills, which greatly improved my professional ability and quality.

3.2 Team Management

In the ICEP, in addition to the daily OT tasks, the project internship occupies the main team cooperation time. We need to complete the internship tasks of ADB and WB in teams. Large tasks and tight time are a great test for team cooperation ability.

In Team E, in addition to me, there are Ruiqi Jin, a sophomore in Hohai University, and Jie Li, who has graduated and worked for several years, is currently studying MBA in the Ministry of Commerce. In the practical operation of handling project tasks, such as disassembling tasks, drawing charts, analysing data, interpreting analysis results, etc., other team members have limited abilities. Therefore, I assigned these parts of work to me, and let junior team members take charge of the production of OT task materials and let MBA team members participate in the production of reports and PPTs. I tried to reasonably distribute group tasks within the group, and each of them performed her duties and gave full play to her strengths.

When dealing with internship tasks, I was not proficient in task assignment at the beginning, which resulted in the data analysis work materials recovered from the team members not meeting my expectations. I was forced to make charts and interpret data again at the expense of rest time in a very short time and try to coordinate and unify the respective responsible parts of the team members. In the second project internship task, I learned the experience, re-assigned appropriate tasks according to the ability of the team members, and unified the norms and standards of chart drawing before starting the work. The second task was successfully completed.

In terms of team cooperation and management, I learned through ICEP to understand the actual ability and specialty of everyone in the team, arrange suitable tasks, and ensure that everyone can participate in the work. In addition, in the face of the situation that the work results did not meet the expectations, I also learned to adjust the team objectives in a timely manner, and reprocess the work results to ensure that the tasks were completed on schedule and qualified.

3.3 Communication Ability

In ICEP, there is also an intangible gain, which is the improvement of communication ability. The oral English communication with professors and classmates in class has greatly improved my English expression ability. The kind attitude and encouragement of professors have also made me braver to express my ideas in English, laying a foundation for my future study abroad. In addition, through communication with assistants, team members and other participants, I improved the accuracy of my views and the efficiency of communication. These intangible gains in communication ability will also become part of our comprehensive ability.

4. 离开舒适圈

李君任

1. 学校介绍

法兰克福财经管理大学（Frankfurt School of Finance & Management）是通过德国国家认证的一家私立商学院，位于德国法兰克福。其前身为始建于 1957 年的银行学院，现为一所可颁发本科至博士学位的高等院校。学院致力于建立一个小而精的商学院，与德国的全能性公立大学抗衡。它是欧洲领先的商学院之一，提供德国卓越的管理和金融教育，同时也荣膺三冠王商学院。近年来，法兰克福学院在德国和国际大学及商学院排名表上的排名稳步提高，取得顶尖位置。

自 20 世纪 90 年代初以来，法兰克福学院的国际咨询服务团队（IAS）一直致力于改善金融市场和增加世界各地的金融服务机会。国际能力提升计划（ICEP）是属于国际咨询服务团队中，中国服务团队的一部分。

2. 项目介绍

私营部门和公共部门对发展金融领域的年轻专业人员和人才的需求与时俱进。为了给高年级大学生提供一个在国外发展的机会，法兰克福学院定期为来自中国著名一线大学的学生提供定制的国际能力提升课程（ICEP）。

ICEP 是一个非学位课程，是为那些热衷于金融/商业管理以及金融/商业管理在全球新兴经济体的经济发展和增长中所发挥的催化剂作用的新兴年轻专业人士和毕业生设计的。

ICEP 与金融部门、行业伙伴和国际组织密切合作，旨在引导参与者作为未来的管理者在各个行业中脱颖而出。通过将项目实习和专业课程相结合，ICEP 使学员通过对各种培训模块和项目实习的学习加深对专业的理解，并通过行业考察和社会活动拓展其国际视野。

在这一次 ICEP 的日程安排上，除开闭幕式以外，上午主要是各小组完成实习作业，下午是法兰克福财经管理学院教授授课和小组展示及点评。

本届 ICEP 的核心课程有：迈克-希尔的《金融与增长导论》、赫尔穆特-格罗斯曼的《发展金融》、弗兰克-穆勒的《金融体系与工具》、乌特-布勒的《创新与战略管理》和《冲突管理》，以及何佳的《结构化问题解决》。核心课程层层递进，既有宏观概论也有微观探讨，既有理论工具也有情感聚焦。

本届 ICEP 的实习项目有：斯里兰卡的亚投行项目，与柬埔寨的世行项目。

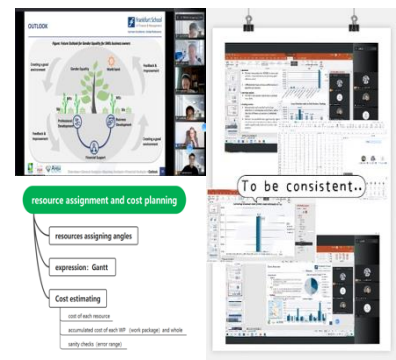
3. 个人心得

原本我参与 ICEP，是想填充疫情下相较无趣的生活。在本科的最后一年前，参与一个暑期项目，开拓视野。因此，当看到三皇冠商学院的国际项目推送，我稍加考虑便递交了申请，也比较顺利地通过了。需要承认的是，在项目开始前我做了面对挑战的准备，但项目的内容与过程还是超出我的预期。一度认为是轻松愉快的时光，被项目进度和自我怀疑所堆满。在项目终于结束之后，我花了几几天时间重回我平淡的生活中，在此分享一些我的感想。

