WMU International News
The Diether H. Haenicke Institute for Global Education

Summer 2013 Issue

In this issue
Focus on the
Haworth College of Business
Dear Friends,

In this summer issue of WMU International News we are featuring the global engagement efforts of the faculty, students and staff of Western Michigan University’s Haworth College of Business.

Under the direction of Dean Kay Palan, the college is a campus internationalization leader through a faculty dedicated to ensuring its graduates are real-world ready. The founding of a Global Business Center in spring of 2010 provided a focal point to support ongoing and expanded efforts to internationalize the curriculum, faculty and students through a broad range of opportunities, including research support, international internships, study abroad programs and scholarships, conferences, partnerships and a speaker series.

In this issue, we’ve included stories about new and expanded partnerships in China; the college’s Doing Business in China study abroad program led by Dr. Roger Tang, professor of accountancy and Upjohn Chair of Business Administration; Sawan Kapoor, a 2001 graduate of the college, who earned the title of CEO by the age of 30; the differences between Western and Islamic banking principles explained by Dr. Inayat Mangla, an internationally recognized expert on global financial markets; and, much more.

We appreciate your interest in Western Michigan University and the Haenicke Institute and we welcome your comments about WMU International News. Please write us at:
wmi-international@wmich.edu.

Best regards,

Bassam Harik
Vice Provost
Haenicke Institute for Global Education

We would love to hear about noteworthy accomplishments from our extremely talented WMU students, alumni, and friends: Share Your Story
Helping Business Broncos develop a global mindset and competencies in preparation for careers in an economically interdependent and highly networked business world is one of the main goals Dean Kay Palan and the faculty have set for graduates of Western Michigan University’s Haworth College of Business.

A global leader in business education, the college currently enrolls a diverse population of nearly 4,000 undergraduate students majoring in 16 specialized areas of business and 500 graduate students studying business administration (MBA) and accountancy (MSA). All undergraduate and graduate business students take required courses that focus on global business. The college is served by about 90 full-time and 30 part-time faculty, most of whom are actively conducting research in the United States and abroad.

As a continuing effort to broaden the college’s internationalization efforts and fulfill its mission of providing global engagement opportunities for students, Palan and Dr. Mike Tarn, chair of the Department of Business Information Systems, traveled to Asia last year to visit nine universities, including existing academic partners and to forge new partnerships.

“Our primary goal was to strengthen established relationships with some universities through formal agreements and to initiate new partnerships with other universities,” Palan said. “The purpose of these relationships is to further the globalization mission of the college by making it easier for international students to study business here, creating more opportunities for our students to study abroad, and forging cross-cultural research opportunities for our faculty.”

The trip resulted in four new memoranda of understanding and two undergraduate study agreements that Palan believes will lead to increased international student enrollment for the business college and new destinations for Business Broncos heading overseas to earn academic or internship credits. Visiting the campuses gave Tarn and Palan the opportunity to meet with administrators and faculty face-to-face and to closely review the courses and resources available to business students considering studying abroad in Asia.

“Quite a few of the schools we visited are highly ranked,” Palan said. “The Inner Mongolia University of Finance and Economics is an emerging university in Hohhot, Inner Mongolia—the fastest growing area in China. Sichuan University and Wuhan University are top-10 universities in China, and Southwestern University of Finance and Economics is the top university in business in west China. Dong-A University is a well-known private university in Busan, South Korea. National Chung Cheng University, in southern Taiwan, is a strong research university, whose...
College of Management is working toward AACSB accreditation.

Some of the schools Palan and Tarn visited are also interested in developing dual-degree or 2+2 programs as opportunities for their students to study abroad. In these programs, students typically complete two years of study at their home university before enrolling at WMU to complete their degree. “Having more international students in our college helps expose our primarily American student population to peers from different cultures, which in turn helps to stimulate dialogue on global business issues,” Palan said.

The college is continuing to reap the benefits of the trip with the development of new programs and implementation of agreements, as well as in welcoming faculty and administrators representing these partnerships to WMU. Palan said she will have a hard act to follow when it comes to serving as a host for these visits.

“The hospitality we received everywhere we went in Asia was incredible,” Palan said. “Our hosts tended to our every need and made us feel extremely welcome. We also enjoyed many opportunities to experience local cultures through tours to visit historical sites, cities, and museums, and to restaurants where we sampled traditional foods. My office and the college’s Global Business Center will continue to focus on these and similar efforts.”

Campuses visited during the Haworth College of Business Asia tour
- Inner Mongolia University of Finance and Economics
- Sichuan University
- Southwestern University of Finance and Economics
- Wuhan University
- Jianghan University
- Hubei University of Science and Technology
- Dong-A University
- National Chung Cheng University
- Center for American Education

Students have the choice of six departments in which to focus their studies:
- Accountancy
- Business Information Systems
- Finance and Commercial Law
- Management
- Marketing
- Military Science and Leadership
Few people who knew Sawan Kapoor when he was in high school would have guessed that he would someday be a very successful businessman, let alone earn the title of chief executive officer of an international business by the age of 30.

A 2001 graduate of Western Michigan University’s Haworth College of Business, Kapoor is now the CEO of India’s largest decorative lighting company, Kapoor Lighting, which has interests in manufacturing, exports, projects for the hotel, corporate and architect/interior design industry, product distribution through dealerships and a thriving trans-India retail footprint.

But he hasn’t always been so successful. Kapoor admits he was a mediocre, rebellious high school student—one who missed his first chance to graduate—part of which he attributes to misguided attitudes he developed while growing up in a well-to-do family, despite the best intentions of everyone around him.

