

# HKBN x J.P. Morgan Exchange Day

## Learning Insights

*by HKBN Co-Owners of the Future  
Summer Interns 2017*

# Content

<b><u>Event Details</u></b> .....	P.1
<b><u>Activity Highlights</u></b> .....	P.2-3
<b><u>Learning Insights from HKBN Summer Interns 2017</u></b>	
<b>Geovanny Lay (Hong Kong Polytechnic University)</b> .....	P.4
<b>Dominic Cheung (Hong Kong Baptist University)</b> .....	P.5
<b>Teresa Wong (Newcastle University)</b> .....	P.6
<b>Lynette Li (City university of Hong Kong)</b> .....	P.7
<b>Kathy Lee (Durham University)</b> .....	P.8
<b>Jinseo Koo (Hanyang University)</b> .....	P.9
<b>Anna Lai (The Chinese University of Hong Kong)</b> .....	P.10
<b>Shun Kong Cheung (University of Toronto)</b> .....	P.11
<b>Nawaj Sharif (University of Hong Kong)</b> .....	P.12
<b>Dustin Cheng (University of Oxford)</b> .....	P.13
<b>Phipson Lee (University of California, Los Angeles)</b> .....	P.14
<b>Joannie Yuen (University of Toronto)</b> .....	P.15
<b>Kate Mok (University of California, Berkeley)</b> .....	P.16
<b>Bonnie Young (University of Toronto)</b> .....	P.17

# Event Details

## Event 1: J.P. Morgan Visit

**Date and Time: July 14<sup>th</sup>, 2017 (Friday) afternoon**

**Venue: J.P. Morgan Hong Kong Office**

## Event 2: “CXOs of the Future and Present Mixer” hosted by NiQ

**Date and Time: July 14<sup>th</sup>, 2017 (Friday) night**

**Venue: NiQ’s House**

## Events Highlight:

The business case social enterprise competition held during J.P. Morgan’s office visit, as well as the ‘Mixer Night’ both presented opportunities for us interns not only to push past our comfort zones, but also to discuss business solutions and design thinking on a corporate level.

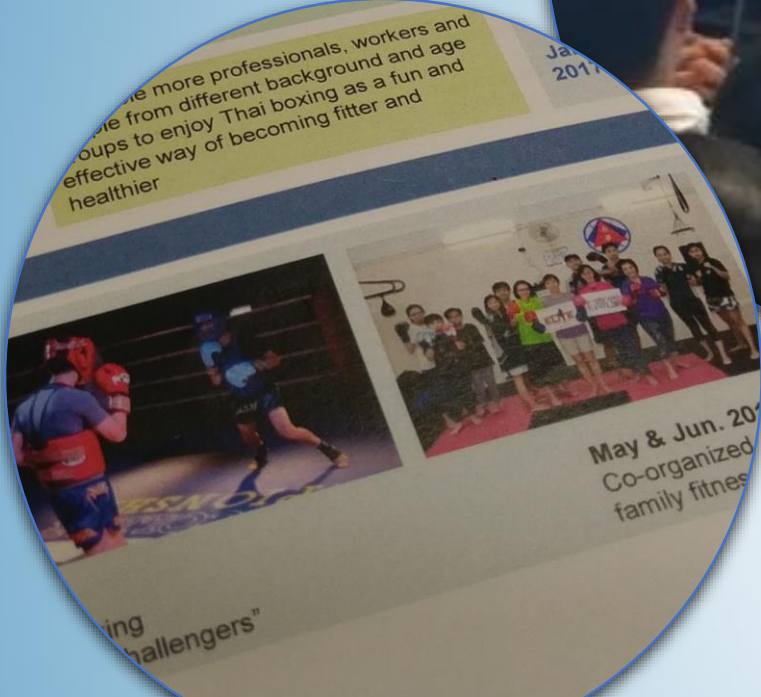
From the teamwork the interns demonstrated with fellow Microsoft and J.P. Morgan interns during the business case competition, to the composure they exhibited when engaging in conversations with corporate executives at the ‘Mixer Night’, the interns showed their insatiable curiosity and hunger for knowledge by asking thoughtful questions and engaging businesses with their own research and suggestions. Their inquisitive, risk-taking mindset propelled them to greater heights, and is something worth noting as they continue to grow and strive for excellence.

