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WIBF Celebrates its 30th Anniversary

FTSE 100 Cross-Company Mentoring Programme

*The High Cost of Recession - Getting Yourself on
the Road to Recovery*

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As a leading non-profit making professional organisation, we are committed to empowering our membership to realise their full potential in their personal and professional lives.

Women in Banking and Finance Office

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Women In Banking and Finance would like to welcome all new members who have joined us this quarter. We hope that you enjoy your membership of the Group.

WIBF works to provide you with the tools to develop your career as well as provide you with the opportunities to widen your network within the industry.

Booking of events

To book events, please email ann.leverett@wibf.org.uk. Payment for events may be made by cheque payable to WIBF and sent to WIBF Office, PO Box 122, West Wickham, Kent BR4 9AS or payment by credit card on 020 8777 6902 - we require card number, expiry date and last 3 digits of security code on reverse of card.

If you are unable to attend an event due to unforeseen circumstances, please inform us ASAP by email. However, please note that refunds can only be made if 3 days' notice is received and no refund may be eligible for events such as theatre, lunches and dinners (please check individual event for refund policy).

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WOMEN IN BANKING AND FINANCE PATRON - Baroness Rennie Fritchie DBE

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Hi and welcome.

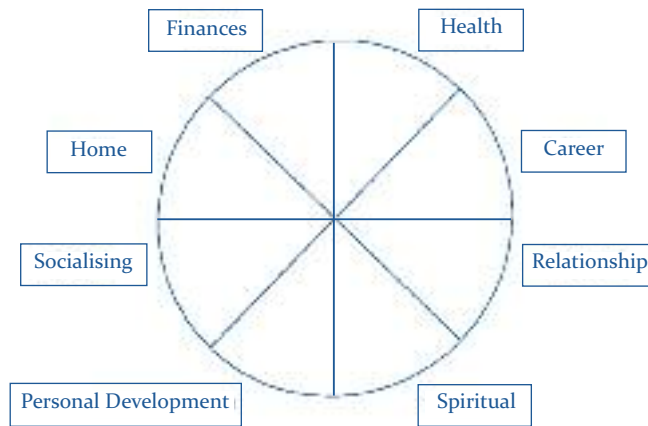
Here we are, another year forward. 2009 has been an incredible year in so many ways with the impact of the financial crisis.

Many of us have seen our companies fail or our jobs made redundant which brings its own challenges. So now many of us will be defining our future for 2010. Below are some steps that I personally will be following with my personal coach:



Marian Costello
Editor in Chief

- What do I really want** - I will be using the coaching wheel of life, it is very powerful as it provides a visual view of how your current life is as you choose the labels you want to use e.g. Career, Health, etc and you each label a value between 1-10, 10 being high. Then you can decide which of areas of your life you need to work on first to improve your scores.



- Define measurable actions** - I want to take to improve my wheel of life e.g. Lose 20lbs by end April.
- Define Plan** - Detail the step by step approach to get to this goal e.g. weekly exercise plan, weekly weigh in, weekly menu planned for weekly shopping trip.
- Check** - Is this doable and realistic?
- Action** - Follow the plan
- Celebrate** - Each success

You may ask how will a coach help me to achieve the actions that I want. Well a coach is there to help you along the rocky journey and get you over the times when you see your plans being impacted by life. Typically a good coach will adhere to the following ethics:

- Discover, clarify, and align with what the client wants to achieve
- Encourage client self-discovery
- Elicit client-generated solutions and strategies
- Hold the client responsible and accountable

I must declare an interest in coaching as I am currently undertaking working towards my European NLP Coaching Certification. All I can tell you is it really works.

Wishing you all good luck, joy and happiness for 2010.

All the best

Magazine Editor-in-Chief
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QUOTES

"The future belongs to those who believe in their dreams." - Eleanor Roosevelt

"Entrepreneurship is a state of mind, a can-do attitude, a capacity to focus on a vision and work toward it." - Barry Rogstad



Christine Lawrence
Chair, WIBF

A Happy New Year to you all.

I could choose to talk about the world economy showing signs of recovery and that in the UK there are a number of indicators suggesting that the economic activity has begun to stabilise. On this occasion, I would prefer to talk about WIBF's 30th anniversary.

Women in Banking (WIB) was formed in 1980 as a result of the Deputy Chairman of NatWest, Gordon Jones, commissioning an academic research into the status of women in the

banking profession. Margery Povall and Susan Law, founding members of WIB, Baroness Nancy Sear and Margaret Carrington of Midland Bank was the team responsible for conducting the research. In 1987, Baroness Platt of Writtle, CBE, DL, MA, FEng became WIB Patron. The Banking industry started to expand and we saw the introduction of new financial markets. In 1992 WIB changed its name to Women in Banking and Finance (WIBF) to accurately reflect the changes in the financial markets and its membership. At our 20th anniversary in 2000 we welcomed Baroness O'Caithain as our Patron, as Baroness Platt retired.

