

Opinion **MBA blog**

## P2P: purpose to perseverance

Monica Dee, Chinese University of Hong Kong AUGUST 5, 2015

---

In the past, my years of professional experience lies within the large multinational banking corporations. So it was a very big change for me this summer, when I began my internship at a start-up in Hong Kong at the beginning of July.

My internship is with [Monexo](#) (see photo below), which is a financial technology company, or more commonly known nowadays as a fintech. The startup has created a peer-to-peer lending marketplace here in Hong Kong. It is a fairly young enterprise as of now, but it is actively growing, and overall, I truly believe it has huge potential to go far in this industry. So far, I really feel that my time spent here has been a very unique, and nonetheless, very worthwhile learning experience.



I only have a couple of weeks left in Hong Kong before I travel to the United States for my exchange programme at the [Fuqua School of Business in Duke University](#), something I am extremely excited about and will certainly share more on this in my next blog posts.

For now, my point in bringing this up is to show how much limited time I have here in Hong Kong for a great summer internship experience. Prior to joining Monexo, I had a tough time seeking “the right internship”, primarily due to this time constraint – I had to leave Hong Kong by mid-August.

I had a goal of working on something this summer that could create significant impact even with the very limited amount of time I have, and at the same time, provide me with as much practical knowledge and professional experience as possible. With that in mind, I strongly feel that this

internship with a start-up has so far been satisfying that requirement, and was therefore a great decision.

From the first day of the internship, I started contributing to the business right away. Thinking about my previous work experience and the “first days of work” that I had, I remember how the companies took time to carry out the onboarding process and train me before I actually started to fully contribute and make an impact.

As a small group, roles and responsibilities are not as compartmentalised and the organisational structure is not hierarchical as with large corporations. Here, I do not simply focus on one particular function, but rather I was given a role which requires me to become knowledgeable and experienced in different areas of the business. For instance, I need to do a combination of strategy, marketing, and finance in order to achieve my objectives and possibly propose a new product for the enterprise. Therefore, I get to learn so many different aspects of the business all at once.

Furthermore, I also enjoy working very closely with all members of the team, even interacting directly with the chief executive and co-founders on a daily basis. I believe this gives me the opportunity to create more influence and impact on key business strategies and management decisions. As a result, it provides me with that sense of accomplishment and fulfillment.

Other significant elements I came across during the internship are the flexibility and autonomy that the work environment provides. At the beginning, this experience was honestly something that I was quite uncomfortable with, as I was not sure if it was fine for me to go ahead and do things my way.

In the past, I was exposed to a work setting where particular tasks must be accomplished using specific ways which are already established within the company or functional department.

At the start-up, I eventually eased into its working style, and in fact, I am working well under this sense of freedom to approach matters in different angles and to work towards achieving my objectives with a high level of independence, innovation and initiative. I actually enjoy this type of creativity-driven and high-energy atmosphere, and this for me is an important realisation in my consideration for future endeavours.

I am confident that my time at the start-up has been extremely valuable, and not to mention, an eye-opening experience for me. I can say for sure that my summer, although very hectic along with MBA coursework as well, has been a very rewarding one.

[Copyright](#) The Financial Times Limited 2018. All rights reserved.

**Latest on MBA**

---