# Activity Highlights

**Mr. Yaniv Ghitis (Executive Director, J.P. Morgan) shares opening remarks to the interns**



**NiQ (COO & Co-Owner, HKBN) and Nicholas Aguzin (also known as Gucho, Chairman and CEO of Asia Pacific, J.P. Morgan) share their insights regarding ongoing business challenges**



**Social enterprise Thai Boxing & Fitness, explains the philanthropic purpose behind aiding the impoverished through athletics**



**Social enterprise Urban Springs, details its ground-breaking approach to recycle water sustainably**

# Activity Highlights



**Interns discuss and analyze alternative solutions for the hot water system used by Urban Spring**



**Interns present their ideas to the social enterprises**

# Geovanny Lay

(Hong Kong Polytechnic University)

## Talent & Organization Development



### Dare to be different

Personally, I think the key takeaway from the fireside chat session between Gucho (Chairman and CEO, J.P. Morgan Asia Pacific) and NiQ (COO & Co-Owner, HKBN) is 'dare to be different'. Mr. Gucho shared his story on how he proposed his idea to the board and everyone raises objection against him in an instant. Instead of giving up, he ventured it up once more, and it eventually worked out. I clearly remember the analogy behind this idea of '**dare to be different**', voiced by NiQ - 'Great idea means that everybody does not believe it at first, because if they believe it at first, and everybody in the room likes it, they would have done it already.' As a conclusion, we should **voice our opinion, fear not of those who are against it, and just go for it.**

### Future CXOs - My role model

It is to my surprise that the atmosphere during the mixer at NiQ's house was way more comfortable and intriguing than I had imagined. As I chatted away on a range of different topics with the CXOs, I completely overlooked the fact that I was there merely as an intern, and they are the present CEOs of large corporates. It is simply because they were really welcoming and open to sharing with us some of their experiences. Not only that, they were eager to know more about us, about our point of view. They did not ignore us when we tried to open up a conversation with them, rather they make the conversation flow more easily with their reactions and questions. Inspired, **I thought to myself, this is the kind of CEO I will be in the future.**

### Follow your passion

'**What is your dream ?**' asked Peter (CEO & Founder, On the Road Experiences). Upon hearing this question, a variety of dreams that I have thought about before popped up in my mind. But deep down, **I knew all along that my dream is to work on something related to travel and tourism.** Trailing along Mr. Peter's career journey made me realized that it is okay even if it takes time, just follow your passion. Overcoming his fear of failure and following his passion for driving, he eventually ended his 10 years of career in a large corporation in Asia and start up his very own - On the Road Experiences. As someone who also has a passion for travel and tourism, Peter's career journey greatly inspires me to do the same thing as he did, **to follow my passion.**

# Dominic Cheung

(Hong Kong Baptist University)

## Enterprise Solutions Marketing



### Business success is simple, but not a easy

I think that the case competition is meaningful as we are helping two socially responsible company to provide some business solutions. I have a **better understanding about socially responsible company** through the competition, especially their hard time and their situation encountered. For example, Elite Thai Boxing & Fitness, they want to promote the benefit of Thai boxing and healthy life style. Although they have a good concept, the profit of the business is minimal. Urban Spring also encounter the same problem as most of the offices don't want to change the water dispensers, this make them hard to promote the importance of recycle as well as providing a high quality water to people.

### Stand out from the crowd

At the same time, we had a chance to have a fireside chat with NiQ and Gucho, which is the chairman and CEO of Asia Pacific of J.P. Morgan. During the chat, they mentioned a lot about their visions and the way they operate a company. I still remember Gucho mentioned one thing: **You have to be yourself and do things you want to do in heart**. This statement really inspire me especially nowadays, we receive many information easily and it will affect our mindset and thinking easily. We may simply follow the crowd and do what the others do easily. Actually, we need to **stand out from the crowd**, just like what NiQ and Gucho mentioned, there are many great ideas that didn't accept by general public before. **If we don't trust ourselves, who will trust you?** So, the talk let me think about myself, at least I need to **be myself and trust myself**. Otherwise, everything would not be success.