Over the years, WIBF has been fortunate in engaging leaders in the industry to speak at our Annual Address and Awards for Achievement Luncheon events; these have included Howard Davies, Deputy Governor of the Bank of England, Sir Brian Pitman, Chairman LloydsTSB, Paul Bateman, CEO, JP Morgan Flemming Asset Management, Rachel Lomax, Deputy Governor, Bank of England, Dr DeAnne Julius CBE, Chairman of Chatham House, Gay Heuy Evans, CEO of Tribeca Europe, Global Hedge Fund, Baroness Denise Kingsmill to name but a few.

Fast forward to the present when in November 2009, I felt privileged and extremely excited when I received an invitation from Baroness Rennie Fritchie DBE, to have lunch at the Peers Dining Room and arrangements were made for me to sit in the Chamber of the House of Lords for Question Time. Later on that evening I was invited to Sidley Austin LLP's Women Leadership event. Baroness Fritchie was the keynote speaker and as a strategist consultant, she gave an uplifting and inspiring speech on leadership, influence and strategies that could be equally applied to one's business environment or career development. The Baroness is a firm believer in creating your own opportunities and one of her tenets is to make a difference and swim up the stream - to really go out of your comfort zone.

This year we will be marking our 30th anniversary with a number of events. Jane Campbell is the project leader for our 30th anniversary celebrations and throughout the year will communicate the various activities.

Finally, for some 2009 was a somewhat challenging year. 2010 gives us all an opportunity to look forward, to reconnect, socialise and maybe allow ourselves some 'me' time, what better way to bring all these elements together than by coming to one of our new monthly 'WIBF NetWorks' social events at Prism, 147 Leadenhall Street, London, EC3V 4QT. Our first get together will be on 26th January 2010.

Christine Lawrence

Movers and Shakers

WIBF would like to congratulate:



Jenny Knott on her appointment as Chief Finance Officer for Global Corporate and Investment Bank (CIB), Standard Bank



Carmel Moore on her appointment as Partner, Tax Performance Advisory at Ernst & Young



Heather Melville, JP, on her appointment as Regional Director of London, GTS Cash and Trade Sales, Royal Bank of Scotland



Lynne Cantor on being appointed a Non Executive Director for a NHS Trust

Please keep us updated with promotions and new appointments.



Claire Livingstone
Chair, WIBF Bristol

I was very excited to take over the role of Chair for WIBF in Bristol in June. I have been involved since its creation and am now looking forward to celebrating our 2nd birthday in January.

We had another full programme of events during 2009, culminating in an Evening of Fashion and Beauty at House of Fraser in November, and we have a great mix of speakers and events programme lined up for 2010 - we will kick off the new year with a "Speed Networking" event in February.

If there was ever a good time to increase your networking activity, now has got to be that time. Career Management experts Fairplace will tell you that in most sectors, it is not what you know but who you know that will get you 50% of job offers. In Financial Services it can often be even higher than 50%, and the usefulness of networking is not limited to recruitment. It can also provide a great set of contacts to work with and who you know you can rely on in a reciprocal way. Many of us know that we don't put enough effort into networking so what can you do if networking is something you should realistically do more of?

Firstly, see networking events and meetings as something pleasant rather than a chore, where you play a game with yourself to make a target number of contacts or to meet a

particular individual. Make a note of what they tell you on the reverse of their business card and use that personal information again when you re-connect. Secondly, make good use of networking opportunities such as WIBF and other external groups to build your contact base and breadth of view of the sector. Thirdly, show a genuine interest in other people. They will be really pleased you have taken the time to ask them about themselves, seek advice or want to keep in touch. Finally, think of the world as your network through Linked In, Facebook and other networking sites. It is always amazing how helpful other people will be if you just ask!

We are still all working in a time of great change and some uncertainty, but also opportunity, and I hope that WIBF Bristol will help you with a new network of friends and colleagues and plenty of support to get to wherever you want to go in your career.

Claire Livingstone
Chair WIBF Bristol



Louise Kirk
Chair, WIBF Scotland



Looking back to look forward

The New Year signals fresh starts and brings the promise of new resolutions, along with a greater focus on work and life's challenges. The beginning of a new year marks a farewell to the problems and concerns of the past year and a time to prepare for new beginnings.

It's also time for reflection and the financial industries' 'annus horribilis' of 2009 certainly warrants significant consideration. As we witnessed the near-collapse of several long-established and well-respected banking giants, many of us will have had personal experience of the fall-out.

As we enter 2010 a little bruised and battered, more than ever a strong network can support and guide you. The benefits of networking are well documented and borne out by the number of women's networks that have been established. Networking is about developing long-term relationships for mutual gain and creating a positive impression with people so that they will think of you when an opportunity arises. We need to nurture those relationships, and WIBF Scotland is working hard to develop a diverse network as we extend our membership into more and more organisations. We've established links with Search Recruitment and Strathclyde University, which allows us a unique opportunity to offer support to new talent and help our members extend their networks.

