

Feedback presentation

Josef Ďarmek | Banking & Finance | Prof. Fayyaz



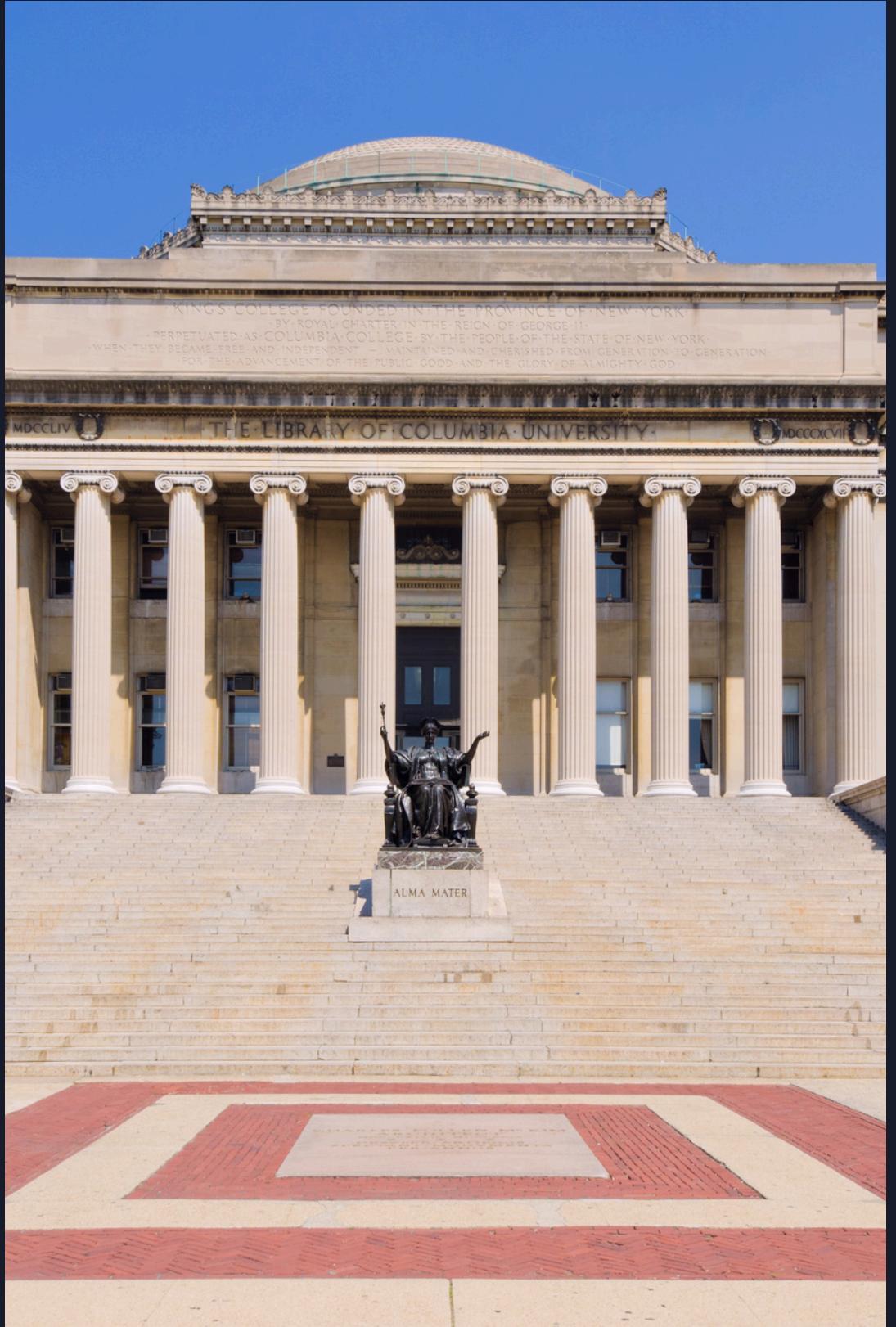


Table of Contents

- 01 Before the course**
- 02 Highlights**
- 03 Workshops**
- 04 Skills**
- 05 Project**

Before the course

- Before taking this course, my career goal was either becoming an entrepreneur or working in finance
- This is because both of these things are my passion and would like to pursue my career



Knowing other parts of finance & banking industry helps understand how things really work

Highlights

Industry visits

Visiting the Street



Mentors & Speaker

- My second favorite highlight from the industry visits and guest speakers were definitely Chuck Garcia (talking to someone from the industry really helps)
- He helped me figure out what things really matter, how to sort priorities and that hard work pays off



Career skills workshops



- In the career skills workshops I learnt what are the expectations of a job applicant for finance
- American work culture
- Also, that there are certain jobs I don't want to do
- Having some entrepreneurs present to us helped me a lot to realise what I really want to do, more on that later



