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Q *What led you to pursue a career in the financial markets, particularly sustainable finance?*

A I have always been fascinated by the financial markets and how money can be used to make a difference in the world. From a young age, I have been intrigued by the way that finance affects and drives decision-making by individuals, businesses and governments. This prompted me to pursue a qualification in business science, specialising in finance and economics.

As a student, I was selected for a prestigious banking internship programme, which exposed me to the dynamic and specialised world of banking. I learnt about the pivotal role that banking activities can play in making a positive financial impact on others. That is when I realised that it was the perfect platform for me to combine my interests.

Within banking, I had the opportunity to work on one of the first sustainable-finance transactions in the South African market, and realised that I had an aptitude for the field. I was inspired by how finance drives both positive economic, as well as environmental and social, returns. As such, I deliberately navigated my career to the field of sustainable finance in 2022 and have not looked back on the decision.

Q *What was the most memorable deal you ever worked on and why?*

A I am fortunate to have worked on a number of incredible transactions in my career. The one I will mention occurred

early in my career and really accelerated my career progression. The transaction was the first capital optimisation transaction taken by an African banking institution. The structure was complex and multijurisdictional because it required careful coordination between the bank and its counterparties. It also involved the use of innovative financial instruments. The transaction was successful, and the bank was able to reduce its capital requirements significantly.

The transaction was particularly memorable for me because it provided valuable learning experiences, in terms of the technical details of the structure, as well as effective senior stakeholder and organisational change management. Associated with the transaction was a commitment to implement a market-leading environmental and social management system within the bank. I was tasked with leading the development and implementation of this novel project. It took me out of my comfort zone of structuring and executing financial structures and forced me to expand my thinking, as well as to collaborate with a wide range of stakeholders across the organisation, in multiple jurisdictions. In the end, we were able to deliver the project on time and within budget, and we received special acknowledgement from the Group Chief Financial Officer and a World Bank entity for the delivery.

Q *If you could change one thing about your career path to date, what would it be and why?*

A If I could change one thing, I would have been bolder with my career moves and

made more effort to get out of my comfort zone. Taking risks and being open-minded about learning new skills can open a world of possibilities for career development and growth.

Q *What piece of advice would you give a young woman working on her first transaction?*

A As Amelia Earhart eloquently put it, 'The most difficult thing is the decision to act, the rest is merely tenacity.'

When it comes to your first banking transaction, it is important to invest time in doing your research and understanding the details of the transaction. Make sure that you understand the terms of the agreement, the fees associated with the transaction, and any potential risks. Once you have all the information, you are more equipped to make decisions and support your wider deal team. Use the resources, experience and expertise at your disposal, such as your internal team. Creating a positive working experience for the client and your deal team is as important as the delivery of the transaction. Be deliberate with your engagements. Also, don't be afraid to ask questions, and seek clarification where needed. Remember: hard work pays off and, with determination and tenacity, you can achieve anything.

Q *Three words that your colleagues would use to describe you?*

A I asked my team for their input on this one, and the responses I received were expert, collaborator and charismatic. 🙌