WIBF Scotland events have a reputation for having inspiring speakers, excellent career and personal development workshops. All our events are stimulating, rewarding, great fun and offer ample opportunities to exchange ideas and network in a dynamic and supportive environment. During 2010 we have increased the number of events in our schedule to cater for our membership on both the east and west coasts of Scotland.

The theme of this magazine is 'the impacts of the recession and moving forward' and I was amused to read online the BBC's take on the future. Readers were invited to share their outlook for the year ahead in three words and some of the submissions were a poignant reminder of where we've been and where we need to go. They included: 'Bring back ethics'; 'Scepticism reveals truth'; 'Slow, but recovering'; 'Opportunity for change'; 'Invest in skills'; 'I will survive'.

Reading the website I started to muse what WIBF's mantra would be: 'Networking beyond boundaries,' 'Grow your confidence' or 'Empowerment equals success' perhaps?

What will your three word phrase for 2010 be?

**Louise Kirk,
Chair, WIBF Scotland**



Phil Rafferty
Chair, WIBF Ireland

As the first green shoots of growth appear, there is growing optimism that the recession may have passed its peak. While it may be too early to say the recession is over, it is perhaps a good time to look forward and assess the impacts of the recession.

Perhaps an unexpected outcome of the recession is a greater focus on the importance of work, employment and ethics. The hedonistic boom times are fast becoming a memory and there is a much greater focus on frugality and value for money. The excessive remuneration demands of many sectors and the high level of bonuses are now frowned on and viewed as greedy and self-serving. Politicians are being chided over their expenses rather than their failure to control the economy. People faced with negative equity are rightly critical of the excesses of property developers and short sighted lenders who fuelled the property boom without looking at its consequences. One can only hope that the painful lessons of the recession will serve to create a greater sense of equity and fairness.

As growth resumes there is an opportunity for us to look forward and plan to avoid a recurrence of the mad boom times. While we may still be suffering the after effects of the downturn this is a time for learning from our mistakes and planning for the long term. Challenges and changes lie ahead but we can deal with them if we think and act positively. We can prepare for change with continuous learning and enhancing the skills we already have. Those who follow the continuous and never ending improvement, CANI, philosophy are likely to emerge as winners in an economy which is likely to focus more on the value of ability and achievement than on qualifications, connections or the old school network.

Those who get in tune with the recovery are more likely to benefit from it. Rather than complain it is a time to speak positively about the opportunities that will be available to those who look for them. Seek out those colleagues who are upbeat and confident and avoid those who cannot avoid focusing on the negative. Our attitude to life determines what life provides for us. Optimistic people are winners so always look on the bright side of life!

Women in Banking and Finance in Ireland (WIBFI) are looking on the bright side as we celebrate our 5th anniversary in Ireland. We are planning another series of interesting events in 2010. Feedback on the 2009 events was very encouraging and attendees commented on the range and quality of the speakers, presentations and networking opportunities. We encourage participation from members in organising events and participating in committees. We welcome those who have recently joined and look forward to meeting them at future events. The expansion of our membership is a key goal for 2010. As we move into our 6th year, I am conscious of the significant contribution of the members of the Events, Membership, Finance and Communications committees. Their dedication enables WIBFI to move forward with optimism.

Phil Rafferty, Chair WIBF Ireland

Focusing on First Principles

One of the leading global champions of women's empowerment is Melanne Verveer, co-founder, Chair and Co-CEO of Vital Voices Global Partnership, an international non-profit that invests in emerging women leaders. Beth Brooke, Global Vice Chair, Ernst & Young, spoke with her about the vital role of women in rebuilding economies damaged by the current market turmoil.

Beth Brooke: How might the current crisis present opportunities to look at women as a resource that can move businesses ahead and spur economic growth - particularly in developing countries?

Melanne Verveer: One thing the crisis does is make us focus and look at first principles. It should have us looking at something many were not focusing on: the important role women play in advancing economic opportunities, and how critical it is for a country's prosperity and economic growth to invest in women and ensure they've got a level playing field so

enough people are acting on this information. Maybe in a time of great economic challenge and crisis, some people whose opinions matter will look at this first principle, that investing in women to drive economic growth is not just the right thing to do, but the smart thing to do as well.

Beth Brooke: What are the biggest challenges facing developing countries as far as using women more productively? Are the constraints educational, budgetary, cultural, political?

Melanne Verveer: All of the above. Women are hamstrung by their inability, in many cases, to access the tools they need: access to credit, an education that builds capacity or the tools of legal and economic reform that enable a woman to participate, as her male counterparts can, in the benefits of economic engagement. In some places, there are barriers that we (in the developed world) can't imagine: not having property rights, for example, or tax considerations that negatively affect women's participation. In too many societies women are still

“Studies show that companies with several senior-level women tend to perform better financially”

they can contribute in a significant way. We have studies and empirical data that support this point, but often don't have the will to do what needs to be done. In the developed world, you don't see enough women on boards. With even a few, it makes a difference in how companies progress. Even in terms of promoting women to higher corporate levels, there hasn't been much progress. In the developing world, the situation is different. Women are still on the margins of society. Studies are showing that if investments are made in women - giving them the capacity to be actors in the economic world, at the micro-business or SME level - and if there is a level playing field, i.e., no regulations or laws that are different for women and men, such as property rights and tax regulations - they can progress in ways that enhance, grow and build economies.

