



The w♀omen of moneycorp 



18 Women in 2018

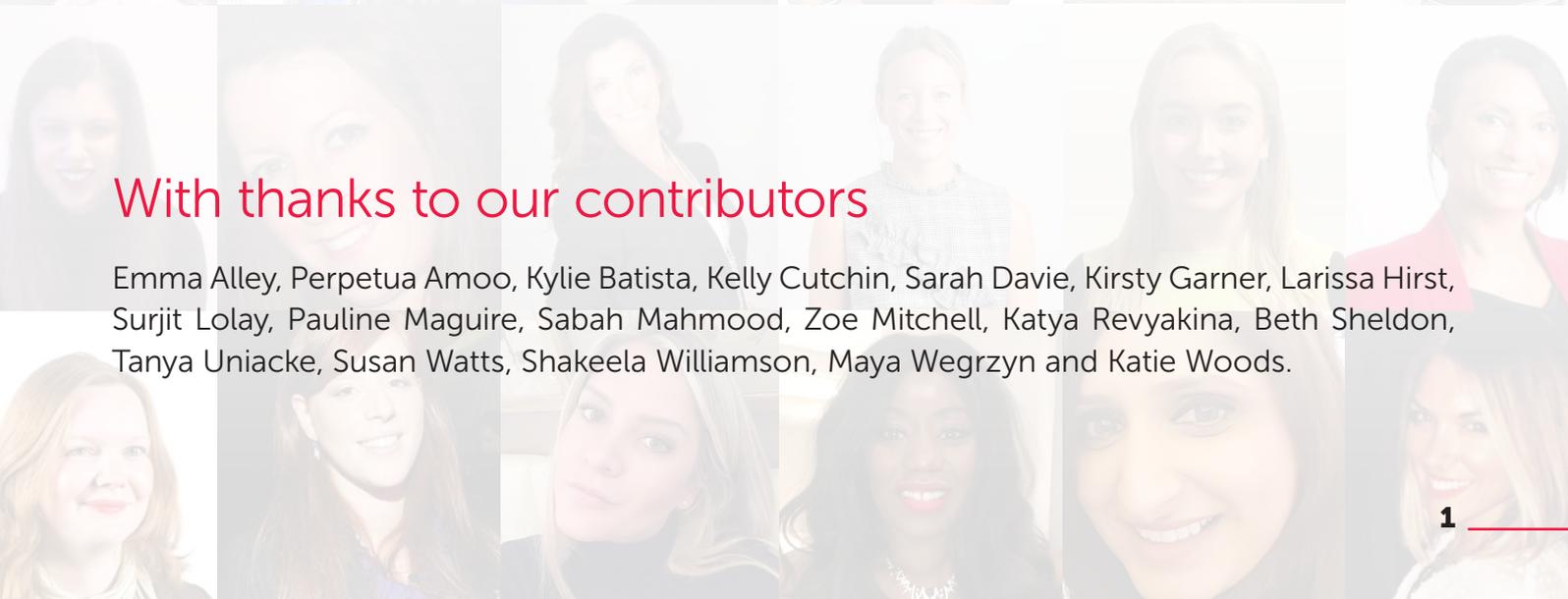
This was put together for International Women’s Day 2018, but the experience and advice contained in here is something you can take with you every day. Women make up 50% of the workforce at moneycorp, and we’ve all taken a different route – from traditional and structured career growth to the instinctive seizing of opportunities. In the workplace and beyond, women have come a long way, and there is still a long way to go but if we work together then anything is possible.

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18 dates in women's history to remember in since moneycorp first launched in 1979

1979

Margaret Thatcher becomes Britain's first female prime minister.



1983

Sally Ride becomes the first American woman to travel in space.



1985

The Equal Pay (Amendment) Act allows women in the UK to be paid the same as men for work of equal value.



1987

Diane Abbot becomes the first black woman Member of the UK Parliament.



1993

Toni Morrison becomes the first African-American woman to win the Nobel Prize for literature.



2001

Clara Furse is the first female chief executive of the 200-year-old London Stock Exchange.



2002

Sheila Macdonald is the first woman to become an executor of a UK high street bank, the Co-operative.



2003

JK Rowling, creator of the Harry Potter books, became the world's best paid author.



2004

Kelly Holmes becomes the first British 800 metre runner to win an Olympic title since 1980 and the first woman since 1964. She is also the first British runner to win two gold medals since the 1920 Olympics.



2005

Ellen MacArthur becomes the fastest person to sail single-handed around the world and at 28 years old, the youngest person to receive a damehood.



2006

Angela Merkel, leader of the Christian Democratic Union becomes Germany's first woman chancellor.



2007

Nineteen year old Private Michelle Norris, an Army medical officer, is the first woman to be awarded the Military Cross, one of the highest honours for gallantry in combat.



2009

Alexandra Hai wins her 10 year battle to become the first female gondolier in Venice.



2008

Norway enforces gender legislation that requires all companies to have at least 40% women on their boards.



2009

Flight Lieutenant Kirsty Moore joined the 2010 Red Arrows team - the first woman pilot to fly with the prestigious troop.



2011

UN Women is formed out of a number of existing UN organizations to further the empowerment of women and girls and to advocate for gender equality.



2017

Saudi Arabia issued a decree allowing women to drive for the first time



2017

The #MeToo movement is launched to raise awareness and to combat against the widespread prevalence of sexual assault and harassment, particularly in the workplace.

#MeToo

Football, Finance and Being Female

Sabah Mahmood works in the corporate dealing team at moneycorp, has an economics degree from Brunel University and plays for Leyton Orient Women's Football Team. She'd like to see more women in her profession, and playing football.

I've worked at moneycorp for two years, primarily working on the corporate sales team as an account executive, but I've just been promoted to the corporate dealing team. I'm used to being one of a few women at work – before moneycorp I worked for an insurance firm and I studied economics at Brunel University. It's funny that I work mainly with men because at home growing up I had my two sisters, so it's nice to have the best of both worlds.

Corporate dealing is intense and pressured, but I really enjoy the lively atmosphere and the male dominated banter is just something you get used to. I have a thick skin, but to be honest I didn't really need to adapt. I've stayed true to who I am and I think that's really important in succeeding as a woman in a man's world - even if some of the guys don't have a filter!

I'd really like to see more women working in dealing, and playing football too – I play for Leyton Orient women's squad, training and playing matches twice a week. It has been great making my mark and I think women can perform just as well in intense sales roles as men, even better in fact. In my experience, women have longer



attention spans and greater focus, which suits a sales environment. You have to have a lot of drive to succeed in traditionally male dominated fields. I want to prove myself and maybe you do have to do more as a woman to prove your worth, but that determination pays off in the end.