Skills

- Throughout the course, I have grown/gained in the following skills:

Communication

Work efficiency

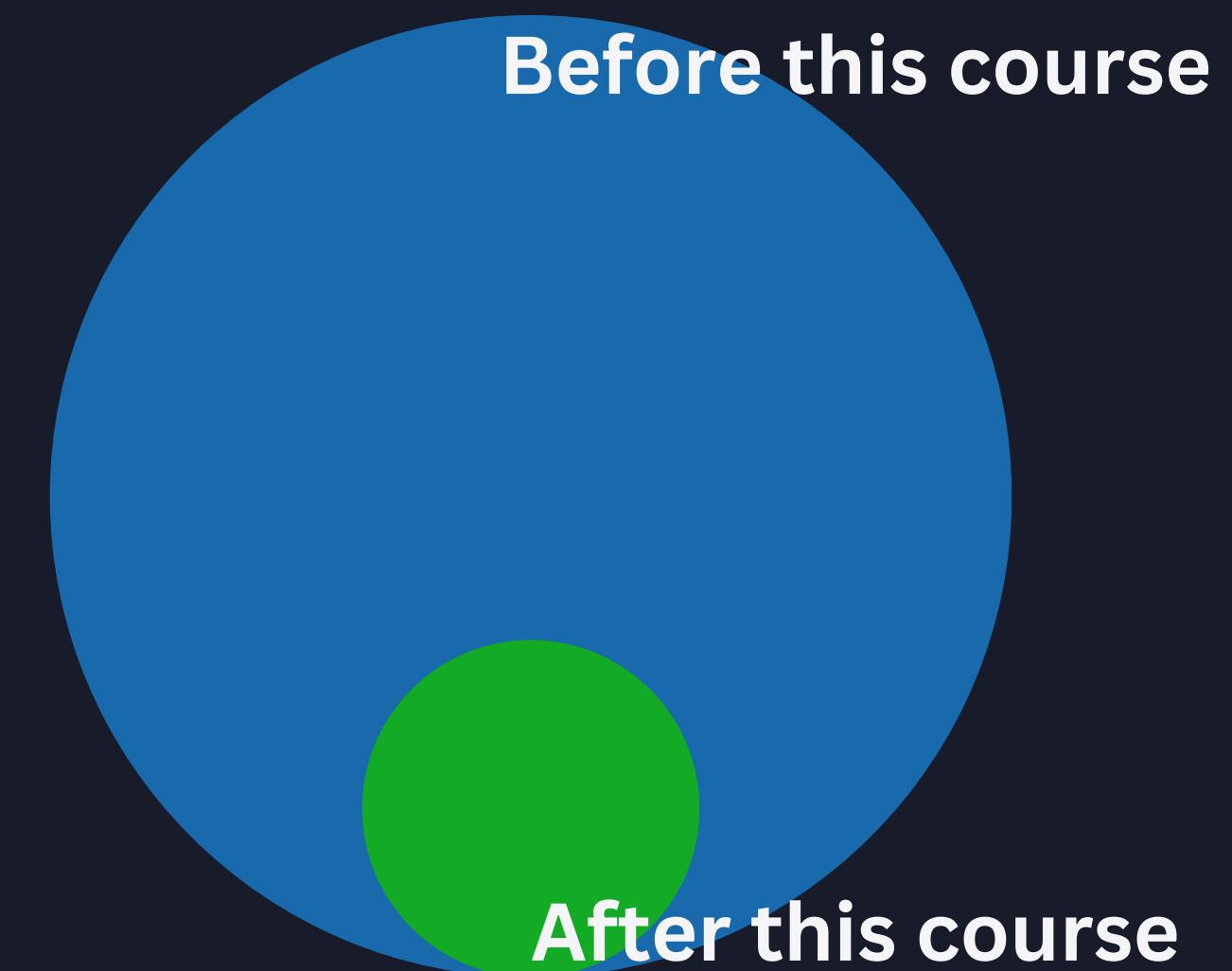
Creativity

Technical skills

After the course

- As previously mentioned, I realized some finance jobs are not that sexy as they appear
- Current goal would most likely still be becoming an entrepreneur, or fund manager

**Jobs in finance I
thought would suit me
before/after this course:**



Project

Topic: Role of Central Banks in Managing Economic Stability

1

Role of Central Banks in Managing Economic Stability

Josef Ďarmek
Prof. Fayyaz
Banking & Finance
07/11/2024

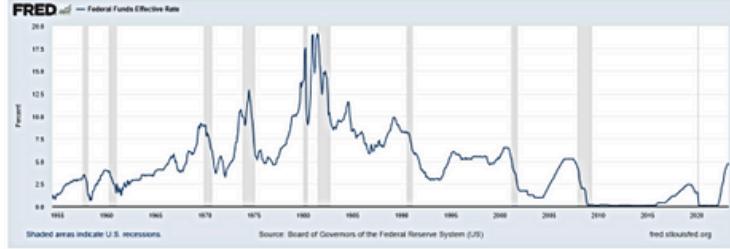
The central banks play an important role in the operation of economic stability through the management of interest rates and monetary policies, where they have to ensure that the financial market is very well regulated. Central bank actions have a lot of impact on commercial banks and the inflation targets, usually around 2%-3%.