“I had access to more money and good fortune than I deserved,” Kapoor said. “In my final year of high school at a prestigious school in New Delhi, I failed three of five classes and had to repeat the year. I wasn’t focused, and it wasn’t easy for my parents to get me into a new school. Looking back, it was one of the best things that happened to me. I lost a year, but I gained the spirit of results-oriented, hard work that is still part of me today.”

Once Kapoor made it through high school, and inspired by places he had visited with his family, he got the idea that he should study abroad for college. When he told his father he wanted to apply to colleges in the United States, his father said, “No way! I can solve your problems in India, but I can’t fly to the U.S. every time you have a problem.”

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At WMU, I made friends with a large and internationally diverse community. This included students, teachers, and the people working on campus. I was able to get focused, and the people I associated with on campus were all “doers,” not just “talkers.” That kind of company drove me to excel in everything I was doing.” Sawan Kapoor, class of 2001
By mere coincidence, Kapoor ran into WMU President John Dunn at the Kalamazoo "Dr. Gambino was the best teacher I have ever come across," truly interested I can call the Provost and get you in," Gambino told Kapoor’s interest in the major and made him an offer: “If you are Dr. Frank Gambino, the director of the program, learned about consumer package goods marketing, but by the time he returned A trip back to India at Christmas allowed Kapoor to see that we became very good friends,” Kapoor said. “I made friends with international student with brown skin and would need immigration and asked how I was doing; he was very courteous and polite and I Center later that day and President Floyd (WMU) came up to me and endure, and I was only watching it on TV. I went to the Bernhard and dignity of America—it was numbing and very difficult to watching reporters at Ground Zero interviewing disoriented people Then, 9/11 happened. “It was a great feeling to graduate the next day with a job in hand,” Kapoor said. “Daymon Worldwide was an excellent place to work. Kapoor enjoyed five productive years with the company and the surge of emotion for the sheer human loss, the hurt pride Then, 9/11 happened. “I started in the Davis Hall cafeteria having breakfast and watching TV when I saw the planes crash into the World Trade Center,” he said. "Something horrible had happened, but I did not grasp the magnitude of the moment. The aftermath that followed, watching reporters at Ground Zero interviewing disoriented people and the urge of emotion for the sheer human loss, the hurt pride and dignity of America—it was numbing and very difficult to endure, and I was only watching it on TV. I went to the Bernhard Center later that day and President Floyd (WMU) came up to me and asked how I was doing; he was very courteous and polite and I appreciated the gesture.” Every job offer was rescinded, Kapoor believes, because he was an international student with brown skin and would need immigration sponsorship to work in the U.S. “I started to think I would have to go home,” he said. Gambino stepped in again, helping Kapoor secure an interview with Daymon Worldwide Inc., a company that is responsible for private label retail products for more than 150 retailers in 22 countries. The hands-on nature of getting stuff done became my DNA, as it Kapoor said. “Daymon Worldwide was an excellent place to work. The hands-on nature of getting stuff done became my DNA, as it was a core value at the company.” Kapoor enjoyed five productive years with the company and the opportunity to move around the U.S., working in Rochester, New York, Grand Rapids, Mich., and San Francisco, Calif. He quickly moved from a business analyst role to managerial roles with progressive responsibilities. He racked up several notable accomplishments, including building the Safeway “O” Organics program, which generated $40 million in year one from 152 items, and a premium line of food products for Meijer, a Michigan-based grocery department store chain—products sold even today. “Launched in 2005, the Meijer Gold brand of ultra-premium products was the finest in terms of taste in the entire store and provided an unexpected surprise to the customer while ensuring superior profits for the retailer,” he said. “I remember touring Spain, France, Germany and the United Kingdom looking for the finest products with a sense of tradition that would delight the Meijer guest. And, of course, it was lots of fun traveling to Europe for a young executive.” In California, Kapoor worked in the Safeway Stores corporate office managing all business aspects of alcoholic beverages, among other categories. With the American wine country of Napa and Sonoma just half an hour away, learning more about wine became a passion. He was inspired to transition from food-based corporations to the wine business, leaving Daymon in 2006 to join Palm Bay, International, a New York-based company. His first Palm Bay role was to create financial and cultural change in what was a 30-year-old, quarter-billion-dollar company struggling to remain profitable. He quickly rose to vice president of enterprise planning and business development, where he was directly responsible for managing a budget in excess of $260 million, all purchasing, supply chain, human resources, information technology, business process design, enterprise reporting, and global business development. When Kapoor was just 30 years old, he was named CEO of Palm Bay’s new import and distribution business. Sutton and Maxwell, where he planned, developed, executed, and ran a new direct-to-retail beverage alcohol import and distribution business for company principals. Within two years, Sutton and Maxwell was operating in 11 states and generating $23 million in sales revenue at a staggering net margin of 28 percent. “The great thing at Palm Bay was that all the challenges were very workable because they were all people-related challenges,” he said. “I credit campus life and the interactions I experienced at WMU for helping me meet those challenges. It was at WMU that I learned American culture, sensibilities and values. My education propelled me from a $40,000 salary to seven figures in 10 short years. I was living my American dream.” Though Kapoor had become very comfortable living and working in the U.S., once his first child was born in 2009 he considered moving back to India. He and his wife decided it would be important for their children to grow up near close relatives, so they packed up and moved back to New Delhi. “While the weave of my fabric was American, the threads were from my homeland, India, and I knew it would be a good decision to return,” Kapoor said. The first six months back in India were incredibly tough on Kapoor, who experienced culture shock in reverse. He had gaps in his understanding of popular culture and he did not know the Indian ways of doing business. “I came back to India after so many years away and felt like I had joined the Army,” he said. “During those first few months, my personality was deconstructed down to nothing, just like a drill sergeant would do to cadets, and then India helped build me back up again, like a Marine. I started working at Kapoor Lighting, serving in various roles the first 1,000 days to get reacquainted with all the details of running a company in India.” The company is in the process of consolidating with Kapoor as its leader—the third generation to run the 65-year-old business founded in 1948 by his grandfather, Om Prakash Kapoor. He said the future looks “incredibly bright” and that he has no regrets about the pitfalls he encountered on his rise to the top of the corporate world. “I am thankful for every single experience I have had, which had to play out in this precise sequence for me to be where I am,” he said. “Every failure, every ‘no’ I ever heard, every disappointment, every rejection—all the negatives were working to help me come closer to being the masterpiece I was becoming. And while this process of continual improvement never ends for any of us, I am deeply thankful for the life I enjoy. It takes a village to raise a child, I had an excellent village around me from the foundation built by family and friends, to WMU, where I came into my own!” ■
Back in 1999 when China was the 5th largest economy in the world, Dr. Roger Tang, Upjohn Chair of Business Administration in Western Michigan University's Haworth College of Business, had the foresight to launch a study abroad program offering an inside look at an economy that had recently been opened up to foreign investment.