ICEP 采取分组合作的形式，开展教学和实习。参与者们水平不一，这就带来了两个主要的问题：（1）所有参与者们能力比较的问题；（2）各小组组内人员分工协调的问题。在第一天的自我介绍中，我了解到本届学员中有人大的双学位大牛，也有美国在读研究生。尽管大家的差距在稍后的外教全英文教学中就有所显露，但真正让我感到自卑的是项目产出环节中的对比。项目实习分项目计划书和数据分析两步。项目计划书环节，我们小组的最终产出虽然在一部分研究工具使用的目的上遭到了质疑，但总体上还是达到了要求。紧凑的日程让我们迅速投入到数据分析中。第一次数据分析作业，给了一份 EXCEL 模板，因而处理数据得到条形图比较简单。但是数据庞杂，如何在规定的十页 PPT 内完成数据分析展示成了难题。我们组最后决定只展示想要的结论的图表，但相关的筛选和总结对我们而言已经很难，最终只是在展示前才定稿，收到了内容前后连贯性不足、多人各自完成痕迹明显的批评。相比之下，有一小组用了另外的数据处理工具，将所有的图表排版放进了展示中，在统一的模板下标出了各自的核心发现，并且在地区相关数据上，使用了更恰当的气泡图，还在最后做了回归分析。尽管教授对他们也做了很长时间的质询，但之前积淀的差距一下子显现，实在很难不让我自我怀疑。真正的困难是最后一个任务，还是数据处理。这一次没有 EXCEL 模板，也没有周末时间供我们调整和加班。没有时间自我调整的我们，既要带着上一次的经验教训注意连贯性，又要短时间内完成问卷数据的筛查和分析。没有经验的我们，牺牲睡眠赶工，进展仍非常不尽如人意，而在任务下达的一天半后就要有两组进行第一批展示了。第一批展示中，由于没有小组自愿展示，最终随机抽到了我们组。我向教授说明我们才做完了数据处理，还在做初步的分析，还做不了展示。最终，五组里只有先前最出彩的那一组做完了，而且完成地非常好。那个下午剩余的时间，我们组只能拖着一个半成品，勉强地展示，成为对照组。在小组中扮演了一部分队长角色的我，在整个过程中由于自身能力有限，感受到深深的自责。

但职场也好，科研也好，如果你不离开舒适圈，去挑战更高的难度，就不能进入到下一个等级去。在层层递进的实习项目中，在优秀同僚的比较中，我积累了工作细节的经验，也学会了更好地承受挫折，去迎接面临的挑战。

总体而言，我相信 ICEP 能够给职场经验匮乏的本科生带去（1）宝贵的产学研结合实操经验；（2）同龄人的职场竞争感；（3）正式进入社会工作的心理准备。希望疫情早日结束，ICEP 能重回线下，为更多参与者提供法兰克福财经管理大学的独到咨询经验。感谢各位教授、助教与我的组员们。



Out of The Comfort Zone

Junren Li

1. Introduction about the School

Frankfurt School of Finance and Management is a private, nationally accredited business school in Frankfurt, Germany. Formerly a banking school founded in 1957, it is now a higher education institution offering degrees from Bachelor to PhD. The school is committed to building a small but sophisticated business school to compete with Germany's full-service public universities. It is one of Europe's leading business schools delivering German excellence in management and finance

education, with a title of Triple Crown institution. In recent years, Frankfurt School has steadily improved its rankings in German and international university and business school ranking tables, regularly achieving top positions.

Since the early 1990s, the International Advisory Services team of Frankfurt School has been committed to improving financial markets and increasing access to financial services worldwide. International Competence Enhancement Programme (ICEP) is part of China Desk belonged to IAS.

2. Introduction about the Programme

The demand for young professionals and talents in Development Finance is increasing in both the private and public sectors. In order to provide senior university students with an opportunity to boost their international careers abroad, Frankfurt School regularly offers customised International Competence Enhancement Programme (ICEP) to students from the renowned 1st tier universities in China.

The ICEP is a non-degree programme designed for emerging young professionals and graduates who are passionate about finance/business management and the role finance/business management plays as a catalyst for economic development and growth in emerging economies worldwide.

The ICEP works closely with financial sectors, industrial partners and international organizations and aims to guide participants to excel as future managers in a variety of industries. By combining project internship and professional courses, the ICEP enables participants to deepen their professional understanding through the study of various training modules and project interns and to expand their international vision through industrial visits and social activities.

The key lectures given in this ICEP are Introduction to Finance & Growth by Mike Hill, Development Finance by Helmut Grossmann, Financial Systems and Instruments by Frank Mueller, Innovation and Strategy Management and Conflict Management by Ute Buehler, and Structured problem solving by Jia He. The key lectures are layered with both macro-overviews and micro explorations, with both theoretical tools and emotional focus.

This year's ICEP internships include the ADB project in Sri Lanka and the IFC project in Cambodia.

3. Personal Gains

I participated in ICEP to fill a relatively uninteresting life under the pandemic, to broaden my horizons before my final year of undergraduate studies. Therefore, when I saw a promotion for an international programme from a Triple Crown institution, I submitted my application after short consideration, and it went through relatively smoothly. I have to admit that I was prepared for the challenges before the programme started, but the content and process of the programme exceeded my expectations. What I thought would be an easy and enjoyable time was piled up with progress and self-doubt. After the project was finally over, I took a few days to get back to my prosaic routine and share some of my reflections here.