I wasn't always so confident at putting myself out there though. I spent a lot of my childhood in Kashmir – Pakistan and didn't speak any English until I was six! So I wasn't very vocal as a child because English wasn't my first language and I was home schooled. But things have changed primarily because I gained a lot of confidence through sport and joining a football team. At first my parents weren't too happy, as Asian women don't typically play football as a hobby, but they've come around and attend matches

when they can.

Being part of a team is just the best feeling. When you achieve as a group, there's nothing better. It's probably the same when I'm at work too – although you're recognised individually you gain so much from everyone working together for something greater.

"I've stayed true to who I am and I think that's really important in succeeding as a woman in a man's world"

I used to be super cautious and worry way too much about people's opinions when I was younger. But just be you and everything will work out. We really shouldn't care about what people think or say.

My favourite quote, and the words I live by, are from my favourite footballer Thierry Henry: "Hard work beats talent when talent fails to work hard." I think they're important and inspiring words for both on and off the pitch.



"We do not need magic to change the world, we carry all the power we need inside ourselves already: we have the power to imagine better." - J.K. ROWLING



The Trailblazer & Challenger

Susan Watts heads up business development for FX & corporate international payments in Australia. She overcame a life-threatening disease and turned it into a rewarding career which led to her moving across the world. From a working class background, Sue is passionate about women being treated fairly.

Some people say it takes real courage to break away from where you're from and where your family are, but I just thought I had nothing to lose. I was brought up in the east end of London, without a privileged background and nobody I knew went to university. Most people couldn't even spell University. When I come back and visit where I grew up, there are many people I went to school with still living in the same houses and doing the same jobs. I always thought I had nothing to lose by trying something different.

If you'd have asked me at 14 years old what I wanted to be, I wouldn't have had a clue. While I was a gifted violinist from the age of 7, studying at the Royal College of Music in Kensington, London, there wasn't the financial support there to fund further studies, so I just had to get a job.

At 17 a family friend got me a job at the Co Op bank, and I was doing work most 25 year olds with experience would be proud to do, yet I wasn't being paid the same rate as older women in the same position, and certainly not paid the same as the men. I knew from a young age that this wasn't right and swiftly moved on and went up the ranks in the banking world, ending up becoming a UK & International Corporate Sales trader at various global banks, still determined to get equal pay for doing



the exact same work a man would do. Being diagnosed in 1999 with Thyroid cancer was completely life changing. After undergoing emergency surgery and treatment I really examined what made me happy.

I have friends who work in the medical profession and it also made me realise my current trading job was not about saving lives. Quite the opposite.

I've always been a nurturer and knew then, once recovered, I wanted to help others who were experiencing the same Oncology difficulties that I'd had to deal with. Having survived, it was my responsibility to pay forward to knowledge I'd gained on my journey. I suffered with profound side effects from the disease and while there were people able to help me physically to get better, nobody could help with the changes in my appearance. I decided to go back to school and qualify as a Clinical Oncology Aesthetician, working with Haematology Oncologists and Radiation Oncologists in chemotherapy infusion, addressing the side-effects of poison as it manifests in the skin.

My husband and I decided to take a short career-break and live in southern Florida for a year whilst I recovered. I ended up staying for 15 years and it's where I set up my own practice treating patients in infusion wards, hospitals and private treatment rooms.

I moved to Australia in 2015 to create a similar practice, but unfortunately the Australian health system, like the UK, didn't have the funding and I am not comfortable making patients pay for

treatment when they are already under so much financial stress. In 2016, I was on one of my regular phonecalls with a mentor I've known for decades – we'd always been close and while he'd helped me as someone to look up to in business, I'd been able to help when he was diagnosed with cancer in later years. I agreed to work for moneycorp on a short contract in London, that ended up being almost six months!

However, I'd fallen in love with my new home, Sydney, and knew, despite all of my family and friends being in London, I didn't want to move back permanently to the UK.

Always know what you want and, more importantly, what you don't. When I was younger I allowed my head (& other people's opinions) to overrule my gut. That steered me wrong. Now, I listen to my gut and follow what it's telling me. It's never wrong. I've never been more fulfilled. I've made my passions into a career and I've done what it takes to do what I love. Because of this I returned to Sydney and was asked to start setting up the Australian division of moneycorp.

"Always know what you want and, more importantly, what you don't"

There are reasons things come to you when they do; there are no coincidences. There aren't 6-degrees of separation in the business world – it's more like two. Trust me!

Do the right thing by people. Always. I thrive on seeing people achieve and it's always rewarding when I'm sought out by fellow female (& male!) colleagues for advice and mentoring. Everyone wants to be inspired and I'm continually uplifted by so many other women's stories.

A Career in Coding

Beth Sheldon is a software developer at moneycorp. She is the only woman in the development team and is passionate about helping more women break into the field.



I never really knew what I wanted to be so I took a degree in Physics because I was good at it at school. A scientific background is quite a common route into software development which is lucky because I really enjoy it. My first role was in a start-up which was a fun and creative environment but as my career developed I was keen to work in a more structured way than the sometimes free-wheeling approach that can be found in younger companies.

Software development is a very modern role, and it offers scope for remote and flexible working as well as being cutting edge. You have to keep learning all the time, so the work stays fresh. It's really a fantastic career for women but more needs to be done at the grass-roots level to encourage women to get involved.

Some companies have a "white board" interview process which requires presenting specific technical solutions to certain problems. There's an implicit bias here in that it's not really necessary for the role as key processes and functions are usually built in to any code library you're using but it benefits men more as they often have the time to learn it, as opposed to women taking care of families. A move away

from that standard may encourage not just more women, who are likely to have responsibilities which mean they don't have the time to learn something by heart, but also people from more diverse backgrounds across the board. It's a dynamic environment where you have to think on your feet and work closely as a team, and it would be better to have those skills considered rather than creating something like an old public school exam environment.

"I would like to remind any girls considering a career in coding that it started out as something that was dominated by women"

I love my job because I feel that IT is at the core of most businesses these days and certainly it is at the heart of everything we do at moneycorp. This means that there is some pressure because the stakes are high, but it is also incredibly rewarding. There's

no such thing as an average day in this role, the work and requirements change all the time. Less of the work than people think is actual coding; a lot of time is spent understanding the business requirements, putting them through a technical filter and imagining all the possible scenarios to make sure the software works for our customers.

There are a range of options on where to take your career in software development; my next target is to move on to a Senior Developer. From there, it's possible to either remain in the same role because it will keep changing with technology, or move into IT project management and a role with broader scope. I'm not sure which way to take my career at the moment, I'm enjoying what I do and will see what opportunities arise in the future.

I would like to remind any girls considering a career in coding that it started out as something that was dominated by women because it was considered secretarial. Indeed, one of the pioneers of programming was a woman, the mathematician Ada Lovelace. You only need to watch the film Hidden Figures to see how many women played a role in the creation of truly innovative coding, for the NASA program no less, and how skilled they were. Over time, men took over the work and women appear to have been pushed out but there are many companies, like moneycorp, that value hard work and expertise and it is possible to build a career in this field. I'm used to male environments from my degree onwards, so it's not intimidating to me and certainly in this field, it's less important whether you're a man or a woman and much more vital that you can get the job done. So if you're thinking you might enjoy the work – go for it!