Twenty-eight students and faculty attended the first offering of Tang's program in July 1999—Doing Business in China—including Dr. Ali Metwalli, a colleague from the business college, who Tang frequently collaborated with on research about financial mergers and acquisitions.

"Before 1999, Haworth College of Business had some study abroad programs in Europe, South America and Australia, but never in China," said Tang, who joined the WMU faculty in 1988. "It was a good time to offer a program in China because it had become a global business partner offering lots of opportunities for foreign investment. Our students needed to learn about and see the country that was the 5th largest economy in the world at that time. It is now the 2nd largest economy."

The program offers a short-term international experience for MBA and undergraduate students majoring in business, economics, or Asian studies. Offered in cooperation with Shanghai Jiao Tong University and Beijing Jiao Tong University, the program includes seminars on business in China and United States-China relations, corporate visits, culture tours, and sightseeing. The 2013 program runs July 6 to July 19.

"We will visit with the U.S. Consul General in Beijing and attend a commercial officer's workshop," Tang said. "They deal with commerce and trade issues every day, so they know what they are talking about from a U.S. perspective. Before they go to Asia, most American students think the United States is the center of the universe. Then when they get to China they see that is not true."

Corporate visits to Chinese and U.S.-based companies and subsidiaries by program participants in 1999, 2001, 2006 and 2008 have included plant and office tours at Haworth Inc., Coca Cola, Johnson & Johnson, Upjohn/Pharmacia, Hewlett Packard and Eaton Corporation. The 2013 group will visit Haworth Asia Pacific, GE Aviation's joint venture in Shanghai, and several Chinese companies. "There are many opportunities for the students to be introduced to various aspects of doing business in China," he said.

Metwalli, a WMU professor of finance and commercial law, who began collaborating with Tang on research projects in 1999, said he was interested in attending the first offering of the Doing Business in China program to fill gaps in his knowledge base about the country and its rapidly expanding economy.

"I teach the global business class for the college at the Grand Rapids campus," said Metwalli, who joined the faculty in 1980. "Every student who comes through the MBA program there is required to take that class. Attending Roger's business program in China allowed me to match what I had been reading about and doing research on with a practical experience and to verify the theory and relate that in class."

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Of particular interest to Metwalli was seeing the many Chinese people who had started small businesses—a relatively new occurrence in 1999. “On the streets, people were starting to sell things on their own,” he said. “The van driver told us how he had started his own business to provide transportation to visitors. Considering I was in a communist country, that was fascinating to me. That confirmed the theory that if you modify the business environment in a country you can create a small-business mindset to help move the country from communism to socialism.”

The group also went on a day trip to Shenzhen, near Hong Kong, to tour a 40-square-mile development featuring an American-style city with homes and yards similar to those in the U.S. In a tour to Hong Kong, Metwalli was able to explore a modern Asian metropolis. “Hong Kong is a non-communistic region of China and one of the biggest investors in China,” he said. “I saw huge modern shopping centers and other businesses established in there. These are all lessons I still use in my classroom.”

Justin Littlefield, a 2007 graduate of WMU’s MBA program in finance, participated in the 2006 session of Doing Business in China. He said acquiring a hands-on, overseas international business experience added great value to his degree program and helped him gain perspective that is still useful in dealing with the international aspects of his current role as director of engineering at a large aerospace company.

“Dr. Tang’s program provides an opportunity to experience Chinese business and culture in a very realistic and fulfilling manner,” Littlefield said. “The itinerary was a very well-planned balance of business and culture—every minute of the day had purpose. We visited a wide range of operations—from major state-owned enterprises dealing with cargo cranes and steel, to familiar western companies that have a foothold in China such as GM, HP, and Haworth. Each site we visited provided essential information about their experience in China; some even shared detailed financial data with us. Student participants were also immersed in several cultural activities, such as experiencing the Great Wall, going to museums, enjoying Chinese acrobatic performances, and eating a wide variety of local foods. The trip culminated in the delivery of a research paper and presentation on a relevant topic—I chose to do my project on the mechanics of the Chinese real estate market.”