### Be prepared is half the victory

For the mixer night, apart from the delicious food and drinks, I meet different kinds of people from all of the world, different industries. Actually, talking to different people can actually **be inspired and learn from them**. For example, I talked to David, CEO from Destiny Research Institute (DPI). He mentioned about his point of view about the social media nowadays and what he think about this generation. After chatting with him, I think that different generation have different advantages. What we need to do is not just saying why the society didn't treat us well or something not fair. Instead, we need to think **how to make the society or ourselves to become better**. At the same time, I also chat with Peter, the managing director of on the road experiences. He asked me one question: What is your dream? This let me think for a long time because sometimes I already forget my dream. However, he encouraged me to find my dream back as this can help me to know myself better. Through the conversation with Peter, he inspired me a lot. As Calvin mentioned in the inspired series last time, **connections are very important**, especially in our career path. I think the mixer night can help us to keep in touch with different kinds of people in the business world as well as a **stepping stone into the business world**.

# Teresa Wong

(Newcastle University)  
Finance



## Learn form others

When attempting complicated problems, one often encounters bottle neck in a particular part. No matter how hard he tries, he fails to figure out the breakthrough point, and subsequently be demotivated to work out a solution. Such sole work is difficult in a way that the scope of thinking is limited. Alternatively, group work enhances the general performance by sharing ideas with each other simply because the scope of thinking is much wider, eventually more parts could be covered and a resolution could be sorted.

My thought has been consolidated after the experience of business case competition at J.P. Morgan. It was a brand new try for me because before that I had never tried this kind of contest and frankly I was a bit worried. I was fortunate to form with a group of outspoken peers where the leader proposed a well answering approach in the outset so that the others could follow the flow accordingly. We encountered several matters on interpretations, but they were all solved ultimately with rational discussions. At this point, I was relieved thanks to their support and innovative ideas, for I was also able to contribute some. I was very satisfied with the presentation performance which adequately showed a good conclusion of all of our ideas.

Sharing is enjoyable. During the fireside chat, the business partners did not hold grudges to share their personal life, mottos as well as experience with me. I learnt much and was **inspired by plenty of stories**. I very much hope that one day others would also 'get something meaningful' from my experience.

## About taking challenge

Generally speaking, people do not feel comfortable to face complex matters. They might even choose to turn away and avoid. Nicholas, the managing director of J.P. Morgan, on the other hand explained that by adopting a correct attitude – **the way that one views 'challenges' and his willingness to put in effort to tackle matters**.

I remember he talked about his personal life, when he had to leave his country and work in a distinct environment, where the culture and language were different from his original residual country. Anyways, he accepted to challenge himself and went through the unease.

The power of such philosophy did not stop here. He continued to explain that J.P. Morgan had been welcoming new challenges from both developed large corporations and rising stars. Only with such competitions could J.P. Morgan grow and maintain its competitiveness in the market. This would be an **alarm for me in both working and personal life**. For example, currently as an intern, I will try to challenge myself and overcome limits.



# Lynette Li

(City University of Hong Kong)

Enterprise Solutions

--Major Corporate Account Relations



## The importance of diversity

The visit to J.P. Morgan did **give me a glimpse of how the real business world looks like**. By meeting interns from J.P. Morgan and Microsoft, I experienced how competitive it is outside. Throughout the business case competition, in which we have to build a sustainable business model for Elite Thai Boxing, I met Peter and Lexie from Microsoft and James from J.P. Morgan. All of them demonstrated their competitive edge working in their respective company. From Peter and Lexie, I learned about technology like virtual reality, web app and online video streaming, which reminds me of the Microsoft GirlSpark Camp I joined in the beginning of the year. The technology they included in our pitching echos with the technology introduced to me in the camp. To help Elite improve their business, it goes without saying that raising its revenue source shall be the most straightforward way. We suggested them not to rely on business in the real world, in which some people are reluctant to get to the venue, and does not feel comfortable Thai boxing in front of their colleagues or to bath in public places. To alleviate these problems that hinder business growth, we decided to incorporate online video streaming supported by Microsoft Azure Cloud Services, so that customers can enjoy their lessons at home at their best comfort. To provide more incentives for customers to find online courses more satisfying, we suggested providing exclusive one-to-one offline courses whenever customers have done three online courses. By leveraging the low-cost technology owned by Microsoft, Elite's fixed cost can be greatly reduced and is potentially more capable to gain profit.