"You are the one that possesses the keys to your being. You carry the passport to your own happiness." - DIANE VON FURSTENBERG

Finance is friendlier than ever for women

Emma Alley heads up strategy and financial planning. She thinks the finance industry is changing for the better for women and equality.



My role at moneycorp has changed constantly – from starting in commercial analysis to now managing a team that looks after all commercial finance, acquisitions and project management.

Back in Ireland I started off as an equity trader, and I was one woman surrounded by about 70 men on the sales floor. After a time, I came to understand that being in stockbroking meant that the job would be the same for the next 30-40 years and I wanted something different, which is why, despite people telling me I was crazy, I went back to study accountancy, and started KPMG's graduate program in Transaction Services at 28.

At KPMG I came to be involved in lots of corporate social responsibility initiatives, which I am a huge believer in, and which I'd like to do more of at moneycorp. I worked on teaching an award-winning course to disadvantaged early school leavers in Dublin, on how to manage money well, and also helped homeless men back on their feet by educating them on finances.

I then decided I wanted to move to London, but I still didn't feel like everything was fast enough for me, which is how I ended up at moneycorp because I liked the drive and focus of the company, but more importantly, the management team. The role was heavily retail-focused five years ago when I joined - a reflection of just how much the company has changed in this time.

The finance industry is changing for the better for women. Trading

is notoriously aggressive and male orientated - if you left your phone someone would try and poach your clients, so I learnt to be tough early on. I had started out in customer support and got my trading role by simply telling the manager of that team he had no women on his team and basically, he needed one.

I'm not one for sitting back and waiting for things to come to me. Every six months I ask for more challenges. moneycorp is a place where if you want something you can get it. However, while I love a challenge, or two, or three actually, I need to balance that with my two year old, a husband, and a busy gym routine. My daughter is already pretty headstrong and I know where she gets that from!

18-year-old me just did everything my Dad told me, which might surprise people. Back at school I loved music and computers. My Dad said he wouldn't support me as a musician and nothing would come out of computers anyway! How wrong was he?!

I took on every tough subject I could at university too, as I always wanted to challenge myself and prove I could succeed. I actually think I'd tell my younger self that not everything needs to be a challenge and choose subjects you enjoy, as you will ultimately do better at them. Trusting yourself is so important – I made two huge career changes in the past and everybody I knew was against them, but I went with my gut and did it. They were the best decisions I ever made. 99% of the time you do know best, trust your instincts and you must work on knowing and

appreciating your value – something I think some women struggle with.

"99% of the time you do know best, trust your instincts and work on knowing and appreciating your value"

There's so much more awareness for equality now, and not just gender equality but also with race and religion. I've noticed more and more women are creeping into senior roles in management too which is exciting to see. The shape of teams is changing for the better and while it is fast paced, there's always time to appreciate one another and treat each other with respect.

I'm a big believer that what's for you won't pass you – that doesn't mean you don't have to work hard for what you want, but trust in your instincts and a path will emerge.

50% of the workforce at moneycorp is female



WORK LIFE

A day in the life of Surjit Lolay

Surjit is an internal recruiter and trainer for the corporate sales team at moneycorp.

What is my morning routine?

My alarm goes off at 6am, I get ready for work whilst watching the news, travel, weather and entertainment updates on Good Morning Britain. My commute starts at 7am with a 30 minute walk to the nearest station. I then hop on the tube and arrive at the office around 8.15am, make myself a tea and check emails and my calendar for the day's schedule.

How did I get my job?

Having gone to school and university in Derby, I started out in the financial services sector working as a foreign exchange cashier for bureau de change companies in airports and high street locations across the East Midlands. I have been fortunate enough to have great managers throughout my career who have encouraged me to progress and invested time in my career development. I was promoted to Supervisor after just three months in my first job, and over the years I became Area Coordinator, Customer Service Manager and then Area Sales Manager for a well-known high street bank. A move to London wasn't something that interested me, in fact the big city scared me, but I took a role as an Area Bureau Manager responsible for 14 bureau de change locations in central London, eventually ending

up at Heathrow Airport heading up a foreign exchange operation across several terminals. Airports are a tough environment and are 24/7, although you do have good job security.

What do I do?

I recruit and train people for the corporate sales team in the international payments business unit of moneycorp. The challenge I face is finding suitable female candidates to join the team. All my applicants tend to be male and I'm proactively looking for appropriate female applicants to balance the team demographic. My background has been face to face sales, while these roles are telephone based, I wonder if females prefer 'shop floor' sales roles as opposed to telemarketing traditionally. This personal level of customer service face to face is equally valuable in our office based roles because building rapport, speaking to and selling to clients over the phone requires the same enthusiasm and energy albeit over the phone.

What is my typical day?

Scheduling interviews is one of my first tasks of the day. I'll then prepare interview packs, online assessments and competency-based questions. I attend meetings with hiring managers, external recruiters and catch up with the HR team. I've been involved in the assessment and selection of our next intake of graduates under the Graduate Scheme as well as recruitment of a new team to be based in our new Centre of Excellence in Coventry. Once candidates pass the process and job offers are made and accepted, I take responsibility for new starter induction which can last anything from two to five days based on previous experience.

What are my plans after work?

I try and head to the gym straight after work, if not the gym, it'll be dinner or drinks with friends. Once I'm home I'll share the day's events with my fiancé while watching television or phone my parents for a catch up before calling it a night around 11pm.



Advice I would give my younger self:

At 14 I wanted to be a nurse and that caring side of my personality has always been one of my greatest attributes, being the eldest of six it's hardly surprising! My sisters would say that I was bossy, but I think the early leadership and nurturing reflects in what I do now. My advice to my younger self would be to build my skills and knowledge on technology as much as possible because it's so crucial to any role, never give up on my dreams and know that everything will be alright in the end, if it's not alright, it's not the end.

Inspirational quote –

"A pessimist is one who makes difficulties of his opportunities and an optimist is one who makes opportunities of his difficulties".

I still remember my junior school report which stated I was pessimistic at times. That feedback shocked me even at a young age and I made it my goal to always be a half glass full type of woman, and I can now confidently say I am more the optimist.

Fitting in finance

Executive Assistant Maya took a break from finance before heading back to the industry with lessons learned along the way...

I joined the business in January 2017 and I am responsible for business strategy, reporting to Mark Horgan and working on executive level projects. I have worked with all departments at some point over the past year with projects ranging from competitor analysis, implementing greater internal efficiencies, improving customer acquisition and rolling out of new products. Currently I am working on a strategy paper for the international payments division looking at our proposition in the UK/Europe versus the market and also in new markets such as Brazil and the US. I was also lucky enough to spend two weeks in the US following our Commonwealth acquisition running some data analytics and assisting the team there!