Beth Brooke: The Economist magazine says that over the past few decades, women in general have contributed more to growth in the world's GDP than either new technology or the emerging economies of China and India. Why don't more people know about the productive power of women?

Melanne Verveer: Often when we talk about women, it's viewed as a soft topic, not one seriously considered by people making economic and business decisions. Lloyd Blankfein, Chairman and CEO of Goldman Sachs, has made this point - firms want high yields, high returns on their investment. Goldman Sachs concluded that one of the most effective investments they can make is in building capacity for women. They've invested US\$100 million for business training and mentoring programs for women, an encouraging sign. You've got more data coming out of the business community, but not

marginalized. All too frequently, laws, regulations and traditions keep women from participating fully in the lives of their societies, including economically. Efforts to address these obstacles are critically important for a country's prosperity. Let it be noted that in no country, no matter how advanced, has women's equality yet been achieved. There is much progress yet to be made.

Beth Brooke: Studies show that companies with several senior-level women tend to perform better financially. Why might this be?

Melanne Verveer: A World Bank study showed that investment in women correlates favorably to reductions in corruption. There are lots of positive outcomes associated with investing in women and allowing them to participate in decision-making at the highest levels. How those opportunities get taken advantage of will, in large measure, determine how much economic growth we'll see.

This article originally appeared in Groundbreakers, an Ernst & Young report published in January 2009.

Beth Brooke,
Global Vice Chair,
Ernst & Young

Meet Charlotte Lawrence



Charlotte Lawrence
Senior Analyst,
UK Investment Banking,
EMEA, Bank of America
Merrill Lynch

1. When did you start working for Bank of America Merrill Lynch and in what capacity?

I began working for Merrill Lynch (now Bank of America Merrill Lynch) as a summer intern in 2006. Following my graduation, I returned as a full time analyst in July 2007, working first in the Consumer and Retail team and then the UK Investment Banking team.

2. What aspects of your role do you enjoy the most?

I enjoy the way the job is constantly changing and the interaction I have with colleagues and clients. There is also a good balance between the long term client work where you develop a knowledge base and explore a range of ways in which you can help a company meet its strategic goals, and individual projects where you have to be able to quickly build up your knowledge to respond to each situation.

3. What attracted you to work within the financial services industry?

I wanted a job that would challenge me, providing me with both in depth business knowledge and a valuable skill set.

4. What would be your words of encouragement to other graduates considering a career in the financial services industry?

If you are dedicated and willing to put your all into your job, banking can be an extremely rewarding career. In addition, with the markets coming back this is going to be a very interesting time to be in banking with a wide range of opportunities for both banks and individuals.

5. What are some of the most important criteria you look for in choosing your career?

I look for an environment that will constantly develop my knowledge base and skill set, where I'm working with intelligent, motivated people who I can learn from and where I feel I'm respected for the contribution I make to the team.

6. What are your views on the need to have more female role models in the financial services industry?

I would like to see more senior female role models but it isn't something that will happen overnight. In the meantime there are men and women at all levels who you can look to for guidance and to see how they manage to balance their commitments inside and outside the bank.

7. What do you enjoy doing in your spare time?

I spend most of my spare time in London catching up with my friends and family. I also love scuba diving and try and go once or twice a year during my holidays.

8. Where do you see yourself in 5 years time?

I plan to still be working in finance, in a more senior position and taking on more responsibility. The great thing about finance is not just that you move up the career ladder fairly fast compared with other careers, but also that the job continually evolves so that even when you get to the top you are still being challenged and learning on a daily basis.



Luciana Machado
Graduate,
Standard Bank

Meet Luciana Machado

1. When did you start working for Standard Bank and in what capacity?

I joined Standard Bank's graduate programme in October 2007 after finishing a Masters degree in International Business and Emerging Markets at Edinburgh University. Since I started here I've worked in a number of Risk functions, both in London and in South Africa, where Standard Bank is headquartered. I recently finished my graduate programme and I'm now working in the Project Finance team in London.

2. What aspects of your role do you enjoy the most?

What I like the most about my job is that it gives me room to make a difference and to help develop Emerging Markets by thinking about the best financing solutions for infrastructure, power, mining and oil and gas projects. Most of these projects, not only give returns to our clients, but also contribute to economic and social development in the local community. I also enjoy the respect and encouragement given to diversity in Standard Bank. Dealing with people from different backgrounds gives me the opportunity to broaden my point of view and take other people's ideas and solutions on board.

3. What attracted you to work within the financial services industry?

The opportunity to make things happen! Ideas and plans can be brilliant, but financing is what brings them to life.