Tang works hard to secure grant funding for his program in order to award scholarships to help students finance the trip. Participants of the 2013 program will benefit from grants secured from sponsors and a $1,000 scholarship available for all students through the college’s Global Business Center. Read more about the Global Business Center in this article.

About Dr. Tang

Tang was born in China. His family moved to Burma when he was two years old, where he was raised and he graduated from a high school in Rangoon. When he was 17, he enrolled at National Taiwan University; after graduation, he worked in Taiwan for about five years.

Due to increasing opportunities to study overseas, Tang came to the United States to complete an MBA at Eastern New Mexico University, and then moved on to earn a Ph.D. from the University of Nebraska in 1977. His first professorship was at McGill University in Montreal, Canada, where Tang taught for three years, followed by an eight-year stint at the University of Calgary, serving as chair of the accounting program for the last two years. “Then, I began trying to find an America university to teach at so I could return to the U.S.,” he said. “I was happy to be offered an endowed chair professorship from WMU’s business college. In July, I will join WMU’s 25-year club—it has been quite a journey.”

For more than 30 years, transfer pricing and mergers and acquisitions in greater China, the Middle East, North America and the United Kingdom have attracted Tang’s interest. He has published six books and numerous articles on transfer pricing, accounting in developing countries, business chair professorships, and mergers and acquisitions. While on sabbatical in spring 2012, he spent three months conducting research at National Chung Cheng University in Taiwan and wrote two articles for Chinese journals. He also mentored some Chinese graduate students. “I enjoy writing for journals and working with Chinese academicians on both sides of the ocean,” he said.

Thirteen students—nine graduate and four undergraduate—comprise the group Tang will escort to China in July for the fifth session of Doing Business in China. He anticipates some will stay in touch as their career paths roll out, which often occurs, and they better understand the value of participating in the program.

“One former WMU student started up a business in China, got married, and is still living there,” Tang said. “It is so gratifying when you see cases like that and a student tells you, ‘this really changed my life’ and you see that it did.”
Internship nets national recognition for Croatian-born undergraduate

When Sara Simic’s parents carried her as a baby out of war-torn Croatia in the early 1990s, they never imagined their daughter would achieve national recognition in her new home—the United States—before she had graduated from college.

Building on the entrepreneurial spirit she learned watching her parents creating a new life for their family in Michigan and the very successful home-based dental supply business they launched, Simic, a senior in Western Michigan University’s Haworth College of Business, sought out a challenging internship in spring 2012 to fulfill a requirement of her degree program in Western Michigan University’s Haworth College of Business.

As part of her plan to double-major in food and consumer package goods marketing and integrated supply management, Simic landed a coveted three-month internship with Stryker Instrument, a Kalamazoo-based, global leader in medical supply. Her determination earned her unexpected recognition when she worked with a third-party company, to develop a sales enablement tool for Stryker’s neuro, spine, ear, nose and throat division, which includes 150 sales representatives. Sales enablement tools are designed to help sales staff gain easy access via the Internet or a smart phone to specific product information while meeting with prospective clients.

Stryker has a long-standing relationship with the Haworth College of Business and has always been a career destination for engaged, passionate and talented students from the college, says Dr. Sime Curkovic, director of WMU’s integrated supply management program.

“Sara fit that profile exactly,” Curkovic said. “She built strong and lasting relationships with her Stryker colleagues and worked with people who, like her, are driven to make a difference. Stryker has done an exceptional job of offering the tools, responsibility, guidance and freedom students need to succeed moving forward.”

To get her project off the ground, Simic sat down with about 20 employees from all departments in NSE (finance, consulting, R&D, product managers, etc) regarding what they would like to see in the tool. She then worked closely with a Chicago-based software company and painstakingly designed the product from the ground up. Her ideas first materialized as sketches on paper of what a home page would look like. Menus appeared; tabs took form. “I presented that to a few people and they liked it,” says Simic, a graduate of Lake Orion High School. “I went to the third-party’s headquarters in Chicago and told them, ‘This is what I want.’ A few months later, after a lot of hard work, I made it come to life. It came to life exactly how I drew it.”

To test her ideas, she presented the tool in August 2012 to sales reps from across the country at Stryker’s mid-year meeting, the halfway point before the company’s national sales meeting. She gave reps a teaser of what was to come. They were excited. Then she formed a smaller ‘beta’ group to gather constructive feedback to improve her design before launching the tool. About 30 people in the sales force volunteered, helping Simic fine tune her ideas over the next four months. “I really worked closely with them,” she says. “They gave me good feedback on what I needed to add, certain types of videos and other suggestions.”

Another consideration for Simic was regulatory compliance; she had to make sure every aspect of the tool met the letter of the law. Each sales representative needed their own user name and unhampered access in time for the company’s national sales meeting in January 2013 in Scottsdale, Ariz., so they could follow along on their iPads during her presentation. “I was thrilled to see the reactions of the sales force and the vice presidents and managers who also attended my session—more than 130 people,” Simic said. “They said that they’ve never seen an intern do so much work and have such an impact on a company. So that was really great to hear. I couldn’t be happier about my experience interning at Stryker.”

Simic started the full-time project in May 2012. When she wasn’t close to completing the project within the anticipated three-month timeframe, the company let Simic stay on as a part-time contractor to see the project through to launch. She continued to work on it 20 hours a week while attending WMU full time over the 2012-13 academic year.