## Trust myself

In the fireside chat, I also remember what Gucho, the CEO of J.P. Morgan says, **don't always say yes to what others say**. When your boss suggested something, you should not carry it out right away without thinking it through by yourself. You should always **keep your mind clear and challenge with respect, given that you have your own rationale**.

## Inspired by the CXOs

At night, it was such a good opportunity for us to **practice our small talk skills**. It was my first time to be in this kind of gatherings. I am overwhelmed to be able to exchange business card with NiQ's and HKBN's friends. I had to understand different business in the owner's perspective. For example, I met Sonikure's founders, and were able to listen to their vision in helping people with retina illnesses. It is also my honored to meet the Managing Director of On the Road Experience. He asked all of us what our dreams are, but not all of us have a concrete answer, including me. But he said that's normal. It is not a problem for us not to know our dreams in this age, but we shall **continuously explore our capabilities, interest, and capture opportunities** we have to make the world around us a better place.

# Kathy Lee

(Durham University)  
Legal



## Think outside the box

At J.P. Morgan, we were given a business case to discuss and present about some companies' business struggles. During the discussion and presentations, I was reminded that it is so important to **think outside the box**. You might have the best idea within the range, but the best overall idea comes from someone who thinks outside the range. It was a privilege to be able to hear from NiQ and Mr. Nicolas Aguzin, the CEO of J.P. Morgan, both their experiences and their advices.

## Interesting short quotes from NiQ and Mr. Aguzin

***"Someone's challenging you every day, you can't keep something constant, you just maintain the mandate"***

- It was a challenge to stand out in a crowd of talented people, it was a great opportunity for me to get a feel of how it's going to be like going into the real world where there's always someone better than you at something. You have to **keep improving yourself** to keep up with the constantly evolving competition.

**"Encourage people to be more comfortable making mistakes; small mistakes that can be reversed rather than principal/ethical mistakes that are never allowed"; "dare to do things not everyone agrees with"; "If it's a great idea, everyone probably disagrees with it at first; expect people to think your idea is crazy"**

- I am a risk taker, and hearing this affirmed me. I think it's always better to throw out many ideas knowing some will be turned down than to not give any ideas fearing failure and rejection. If no one dares to try new things and make mistakes, nothing will ever be achieved. **Someone needs to take the first step**, even mistakes can be helpful in the learning process.

## Be inspired

At the Mixers' Night at NiQ's home, we were given not only delicious food and drinks, but also opportunities to meet people from different industries. There were people of different ages and it was really interesting to hear about their stories and how their pasts shaped their presents. **Talking to people could truly inspire you to think about something you've never thought of**. For example, Gary inspired me to think of a real world problem that is related to my legal studies. "How has the Law worked in the world of social media? What about comments made against women, or a specific race online? Do you think it's important to look into social media and fix things using the Law?". This really made me think and consider how my career could potentially change with everything being shifted online these days. I also enjoyed speaking to a Barrister, who answered the questions I had about my aspiration of becoming one myself. It was overall a very productive day, from learning new things to meeting new friends. Amongst the interns, we also had a great time bonding and strengthening our friendships. **It was definitely a day to remember**, thank you HKBN for organizing the day for us.

# Jinseo Koo

(Hanyang University)

## Enterprise Solutions--International Business



### Transforming negativity into improvement

Business case competition for two social enterprises (Elite Thai Boxing and Fitness, Urban Spring) began once 60 interns from HKBN, J.P. Morgan and Microsoft came together in J.P. Morgan. Divided into 10 teams, each team got assigned to each topic. I worked with three J.P. Morgan interns and one Microsoft intern. We had diverse backgrounds and were working in different industries with different comparative strengths. Thus, I thought that it would be difficult to make one great result in an hour. However, we knew how to **cooperate and respect other's ideas**. In addition, our group members admitted each other's strengths and had them maximized. Therefore, we could merge various ideas into one great presentation. With this experience, I realized again that **communication ability and respecting** each other is an important key to success in the upcoming business environment where various people work together.