Finance is also a truly global industry which gives me exposure to a wide range of challenges. I always wanted a career that would allow me to travel and give me on the job learning opportunities. I'm constantly learning from either formal training courses or with my colleagues. For instance, I've been to Kenya, Mozambique and South Africa on work assignments and the experience was amazing. These opportunities gave me the chance to understand the differences between cultures and work styles in different countries. And in Mozambique I had the opportunity to speak Portuguese, which is my mother tongue.

4. What would be your words of encouragement to other graduates considering a career in the financial services industry?

I would say that it's very important to understand how the financial sector works and find where you fit best, where you can contribute and where you can learn. I think it's even more important to understand the role the company you're applying for plays in the industry. It's also key to find a company that matches your values.

It's crucial to gather information about the company you're applying for. Before applying, make use of your personal contacts, university services and other people you may know who either applied for, or are working in the industry. The internet does provide a lot of information, but I believe it's always better to hear from someone who works in the company. Career fairs are a great opportunity to get to know the company better.

5. What are some of the most important criteria you look for in choosing your career?

The first thing I look for when choosing my career is if I will enjoy the work I'll be doing. For me, the most important thing is to enjoy working with the people in my team - to be surrounded by people who inspire me and can positively contribute to my development.

6. What are your views on the need to have more female role models in the financial services industry?

It is encouraging to see that many women are successful in the financial services sector. But it's a shame that there are still few women in the highest positions in the industry. I hope this will change in years to come and prove that women can be inspiring leaders.

7. What do you enjoy doing in your spare time?

I like to explore the cultural diversity London has to offer, from the markets to the art exhibitions, theatre and restaurants. I also like to get away for the weekend, whether in the UK or for a weekend break in Europe.

8. Where do you see yourself in 5 years time?

I see myself continuing to build a solid career, strengthening my networks and working towards my professional development. In five years time I'd like to have built a solid base for my development that puts me in a leading position within Standard Bank.

The FTSE 100 Cross-Company Mentoring Programme Steady Progress; More to Do



Penina Thomson
Partner,
Praesta Partners LLP

“Women will have to be deeply and daily involved in high-level decision-making and the formulation of strategy. Their voices must be heard alongside those of men in the highest echelons of corporate management and given equal weight and legitimacy. We believe that the skills, qualities and aptitudes, and the styles and approaches to leadership, of men and women are complementary. We need all of them to tackle the complex, difficult and urgent problems that face us in the early 21st Century”.

The FTSE 100 Cross-Company Mentoring Programme is now five years old; and since 2005 over 60 women have been mentored by UK corporate leaders - most of them FTSE 100 Chairmen and Chief Executives. Many of the Mentees have achieved significant success, as the summary below shows.

Appointed to ExCo or Main Board of own company	Appointed NED in Private Sector - FTSE and abroad	Appointed NED of not-for-profit or charity	Public Sector or Government appointment	Promoted in own company or moved for promotion to another company	Appointed CEO of FTSE 250 or other company
10	5	3	4	14	3

Their achievements have come at a time when there has never been more interest in how women are faring in the workplace, and the progress being made by the FTSE 100 Cross-Company Mentoring Programme in helping talented women take their place at the top tables of corporate UK is mirroring the changes in our society. What are those changes? First, there is now a clear acceptance that a significant gender pay gap exists. The Minister for Women, Harriet Harman, has repeatedly drawn attention to gender pay disparities, which exist at all levels from Local Authorities to the Boardroom. The Office for National Statistics reports that the gap between women’s median hourly pay and men’s (as measured by the median hourly pay, excluding overtime, of full-time employees) widened between 2007 and 2008, and now stands at 12.8%. (2) At the most senior levels in business, nine women received total packages of more than £1M compared with 269 men, while average female executive pay was £1.2M compared with £2M for men. (3)

Second, we are seeing an increase in the number of women starting their own businesses. A new study (4) reports that the number of self-employed women has risen by 17% to more than 1M since 2000, and the Direct Selling Association reports a year-on-year increase of 15% in its self-employed female members this year, who now number 312,000.

Finally, it is now broadly accepted that there are too few women on UK corporate boards. Most blue-chip companies in the FTSE 100, and the biggest professional services firms - lawyers, accountants, consultants - now have in place systems and processes designed to attract, retain and develop senior women. Among the mechanisms these organisations have put in place are talent identification initiatives; internal mentoring programmes; women’s networks; re-entry programmes for women returning to work after maternity leave; talent management frameworks (including specific training and development for women) and executive coaching for “board-ready” women. One or two of the very best companies have begun, voluntarily, to include information about their progress in getting their women through to senior positions in their Annual Report. The track record of the very best companies is increasingly impeccable, and undeniably they are trying - but not all companies in the FTSE 100 are at the level of the best; and the picture in companies outside the 100 is very variable.

