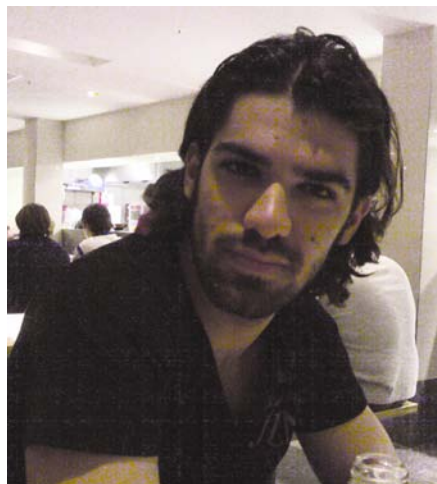


# Motivation, perseverance and a little bit of luck go a long way

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At first glance, 21-year-old Emile Akl appears to be a rather original young man. His long hair, days-old beard, body piercing and dark attire could trick you into believing he is some kind of a rock star. Far from it. Emile is currently enrolled at the Imperial College in London, one of the most prestigious universities in the UK, where he studies Applied Business Management with the purpose of entering the world of Banking and Finance. It is his strong personality, assertiveness and motivation that allowed him not only to become the ambitious young man he is today, but also granted him the ability to deal with all the lifestyle issues that arise when one has to adapt to a “whole new world.”



**Working every summer taught me how to interact with people**

**E**ven though he was always strong academically, Emile's decision to study business was not made overnight. Rather, he felt his way along and literally “built” his decision on top of his experiences and encounters.

**Emile, when did you begin developing an interest in finance?**

Of all the degrees available from universities these days, business is, I would say, along with economics, the one that attracts the broadest spectrum of students. Not only does it entitle one to enter every field from trading, private banking, investment banking, retail banking and finance, to management, marketing, accounting, as well as retailing, publishing, insurance, etc; but it is also a good degree to have for people who want to try their luck in a specific field, and who also want a good polyvalent degree as a backup. Because of that, in university I have been exposed on a daily basis to people from different backgrounds with different career ambitions. I became good friends with a student that wanted to become a private banker and had extensive knowledge of the corporate world. Through him, I started developing my interest in finance, particularly private and investment banking. I had never interacted with bankers or anything like that. I did not grow up wanting to be an investment banker - I wanted to be an astronaut ... What seduced me was, of course the pay, but also the highly professional environment in which bankers are immersed on a day-to-day basis, working with highly skilled and interesting people, and the fact that the job is not really a mechanical six-day-a-week routine where one repeats the same activities over and over again. The environment is constantly changing, so every case is, if not unique, at least different from the other in some way or shape.

**Would you say there are certain skills one should have to succeed in the field?**

Motivation! Loads of motivation, but that is for everything in life, I would say. Professionalism is also very important. A banker has to be shrewd and smart, but thor-

oughly honest as he has to develop a trust relationship with his clients. One's reputation has to be flawless. Clients will forgive a loss if it is caused by bad luck or even incompetence once, but never because of dishonesty. There is a lot of hard work involved in finance, and one should be willing to accept that. Good communication skills and public relations abilities are essential too; not every banker is a Casanova, but being well-spoken will help a lot. On the academic side of things, I would say one should be good with numbers, and having a good knowledge of mathematics is a plus.

**We've seen from your résumé that you've already had numerous experiences in different areas. What did you gain from such experiences?**

In my opinion, work experience is by far the best teaching one could get. It certainly was the case for me, as working every summer taught me how to interact with people professionally, how to deal with hierarchy, etc. This applies for working in general. I also tried to get experience in different fields, and every one brought me a different knowledge of work and of myself as well. Some experiences went better than others, but even the bad ones taught me what I did not like and what I would not want to be doing in the future. That in itself is good input as it narrowed my choices of what I wanted to do. Every experience also came with a group of different people. I realized what kind of people I saw myself working with in the future. Even the salesman experience at Virgin Megastore when I was 16-years-old, arguably the least high-profile work experience I had, taught me a lot about how to interact with fellow professionals, how to deal with clients and accept the fact that clients are always right, even when they are rude and ignorant. Working at Pearson in Essex (N-E of London) showed me the back office workings of a multinational company, and also allowed me to interact with people that were just heads and shoulders above most people I ever got to meet. Working at Standard Chartered showed me how a retail bank functions and gave me a good idea of the difference between working in a corporate environment in Europe and working in Lebanon. From personal experience, I strongly advice everyone, every student, to get as much work experience as possible so that when they get to the point where they need to make a choice they know what to choose from. It saddens me to see that such culture, such spirit, is very narrow in Lebanon, where most people do nothing with their summers, and sometimes even graduate from university with zero hours of work experience under their belt. Oh, and working for daddy doesn't count; I worked for "khalo" (uncle) one summer, and somehow I think it had something to do with everyone being so nice to me.