My degree from Edinburgh University, in Mathematics and Philosophy, is not a traditional finance background, but it's a good mix of the analytical and creative which I greatly enjoyed and has helped me professionally. I interned between my 3rd and 4th year for a financial services company in their derivatives department and being offered the job once I completed my degree I happily accepted and spent two years there working a financial analyst.

It was a great opportunity and I learnt a lot, however after two years, having always been keen to take the classic 'gap year', I decided to leave and travel around Australia and South East Asia for 18 months which was an incredible experience.



Coming back home, I was slightly unsure about whether to dive back into the financial industry, primarily as I wanted to do something a little more creative and strategic. I worked at a branding agency before joining moneycorp but this role has been the perfect mix for me – research, data analysis and strategy.

Every day is different for me, but I try and structure it similarly throughout the week. My first couple of hours are usually catching up on emails and reports, making sure Mark has all the information to hand from various teams. Then I'll work on research projects – right now I'm looking at competitors for the US and Brazilian markets. My afternoons primarily consist of presentations, strategy or competitor decks, and normally a few meetings peppered in, both internal and external.

On the corporate side of the business, it can seem like its male dominated, but I've always felt comfortable and respected both personally and professionally within the business. It's an environment friendly to women and there are plenty of women in senior roles at moneycorp. I work across multiple departments and it is not uncommon, when there are senior management meetings, for there to be an equal amount of men and women

in the room which is really positive.

I was 21 when I first started out in the finance industry and it took me a few years to realise you don't have to act like one of the boys to fit in. I definitely felt pressure to be a certain way and feared speaking up, feeling my opinion was less valid than those around me. I have learnt many lessons along the way and my advice for woman coming into the financial services or any male dominated sector is to stay true to yourself and try to not succumb to the imposter syndrome, your opinion and voice is as important as the man sitting next to you. It's certainly not easy, and I think attitudes are ingrained in us all from a young age – is a young boy ever called bossy? More likely he is called assertive or confident.

"Your opinion and voice is as important as the man sitting next to you."

Growing up my Dad has always taught me to take value in events that do not go as planned in life and that they can often have a more positive impact than those that do, summed up by James Hillman who said 'history is full of achievements that have only taken place through early failures.'

One of the best pieces of advice I was given was to remember that not every decision you make is a cliff jump. Every experience is worthwhile, take the opportunities that come your way, you will learn from it and you can always change your mind down the road.



"When we speak we are afraid our words will not be heard or welcomed. But when we are silent, we are still afraid. So it is better to speak." - AUDRE LORDE

Nobody can tell me I can't do something

Perpetua Amoo is Finance Systems Manager at moneycorp. Her role sits between accounting and IT, giving support on a number of projects, ranging from the accounting system, expenses system, web based procurement, prepaid cards and working with external partners such as MasterCard.

IT and finance systems are typically male dominated fields of work. When I turn up to meetings, people do not expect me at all - a black woman in a traditionally male dominated role. In the city, they always seem taken aback when I walk into a meeting room, but when that happens, I think it's best to stay strong and earn the respect you deserve. Attitudes are changing and once you've earned respect, they won't question you. I love watching them watch me when I'm there, with all my technical knowledge and expertise. I earned my spot.



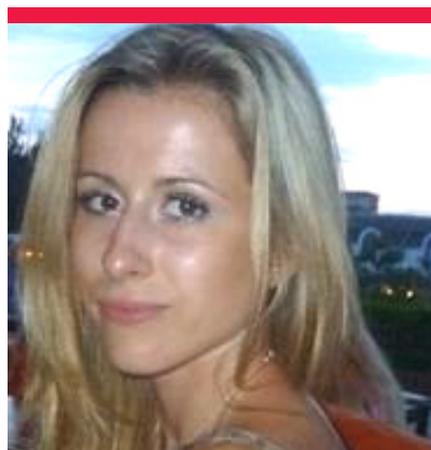
The way I was brought up, inequality didn't come into the picture and that is because I had a strong male role model all my life – my Dad. He empowered my sister and I from the day we were born and taught me there is nothing I can't achieve, and nobody can tell me I can't do something because I'm black or a woman. He taught me to work hard and that a great work ethic always pays off.

I ended up wanting to work in accountancy because of my Dad, and although at the time I wanted to play basketball, I played for England's under 19's, my Dad knew that a maths degree was a more viable option than playing

basketball in US and I'm glad I listened to him. Maths is a massive door opener as it can be applied to so many career paths and is very high valued as a degree subject.

While I was studying for my ACCA I fell pregnant. I did my second exam and then two weeks later I had my daughter. I took a year off and continued studying and working full time, I managed to complete my exams three years later. So when people say to me they can't do something, I think there are ways to make the impossible possible. I studied, got a career and had a family. Its hard work, but I've been very lucky to have a great support network around me, and so my job/ mum role work harmoniously.

While some women would tell their younger selves to be more confident, I think I already was pretty assertive. In one of my first roles I remember my older colleagues not wanting to learn new computer systems, and being younger actually went in my favour because I adopted the new technological skills which got me to where I am today. I'd say to all women that times are changing and remain strong because that's how we'll get to where we need to be.



How to make the most of the financial sector

International Marketing Manager Katya Revyakina gives us some bitesize advice

"I've worked at moneycorp for just under a year, responsible for corporate and international marketing with a major emphasis on new lead generation to help grow the corporate side of the business.

"You do need to stick up for yourself

in this industry and be thick skinned – don't take anything to heart. Remember to speak your mind but also learn what is worth fighting for and what to let go of. Perseverance is key to success but you also have to enjoy the ride in what you're doing, and don't be afraid to take chances early in your career. I also recommend asking people you respect for guidance whenever possible.

"Although there has been a lot in the press about women being treated unequally at work, I've been fortunate enough to be surrounded by secure men in the workplace who have always included me in everything, and are also a great laugh. I think as long as women support women in the finance industry and in business in general, then we can all go far and we won't be held back by anything."

Women can thrive in a man's world

Pauline Maguire holds a demanding role as Head of Retail at moneycorp and holds responsibility for multi-million pound contracts within the business. She discusses how women can adapt and thrive in challenging and often male-dominated environments.



My current role involves the 24/7 management of retail branches at five airports and in London, supporting 370 staff, and also working closely with airport partners, operational staff and the financial and trading teams within moneycorp to keep a close eye on the exchange rates.

Prior to moneycorp, my experience was within betting, having worked at both Paddy Power and Ladbrokes. I started my career at 18 in this field and it was a very male-dominated environment. I started out as a zero hours cashier and didn't go to university so I worked my way to where I am today, and the fact that I can do that in these industries is a real positive. It takes some work to create a presence that the team will respect and have authority over an all-male team, but there are many times when being different can work to your advantage. You have a fresh perspective and alternative ideas which can help teams work better together, for example.