These three things - the increased focus on the gender pay gap, the increase in female entrepreneurship and the broad acceptance that there are too few women on UK corporate boards and that something needs to be done about it - are being played out against the backdrop of an economic crisis. This itself has given rise to other lines

of enquiry, notably about whether having more women in senior roles in banking and finance would have avoided the excessive risk-taking that contributed to the financial crisis: the “would Lehman’s have fallen if it had been Lehman Sisters” question. The only realistic response to this question can of course only be “possibly”, since without a control group with which to make meaningful comparisons an accurate answer is essentially unknowable. What is known, though, is that decision-making groups, including Boards, suffer from being homogenous. Research carried out at the London Business School and elsewhere demonstrates that groups benefit from being composed of a variety of people and that the interplay of different voices, mental frameworks, experience, genders, ethnicities, expertise and world view results in increased innovation and creativity.

All these factors - new developments in UK society and in the world of work; emerging research data into what constitute optimal decision-making groups, and the unfolding economic crisis - inform the context of the FTSE 100 Cross-Company Mentoring Programme. The Programme, which has been described by Sir John Parker, Chairman of Anglo American plc and National Grid plc as “an innovative, business-to-business initiative” is delivering results: steadily assisting talented senior women to reach the optimal positions in their professional lives to which their ability, and aspiration, will take them.

How does the FTSE 100 Cross-Company Mentoring Programme work? The Programme brings together Chairmen and Chief Executives and other leaders who influence decisions about Board appointments with senior executive women showing high potential for Board membership. The Mentees are nominated by their Chairman (or in some cases, Chief Executive) as a woman having the highest potential, coming from what the Tyson Report called the “marzipan layer” - just below Board level. Mentees come from a variety of organisation, from large FTSE 100 companies and public sector organisation to crown corporations, professional service firms, and large not-for-profits. The Mentors are Chairmen, CEOs or other leaders of organisation and their role is to draw on their own experience to provide insight and advice to their Mentee. The aim of the mentoring is to help senior women develop further, to the point where they will be credible candidates for executive and non-executive directorships and other top leadership positions. The principle is to use the Mentee’s perceptions of her current environment to build and develop the habits and attributes that would equip her for higher office: either in the company in which she works, or in another company or organisation.

When a Mentee has been nominated we meet her to establish a relationship, to discuss her CV, career aspirations and professional objectives, and to understand something of her personality and background in order to be able to suggest the best Mentor for her. We match each Mentee with one of our Mentors from a different company or organisation, avoiding any conflict of commercial interest and having in mind the background, experience, personality and style of each person.

Mentoring pairs, once established, work at their own speed over a year or a two-year period. They meet regularly - at a minimum once per quarter; in practice more frequently - and often have telephone or email contact between meetings. Some Mentors give their Mentee “homework”; suggesting small discrete pieces of work or activity that they both agree would assist the Mentee in her development.

Each mentoring relationship is entirely bespoke. We stay in close touch with both Mentors and Mentees throughout the process, providing initial advice and practical guidance and ongoing support; ensuring that they are making progress and providing any assistance they might need.

In a speech in January this year the founder of the World Economic Forum, Klaus Schwab, expressed a view that mirrored the quotation that began this article. He said:

“Innovation requires new, unique ideas - and the best ideas flourish in a diverse environment. More than ever, in the current economic downturn we will need the best minds and the best leadership to find the most creative solutions, revive growth and prevent such crises in the future. In other words, we will need to ensure that the minds and talents of both men and women are fully engaged in the process.”

The FTSE 100 Cross-Company Mentoring Programme is not designed to result in a large-scale, rapid increase in the number of women in top level decision-making bodies in the UK. It is not a “quick fix”. It is, however, making a significant and demonstrable contribution to enabling talented women to take up senior positions in influential, authoritative organisations in the public and the private sector in the UK, and to make their own contribution to a realistic, sustainable route back to prosperity.

Peninah Thomson
Partner, Praesta Partners LLP

- (1) *A Woman’s Place is in the Boardroom*, Thomson, Graham & Lloyd, Palgrave Macmillan, 2005
- (2) *UK Snapshot: Gender Pay Gap*, Office for National Statistics, 3 Nov 09
- (3) “Special Report on Executive Pay”, *The Guardian* 15 September 09
- (4) “The Rise of Lipstick Entrepreneurs”, *Future Laboratory*, November 09

A New Kind of Power

Paradigm shifts are two a penny until a really big picture change occurs that has resonance from the micro to the macro details of your life.

Over twenty years ago Professor Joseph Nye, international relations advisor to President Bill Clinton, was grappling with a major puzzle for the United States. How had it happened that the largest - some would say the only - superpower in the world had failed, with the full weight of its military and financial resources, to win a war against a small, relatively poor and unarmed nation called Vietnam?

Since that time, the US has not won any war outright. Worse, it suffered its greatest domestic atrocity at the hands of what is now understood to be a small group of terrorists.

Since power is a generic word and America has plenty of it, Nye's response was to begin to examine distinctions in power and ask himself whether America had the wrong kind of power and what other kind of power would help deliver its goals. If the power of the sword and the purse has shown its limits, maybe the US should switch to the power of the magnet - find a way to draw other nations towards it.