**Could you describe your first experience as a foreign student in the UK?**

I came to England at 17. I did not know how to boil an egg. I had never washed my clothes myself. I had never studied in English, and I have to admit I was part of a big group of "mdalla3in" back home. Most students in Lebanon, especially at the high school level, are overprotected by the system. Both educators and parents make the teenager the centre of attention, especially in French schools. French schools, in my opinion, endow students with a broad education, a thorough ability to reason, strong mathematical skills and verbal fluency in three languages, but unfortunately they do not teach students two essential things: to think outside the box, and most important, to rely on themselves. I arrived to school in England and was flabbergasted to find that students would start their arithmetic whether the teacher was in class or not. We were also given important assessments in physics and economics where a problem had to be solved and there were a mil-

## Most students in Lebanon are over-protected by the system





**English schools train students to think outside the box and to rely on themselves**

lion and one ways to do so. I am not singing the praises of the English educational system; I think the French one is very good. It is rather the duality of the French system and the culture of over-reliance in Lebanon that makes it more extreme. As for living on my own in England, that was a schooling in itself as it taught me so many things I never would have learned living with my parents: cooking, keeping a budget, cleaning, thinking independently and having to be more rational in the absence of parents telling me what to do. Living in England particularly taught me the value of time and punctuality, as people here are much less casual with appointments than in Lebanon.

**Why did you choose to study in the UK?**

I wanted to study in a system different from the French one that I already knew, to try something else. On top of that, I had visited the UK several times before coming to college and I liked the country. It also has a long history of prestigious, world-renowned universities, and is closer to Lebanon than the US. Moreover, I liked the college A-level system, where students are given more freedom to choose what they want to study; they can combine economics and chemistry for example, which is impossible in the French system. London is also a global pole, along with New York, Tokyo and Paris, with great opportunities and expertise in every field.

**What do you plan to do after graduating?**

I have quite a few plans, but no real “Plan A,” “Plan B,” etc. I am starting a four-month internship with HSBC in Paris this summer in their commodity trading department. I hope to impress them enough to get a job offer. I might choose to work in New York or London if I find a good job that can bypass my paperwork problems concerning work permits. I am also looking at a year-long internship in Australia, New Zealand and Singapore with a conglomerate called Elders. It has a banking section, but it also is into all sorts of trading and industries. I might decide to complete a masters degree in America, to discover the country and also boost my job opportunities. I am keeping my options open.

**Where do you see yourself in 10 years?**

God, I don’t know where I will be in one year, never mind 10! Ideally, I’ll be married to a Paris Hilton that will be madly in love with me, with four kids. Seriously, I have no idea. Maybe back in Lebanon; if things change for the better in the region, I might try my luck there. Or maybe in Europe, in America ... who knows?

**What would be your advice to young students who are considering following in your footsteps?**

As I said before, they will need a great deal of motivation. Do not let obstacles drag you down. In Lebanon, the difficulties are taken care of for you - not in Europe. Plus, if you are not mentally ready to start living on your own, don’t. I always wanted to come and study here. I was motivated to do so, and that helped me more than anything else. Also, remember that there is luck in everything. My internship with HSBC is fabulous, but it was a combination of motivation, luck and preparation that landed it for me. You have to be prepared and look for opportunities, but at the end of the day there is always a fudge factor, an unknown luck factor that will go for or against you.

AcademiX wishes Emile all the best and dares to hope that indeed, one day in a near future, our region will start attracting promising young people like him again. They are potentially the greatest power a nation could wish for. 🍀