I think that part of the challenge in recruiting women to this environment is that it's not immediately obvious

as an attractive proposition. It's a very male environment and although there are no explicit barriers, that can make some women feel unwelcome. There's a long way to go, but the more women who take on the challenge and break through to the highest levels of management, I believe that the more women will believe it's possible and take on roles.

Once when I was interviewing a candidate for a role he assumed I was a support staff member and my male colleague, who reported into me, was the hiring manager. He was quite embarrassed when he realised his mistake.

"The more women who take on the challenge and break through to the highest levels of management, the more women will believe it's possible and take on roles."

I've definitely been asked in the past how I had managed to get my job, because they didn't believe I'd done it on my own merit. Imposter syndrome is real, especially because of comments like that.

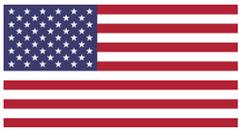
Something I realised early on in my career is that women often hesitate to take on new roles. If there's a job advertised, they focus on the two aspects of the role they have no experience in, rather than the eight they do. With men, the opposite is often true. I was certainly guilty of that early in my career, until I had built up enough confidence to realise that if I wanted to stop feeling frustrated that people with less experience were getting promoted ahead of me, then I needed to start putting myself forward and I haven't looked back.

Although I do think you have to adapt to all-male environments, the most important thing is to stay true to who you are and believe in yourself. If you're acting a role to fit in, people see through the façade. If you believe in yourself – and remind yourself if you have a role with any responsibility that means that your management team believes in you – then you can use your confidence, hard work and any skills you learn along the way to change the team. The most important thing is to believe in yourself and work hard, because there are no limits to what you can achieve.



"Power's not given to you. You have to take it."

- BEYONCÉ KNOWLES CARTER



Work Life / Mommy & Wife – When you find the balance it just works.

Kelly Cutchin, USA Country Manager balances her demanding career with family life, and is proud to share her story of admin assistant to country manager as a way to inspire others to grow within the business:

I joined moneycorp in the summer of 2006 and I might just be the most organically grown employee in the company. I joined moneycorp as an administrative assistant completing daily tasks such as answering phones and making coffee before moving into a sales role where I was onboarding clients. A few years of that followed by a couple years as an Account Manager, I finally took on my current position as Country Manager. Passion and commitment are what brought me here.

The role as Country Manager is forever evolving. We have new challenges, new business ventures, new acquisitions and global expansion plans which keep the energy and excitement going, certainly for myself, but hopefully for everyone across the business. These are exciting times for all of us and my hope is that everyone is excited for the journey and adventures both daily and ahead.

Being Country Manager is certainly demanding and of course sometimes challenging. Being nearly 7,000km from the Head Office in the UK does mean that we are quite independent here taking care of a lot of our own infrastructure, sales, logistics and even to some degree HR, legal and



marketing. I'm very hands on with taking sales calls, presenting the business, attending networking functions in the evenings and being a resource to my team. The local team and the USA business is growing, so it truly is all hands on deck with everyone in the office stepping up to the daily tasks at hand.

As well as a leader at work, I'm also a wife and mother of two children which requires a lot of planning and organization and I strive to be a leader in all of these 'positions'. But to be a leader both in and out of the office you need to be a role model. It's one thing if I tell my children they should care for others, but buying someone homeless a hot meal while they are with me will surely resonate with them much more. Don't tell people to be great, strive to be great yourself and they might be great too! I think in life you're always being observed by someone, so just always be the best version of yourself.

When I'm not in career mode, I'm in crazy sports mom mode! My son plays baseball on the team which my husband coaches and my daughter is a competitive cheerleader. It's not uncommon for me to have no voice on Monday mornings from the excessive cheering and screaming from the events of the weekend. Sometimes it's hard to balance a full time demanding career with family life, but if it ever goes off kilter I take a step back and re-evaluate. I also put all of the effort in that I possibly can during the day to make sure I have my evenings mostly free with my family. It does help that the UK office is 5 hours ahead of me, so a big chunk of my day is already planned out for me by the time I start checking my emails at 6am.

But as the offices in London begin to quiet down in the afternoons, I have the chance to get on top of things with less distractions.

For every single person I recruit, I tell them my story, my journey to country manager at moneycorp. I think it's important that people know you can progress in a business with determination and hard work and I want to inspire others to do the same.

One of my favorite quotes is "Do unto others as you would have them do unto you". I think it's important to treat people with respect and vice versa. I got my break at moneycorp through a family friend who met my predecessor. People won't put their neck on the line recommending someone who isn't a good person, so remember to be a role model both in and out of your job.

"One of my favorite quotes is "Do unto others as you would have them do unto you". I think it's important to treat people with respect and vice versa."

I think it's important to not be scared of the unknown. I didn't have a financial background and I didn't go to college or obtain a degree in finance or economics. I know that sometimes, I drive I drive the legal and finance teams crazy, but they know I don't have the same background as they do and that's okay. I aim to learn a little bit more every single day and I'm not afraid to ask questions and make mistakes – it's how you'll develop as a person. Before moneycorp I worked in time-share during my early twenties, but as a youngster I was passionate about dancing and being a performer. Working for Disney World and even dancing with the Russian Ballet made for an enjoyable childhood for me. But now I am passionate about moneycorp and it's what helps me and can also help you progress and succeed with moneycorp.

Plain Speaking

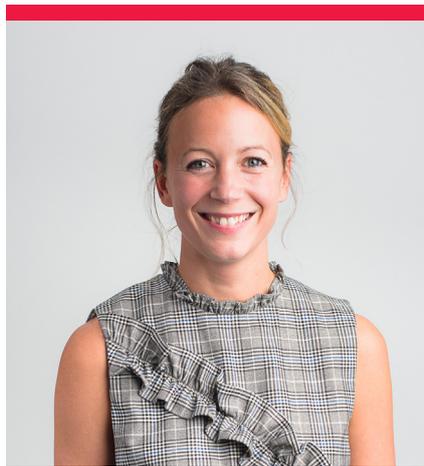
Expressing yourself and being confident is crucial to getting ahead, according to Head of Partnerships Tanya Uniacke

How did I come to work in finance? Well you could say I cheated here as a degree in French & Politics wouldn't necessarily provide the qualifications a recruiter would look for to join a currency brokerage. I got lucky – I was hostessing for the then founder of moneycorp at the Wimbledon tennis, and even though his guests didn't get to see one minute of tennis due to a deluge of rain (of course), I made sure they were so well oiled they thought they'd been on centre court all day. He offered me a job and I started the following week.