Nye's first book on Soft Power described it as:

"The ability to get what you want by attracting and persuading others to adopt your goals. It differs from hard power, the ability to use the carrots and sticks of economic and military might to make others follow your will."

Soft power can take the form of diplomacy, conflict transformation and dialogue forums of all kinds. But it can equally be gathered and deployed through more abstract or cultural forms such as rock music, design technology (in the form of desirable consumer goods and services), and sport. Anything, in short, that makes the wielder of soft power attractive to others. Nike to McDonalds, West Wing to iPhones - these are all effective soft power tools.

The corridors of exchange that are opened up are not only for commercial goods, but for the values of freedom, democracy, self-expression and prowess that come attached to them. It is not exclusively an American phenomenon. Japanese technology - in the form of must-have mobile phones and sleek computers - is hugely credited with the shift of attitude towards Japan in the west. A change from inscrutable eastern threat to oriental paragon of style and efficiency.

Since Nye however, others have taken up the general concept of "soft power" as a non-coercive means of change, and developed it in their own way. Both China and India have officially adopted soft power as a central plank of their foreign policy strategies - although neither has yet been put to the test with a crisis that might invite a violent response. Unlike South Africa, India has not moved to dismantle its nuclear bomb and, despite hosting global conferences on non-violence, is still prone to parading its military hardware for visiting dignitaries.

China is well aware that its growing super power status could make it the world's most feared nation and appears to be relying on trade relations to give it a place in the international community. Its continuing poor report card on human rights, however, both at home and abroad, will leave its soft power stocks low and hence, make it unattractive as a political ally. Ironically perhaps, it is Taiwan that has showed the greatest commitment to soft power over the years - but is least likely to

benefit from it with China. In her book on soft power, *Vision for a New Era*, ex-Taiwanese vice-president Lu Hsiu-lien denigrated hard power for allowing only "zero sum games" - where every winner creates a loser. In contrast, "the developmental and sharing nature of soft power is always a positive sum game."

Naming the five key tools of soft power as human rights, democracy, peace, love and technology, Hsiu-lien credited soft power with the successful transition of Taiwan from former colony to the fledgling democracy it is today. Hsiu-lien was also the first person to make specific links between feminism and soft power. In the years following the second world war Taiwan's New Feminism movement, in which she played an active part, emancipated women from traditional Confucian roles to help build a cooperative grass roots economy, which forms the basis of Taiwan's sustainability today.

While gender has played little or no part in the exploration of soft power in the US and Europe to date, there are some signs that the move away from hard power, post Iraq, will emphasise a more feminine language that echoes the Taiwanese experiment. Not only words like cooperation and mediation, which refer to international politics, but engagement, inclusion, network building and wellbeing which are more often used to address local community development.

The concept of soft, seen through these lenses, is not so much pliable as flexible; not giving in to aggression but able to transform it through imaginative and committed relationship building. Hard power continues to have a role, but as a defensive rather than an aggressive force.

The enhanced skills that are required to make soft power truly effective in conflict zones could - as the UN and others repeatedly claim - be seen as the special province of women. On a local community level it is also women who are more inclined to engage at the margins of society, through professions like social work and teaching. But as we draw further away from the century of war and industry, in which masculinity had a more defined role, those distinctions may become increasingly blurred.

Many would rightly point out that business has already seen quite a revolution in its adaptation of soft skills over hard as a means to both manage its work force and serve its customers. But is it going to take another leap in this direction in the wake of the mass failures of traditional banks and businesses in the global economic crisis? Will women step into the spaces vacated by disgraced executives? It's a moment of genuine opportunity.



Indra Adnan
Director of The Downing Street Project and the Soft Power Network

Indra Adnan is Director of The Downing Street Project which promotes balanced leadership in public life. She is also Director of the Soft Power Network which offers training, consulting and mentoring as well as both local and global networking opportunities. For more details - IA@softpowernetwork.com, www.thedowningstreetproject.ning.com and www.softpowernetwork.com



Sarah Williams-Gardener
Director of
Opportunity Now

Flexible Working - the Benefits

Sarah Williams-Gardener, Director of Opportunity Now, the not for profit organisation which promotes the business benefits of creating workplaces where women can succeed, believes flexible working will make organisations more agile and responsive post recession.

“Historically, the city has been guilty of fostering a macho culture where women have found it more difficult to succeed than men. We’ve all heard of the aggressively competitive culture where long hours and old boy’s networks are the norm. And it is true that there is still a residual perception of flexible or part-time working as something which is an adjunct to business as usual, an irritation or just the mummy track. It is true that the majority of workplaces are still designed around a mid 20th century lifestyle, with an outdated approach to where, when and how work happens.

Despite a clear business case for retaining talent and much research on the benefits of flexible working on increased productivity we are still seeing a disappointing take up of flexible working in many organisations.