“The site I developed provides a one-stop shop for pretty much everything a sales rep might need to make a sale,” she said. “They can search for a brochure, look up information, create a presentation kit for a particular client, or brush up on their anatomy or clinical knowledge. It was quite a challenge at first, because I didn’t know anything about the business to begin with—it was a big learning experience.”

Simic continued working at Stryker until May 1, 2013, when she moved, temporarily, to Los Angeles, Calif. for a six-month, co-op position at Johnson & Johnson, working in the supply chain field. She said study abroad experiences she gained at WMU have given her the confidence to work in corporations that are conducting business globally. Simic participated in two, short-term WMU business abroad programs: Global Business in Thailand and Japan in summer 2011; and Business Down Under (Australia) in summer 2012. “I want to work for an international corporation for my career, which is one of the reasons it was important for me to study abroad,” Simic said.

She plans to return to the campus she was drawn to based on word-of-mouth recommendations for the spring 2014 semester and graduate in April, 2014. “I chose WMU because I heard that the business college had a very special marketing department,” said Simic, who plans to eventually earn a master’s of business administration. “The program offers a great way to dig deep, which I heard about in high school from people who came to WMU and were doing well. I love the campus, and I feel more at home at WMU than I would expect to feel at a school like Michigan State. I look forward to working in the global business world and moving up the ranks as fast and as far as possible.”
Complexities of global banking and finance unraveled by business professor from Pakistan

Captivated by the economic culture he encountered in the mid-1970s while studying in the United States as a Fulbright Scholar, Dr. Inayat U. Mangla, a native of Lahore, Pakistan, joined Western Michigan University’s faculty in 1985 and has become an internationally recognized expert on global financial markets.

After earning his Ph.D. at Michigan State University in 1977, Mangla returned to Pakistan to teach at Quaid-i-Azam University, Islamabad. Three years into that position, Mangla became concerned about the ideological direction QAU was being pointed to by the then Chancellor of QAU and the President of Pakistan ‘General Zia-Ul-Haq’ a military dictator. So, he resigned and moved to Toronto, Canada. He taught business economics there for a few years at York University, before moving his family to Kalamazoo in 1985 to become an assistant professor of finance at WMU’s Haworth College of Business.

Over the course of his nearly 30-year career at WMU, Mangla has been the recipient of three Fulbright awards, one of which took him back to Pakistan in 2010 to conduct research on Islamic finance, banking and financial markets in emerging countries. He spent one semester as a visiting professor and Senior Fulbright Fellow at the Lahore School of Economics and presented several seminars, including one titled, “Islamic Banking and Finance.” Mangla’s proposal was originally awarded funding for July 2001—an offer which was retracted in the aftermath of 9/11, and he instead spent his sabbatical in Dubai, UAE.

“Pakistan was a wonderful country in the 1960s and early 1970s and a close ally of the U.S.,” Mangla said. “It was typical to have 50 to 60 Fulbright scholars from Pakistan come to the U.S. each year. When Zulfikar Ali Bhutto was in power, he forged relationships with China, and relations with the U.S. began to deteriorate; relations have been on and off ever since. Nevertheless, Pakistan played a bridging role in the famous, secret visit of President Nixon to Beijing in 1973. I was interested in going back to Pakistan because it was strategically important to the U.S. and I believed the U.S. had two options about how to proceed—ignore Pakistan, or use every opportunity available to keep delivering the sermon about the positive aspects of democracy and western values.”

Mangla has made five visits to Pakistan on behalf of the University, often leading a delegation of faculty and administrators interested in establishing new research and educational partners. In 2000, Mangla led a seven-member delegation that included WMU’s provost at the time, Dr. Timothy Light, on a visit that resulted in the development of a twinning program in collaboration with the University of Lahore. “We welcomed the first group of nearly 40 Pakistani students to WMU’s campus in fall 2001,” he said. “The program was very successful through 2005, when it was suspended due to complications caused by the wars in the Middle East.”

An avid researcher, Mangla has already presented five papers in 2012-2013. He has published more than 45 articles in various journals, including the “Journal of Asia-Pacific Business,” “Financial Analysts Journal,” “Journal of Financial Strategic Decisions,” “Journal of Applied Economics,” and “Pakistan Development Review.” His principal teaching areas are financial markets, quantitative finance, capital markets, and financial management. His role in the famous, secret visit of President Nixon to Beijing in 1973. I was interested in going back to Pakistan because it was strategically important to the U.S. and I believed the U.S. had two options about how to proceed—ignore Pakistan, or use every opportunity available to keep delivering the sermon about the positive aspects of democracy and western values.”

Mangla is also carefully examining the resurgence of Islamic banking and financial principals that has taken place over the last 40 years. He said those principals contrast sharply with conventional Western banking principals and they are essential to understand because Muslims represent one-third of the world’s population of approximately 6.8 billion people. In March 2013, he presented a paper on this topic at the Academy of Finance conference in Chicago titled, “Islamic Banking and Finance Revisited after Forty Years. Some Global Challenges.”

“It is misleading and financial institutions pay out interest on deposits and collect interest on loans based on a pre-determined rate of return,” he said. “That contrasts greatly with the Islamic banking and finance model, which operates more like the stock market or a mutual fund, where profits and losses are shared. Islam prohibits a guaranteed rate of return for investments. Islamic banking and finance is now a $1 trillion industry. Publications like The “Economist” and “Standard and Poor” forecast that to grow to $4 trillion by 2020.”

Several major western banks have jumped on board to attract their business.”