That was back in 2004, and whilst I've worked in a variety of roles across the Group, my character naturally pulls me towards forging and maintaining long-term partnerships, ensuring we remain the top choice for all types of businesses to trust us with their clients.

“Women as a whole need to feel more confident in their abilities”

I'd say I'm an unusual employee, given I have left moneycorp twice – the first time to take 6 months travelling around South America and the second to *shock horror* join World First. At the



time people said it was a big mistake – turns out they were right. I would say though that it gave me perspective I needed and an appreciation for what we do here. Plus I was keen to forge some independence and not be working at the same company as my husband.

As a woman at moneycorp, I've always felt I've been treated fairly and equally. There's banter between both genders which is fun, but always respectful and it's been a positive experience here for me. There are definitely aspects we could improve for women at moneycorp, such as maternity packages, but ultimately I think the current management team are good at bringing women into the business and promoting internally, based on experience and credentials, regardless of whether they're male or female. Sometimes with external partners it's been hard, as I'm told I have a “youthful” face (perhaps the arrival of my second child will change that once and for all) so it can be difficult to gain their respect, but I wouldn't say that was gender linked.

I did chuckle when one person's reaction to me becoming their

manager was to send me a list of useful leadership books they would like me to read before our next conversation (he knows who he is) which perhaps wouldn't have happened if I was a man, but actually it started us out on a great footing and one was genuinely an interesting read! One thing I'm very good at is always seeing the positives in every scenario.

Men do seem naturally more confident in asking for things, such as pay rises, and I think this is something that is just drilled into them from a young age. For women, it's the opposite. Women as a whole need to feel more confident in their abilities, and that's what I'd tell my younger self if I could. I speak fluent French but I hesitate because I don't always think I'm that good at it. I think I would have got further than I have today if I had been more plainspoken, so I think all women should have more faith in what they can achieve. Perhaps I'd be Sales Director by now if I were more forthright in those types of conversations!

My two-year old daughter is already bossing me about and I will encourage her to have opinions and be direct – though my husband may disagree!



“I have chosen to no longer be apologetic for my femaleness and my femininity. And I want to be respected in all of my femaleness because I deserve to be.”

CHIMAMANDA NGOZI ADICHIE, WE SHOULD ALL BE FEMINISTS

Having a portfolio career

Zoe Mitchell is a part-time copywriter, creating articles, emails, blog posts and other written content across the business and has worked at moneycorp for just over a year. She feels that part-time work offers a great opportunity to develop portfolio careers.



When I started in marketing, there was only really one way for a career to develop and that was to move slowly up the management chain. I worked my way up, but found management less rewarding because the real buzz for me is in the creative work. About ten years ago, a few events happened in quick succession and changed my perspective. I split from my partner, my Dad became very ill and I got made redundant, all within the space of six months. It was a difficult time, but turned out to be something of a crucible and I came out of the other side of that experience much clearer

about my priorities. I started studying for a Certificate in Creative Writing whilst working at a marketing agency to extend and reinforce my practical marketing skills. From there, I studied for an MA in Creative Writing and towards the end of the course, went freelance to provide the flexibility to complete my dissertation.

I am currently studying for a PhD in Creative Writing at the University of Chichester, focussed on poetry relating to images of witches and how that relates to the presentation of women. I complete that work, both creative and academic, alongside my role at moneycorp. I think it's a positive

that part-time and flexible working is available for women with children, but I don't believe that this is the only reason why someone may opt for an alternative career path to a full-time role and/or aiming to become management. For me, it provides a foundation and an opportunity to study and work on a parallel poetry career. Others may prefer the practical aspects of a particular discipline, have obligations such as ailing parents which place demands on their time or even just want to keep a check on their work-life balance.

At moneycorp, I feel that my expertise and writing skills are valued. It's a friendly, busy office with lots to do, and a real contrast to my creative work. I feel like I have the best of both worlds. The conversation around women and careers used to be about "having it all." I'm glad that things have moved on from an unattainable ideal, but there are definitely more options now for women who accept that they may not be able to have it all, but don't want their career or their lives to be stuck on a single track.

Digital v Traditional

Sarah Davie is the Head of Digital Accounts at moneycorp

I didn't actually pursue a digital career, I fell into it really. It is a little bit ironic as I am a little bit old school in my personal life, studying literature at university and preferring pen and paper to a computer screen. I love

post too and there is something so comforting about receiving a letter or card in the mail. And it's a nice surprise when most post is just bills nowadays!

It is interesting how my role has become more digital over time, it shows how society is changing and how the way businesses interact with customers is developing. I wanted to make sure I adapted as well, having these skills on my CV will open more doors in the future. It's good to have both skillsets and allow them to work in harmony.



"Step out of the history that is holding you back. Step into the new story you are willing to create." - OPRAH WINFREY

WORK LIFE

A day in the life of Katie Woods

Katie manages media and enterprise accounts at moneycorp

What is my morning routine?

I wake up around 6am and try and head to the gym in the morning. I'll typically wear a monochrome smart shirt and skirt combo, although dress down Fridays now allow us to wear jeans, and trainers so I can walk to work quicker, before changing into heels in the office just before 8.30am. I'll go through emails at my desk with a breakfast of fruit and yoghurt to prepare for the day.

How did I get my job?

I had a place at King's College London, but I actually missed a grade and didn't make the cut, which knocked my confidence at the time. However, I dusted myself off and studied Latin and ancient Greek at Nottingham University instead – I don't ever regret not going to King's College London because I made lifelong friends in Nottingham, and I wouldn't have ended up at moneycorp either!

I joined the business as an intern straight out of university after a family friend recommended it, and after completing my graduate internship I moved onto the national accounts team. I worked on corporate partnerships and spent time in the sales team before obtaining my current role as an enterprise account manager.

What do I do?

Managing relationships with various partners across the business. I look into partner channels and analyse what leads are coming in, what is working and also what is not working to make calls on strategy. Currently I've been doing a lot of work overhauling media partnerships to optimise our presence in the digital space. Every day is different which is really exciting and I get to work closely with the digital analytics, marketing and content teams in house to best execute what each partner requires to be successful when working with moneycorp.

Having an arts degree for the finance industry is still applicable. Greek is pretty similar to code breaking and learning a language can be quite analytical. Studying literature and essay writing are also quite creative, which I need to be to suggest ideas to partners, and the degree combined lots of different disciplines which is relevant to my role because I have to balance multiple tasks at a time.

Advice I would give my younger self:

I still feel like I'm learning, but one thing I would say to my younger self is to start working on my confidence and how to speak up. It's something I'm actively developing now, but it takes time to build confidence and so the sooner you start, the better.

What is my typical day?

There isn't a typical day as an enterprise account manager. At the start of the week I'll compile weekly reports and create actions around lead generation. I'll speak to partners either on the phone or go out and meet them to discuss design and copy ideas to support their business. I'll have a call with the legal and compliance team to push through new terms and conditions for campaigns we're running, liaise with the development teams to push through any changes to our platforms or backend processes, meet with the digital analytics team



here to look into optimising tracking, and work closely with the copy and content team throughout the day on producing supportive marketing material. I also think about how partners can market to their different audiences, not all our publications are UK based.