ICEP takes the form of collaborative group work for teaching and assignment. The participants were of different levels, which posed two main problems: (i) the problem of comparing the abilities of all the participants; and (ii) the problem of coordinating the division of labour among the people in the groups. During the introductions on the first day, I learnt that the current participants included RUC double-degree majors as well as current US graduate students. Although the gap between us all was slightly revealed later in the full English teaching by the foreign teachers, what really made me feel inferior was the contrast in the project output session. The project assignment was divided into two steps: the TP and the data analysis. In the TP session, our group's final output was generally up to scratch, although the purpose of using some of the research tools was questioned. The tight schedule pushed us to get stuck into the data analysis quickly. For the first data analysis assignment, an EXCEL template was given and thus it was relatively easy to process the data to get bar

charts. However, the data was so complex that it became a challenge to present the data analysis within the required ten pages of PowerPoint. Our group finally decided to present only the graphs of the desired conclusions, but the relevant filtering and summarising was difficult enough for us and we ended up finalising it only just before the presentation, receiving criticism that the content was not coherent enough and that there were obvious signs of multiple people working individually. In contrast, another group used a different data processing tool, laid out all the graphs into the presentation, labelled their core findings under a uniform template, and used a more appropriate bubble chart for the regionally relevant data, as well as doing a regression analysis at the end. Although the professor did question them at length, it was hard not to be self-doubting when the gaps that had been built up before became apparent all at once. The real difficulty came with the last task, which was still data processing. This time there were no Excel templates and no weekends for us to adjust and work overtime. With no time to adjust ourselves, we had to take the lessons learned from the previous exercise and pay attention to consistency, while at the same time completing the screening and analysis of the questionnaire data in a short time. Without experience, we sacrificed sleep to catch up on work, but progress was still very unsatisfactory, and two groups were due to present the first batch a day and a half after the assignment was given. In the first batch of presentations, our group was eventually drawn at random as no group had volunteered to present. I explained to the professor that we had only just finished processing the data and were still doing the initial analysis and could not present yet. In the end, only the most impressive of the five groups had finished, and they did so very well. For the rest of that afternoon, our group had to drag along a half-finished product, barely able to present it, and be the control group. Having played a part in the group as team leader, I felt a deep sense of remorse for my limited abilities throughout the process.

But in the workplace or in research, if you don't leave your comfort zone and take on a higher level of difficulty, you can't move on to the next level. Throughout the layers of the internship programme and the comparison of my excellent peers, I have gained experience in the details of my work and learnt to better withstand setbacks and meet the challenges I face.

Overall, I believe that ICEP can give undergraduates with little workplace experience (i) valuable hands-on experience in combining industry and academia, (ii) a sense of competition in the workplace from their peers, and (iii) the psychological preparation to formally enter the workforce. We hope that the epidemic will soon be over and ICEP will return offline to provide more participants with the unique consulting experience of Frankfurt School of Finance and Management. Thanks to the professors, assistants and my fellow group members.

5. 乐于挑战，拥抱成长

朱昱文

1. 学校介绍

法兰克福财经管理大学是一所在金融、管理领域欧洲顶尖、世界领先的知名大学，是全世界商学院中仅占 1% 的三冠商学院（AACSB、EQUIS、AMBA 认证）。学校始建于 1957 年，前身为“银行学院”，创立的宗旨是为德国各大银行输送金融领域的顶尖人才。作为德国最活跃的商学院之一，其对务实的追求和以研究为基础的定位，使其在各种排名中名列前茅。这所由众多著名金融机构创办并获得其资金、技术、就业全方位支持的金融商学院，培养了超过十多万人的优秀人才，赢得了社会各界的高度赞誉。



学校的教学与研究主要集中于金融学，2007 年后开始扩展其他经济学科的研究，整体呈现出专业化与多元化共同发展的格局。目前开设多个本科、硕士和博士专业，如企业管理学、国际企业管理学、经济信息学，哲学与经济方向管理学、管理与金融市场、定量金融学、金融学、国际商业等专业，并在七个不同的课程部门提供顶级学位课程和继续教育选择。学校拥有四个专业研究中心，其中的国际咨询服务部在世界各地开展了大量的国际咨询项目，具有国际影响力。

2. 项目内容

本项目历时两周，借助“腾讯会议”平台进行全英文授课、项目实习与交流。项目主要分为 A、B 两大主要模块，模块 A 是七项金融、管理、咨询领域的核心课程，模块 B 为两大项目实习，分别为亚洲开发银行项目与世界银行资助项目，两大模块穿插进行。

2.1 核心课程

(1) 金融与增长概论：Mike Hill 教授介绍了金融的功能，信息不对称下的金融，金融增长理论以及实证。

(2) 发展金融：Helmut Grossmann 教授介绍了发展的含义，市场是如何发展的，可持续的经济增长，金融行业政策。

(3) 金融系统与金融工具：Frank Mueller 教授主要介绍了信贷融资，趋势和创新融资工具，股权融资和项目融资，金融系统，并举以等额本金还款、等额本息还款等计算实例增进理解。