Right after the business case competition, fire-side chat with NiQ and Gucho, CEO of Asia Pacific of J.P. Morgan, continued. In this session, I had the two most impressive comments from NiQ and Gucho. First of all, it is that **we should not be afraid of making mistakes**. This is because we could not leap to the next level without making mistakes. Of course, we should minimize our mistakes. Second of all, it is that we could not get a consensus when trying to start something new. In other words, we should be **challenging and strive towards success, despite our pessimism**. This is true since all of the new businesses, which turned out to be successful, were initially viewed negatively.

### Engaging people with a "Why"

As the last schedule of the day, we joined mixer night in NIQ's house. I was grateful that I was invited and had chances of having conversations with successful and interesting people. There were various people ranging from startup runners to investment bankers. I could get diverse insights from the people while sharing ideas. All of the people were impressive, but I would like to introduce one investment banker. He emphasized on 'why'. In other words, the reasons and motivations are important when starting to work on something. I take this meaning as starting without sufficient reasons will end up with wavering in the middle and being lost in the track easily. I could learn that **challenging is important, but there should always be sufficient reasons**.

# Anna Lai

(The Chinese University of Hong Kong)  
Talent Management



It is my pleasure and honour to be in these two events of HKBN. What amazed me the most was what I learnt from these great people. I am grateful to get inspired from great people on that beautiful day. I anticipate one day I could also be qualified and able to share my experiences to enlighten people like the leaders I have met and learnt from so far. Here are a few highlights of that marvellous day.

## **Variance makes perfect**

I have never encountered any business case competitions before so I was so anxious. Things got settled when discussion started soon. I really appreciate how my groupmates were willing to express and formed our framework from different disciplines like putting puzzle pieces back together. **It is essential for people associating to complement one another with humbleness and respect.** I would like to express my gratefulness to my groupmates that gave me a much in-depth understanding, as well as organization of business ideas planning in a company.

## **Be patient and dare to challenge with Preparation**

Phrases often exist around were “**Think out of the box**” and “**Stay innovative**”, yet it is confusing to WHEN should actions be taken. We are encouraged to reach the star for no matter what, yet challenge without macroscopic view before risk taken. Thus, we might give up due to insufficient preparation under great stress from mass. Considering circumstances we often come across, only with patient preparation we could **be self-confident and persistent with our passions.** I would practice what I have learnt and apply to my life. Thank you NiQ, and Mr. Nicholas Aguzin, for their generous sharing.

## **Identify Vision, Mission and Passion in my Life**

I had several deep and inspirational chats with these great leaders. One common message was conveyed - **identify my own vision, mission and passion for life.** I am going to my 4<sup>th</sup> year of undergraduate degree and will be graduating soon. Questions about my future often cause anxiety and worries. I want to bring positive influence to Hong Kong but the exact plan is yet to be sorted. These honourable guests told us how they were lost and soon found passion of life. I was told to be fearless because we only live once, **identify my real passion so I would work with full gear, treasure obstacles as jewels that lead to success.** Thank you very much to all the guests I have talked with that night. Your words ease my worries and anxiety to the future at this very moment, and further anchor my determination in live a life to enlighten others.

# Shun Kong Cheung

(University of Toronto)

## Network Planning & Commercial



### Life is an endless process of interaction

Sometimes it is not that easy to reach out important people in the society. I am grateful to be offered a chance for attending NiQ's Mixer Night and visiting J.P. Morgan office on last Friday (14<sup>th</sup> July).

### Our Advantage

In the nice and warm house, William shared his perspective on the company's future. He believes the quality of our OTT and MVNO service are our advantage. From his talk and little gestures, I could feel how much he treasures the many talents who together contribute to a greater success. Gary, who is a friendly, clear-minded yet interesting person, shared with me his life experience in Hong Kong and in Australia, and how HKBN's motto and energy keep surprising him. Throughout the night I also talked to many other inspirational people, it was a great night to enjoy the great food and nice view.