One of the best things about my job is that I get to work with the media a lot, typically a liberal industry with a workforce who are aware of what issues women have traditionally faced, and are opposed to it. Working alongside people who are actively aware of racism and sexism and countering that is a real positive. My generation are all about changing those issues, which is exciting.

What are my plans after work?

After work I see friends for dinner and drinks or head out to watch a film. I'm normally in bed pretty early, around 10.30pm at the latest!



I'm never going to be one the boys, and that's okay.

Kylie Batista is a multilingual International Dealer and is based in Madrid, Spain.

After university I took a gap year travelling and went to Egypt, France, Malta, Brazil and the US. I've always loved travelling, and so I think working for moneycorp has been great because I've had so many opportunities to work internationally in my seven years with the company - starting out as a sales operations admin, I've worked as a PA to the CEO covering maternity leave, worked in Florida reviewing the Brazil/Florida/UK markets, worked on the Brazilian desk in London and then finally I've now ended up as Spanish focused dealer here in Madrid. Spain for me was a six months project but I really enjoyed being part of new business, and the opportunities within this market. After the six months a permanent role was offered to me and I didn't think twice!



Before moneycorp I was really interested in working in governance and diplomacy when I was younger, and the anti-money laundering and counter terrorism side of compliance is what interested me in moneycorp. I then ended up loving the markets because every day is different and I get to speak to different people from all over the world.

It's exciting how current affairs can shift the market and some companies do rely on our services to keep their businesses going in difficult financial times. That trust and relationship is something I really thrive on. Customers mention the personal touch we give to our service and that makes me feel like I've done a good job when they remember me and know we care about their requirements.

There are lots of opportunities at moneycorp if you're flexible and willing to learn. Management are

always keen to hear new ideas and they do like to promote from within, so it's an empowering place to work. The company is expanding internationally so there are global opportunities to make a role your own and make your mark, whether you're male or female.

I wish I could go back and tell my younger self to not be intimidated by the world of finance. Back when I joined there was definitely less women but right now it's an interesting time to be a woman in the world. We are living in a time where equality and other gender related issues are being addressed and we have more women role models to follow in all sectors not just finance.

"I believe we should embrace our uniqueness, where we came from and what makes us who we are."

We're never going to be one of the boys, and that's okay. Personally, I believe we should embrace our uniqueness, where we came from and what makes us who we are. There is no point trying to act differently as a result of being in a male dominated world. In the end our strength lies in what makes us unique.



"Change your life today. Don't gamble on the future, act now, without delay." - SIMONE DE BEAUVOIR

WORK LIFE

Why attend an empowerment day?

Content & SEO Manager Larissa Hirst believes everyone should be empowered and the benefits are endless...

"I definitely used to lack confidence in my abilities and skills both personally and professionally. A group of likeminded friends and I attended a one day empowerment course in 2017, and it changed my whole perspective on life and womanhood – since that day I've started my own women's news blog, interviewing empowering women around me and covering news stories from a female point of view.

"Run by the UK's number one empowerment activities trainer Tosin Ogunnusi from Mpowerment Ltd., the energy in the room was electric. We each created a personal mantra consisting of all the amazing qualities we as an individual possess and recited this until it became second nature. We then wrote down negative words we

call ourselves, or what others have said about us on a wooden board and then snapped the board in two with a single chop! The board breaking exercise is a stunning example of realising your own self-worth.

"We finished the session with a re-bar bending activity – literally bending a solid metal bar balanced on your neck with another person. You both work as a team moving closer to one another to bend the bar slowly, which was a wonderful way of bonding and realising what strength in numbers can do – an exercise most women I know would benefit from as we are as a collective so powerful when we work together."



Why practice mindfulness?

Head of Digital Marketing Shakeela Williamson believes mindfulness has had a positive effect on her life

"After reading 'Mindfulness: A practical guide to finding peace in a frantic world', I was so inspired that I signed up to a six week course on the practice of mindfulness. I learnt so much from this experience and it still has a big impact every day – I now meditate regularly and approach situations differently.

"Mindfulness has had a hugely positive influence on my life, allowing me to

deal with challenging and difficult situations in the most positive way possible and as a result, this has given me a successful life inside and outside of work."

It's important, especially in a busy role or a high pressure environment like finance, to remember to take a few moments to breathe, and to protect your own time, go for a short walk over lunch. It may feel like you should be working, but small acts of mindfulness will make you a lot more productive in the long run.



"What you do makes a difference, and you have to decide what kind of difference you want to make."

JANE GOODALL

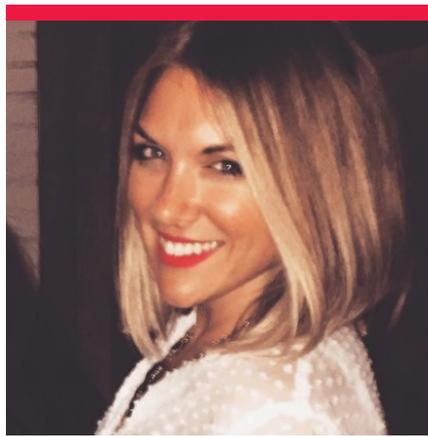
Be the Happiest and Best Version of Yourself

Kirsty Garner, Head of Group Marketing Services provides the final thoughts.

Firstly let me take the time to thank everyone who took part in this piece. It is so great to be part of an organisation that really promotes women and gives them the voice to succeed. I'm hoping this shows young women everywhere that there are so many different routes to success. We all look different and we all have different personalities but if you put your mind to it you can be the happiest and best version of yourself. Here are a few final pieces of advice I've taken from inspiring women and a few lessons I've learned on my journey so far.

Be fluid

People set so many expectations on how things should pan out and put pressure on themselves. I'm sure everyone has said to themselves, "By the time I'm X age I need to be Y" or "I need to have X by the end of the year for me to achieve my goal." This just puts unnecessary pressure because if things don't go entirely to plan, you instantly feel you have failed. By all means have a goal, be determined to achieve but ease up on the pressure



on thinking you have failed if it doesn't go to plan. You have to be flexible, it's in our DNA to be adaptable.

Put. The. Phone. Down.

The fact we have a smartphone rehab for children as young as 13 is quite frankly nuts! Having the emotional intelligence on how to deal with people that doesn't involve Text/Email will be a skill that serves you for a lifetime. I have definitely been given opportunities in my career because I go out my way to speak to people face to face. Everyone you meet has the potential to help you, so, put your phone away and get talking!

