

## The Right Fit

GIC scholar Nicole Goh is learning the intricacies of the financial industry

By Geraldine Tan

IT TAKES a driven, focused individual to pinpoint academic and workplace needs, and then find an organization that can meet them. Ms Nicole Goh found the perfect fit in the Government of Singapore Investment Corporation's (GIC) scholarship.

"I applied for only one other scholarship," the 24-year-old recalls. "While funding my higher education was an important consideration, I wanted to be absolutely certain that, were I bonded, it would be to an organization which could offer work I would enjoy, as well as bright long-term prospects."

After accepting GIC's scholarship offer, Ms Goh studies mathematics and statistics for finance at London's Imperial College, before doing a master's degree in management science and engineering at Stanford University in the United States.

"As GIC has a comprehensive training programme for new officers, I knew that, at least at the undergraduate level, I had a lot of liberty in choosing a specialization of my own preference," she says.

"Mathematics has helped me think logically and analytically when confronting challenges on a daily basis. I took a wide range of classes in graduate school ranging from financial mathematics to entrepreneurship, and this knowledge will help me understand the inner workings of different parts of my organization."

On her decision to cross the Atlantic after three years in the United Kingdom, Ms Goh says: "The British and American education systems are fundamentally different and I seized the opportunity GIC offered me to experience both. The institutions themselves were diverse in terms of philosophy and living style, and that choice was deliberate."

Ms Goh returned to start work at GIC last year. The GIC experience for all first-year investment officers starts off with a two-month training programme, followed by rotations in three asset class departments and one corporate services department.

Currently attached to the fixed income department, she is doing research for the convertible bonds team.

She explains: "I have daily meetings with my supervisor regarding various research projects, which are used in formulating trade processes. We sit in on meetings with guests from counterparts or research houses and leverage on their knowledge to form views on the economy and markets, which we then implement in a mock portfolio trading exercise."

GIC's lively, dynamic culture gives newcomers plenty of scope to participate and it provides an environment conducive to learning.

Says Ms Goh: "I like the team briefings and discussions that take place spontaneously in our department, because they give us a chance to hear senior portfolio managers bounce ideas off each other and even participate."

Far from being overwhelmed by the new surroundings, people, concepts and knowledge, Ms Goh relishes the challenge. "Faced with a constant flow of information upon which we base our decisions, I feel like I am in the eye of the storm, and I love it."

**Imperial College** and Stanford may have equipped her with the head knowledge she needs to do her job well, but Ms Goh points out that studying overseas taught her much more.

"Besides providing a basic grounding on mathematical and economic concepts which form the bread and butter of the financial industry, as well as potentially building a network of contacts in academia, I think the greatest contribution of my education has been flexibility," she observes.

"As my job scope is not specific at the moment, the ability to adapt to a variety of different tasks that ranges from database management to calculating recession probabilities has been a great plus."

As she looks towards completing the various attachments and eventually a permanent posting in the organization, Ms Goh is eager to keep learning, as well as adding to her skills.

She says: "While I serve out the bond, I want to be contributing positively to GIC by holistically exploring different approaches to investing across asset classes."

[Source: Private Sector Scholarship in The Straits Times, 7 March 2008]