### Adopt and Acquire

Nicolas Alejandro Aguzin, Chairman and CEO of Asia Pacific J.P. Morgan, who came from South America. Before visiting Asia, he thought culture in South America was diverse enough where countries always fight over each other. He was then even more confused how people speaking different languages could exist coherently. After visiting more countries he realized there were no universal or constant rules but only through **acquiring more experience and meeting more people he could adopt.**

# Nawaj Sharif

(University of Hong Kong)

## Network Planning & Commercial



I had been going through a frisson of excitement and fear throughout the morning before leaving for J.P. Morgan. I was feeling quite perturbed about how it might be like to present business case solutions and network with high officials. Precarious state of my mind began to fade away as we're warmly welcomed by Yaniv, Head of Asia Media & Telecom, at J.P. Morgan. As soon as we settled down, we're divided into multiple groups and given business case from two of the participating social enterprises.

### Take the Lead in Need

The greatest challenges faced were discord and lack of coordination among the interns from different companies - J.P. Morgan interns insisted on focusing on business models and profit maximization, but Microsoft interns were determined to develop tech tool, such as VR goggles for virtual training to reduce long term cost. In the beginning, I sat back with a blank stare feeling at a loss. It took me some time before I got hold of the situation and found my LUCA. I kicked ass into the discussion and proposed a **'divide and conquer'** approach to plan our ideas instead of planning as a big group. As a result, interns from J.P. Morgan focused on financial aspects whilst interns from Microsoft I concentrated on developing VR goggles plan and how to provide broadband service to run the tool. It was more like an agile process where we constantly developed and modified ideas to reach a conclusion. The essence of this business case competitions was to **learn how to coordinate amongst team members under time pressure and dare to follow an unorthodox approach to problem solving.**

### Power of Serendipitous Networking

Now that J.P. Morgan trip ended, it was high time to get mentally prepared to meet the high officials and guests at mixer night. As I stepped into NiQ's house, I felt a bit baffled and uncertain about how to initiate a small-talk amongst the large mob of guests. I followed my instinct and grabbed some drink to start with. Serendipitously, I met David Yeh Jr., Founding Partner and Chief Empowerment Officer at Destiny Research Institute. As we munched on snacks and enjoyed the sunset from NiQ's balcony, David shared with me his 'priming' technique after he wakes up in the morning everyday. In summary, it's basically practicing some long breaths and following that think of your loved ones and send them virtual wishes. It may sound strange, but I started this 'priming' technique before I leave for work and am waiting to see if it actually improves mental strength throughout the day.

Another aspect that I learnt about networking is that it's a **two way communication - you have to adopt a give and take approach.** David further shared his experience on how to sustain a conversation with strangers that you've never met before. The simple trick is to adapt and step into the person's boots. Hence, networking is not only about chit-chat but also a means of creating long lasting link with people. Overall, it was a fantastic experience to meet and greet some brilliant people from around the globe.

# Dustin Cheng

(University of Oxford)  
Network Operations



## Be spontaneous, yet decisive

The J.P. Morgan visit was a fantastic opportunity to collaborate with interns from Microsoft and J.P. Morgan. Social Enterprises named Elite Boxing and Urban Spring were invited to share the challenges that they were facing and we were tasked with providing a solution to them. It was interesting to note the difference in mindset between interns from different companies: the J.P. Morgan interns had a more business inclined mindset; the Microsoft and HKBN interns had a more practical mindset. Regardless how brilliant or impractical our ideas were, we had the opportunity to practice presenting them in front of an audience and making them sound convincing. Lastly, we had a Q&A session with the CEO (Asia Pacific Region) of J.P. Morgan and NiQ. The head of J.P. Morgan made a brilliant point of telling us that your idea can only be good if it is challenged. This is somewhat similar to what NiQ said earlier on how if everyone in the room had idea A but you had idea B, then stick to idea B because idea A has too much competition. Even if idea B is terrible, it might be the process of going through these bad ideas that eventually lead to a good one.

## Communicating with ambition

All the interns were then treated to a Mixer Night at NiQ's house. Upon arriving, we were greeted by a petit champagne reception and a continuous flow of delicious food. Many CEOs and guests from other companies were in attendance that night. The casual nature of the gathering facilitated my conversation with them and made me realize that **they were just normal people**. Many of us often fall into the trap of portraying our bosses as somewhat more intimidating or supreme than they are. I had an awesome evening; everyone including NiQ's dog were friendly and engaging. I felt grateful to be invited and would love to attend similar events again!