A recipient of research awards from the Haworth College of Business, Mangla plans to scale back his teaching load to half-time beginning in the fall 2014 semester and to retire as professor or emeritus in 2016. Until then, he plans to remain an active researcher who translates his findings into real-world material that he can present in the classroom.

“I live in the real world studying financial, economic, social issues, and political economy problems—the areas that affect all of us day by day,” Mangla said. “For the last 12 years, the global economy has been struggling with these kinds of challenges, a task which requires stamina and sustained efforts. I am always looking for solutions through my teaching and my research.”

His most recent article, “Extreme Loss in Financial Turbulence—Evidence from the Global Financial Crisis,” was published in the May 2013 issue of Managerial Finance.
Her name is Qi Qi, both first and last names being exactly the same. But it’s pronounced “Chi-Chi,” just like World Golf Hall of famer, Juan “Chi-Chi” Rodriguez.

“I get asked about my name a lot,” Qi said. “It is a very common Chinese practice to have a first name that is the same as your family name.”

Hailing from China’s Sichuan Province, nestled just south of the country’s geographical center, Qi is proud of her upbringing in the capital city of Chengdu, which is also the home of the Panda bear. She describes the environment and climate there as “distinguished,” with its four, clear-cut seasons of a long and warm spring, a short, sultry summer, a cool, rainy autumn, topped off with a cold and foggy winter.

“And, the food at home is really, really delicious,” Qi said. “Some of my favorites are Shui Zhu Yu (fish filets in hot chili oil), Zhong Shui Jiao (dumplings) and Huoguo (hot pot). They are all very spicy.”

Qi initially enrolled in 2010 in WMU’s Center for English Language and Culture for International Students to study English as a Second Language as a first step toward earning a bachelor’s and master’s degree in accounting. Work experience she gained in China helped to focus her career path and to solidify plans to attend a university in the United States because of the strong business relationship between both countries.

“I worked in sales and marketing with a real estate company in China,” said Qi, who earned a manager position in just three years on the job. “I was very interested in investment analysis, as in how much it costs to buy and build on the land, what kind of products we should design to satisfy market requirements, and the potential for profits earned. I also learned that I really enjoy working with numbers on spreadsheets. The market was booming in China for about five years or so and I was really busy, but I always held on to my dream of studying in the United States since I was a teenage girl.”

And, it’s a good thing she held onto that dream. Just as the market collapsed in the U.S. in 2007 to 2008, Qi said China experienced similar issues in the real estate market.

“During the 2008 global economic crisis, the Chinese real estate market was sluggish, and we experienced reduced sales on both properties purchased for primary residences and for investment,” Qi said. “Nonetheless, the market prices were still high and stable during that time. This is a characteristic circumstance in a centrally controlled government market—the relationship of supply and demand does not have the same impact on the Chinese market as it does in the U.S. That’s when I realized it was a good time to pursue my dream of studying abroad.”

Qi learned about WMU from a friend who worked at a recruiting agency in China for study abroad programs. She then did more online research to learn more about WMU, Kalamazoo, and Michigan, and she decided that the school, location and climate appealed to her.

“I liked how green everything looked in the summer photos, the beauty of the fall colors, and that there were lots of outdoor activities available,” Qi said. “Additionally, the location of WMU, is another factor
that appealed to me. Kalamazoo is centrally located between two large cities—Detroit and Chicago—one is a U.S. industrial center and the other is a financial center. I’ve learned that living in a smaller city, like Kalamazoo, has one distinct advantage—the people are really friendly here.”

Qi gives her parents a lot of credit for her motivation to gain a college education in the United States. They stressed the importance of getting a quality education, along with seeking ways to grow as a human being. “Education is really important for a person and it’s a lifelong process,” she remembered them saying to her constantly. “Not only because you are able to gain life skills or get a good-paying job through education, but they said it will also enrich your intrinsic refinement and spiritual life.”

She remembers that parental push gearing up in her grade-school years in their hopes that Qi could earn something that was not available to her parents—a college degree. They missed that opportunity as young adults during China’s 10-year Cultural Revolution, which took place from 1966 to 1976, under President Mao Zedong. “During that time, the economy and society in China pretty much froze in place,” Qi said. “People didn’t go to work and the factories and schools were closed.”

Making the move abroad to attend WMU came with some anticipated and unanticipated challenges for Qi, with the most major challenge being the language barrier. She arrived in the U.S. with 10 years of English experience and education, but it mainly consisted of British textbook English, which differs somewhat in pronunciation and grammar from U.S.-style English. “I thought my English skills were good enough before I got here, but once I was on the ground, I was stunned,” she said. “American English sounded different than I thought it would—people spoke so fast it was difficult to catch on for a while. I am sure I had a blank stare on my face sometimes when I first communicated with people.”

She quickly got on the fast track to improving her language and academic skills through WMU’s English immersion program, CELCIS, as well as learning vital classroom and study techniques. “CELCIS instructors taught us how to efficiently read a book and to make our own summaries, because as I found out, we have to do a lot of reading as a university student,” she said. “I also learned how to pay close attention, to listen for key words, and how to take effective notes during lectures. Some professors don’t offer many printed course materials, so good English listening skills are essential for taking good notes—the key to success in any class. Learning this early on in CELCIS has been significantly valuable to my studies and in my personal life.”