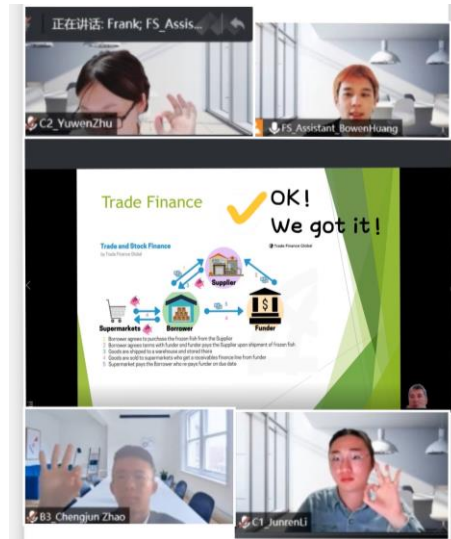
(4) 项目管理：Jia He 教授介绍了用于项目管理中的范围管理，时间规划，资源分配和成本规划，风险管理，范围、时间、成本控制等方面的方法和工具。

(5) 创新与战略管理：Ute Buehler 教授介绍了世界经济前瞻，职业发展，变革型领导等，其中老师引导了小组讨论 BANI 时代对员工能力的要求并展示。

(6) 结构式解决问题方法论：Jia He 教授主要介绍了结构式解决问题方法论及其六个步骤，分别为定义问题、评估原因、提出所有可能的解决方法、评估所有可能的解决方法并选出最优、计划并实施最优方案、记录并控制整个过程。

(7) 冲突管理：Ute Buehler 教授主要介绍了冲突的来源，冲突管理的自我评估，缓解冲突的 LEAF 方法，其中老师引导了角色扮演，模拟并练习解决未来工作中可能面临的利益冲突。

课程与项目有着紧密联系，前三门为理解项目内容奠定了基础，第六门为项目解决提供了方法论，第四门和第五门则提供了解决工具，第六门帮助我们缓解过程中的冲突。此外，与之前的本科课程相比，这些课上基本都有即兴的小组讨论和展示环节，提高了学生思考的积极性和短时间内的团队协作能力等等。



2.2 项目实习

在何佳老师的带领、两位助教的辅导下，两个实习项目均以团队合作的方式完成，以 PowerPoint 的形式呈现。每个项目各有两个任务，任务一都是根据各自的 TOR 撰写 TP，任务二都是在数据处理的基础上侧重分析不同性别主导的中小微企业在贷款等方面的差异并提出相应的建议。具体而言，项目一是基于斯里兰卡的非银行金融机构 LOLC 提供的贷款数据，侧重分析不同性别主导的中小微企业在贷款状况方面的差异，进而对其贷款业务提出建议；项目二是基于柬埔寨的中小微企业的市场调查数据，侧重分析不同性别主导的中小微企业在创立、贷款、发展等方面的差异，并提出相应建议，其中尤其关注女性主导的中小微企业。展示环节后，团队间会互相评价与建议，之后何教授会进行细致评价，小到字体色号等排版问题，大到项目的整体思路，帮助我们不断提升团队合作、项目思路、专业水平、展示技巧等。

2.3 OT 值日

每组需要轮流值日，主要职责是主持、记录与展示。记录以 ppt、word 文档、视频和精彩照片进行呈现。通过值日，一是能回顾当天所学，二是提供了更多创造和展示的机会，三是通过展示后的反馈，提高了我们对细节的重视程度。

3. 收获与感悟

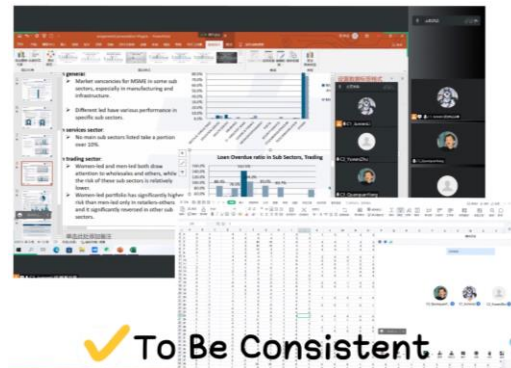
不仅是项目课程和实习项目本身，而且组内合作、其他小组的展示、互相点评等都让我有所体悟，收获可以总结为三方面，一是工具，二是认知，三是能力。

在工具层面，由浅入深地学习了金融知识，特别是补充了我对发展金融的片面认识，认识到其不只注重经济增长，同样关注社会和环境的发展。此外，了解了结构化解决问题的方法体系，LEAF 方法等。

在认知层面，一是更新了我对咨询行业以及真实的商业环境的看法，特别是体悟到之前所学的很多工具都能应用到此次的实习项目；二是帮助我更好地认识自我，通过小组合作、实习展示、课后交流等环节，我能明显地认识到自己的短板，也认识到自身的优势并不突出。此前的其他合作中，

同伴都会评价我是一个严谨认真的人，而在一次次点评中，我发现自己在专业用词、报告的一致性等方面没有将严谨做到极致，是未来持续提升之处。

在能力层面，一是提升了团队合作能力，认识到了提前达成共识的重要性。在项目一的任务二中，我和同伴分工从不同角度分析不同性别领导下的差异，到汇总后也只梳理了 ppt 的排版和布局。展示后何老师也是一语道中我们组的状态，在项目二的任务二中，我们调整了之前的合作方式，将对任务的理解、方法一致性等的统一前置，并且提前制作好了统一的 ppt 排版模式，显著提升了格式上的一致性。二是更勇于表达。因为我的不自信，我一直不善于交流。而在项目前，我明确这是一次挑战自我的机会，过程中我一直给予自己暗示，要勇于试错，也在大家积极踊跃发言的感染下，我一次次踏出舒适区，分享交流自己的观点。



4. 反思与总结

一是发现之前所学的工具方法不能灵活地应用在实习中，如尽管有学习过 SPSS，但是并不会应用在实习项目数据的处理中。之后应在学习中注意工具的应用条件和方法，寻找工具间的联系，形成工具和方法体系。