# Phipson Lee

(University of California, Los Angeles (UCLA))

Information Technology

--Business Systems Solutions



July 14 was a day filled with surprises. I had the privilege to work with renowned peer interns and university students across Microsoft, J.P. Morgan, and HKBN during a gathering and case competition at the J.P. Morgan corporation in Central, Hong Kong, and later attend a mixer filled with amazing refreshments and a multitude of advice and insight from peer innovators and developers in and outside of Hong Kong.

## Pushing for change with creativity

Upon entering the case competition, I discovered that I was the only HKBN talent in my group. Though intimidating at first, I soon began to remember what I had learned from my experience from the Google talk: **applying design thinking to solve a real-life problem**. As a team, we began to think outside the box about different solutions to the prompt at hand: to market a water fountain produced by the company Urban Springs, under the circumstances where the client would want cold water (which the company did not provide). It became a challenge for us to identify solutions to the hot water problem: as the company did not offer technology to heat water, it would already be less convenient compared to companies that do provide hot water. However, after identifying the target population that would want only cold water, we were able to incorporate design thinking and frame the problem differently: people who tend to want hot water lack exercise and are situated in cold environments indoors. Hence, by changing our mindsets, we were able to adopt a creative solution to a problem that had made us feel helpless.

## The art of engagement with storytelling

Upon completing the J.P.Morgan case competition and bidding farewell to our friends at J.P.Morgan, I eventually had the opportunity with my fellow HKBN colleagues to attend a gathering at our COO NiQ's house. Having done prior research, I already knew the people that were going to be attending- it was only a matter of mustering up the confidence to work with them and interact with the rest of the community. I was most awed by my encounter with the managing director at Pro: Activ Johannes Gormer: he was interested by my personal introduction that I had written in the EDM, and I was truly amazed by his genuine interest towards **helping people build passion and interest**, specifically in a place that is relatively collectivist and fixed like Hong Kong. I was delighted to have met someone like Mr. Gormer, and, as Calvin from Google had taught me, **anticipated the prospects of inviting him for a coffee or lunch in future**.



# Joannie Yuen

(University of Toronto)  
Administration



Friday, July 14<sup>th</sup> is probably the most intense and rewarding day of the whole internship programme thus far. We have visited J.P. Morgan in the afternoon and attended Mixer Night at NiQ's house in the evening. I was very anxious throughout the week because I did not have any experiences in case competitions or business related activities.

## Improve with a difference

Interns from HKBN, Microsoft and J.P. Morgan were divided into different groups and were responsible for one of the two social enterprises. All of them are smart and specialized in their area. For my team, we have to develop a proposal for our social enterprise, Elite Thai Boxing to expand their business. Elite Thai Boxing is an organization which targeted people who are underprivileged, elderly and at risk youth, to assist and raise up their physical and mental health. My teammates from Microsoft and J.P. Morgan are helpful and their inputs make our solutions even better. There is one major thing that I have noticed during the group discussion for this case study, that is, teammates from different company background have extremely different approaches for this case. There is not a definite right or wrong answer but there are different stakeholders. I have never imagined that company's background would affect a talent's perception so much. I remember the first thing that my J.P. Morgan teammates have said is "revenue" and "Business Model", while Microsoft teammate focused on technology input. For me and Bonnie, who is also a HKBN intern, we have focused on social and user point of view. Customers' satisfactory and desire matter the most to us. At that moment, I have realized that **people around us shape us to who we are**. We are more or less affected by the vibes from the surrounding. For example, Bonnie and I focused so much to make our Hong Kong a better place to live in, comply with HKBN's goal. But for J.P. Morgan interns, they concern on the company's revenue and whether or not the business cycle works good on our proposal. Despite all the conflicts, our group is still able to come to consent and balance three areas points of view. It is always hard to work in a team as people will have multiple opinions but what matter the most is to speak up and believe in yourself. As Gucho, CEO of J.P. Morgan, and NiQ, our COO have said, **dare to be different because differences mean improvement**.