Qi believes all her hard work is paying off. Her studies at WMU, as well as working on campus as an accounting assistant, have helped Qi advance her professional skills, improve her English, adapt to American culture, deal with stress, embrace teamwork, and have broadened her perspectives. “Before I came to the U.S., I was afraid of stress and facing challenges, plus my thinking style was narrow—on the micro level,” said Qi, who was especially interested in gaining English fluency because of the strong business connections between the U.S. and China.

Her successful completion of the CELCIS program laid the groundwork for Qi to enroll as a University student in fall 2011 to pursue a bachelor’s degree in accounting. She plans to earn that degree in 2014 and begin WMU’s master’s degree program in accounting in fall 2014. “To reach the level of Certified Public Accountant is my next goal, and a Master of Science in Accountancy will help me accelerate achievement of my long-term career goal of being a professional accountant,” she said.

Qi has fully embraced life in the U.S. and offers this advice for students who might be considering a similar academic journey. “If you are thinking about studying abroad in the U.S., study American English as much as possible before you enroll because that will help you adapt to the culture sooner,” Qi said. “Secondly, work on your independent living skills—you will get homesick, be stressed, and sometimes be disappointed—so be prepared to deal with that. Engage in campus activities with American students as much as possible. In my experience, they welcome the opportunity to meet international students because they want to learn all about different cultures.”
When Tushar Gadhok arrived in fall 2012 from New Delhi, India at Western Michigan University as a junior, he took his motto “One life … Make it large!” directly to heart.

“I wanted to move out of my parent’s home and head out on my own way in life,” said Gadhok, who is currently a senior majoring in food and consumer package goods marketing in the Haworth College of Business. “I was kind of like a newborn lamb going out of the field into the forest.”

During his freshman year at Christ University in Bangalore, India, the ambitious student researched the possibility of earning academic credit toward a bachelor’s degree at a university in the United States. He discovered what he calls a “golden opportunity” to move totally out of his comfort zone by studying abroad through WMU’s Transnational Education, or twinning, program offered in collaboration with Christ University since 1997.

“I’m very outgoing and I like meeting new people,” Gadhok said. “It helped that I knew English well because I have been learning and conversing since a very young age. Eventually, I got to the point that I was speaking English much better than my mother language of Hindi. I also speak Punjabi, along with a little sprinkling of French.”

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As he explored the twinning program further, he discovered that the requirements for admission to WMU were tougher than most schools, which attracted the highly motivated student. “I needed a minimum of C in every subject and a 2.5 GPA to qualify for admission into WMU’s program,” he said. “Many universities in other countries only required a D grade in all subjects. I figured, why not go for the best that the twinning program has to offer?”

In addition to his studies, Gadhok is also involved in two business fraternities—Delta Sigma Pi, ranked in the Top 5 business fraternities in U.S., and the Sigma Phi Omega, which is a food marketing fraternity. Both hold weekly meetings for what he refers to as “like-minded business people.”

Gadhok also keeps busy as a member of the Haworth College of Business’ Student Leadership Advisory Board. Membership is open only to business students who’ve attained a minimum 3.0 GPA. Since joining the board in February 2013, he’s had his hand in a number of events and activities, including volunteering at WMU’s Career Day and the business college’s Senior Send-off. He believes these experiences are helping to groom him for professional life after graduation.

The independence Gadhok enjoys at WMU also makes college life a bit more challenging here than it would have been for him in India, where his family would have likely helped him keep a roof over his head and be well fed.

“For many college students in India, you don’t have to worry about money for groceries and other expenditures because your parents will always take care of that for you,” said Gadhok, who lives in an apartment off campus. “I have a roommate and I have to help clean and do the grocery shopping. In India, it isn’t easy for people to get into college, though there’s a college on just about every corner. But, the better your grades are and the better off your
family is financially, the better your chances of attending a good quality university.”

When asked why he is focusing on food marketing, his answer is simple: “I like food and food is everywhere,” said Gadhok, who plans to graduate with his bachelor’s degree in food and consumer package goods marketing. “The major gives you a vital array of scope in the marketing field, including merchandising, retail and sales knowledge that translates into any business setting. The food and consumer package goods sector is the largest in the world. An important lesson Gadhok has learned at WMU is how to strike a balance between studying and relaxing. He said he has learned much from meeting new people and trying new activities when he’s not busy with course work. He plans to apply all the experiences he gains at WMU toward securing a satisfying career in the food marketing world.

“Preparing for a career is like playing a game of chess, he said. “You try to anticipate every possible outcome, and if there is even a possibility for something to go after and I think I can do it, I go for it!”

Kalamazoo’s small-town charm suits Gadhok well even though he was raised in a large city. He admits living in the area in winter has challenges he’s not familiar with—bitter cold weather and snow. One day, when the mercury fell into the single digits, he had to send them a picture of the current temperature as it was appearing on his phone to prove it.

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It was zero degrees Fahrenheit outdoors, or minus 18 Celsius,” he said, with a laugh. “My parents asked me how the weather was, and when I told them it was minus 18, they couldn’t believe it. They said ‘What? Are you sure that there’s a minus sign next to the temperature?’ I had to send them a picture of the current temperature as it was appearing on my phone to prove it.

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Morrison came to WMU from the blue-collar hockey-loving town of Lloydminster, Canada, which is located on the border of Alberta and Saskatchewan Provinces. While his two sisters engaged in dance lessons, Morrison frequented the ice rinks on a daily basis.

“I started going to the rink just for fun—just for something to do,” Morrison said. “My dad used to be a referee for the Lloydminster Bobcats hockey team, so I’ll go to the rink with him, watch him work, and then he would let me go out onto the rink after the game.”