二是存在用已有的工具去解决一切问题的不足，好似拿了一把锤子，看什么都是钉子，即有时候误把工具当成了目的，而忽略了对问题本身的分析，也许用螺丝刀比锤子能更好地解决问题。例如在对项目一的 TP 撰写中，我们组看到环境分析就直接想到可以用 PEST 框架，在点评环节时才意识到忽略了 TOR 已提到的 environment，即用 PESTEL 框架则更适用于此情景。故在项目二的执行中，我们更重视对问题和数据本身的分析，一起寻找适合分析分类数据的方法并达成了共识。

三是第二个项目没有安排好时间，没有衡量好自身的能力所在。在经历了项目一并找到 SPSS 处理数据的课程时，我自信满满地对同伴说数据处理是小事，后面的分析才是重点。结果当天晚上清洗数据时，却在样本分布的检验上卡住了，直到汇报展示时，我们仍未处理完所有的数据，ppt 的制作也还卡在数据清理部分，而我们却被幸运地抽中了，于是展示了我们的半成品。之后和同伴一起复盘了之前的工作，最后转为用 Excel 分析，极大地提升了数据处理的效率，且可以达到相同的效果。

感谢在 ICEP 遇见的所有人，特别感谢何教授、两位助教的耐心指导，最后感谢当初作出选择的自己，踏出舒适，拥抱成长。

Enjoying Challenges and Embracing Growth

Yuwen Zhu

1. Introduction about the School

Frankfurt School of Finance & Management is a top European and world-leading well-known university in the fields of finance and management. It is a triple crown business school (AACSB, EQUIS, AMBA certification) accounting for only 1% of the world's business schools. The school was founded in 1957 and was formerly known as the "Banking Academy".

As one of the most active business schools in Germany, its pragmatic pursuit and research-based orientation have placed it at the top of various rankings. This financial business school, founded by many famous financial institutions and supported by their funds, technology and employment, has trained more than 100,000 outstanding talents and won high praise from all walks of life.

The school's teaching and research mainly focus on finance. After 2007, it began to expand the research of other economic disciplines, showing a pattern of common development of specialization and diversification. Currently, a number of undergraduate, master's and doctoral majors are offered, such as business management, international business management, economic informatics, philosophy and economics management, management and financial markets, quantitative finance, finance, international business and other majors. Top degree programmes and further education options are offered in seven different curriculum departments. The school has four professional research centres, among which the International Consulting Service Department has carried out a large number of international consulting projects around the world, with international influence.

2. Introduction about the Programme

This project lasted for two weeks, with the help of the "Tencent Meeting" platform for all English teaching, project practice and exchange. The project is mainly divided into two main modules, A and B. Module A is seven core courses in finance, management and consulting, and module B is two major project internships, which are the Asian Development Bank project and the World Bank-funded project.

2.1 Key Lectures

- (1) Introduction to Finance and Growth: Professor Mike Hill introduced the function of finance, finance under asymmetric information, the theory of financial growth and empirical evidence.
- (2) Development Finance: Professor Helmut Grossmann introduced the meaning of development, how the market develops, sustainable economic growth, and financial industry policies.
- (3) Financial system and financial tools: Professor Frank Mueller mainly introduced credit financing, trends and innovative financing tools, equity financing and project financing, financial system, and gave calculation examples such as equal principal repayment and equal principal and interest repayment to enhance understanding.
- (4) Project management: Professor Jia He introduced the methods and tools for scope management, time planning, resource allocation and cost planning, risk management, scope, time, and cost control in project management.
- (5) Innovation and strategic management: Professor Ute Buehler introduced the outlook of the world economy, career development, transformational leadership, etc. Among them, the teacher led the group to discuss and demonstrate the requirements for employee capabilities in the BANI era.
- (6) Structured problem-solving methodology: Professor Jia He mainly introduced the structured problem-solving methodology and its six steps, namely defining the problem, evaluating the cause, proposing all possible solutions, evaluating all possible solutions and selecting the best solution, plan and implement optimal solutions, document and control the entire process.
- (7) Conflict management: Professor Ute Buehler mainly introduced the source of conflict, self-assessment of conflict management, and the LEAF method of conflict mitigation, in which the teacher guided role-playing, simulation and practice to resolve conflicts of interest that may be faced in future work.

The courses are closely related to the project. The first three courses lay the foundation for understanding the project content, the sixth course provides a methodology for project solving, the fourth and fifth courses provide solving tools, and the sixth course helps us alleviate the problems in the process. conflict. In addition, compared with the previous undergraduate courses, these classes basically have impromptu group discussions and presentations, which improve students' enthusiasm for thinking and teamwork ability in a short period of time.

2.2 Project Internship

Under the leadership of Professor Jia He and the guidance of two teaching assistants, the two internship projects were completed in the form of teamwork and presented in the form of PowerPoint. Each project has two tasks, the first task is to write TP according to the respective TOR, and the second task is to focus on analysing the differences in loans and other aspects of different gender-led SMEs and put forward corresponding suggestions based on data processing. Specifically, the first project is based on the loan data provided by LOLC, a non-bank financial institution in Sri Lanka, focusing on analysing the differences in the loan status of micro, small and medium-sized enterprises dominated by different genders, and then making recommendations on their loan business; project two is based on Cambodian The market survey data of micro, small and medium-sized enterprises focuses on analysing the differences in establishment, loan and development of micro, small and medium-sized enterprises led by different genders, and puts forward corresponding suggestions, especially focusing on small and medium-sized enterprises dominated by women. After the demonstration session, the teams will evaluate and make suggestions to each other. After that, Professor He will make detailed evaluations, ranging from typesetting issues such as fonts and colour numbers to the overall idea of the project, helping us to continuously improve teamwork, project ideas, professional level, presentation skills, etc.

