

### CBFS Executive Advisory Board

#### Platinum Level Member



#### Gold Level Members



#### Silver Level Member



#### Bronze Level Members



## We are proud to announce to our partners, friends and students the latest benefit to our students' education, the construction of a brand new Finance Lab in the Lucas College and Graduate School of Business

(Left, BBC 302 Finance Lab, teaser picture, more pictures to follow soon)

### Interviews with Lucas College and Graduate School of Business (LCGSB) Leadership Team about the New Finance Lab and the future of finance education by Atom Murata, SJSU Class of 2022



Dan Moshavi, Ph.D.  
Dean

Lucas College  
And Graduate School  
Of Business  
(LCGSB)

Let me begin by saying that my academic discipline is management and not accounting or finance so there are people who are smarter than I am about this. Having said that, I do talk to our banking partners and to the partners in the Big Four all the time. I hear from them that soft skills that complement expanding technological skills are going to be increasingly critical. This was occurring already even pre - covid, but is accelerating now. On the technology front, there has been a lot of buzz around how artificial intelligence is going to become more important and that the traditional banking and audit worlds will change as a result. Therefore, we will need to continue to get students more comfortable with and savvy about technologies such as AI and blockchain while also further developing skills like oral communication that are essential to professional success.



Marco Pagani, Ph.D.  
Associate Dean LCGSB  
Graduate Programs

As information becomes easier to attain and more accessible the crucial skills for our students will not just be retaining notions or computing financial ratios but applying critical thinking skills by discriminating between relevant and irrelevant information, performing cogent analyses, and offering solutions. We aim to insert in the curriculum new tools that may make learning more effective by using financial platforms like FactSet or introducing new technologies like blockchain. Our students are not going to be programmers or engineers, they will not have to create the tools, but they will have to use them effectively to solve business problems. Their job as finance professionals will still be to use the tools to maximize value for their organizations. Our students will also need to communicate concisely and effectively. They will have to communicate with professionals across various divisions. Hence, they will have to be proficient in adapting their communication to specific audiences by creating effective storytelling supported by quantitative and qualitative data.



Meghna Virick, Ph.D.  
Associate Dean LCGSB  
Undergraduate Programs

My presumption is that over time more and more processes will be getting automated. The one major/area of study in the department of Accounting and Finance that has a strong interdisciplinary component is the Accounting Information Systems concentration. That is a very interesting concentration because it requires students to learn programming, while at the same time get a deep understanding of accounting principles in a way that will allow them to detect patterns and make better decisions when looking at large volumes of data. We often hear about the fact that students need to have basic programming skills in any job that they have in the future. Those skills are going to make it a lot easier for them as the world transitions to relying more on data based decision making. We have after all been collecting data for decades now and the challenge will be to do something with that data to make it useful. So I do think that it is very critical for Finance students to have a solid foundation and understanding of technology.

Founded in 2008, the purpose of the Center for Banking and Financial Services (CBFS) is to establish valuable partnerships between San José State University's Lucas College and Graduate School of Business and local financial institutions. The focus of the Center's efforts is to create links between talented SJSU students and the banking and financial services industry in order to enhance student knowledge through curricular and extra-curricular activities. This is especially important because there may be a discrepancy between the career opportunities in the financial sector and students' understanding of those opportunities. As a result, the partnerships built by the center benefit SJSU, its students and the companies represented on the CBFS Executive Advisory Board.

### KeyPoint CU Tour 09/24/2021



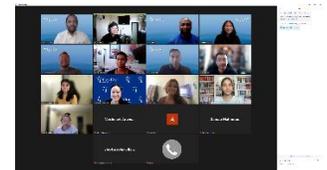
### PremierOne CU Tour 10/15/2021



### City National Bank Tour 11/1/2021



### Star One CU Tour 11/12/2021



### Student Managed Investment Funds

		10/31/2021	
	Start Value	End Value	Return
Large Cap Fund (Inception Date 3/13/14)	\$50,100.26	\$110,982.13	122%
Small Cap Fund (Inception Date 3/31/17)	\$30,100.26	\$49,118.24	63%
Combined Portfolio	\$80,200.52	\$160,100.37	100%

### BIA Schedule Spring 2022

February 9	<b>Orientation</b>
February 16	<b>Union Bank</b>
February 23	<b>FINRA</b>
March 2	<b>KeyPoint CU</b>
March 9	<b>2021 Networking Success from the Executive Suite</b>
March 16	<b>Heritage Bank of Commerce</b>
April 6	<b>PremierOne CU</b>
April 13	<b>CBFS Scholarship Ceremony (By Invitation only)</b>
April 20	<b>Morgan Stanley - SIE</b>
April 27	<b>FBI</b>
May 4	<b>New York Life</b>

### Bank Tours Spring 2022

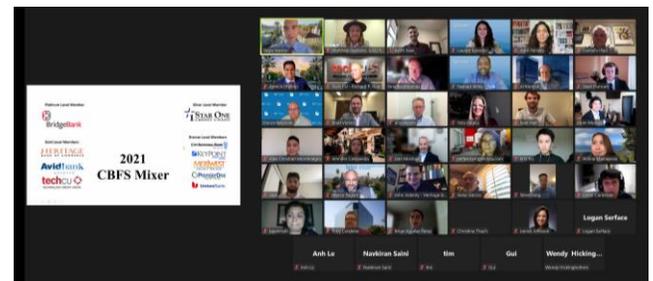
Friday, 2/25; 2:30PM-4:30PM	<b>Avidbank</b>
Friday, 3/11; 10:00AM – 1:30PM	<b>Meriwest CU</b>
Friday, 4/8; 10:00AM – 1:30PM	<b>Bridge Bank</b>
Friday, 4/22; 10:00AM – 1:30PM	<b>Tech CU</b>

Please note that the schedules in this newsletter are tentative and subject to change.

This Newsletter was prepared at San Jose State University by: *Dr. Stoyu I. Ivanov*, Gloria and Michael Chiang Investment Fellow, Professor of Finance and Director of the Center for Banking and Financial Services.

[SJSU Center for Banking and Financial Services](#)

### CBFS Mixer 10/06/2021



### 2021 Heritage Bank of Commerce CBFS Credit Analyst Certificate

CBFS, in collaboration with Heritage Bank of Commerce, offers a non-credit program that exposes students to financial and credit analysis, loan underwriting and approval.

The Credit Analyst Certificate is taught by Heritage Bank's managers and executives and is organized in four 90-minute sessions, with a final team-competition where the two best performing teams are rewarded with scholarships. In addition to the technical skills acquired in the program, students learn about careers in banking and benefit from valuable networking opportunities.

The students who participated in the program this year were: Zaid Laffta, Javier Alvarez Zavala, Kimberly Esparza, Alexander Haider, Hannah King, Harshil Bhavsar, Nick Nyssen, Andy Le, Amina Mamayeva, Tyler Filyau, Niko Kern, Sean Duncan, Amrick Dhillon and Thao Truong.

### 2021 Heritage Bank of Commerce Credit Analyst Certificate Final Competition