Morrison’s daily dedication later paid off when he earned a position on the highly revered Broncos Hockey team during his freshman year, while majoring in business. Although he’s lived in Michigan for a little while now, he said he’s not yet a fan of the Detroit Red Wings. “I’m still an (Edmonton) Oilers fan,” Morrison admitted with a laugh.

During the season, which ended March 16, Morrison joined his team daily on the ice at WMU’s Lawson Ice Arena, drilling hard for up to three hours.

“It’s tough to be a student athlete with the practice schedule we have, but I like it a lot, anyway,” he said. “I usually work out with my teammates beginning at 8 in the morning, go to class, then hit the rink for at least three hours. You squeeze in a few naps in between when you can—you make it work.”

Morrison also gives the Kalamazoo area a thumbs up for providing many opportunities to indulge in his side interests—golfing and fishing.

“I like it here in the summer, although at other times, the weather can be kind of crazy,” he said, with a grin. “One minute you’re wearing your shorts; the next, you’re wearing a parka.”

His plans for the future are simple. Graduate in 2016 with a bachelor’s degree in business management or marketing and see how for his love of hockey may take him. “It’s been a good ride so far,” he said. “Soon, I’ll see where it’s going in the future.”
T ravis Howard, a senior majoring in global and international studies, has his sights set on a career working for the United States government in China. If that doesn’t pan out, he plans to utilize his minors in international business and Chinese to land a job working for an American company doing business in China. He describes the degree path he has set for himself at Western Michigan University as “failsafe.”

A 2009 graduate of Rockford High School in Rockford, Michigan, Howard became interested in enrolling at WMU when he came across information about the University’s global and international studies program.

“I was not a big fan of school, so I started out at a community college,” Howard said. “Then I discovered WMU’s global studies major online. I have always been interested in politics and global topics. This major allows you to focus on what you are most interested in studying. I added the international business and Chinese language minors shortly after transferring to WMU in fall 2011.”

A push to study abroad came from Dr. Thomas “K” Kostrzewa, a GIS professor, who after Howard had completed the lower level requirements of the major and visited Kostrzewa’s office for an advising session.

“I wanted to enroll in the major’s capstone course and Dr. K told me I could right after I studied abroad,” he said. “He planted the seed—I would have never thought of studying abroad. I had traveled to the Caribbean and to Mexico and thought I had a good view of the world, but I realized I knew nothing once I was in China.”

Kostrzewa encouraged him to look into studying at Beijing Language and Culture University—a longtime institutional partner of WMU. Howard took the language immersion component of studying abroad to the extreme, focusing his 14-credit-hour enrollment on Chinese language classes.

“I arrived in Beijing able to say hello, goodbye and thank you,” he said. “By the end of the semester I was able to have a basic conversation in Chinese. And, I didn’t get to know just Chinese people; I studied with people from dozens of countries and had the opportunity to learn about so many other cultures. At first I thought I would miss WMU and home, but the community is so tight at BLCU and I made some really good friends, then I didn’t want to leave them. That is one of the coolest things about going to BLCU.”

Living in China also gave Howard the opportunity to get a first-hand look at how business is conducted at a variety of levels in the world’s second-largest economy—experiences he believes will bolster his resume. It also sparked a good idea for a thesis project for the GIS capstone course, which he completed in the spring 2013 semester, working with Dr. Michelle Metro-Roland, assistant director of the program.

“I did research on a very large east-west gas line project in China,” he said. “It is a very politically charged project that is part of the country’s stimulus plan to build a natural gas infrastructure. I looked at how one of the largest infrastructure projects in China affects social, environmental and international aspects of their culture.”

Howard plans to wrap up his bachelor’s degree work and graduate from WMU in December 2013. “Enrolling at WMU beat all my expectations and changed my life,” he said. “I now have a much better understanding of the world.”
In collaboration with the Haenicke Institute for Global Education, the college provides a wide variety of study abroad options for Business Broncos. Scholarships are available to undergraduate and graduate students through the Haworth College of Business Study Abroad Scholarship, the Haenicke Institute for Global Education Scholarship for Study Abroad, and other sources.

**Short-term Programs**

**Offered in the 2013 summer I semester**

- **Business Leaders “Down Under” in Australia**
  Faculty Director: Dr. Bret Wagner

- **German Business and Culture**
  Faculty Director: Dr. Jim Eckert

- **Global Business in Thailand and Japan**
  Faculty Director: Dr. Duke Leinggibul

**Offered in the 2013 summer II semester**

- **Doing Business in China**
  Faculty Director: Dr. Roger Tang

**Semester-long or academic year programs**

- **CIMBA Program, Italy**
  Faculty Director: Dr. Steve Newell for more information

- **Hogeschool Utrecht—Utrecht, the Netherlands**
  Faculty Director: Dr. Bret Wagner

- **Novancia—Paris, France**
  Faculty Director: Dr. Steve Newell

- **Swinburne University—Melbourne, Australia**
  Faculty Director: Dr. Bret Wagner

- **University of Cantabria—Santander, Spain**
  Faculty Director: Dr. Bret Wagner

- **Rikkyo University—Tokyo, Japan**
  Faculty Director: Dr. Steve Newell

- **Paderborn University—Paderborn, Germany**
  Faculty Director: Dr. Jim Eckert

- **University of Cape Town—Cape Town, South Africa**
  Faculty Director: Dr. Stacey Fitzsimmons
Support WMU's global engagement efforts through a donation to the Haenicke Institute for Global Education:

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