2.3 OT Duty

Each group needs to take turns on duty, and the main responsibilities are hosting, recording and presenting. Records are presented in PowerPoint, word documents, videos and great photos. On duty, firstly, we can review what we have learned that day, secondly, it provides more opportunities for creation and presentation, and thirdly, through the feedback after the presentation, we increase our attention to details.

3. Gains and Thoughts

Not only the project courses and the internship program itself, but also the cooperation within the group, the presentations of other groups, and mutual comments have given me some experience. The gains can be summarized into three aspects: one is tools, the other is cognition, and the third is ability.

In terms of tools, I learned financial knowledge from the simple to the deep, especially supplementing my one-sided understanding of development finance, realizing that it not only pays attention to economic growth, but also pays attention to social and environmental development. In addition, learned about the method system of structured problem solving, LEAF method, etc.

On the cognitive level, firstly, I updated my views on the consulting industry and the real business environment, especially realizing that many of the tools I learned before can be applied to this internship program; secondly, it helped me better understand myself, through group cooperation, internship display, after-class communication and other links, I can clearly recognize my shortcomings and realize that my advantages are not outstanding. In other previous collaborations, my peers would comment on me as a serious and serious person, but in the comments again and again, I found that I did not achieve the utmost rigor in terms of professional terminology, consistency of reports, etc., which is a sustainable improvement in the future.

In terms of ability, firstly, it has improved teamwork ability and realized the importance of reaching consensus in advance. In task 2 of project 1, my colleagues and I divided the labour and analysed the differences under different gender leadership from different perspectives, and after the summary, we only sorted out the typesetting and layout of ppt. After the demonstration, Mr. He is also the status of our group in the first sentence. In the second task of the second project, we adjusted the previous cooperation method, unified the understanding of the task, the consistency of the method, etc., and made a unified pre-production in advance. The ppt typesetting mode significantly improves the consistency of the format. The second is to be more expressive. Because of my lack of self-confidence, I have been bad at communicating. Before the project, I made it clear that this was an opportunity to challenge myself. During the process, I kept giving myself hints to be brave in trial and error. Influenced by everyone's active and enthusiastic speeches, I stepped out of my comfort zone again and again to share and exchange my ideas.

4. Reflection

First, it is found that the tools and methods learned before cannot be flexibly applied in the practice. For example, although I have studied SPSS, it will not be applied to the data processing of the practice project. After that, you should pay attention to the application conditions and methods of the tools in the study, look for the connection between the tools, and form a system of tools and methods.

Second, there is a shortage of using existing tools to solve all problems, as if taking a hammer and seeing everything as nails, that is, sometimes mistaking the tool as the purpose, and ignoring the analysis of the problem itself, perhaps using a screwdriver Better at solving problems than a hammer. For example, in the TP writing of project 1, our group saw the environmental analysis and immediately thought that the PEST framework could be used, but only realized that the environment mentioned by TOR had been ignored during the commenting session, that is, using the PESTEL framework is more suitable for this scenario. Therefore, in the implementation of the second project, we paid more attention to the analysis of the problem and the data itself, and together we found a suitable method for analysing the classified data and reached a consensus.

The third is that the second project did not arrange the time properly and did not measure its own ability. When I went through the project and found a course on data processing with SPSS, I confidently told my companions that data processing is a trivial matter, and the subsequent analysis is the focus. As a result, when we cleaned the data that night, we were stuck in the test of the sample distribution. We had not finished processing all the data until the presentation and presentation, and the PowerPoint production was still stuck in the data cleaning part, but we were lucky enough to be selected. We got it, so we showed our semi-finished product. After that, I reviewed the previous work with my partner, and finally switched to using Excel for analysis, which greatly improved the efficiency of data processing and could achieve the same effect.

Thanks to everyone I met at ICEP, especially to Professor He and the two assistants for their patient guidance, and finally to myself for making the choice, stepping out of comfort zone and embracing growth.

6. 在挑战中进步

董思珩

1. 学校介绍

法兰克福财经管理大学是德国顶尖的基金会精英大学，是一所卓越的私立商学院，始建于 1957 年，前身为“银行学院”，创立的宗旨是为德国的各大银行输送金融领域的顶尖人才。学校地处风景秀丽的美茵河畔，位于欧洲的金融与商贸中心——法兰克福市，具备得天独厚的人文氛围和商业环境，是德国获得 AACSB, EQUIS, AMBA 三重认证的四所精英商科高校之一。六十余年来，这所由众多著名金融机构创办并获得其资金、技术、就业全方位支持的金融商学院，培养了超过十万人的优秀人才，赢得了社会各界的高度赞誉。

学校在七个不同的课程部门提供顶级学位课程和继续教育选择，拥有四个专业研究中心，并通过国际咨询服务部在全球范围内开展众多国际咨询项目。学校还为不同专业背景和经验的参与者提供优秀的学习计划，从而使每个学生都能找到适合自己的课程：学生可以选择在位于欧洲金融大都市法兰克福的校园学习，与此同时学校还在汉堡的校园和慕尼黑的学习中心以及德国的其他地方提供精选的学习课程；除了兼职培训课程、学士和硕士学位，法兰克福学院还提供 MBA 课程、博士课程和高管教育课程。