Don't compare yourself

Franklin Roosevelt once said, "Comparison is the thief of joy." Job title, income, grades, appearance, how many followers on instagram—

the number of categories in which we can compare ourselves to others are infinite. Everyone has their own journey and we shouldn't compare ours to others.

Perception is not reality

I hate the saying 'perception is reality', and whilst many people will disagree with me saying the opposite I feel it sets an underlying current of someone's opinion of you is true regardless of the facts. First impressions can count for something, but be true to who you are. If someone in your class/job has this pre-conceived idea of you, or misinterpret you in a certain way, that is their problem. You are not going to please everyone.

And lastly have fun!

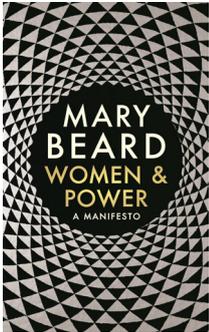
You will make many mistakes, probably detour off the route that was planned, and at times wonder what your purpose and goals are. I think everyone in this collection has done exactly that. Take comfort from the knowledge that whatever you aim for is going to happen, make the most of it and have fun and laugh. If you can laugh through it all you will certainly find yourself doing something you were always meant to be doing.

"Half of our employees are women, which is something we are really proud of in the financial services industry. There are a high proportion of women in senior management roles here at moneycorp too, and we are continuing to develop our employees with bespoke leadership and management training."

MONICA PARMAR, SENIOR HR BUSINESS PARTNER

Books we recommend

Check out some of the books recommended by the women of moneycorp. From inspiring stories to feminist perspectives, mindfulness techniques and new ways of thinking, the more we all learn, the further we'll all go.



Women and Power: A Manifesto

by Mary Beard



LEAN IN

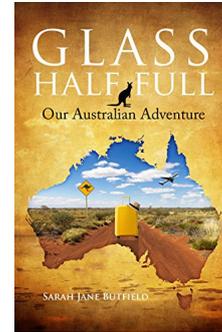
WOMEN, WORK, AND
THE WILL TO LEAD

SHERYL SANDBERG

#1 NATIONAL BEST SELLER

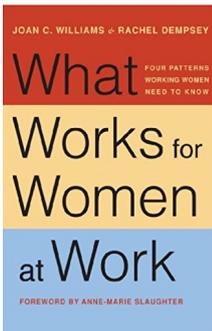
Lean in: Women, Work, and the Will to Lead

by Sheryl Sandberg



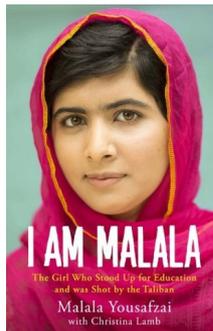
Glass Half Full: Our Australian Adventure

by Sarah Jane Butfield



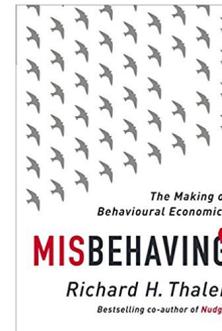
What Works for Women at Work

by Joan C Williams & Rachel Dempsey



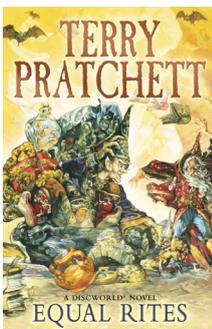
I Am Malala: The Girl Who Stood Up for Education and Was Shot by the Taliban

by Malala Yousafzai



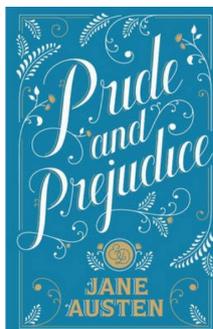
Misbehaving: The Making of Behavioural Economics

by Richard H. Thaler



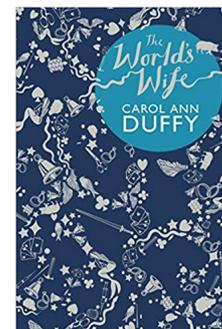
Equal Rites

by Terry Pratchett



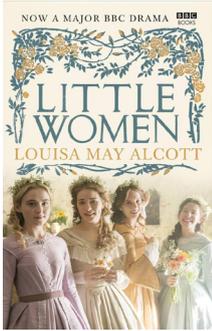
Pride & Prejudice

by Jane Austen

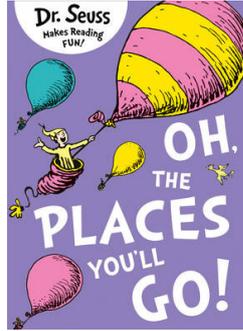


The World's Wife

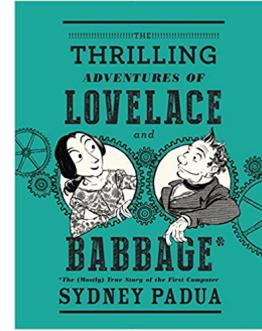
by Carol Ann Duffy



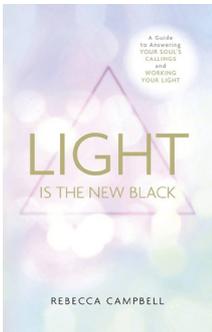
Little Women
by Jane Austen



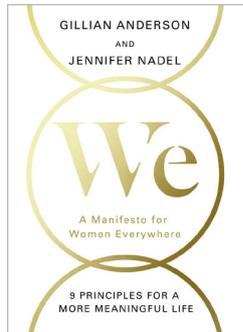
Oh, the Places You'll Go
by Dr Seuss



The Thrilling Adventures of Lovelace and Babbage
by Sydney Padua



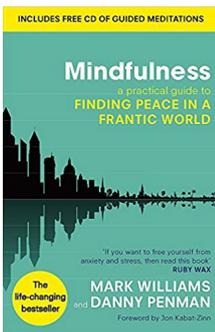
Light Is the New Black
by Rebecca Campbell



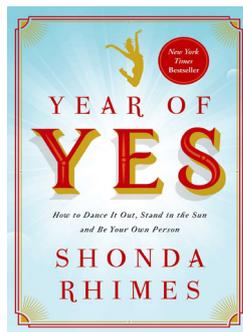
We: A Manifesto for Woman Everywhere
by Gillian Anderson & Jennifer Nadel



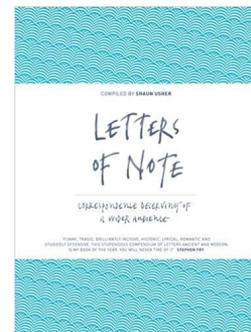
What I Was Doing While You Were Breeding: A Memoir
by Kristin Newman



Mindfulness: A practical guide to finding peace in a frantic world
by Danny Penman & Mark Williams



Year of Yes: How to Dance It Out, Stand In the Sun and Be Your Own Person
by Shonda Rhimes



Letters of Note: Correspondence of a Wider Audience
by Shaun Usher