## Combat the fear of failure

At the beginning of the night, I was quite nervous and did not know when and where I should start approaching to CXO. I have attended some networking events before but not one with many CXOs. It was quite overwhelming because we have to talk about things that are not business/ research related. However, as time goes on, I got more comfortable with the settings as all the CEO are really welcoming. There was **no hierarchy in the event** so even interns like us can talk about different topics with them and listen to their experiences. We often overlook on CEO experiences because we only focused on their current success. Through the Mixer Night, multiple CEO have shared their hardships and how they overcome it. There is **no such thing as free lunch** in the world. We have to be hardworking and persistent in achieving our goal. Leonie, the Managing Director from Google has shared her experience as a fresh graduate. The university degree that she hold is completely different than what she is doing now. So **do not limit yourself only to your area of study, instead, we should try and seek for opportunities**. Like Leonie, she is interested in Geology but she took chance and applied for jobs in Marketing anyway. Never afraid of failure because failure makes you a better person.

# Kate Mok

(University of California, Berkeley)

## Administration



### Making the sum greater than its parts

As I look back on the business case competition and presentation at J.P. Morgan, I am amazed to find that I learned a lot from this experience. I learned a great deal throughout the entire exercise. All of my group mates are intellectual, creative and enthusiastic. During the discussion, no one was shy to share their ideas. All of us desired to contribute and win the competition. I think these are some positives which helped to finish our preparation on time, perfectly present to everyone and win the competition.

Moreover, **group problems solving skill is very important** in this business world which closely related with human resource management and intellectual capital in enhancing company long term survive by sustain company sustainable competitive advantage. During period of working together as a team it taught each of us that only by having a systematic critical thinking and moderate arguments between the group members, the purpose of group formation can be achieved. It promotes combination of opinion, knowledge, and ability of each member to achieve quality work by empowers the group members as a whole.

As a summer intern, **deciding on what one wants to do full-time can be daunting**. Experiencing the day-to-day first-hand and asking questions to those from a diverse array of backgrounds is a phenomenal way to help us in this decision-making process.

### Selling yourself with a question

One challenge of networking is asking questions that are unique and memorable yet still informative. There are some questions everyone asks when networking with others like "What are your favourite and least favourite parts of your job?" and "What do you do at your job on a daily basis?". These questions are informative but it can be hard to stand out when talking to someone if you ask the same question the person before and the person after you ask. It can also get very monotonous for the person answering the questions.

Although it can be difficult I think it is important to try to think of questions that provide you with valuable information about the person's career and also cause the person you are asking to have to reflect and think about the question and remember the interaction. I always make sure I have a few thoughtful questions prepared so that both parties can get the most out of a particular conversation. However, **networking plays an important role in any industry**. Whether you are interested in business, biology, education or music, networking can and will help you get a job and move up the ranks in whatever position you have. I appreciate that I have this precious opportunity to mix with senior executives early on, and what I am doing next is to **"Pay it forward"**.

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## New Experiences, New Challenges

It was an unforgettable Friday that we were given an invaluable opportunity to visit one of the world top ten company, J.P. Morgan's Hong Kong office to meet their Asia Pacific CEO and interns, as well as the interns from Microsoft. It was impressive that their CEO talk about "we need to be comfortable to make mistakes and learn from them, rather than fear and avoid to be wrong" and "we actually cannot get consents from everyone before to execute something". This is not only applicable on work but also in our daily life.

## Thinking Outside the Box

Throughout the business case competition, I can see how people from different industries are trained and have different perspectives to tackle problems. It is always a **good idea that to put people with different background together**, to shares concepts and to discuss, in order to come up some innovative ideas.

## Taking risks and embracing communication

Following with the Mixer Night, we finally could relax for a bit. This precious occasion was given by our COO, NiQ that we went to his house with his business partners along with his friends and some HKBN Talents. Besides the perfect selections of wine and food, I have learnt from the experienced elites. Most of them did talk about how were they when they were at our age. That actually lend me to think about my life goal, my dream, my career path and how can I achieve them. **You only live once, do not let yourself regret and do not hesitate to do the right thing.**