2. 项目内容

由于疫情原因，此次项目是以线上进行。两周的 ICEP 项目包括两个实习项目：亚洲银行项目和世界银行项目；还包括六个核心理论课程：金融与增长概论、发展金融、金融系统与金融工具、创新与战略管理、结构式解决问题方法论和冲突管理。

2.1 实习项目

亚洲银行的实习项目和世界银行的实习项目都分为两部分。我们的角色假设为是项目经理或量化分析师，正处于项目实施阶段且项目的目标受众为捐助方、客户和项目团队。第一部分我们需要阐述对项目的理解：包括总体目标项目、相关环境、潜在挑战和拟议的缓解措施；工作方法；可能的实施计划（包含预期交付成果的甘特图）；团队构成（包含必要顾问/专家的项目组织结构图）。第二部分中，我们需要基于对性别的差异，根据已经提供的 excel 数据，进行数据清洗和分析，然后得出我们的观察结论以及具体措施和建议。

2.2 核心课程

六个课程是从背景，框架和情绪三个大方面循序渐进地进行的：首先就是背景知识，由金融与增长概论、发展金融、金融系统与金融工具三门课先做铺垫。然后创新与战略管理、结构式解决问题方法论两门课为我们搭建了学习框架，提供了学习方法。最后一节，冲突管理课程，分析了从情感和行为上的联系以及人际间交往的逻辑，让我们在更认清自身的基础上也告诉了我们自身情绪管理的重要性。整个课程讲述下来，可以说是由内而外宏观地向我们展示了金融环境的整体样貌。

3. 项目亮点

3.1 OT 主持

何佳教授为我们讲授了项目管理相关教学，介绍了何为项目，如何在项目中完成范围、时间、成本以及风险的控制。在学习过程中，何佳教授给每个小组布置了微演讲任务，旨在训练我们的反应能力和弹性，并挑战我们在短时间内学习和教授新事物。展示结束后，何佳教授与教授尼兰詹对每个小组的表现进行了点评。



3.2 项目汇报

在两周中，要完成两个项目对我们都是个巨大的挑战。但比起挑战本身，我觉得最具特点的是何老师每次的点评，从最基本的 ppt 中的细节到整个逻辑搭建，何老师非常认真和有耐心地为每个小组发表他的看法，指出我们的不足。20 分钟不到的小组汇报，只要时间足够，何老师会给出甚至 40 分钟的点评。若没有何老师的严苛，我不知道自己什么时候能注意到那些细节和问题，在错误和不足中进步，我认为就是本次项目的意义。到了最后几天，比起演讲时的紧张，点评环节让我们更绷紧神经，又有期待又有担心。这样的内心锤炼让我们在每一次的汇报准备中考虑的更加周全，更加细致。

3.3 授课教授

每一个课程和每一位老师都非常惊艳，在这其中，乌特老师授课中的激情和温柔的交杂给我留下最深刻的印象。我还记得在最后一节冲突管理课上，她让我们其中一位同学扮演雇主，另一位扮演雇员，以即兴表演的方式向我们展示了当我们遇到自身和工作的冲突时该如何调和。课程的最后，我们做了一份 Thomas-Kilmann 调查问卷。从问卷中，我们都对自己的个性有了更充分的认知。明白了自己的特点，才能更好的调节自身和他人的冲突。

4. 收获与感悟

在短短十天的时间里，我收获的比我预想更多：活泼有趣的队友，细心的助教和或严厉或温柔的教授。每一门专业课程和实习项目都让我对这一领域有了更深刻的认知，学到了幻灯片制作细节，就像何佳老师说的“细节决定成败”。我看到了普通的 ppt 里，细节透露着一个人的严谨和能力：那些自己从未注意到的细节，那些知道了不一定能做到的细节，一场汇报下来，让人醍醐灌顶。除了自己部分需要注意到的细节，我还认识到了在小组合作和线上展示时，那些技术上可能存在的问题，在展示时一一暴露。作为观众时，我们也锻炼着发现别的组的不足的能力。“锻炼你们的眼睛”，是这个项目带给我的很大的提升。以前也许是碍于情面不敢指出别人的错误，久而久之眼睛就失去了应有的判断和敏锐。何老师教会我，客观地指出其他人的不足，并平静的讨论意见时，是多么宝贵的锻炼和提升自我的机会。



我的收获也不仅来自发现自己的不足，也来源于自我的挑战。可以说大学三年里，从未像这十天里进行如此密集的汇报。除了 OT 和实习项目的汇报外，在课堂上我们还经常需要以小组为单位当

场进行短时间的准备和全面的汇报。这种应急的处理，和现学现用的紧迫感，让我感到了紧张后的放松和喜悦。那种刚开始觉得不可能完成的事情，顺利且超乎预期地完成时，带给我了莫大的成就感。

ICEP 项目让我在审视中进步，在挑战中收获自信，感谢这十天的陪伴，受益良多。

Progress through Challenges

Siheng Dong

1. Introduction about the School

Frankfurt University of Finance and Management is one of the top foundation elite universities in Germany. It is a distinguished private business school. It was founded in 1957, formerly known as the "School of Banking", with the purpose of providing top talents in the financial field to the major banks in Germany. The university is located in Frankfurt, the financial and trade centre of Europe, along the beautiful River Main, with unique cultural atmosphere and business environment. It is one of the four elite business universities in Germany with AACSB, EQUIS and AMBA certifications. Over the past 60 years, this business school of Finance, founded by many famous financial institutions and fully supported by their capital, technology and employment, has trained more than 100,000 outstanding talents and won high praise from all walks of life.