Interest rates are strong tools that help manage the economy. Since interest rates go down, the cost of lending goes low, making it an encouragement for business investments and consumer spending. This is registered as economic growth.

In effect, when the economy is on an overdrive, raising interest rates increases borrowing costs, cools an overheating economy, and serves to regulate inflation. For instance, during the 2008 global financial crisis, the U.S. Federal Reserve and all central banks around the world lowered interest rates to almost zero levels with a view to stimulating economic activity; in doing so, they successfully averted deeper recessions. Central banks raised their interest rates to very high levels in the 1970s with a view to

2

controlling the high level of inflation then, in an effort to stop the spending that was fueling the economic expansion and pumping up the inflation rate.



FRED — Federal Funds Effective Rate

Percent

Source: Board of Governors of the Federal Reserve System (U.S.)

Shaded areas indicate U.S. recessions.

Source: Fred

Monetary policy can be defined as the act of controlling the money supply by the central bank in the economy to achieve certain macroeconomic goals, mainly to reduce inflation, create employment, and stabilize the economy. The major instruments include open market operations, discount rates, and reserve requirements. Open market operations are geared towards either buying or selling government securities for the purpose of influencing the quantity of money made available for lending. For instance, if securities are bought, more reserves will enter into the system. It encourages lending and investment. However, with the sale of securities, the opposite is achieved. The reserves are shuffled and removed to curb lending and spending.

The discount rate is the rate of interest to commercial banks, charged by central banks, and passed on to the clients. Moreover, the reserve requirement states the

Project

Resume

- Competitive advantage to have a resume at this age
- One can analyze his resume and find his weak areas

JOSEF ĎARMEK
<https://www.linkedin.com/in/josef-čížek-5457792a/>

+420 702 107 103
darmekjosef10@gmail.com

EDUCATION
Nový PORG – gymnasium a základní škola
Completed the entrance exams with the 100th percentile
Studying the 4-year program, including ICT subjects
Future IB study
Elementary school TGM Ruzyně
Graduated in 2023

Prague, Krč

SKILLS
Programming Languages: Python, SQL
Industry Knowledge: Public speaking, Presenting, Capital Markets, Cryptocurrency market, Data Analysis, Microeconomics, Economics, Financial Accounting, Financial Analysis, Marketing, Programming, DCF & DDM model knowledge, Research, Mentoring, Technical & Creative Writing
Tools and Technologies: Bloomberg, Seeking Alpha, Alpha Spread, Roic.ai, QuiverQuantitative, App Economy Insights, SimplyWallSt, Canva, justETE, Finviz, Google Suite, Jupyter Notebook, Market Watch, Microsoft Office (Excel, Outlook, PowerPoint, Word)

RELEVANT EXPERIENCE
Future Intern at J&T investiční společnost
Financial Analyst: Stocks, Bonds; learning other forms of investments
Prague, Karlin
Late August 2024

- Prepare official BUY/HOLD/SELL analysis on publicly traded companies or bonds for fund managers
- Present the reports for investors & large investment institution
- Support fund managers by providing opinions on investments based on alternative data

Nový PORG Investment Society (NPIS) Vice-president
Vice-president, manager of social media
Prague, Krč
Sep 2023 – Present

- Mentored by Czechia's Forbes 30under30 & fund manager Mojmir Zálesák
- Posted an interview with Czechia's richest man, Daniel Křetínský, that got over 600k views, across all social media
- Interviewed Ondřej Koběrský, investor, real estate fund manager, and owner of large Patreon account in terms of subscribers (\$100k+ revenue/month)
- Helping the NPIS president with managing 100+ people
- Posted tenths of posts on Instagram, LinkedIn, YouTube, TikTok; total combined post impressions: around 1m

International Investment Collaboration with Thomas Jefferson High School for Science Investment Club
Team Captain
Online
March 2024 – June 2024

- Managed a team of 4
- Did analysis on a publicly traded company called ASML
- The analysis is soon to be published on well-known investment websites

ACTIVITIES

Nový PORG Investment Society (NPIS) Vice-president
AP Microeconomics
Doing company/bond analysis ("managers summary" way) in my free time
Professional tennis player

February 2024 - Present
October 2023 – June 2024
September 2023 – Present
2014 – Present

Thank you!