The school offers top degree programs and continuing education options in seven different program divisions, has four specialized research centres, and conducts numerous international consulting programs worldwide through the International Consulting Service. School also for different professional background and experience of the participants to provide excellent learning plan, so that every student can find suits own courses: students can choose in campus is located in Frankfurt European financial metropolis of study, at the same time the school also learning centre of the campus and Munich in Hamburg and other places in Germany offers a selection of courses; In addition to part-time training programmes, bachelor's and master's degrees, the Frankfurt School also offers MBA programmes, doctoral programmes and executive education programmes.

2. Introduction about the Programme

Due to the epidemic, this project is conducted online. The two-week ICEP program consists of two internship programs: The Asian Bank Program and the World Bank Program; There are also six core theory courses: Introduction to Finance and Growth, Development Finance, Financial systems and Financial Instruments, Innovation and Strategic Management, Structural Problem-solving Methodology and Conflict Management.

2.1 Project Internship

Both the Asian Bank internship program and the World Bank internship program are divided into two parts. Our role is assumed to be that of a project manager or quantitative analyst who is in the project implementation phase and whose target audience is donors, clients, and project teams. In the first part we need to state our understanding of the project: including the overall target project, the relevant environment, potential challenges and proposed mitigation measures; Method of work; Possible implementation plan (with Gantt chart of expected deliverables); Team composition (project organization chart with necessary consultants/experts). In the second part, we need to clean and analyze data based on gender differences and Excel data provided, and then draw our observation conclusions, specific measures and suggestions.

2.2 Key Lectures

The six courses are carried out step by step from three aspects: background, framework and emotion. The first is background knowledge, which is paved by three courses: Introduction to Finance and Growth, development finance, financial system and financial instruments. Then two courses, Innovation and strategic management and structural problem-solving methodology, set up a learning framework and provide learning methods for us. The last section, conflict management course, analyzes the relationship between emotion and behavior and the logic of interpersonal communication, so that we can know more about ourselves and tell us the importance of emotion management. Throughout the course, it can be said that from the inside out to show us the overall appearance of the financial environment.

3. Highlights of the ICEP

3.1 OT host

Professor Jia He delivered an inspiring lecture on Project Management, introduced what is a project, and how to complete the scope, time, cost and risk control in the project. During the learning process, Professor Jia He assigned quick speech tasks to each group, aiming to train our reaction ability and flexibility, and challenge us to learn and teach new things in a short time. After the presentation, Professor Jia He and Professor Niranjana commented on the performance of each group.

3.2 Project Presentation

It was a big challenge for us to finish two projects in two weeks. However, compared with the challenge itself, I think the most distinctive feature is the Teacher He's comment every time. From the most basic details in the PPT to the whole logical construction, Teacher He is very careful and patient to express his opinions for each team and point out our shortcomings. As long as there is enough time, Teacher He will give comments even 40 minutes for the group report that takes less than 20 minutes. Without Teacher He's strictness, I don't know when I could have paid attention to those details and problems and made progress from mistakes and shortcomings. I think that is the significance of this project. In the last few days, compared with the nervousness of the speech, the comment section made us more nervous, both expecting and worried. Such inner exercise made us more thoughtful and meticulous in the preparation of each report.

3.3 Professors

Each course and each teacher were amazing, and among them, the passion and gentleness of Ms. Ute's teaching left me the deepest impression. I remember in the last conflict management class, she asked one of us to play the role of the employer and the other to play the role of the employee to show us how to reconcile when we encounter conflicts between ourselves and our work. At the end of the course, we did a Thomas-Kilmann questionnaire. From the questionnaire, we all have a fuller understanding of our own personality. Understand their own characteristics, in order to better adjust the conflict between themselves and others.

4. Gains and Thoughts

In just ten days, I gained more than I expected: lively and interesting teammates, attentive teaching assistants and professors who were either strict or gentle. Every professional course and internship project gave me a deeper understanding of this field and enabled me to learn the details of slide making. Just as Mr. He Jia said, "Details determine success or failure". I saw the ordinary PPT, and the details revealed a person's rigor and ability: those details that I had never noticed, those details that I knew I could not do, after a report, people were enlightened. In addition to the details that I need to pay attention to, I also realized that there might be technical problems in group cooperation and online presentation, and I exposed them one by one during the presentation. As an audience, we also practice our ability to spot the other group's shortcomings. "Exercise your eyes" is a great improvement brought by this project. In the past, perhaps

because of the facial dare does not point out the mistakes of others, as time goes by, the eyes will lose their due judgment and sensitivity. Teacher He taught me that pointing out the shortcomings of others objectively and calmly discussing opinions is a valuable opportunity to exercise and improve myself.

My harvest comes not only from finding my own shortcomings, but also from my own challenges. It can be said that in my three years of college, I have never had such an intensive report as in these ten days. In addition to the report of OT and internship project, we often need to make a short preparation and comprehensive report on the spot as a group in class. This kind of emergency treatment, and the urgency of learning and applying now, made me feel relaxed and happy after tension. It gives me a great sense of accomplishment when something that I thought was impossible at the beginning is completed smoothly and beyond my expectations.

The ICEP project enabled me to make progress through scrutiny and gain confidence through challenges. Thanks for the ten days of company, I benefited a lot.