I firmly believe that flexible working is not a burden to business. In challenging economic times, where salaries are being frozen and bonuses are vanishing, flexible working can offer a way of keeping talented people engaged and motivated.

Some of the more enlightened employers have realised this and used a clever approach to flexible working as a way of being more fit for the future. They have used it as a tool to retain expertise, cut overheads and motivate staff. One of the worst things that organisations can do when the going gets tough is shed talent, because that is the single most important variable when it comes to nurturing innovation and creativity. In the last recession of the 90’s many firms and institutions haemorrhaged staff via mass redundancy programmes only to realise that much of their talent, experience and knowledge also walked out the door.

In progressive organisations a flexible approach to job design is accepted as a tool which will make their businesses more agile and responsive, not something which is begrudgingly implemented for the sake of mothers. In fact, it is dangerous to assume that flexible working is a women’s issue. Men are also keen to work flexibly. 43% of employees who requested a change to working patterns in the last two years were male.

Agility is about having the opportunity to gain access to new skills, the ability to flex over time and space, and greater freedom to scale up and down as the business or business cycle requires. Greater agility allows companies to organise better their global 24/7 operations and build networks. It also offers huge benefits to individuals allowing them to better balance their lives. It can also be considered in terms of employee wellbeing. Research has proved that those who are able to work flexibly are happier and feel more valued. And we all know that by feeling more valued individuals are more likely to be motivated to achieve results for their employer.

Technology has allowed organisations to be more flexible and agile, now we need organisational cultural to catch up. We recommend that organisations work to strategically align the disciplines of human resources, information and technology and facilities management. All of these will be important in restructuring and cost cutting during and post recession. Through collaborative management of these three disciplines companies can arrive at a new mindset of how work is performed and put in place practices and tools that create workplaces in which businesses and individuals can thrive.

**Sarah Williams-Gardener
Director of Opportunity Now**

For more information on Opportunity Now please see www.opportunitynow.org.uk

High Quality Financial Advice - Essential for 2010 and beyond



Tanya Pein
In2 Consulting

Financial security is a top priority for any successful career. So, are you making the most of your own personal finances?

In the last issue, I wrote a financial fitness check-up as a quick quiz. If you would like to test your financial fitness, email me for a copy at tanya@in2consulting.co.uk.

Many City professionals come to me as an independent financial adviser (IFA) to help make the most of their finances. A great many say it was hard to find a good IFA, so I have written a list of questions to help you find one for yourself.

Why use an Independent Financial Adviser?

For many, it seems obvious to pay for professional expertise in any domain other than their own. You seek out a good dentist, car mechanic, lawyer etc, so why not an independent financial adviser? However, as information about investments is easier to access than ever before, some people are unsure if professional advice would be cost effective. Here is a list of possible reasons to help you clarify your own motivation.

- Lack of time to review your portfolio
- Lack of interest in investment markets
- Lack of investment expertise
- Lack of research data on your current or prospective investments
- Desire for professional oversight of your own investment ideas
- Desire to address certain gaps in your knowledge with professional expertise
- Desire to access specialist knowledge of tax-efficient vehicles
- Desire to access in-depth information about specific funds

Interview questions to ask an Independent Financial Adviser

1. Which professional examinations have you passed beyond the minimum?

Always ask questions about qualifications - even if you have used your existing adviser for years. The minimum qualification is the Certificate in Financial Planning (Cert. PFS). The previous qualification was the Financial Planning Certificate (FPC). Both are considered to be the equivalent of one "A" level. It is estimated that fewer than one half of independent financial advisers hold higher professional qualifications than this, as at September 2009.

2. Do you subscribe to any specialist fund research databases?

An adviser who is not using an in-depth database such as Financial Express, Morningstar, Trustnet etc is relying solely on fund marketing material and the trade press. This is not sufficiently objective or detailed to give you quality advice.

3. Do you charge me a flat rate % when recommending an investment, or does the % vary according to the investment chosen?

A flat % is ideal, because this eliminates commission bias from the choice of investment fund. When paying by commission, you can never know which more suitable or cheaper investments were discarded from the list of recommendations because they paid lower commission. The list may seem acceptable, but what of the omissions?

It is a myth that sales commission is deducted from the profit of the investment company and therefore commission-based sales are free to the investor. The commission paid out is routinely charged by the investment company back to the investor, by way of product charges. The calculation methods for this are rarely transparent and in some cases, the charges are onerous over the long term.

4. If you charge a flat fee, do you rebate to me any provider commissions paid to you?

If you are getting genuinely fee-based advice, the answer will be a simple "yes".

5. Do you charge a "funds/assets under management" fee? What services does it pay for?

Questions to ask yourself

6. Do her business ethics seem acceptable?

7. Is she a good listener?

8. Do I have confidence in her intelligence and expertise?

9. Has she asked sufficient questions about my financial position to advise me?

10. Does she refer to the impact of fund manager charges on performance?

Beware of an adviser who doesn't, as it indicates she does not take into account the cumulative impact of charges on investments. These can significantly erode returns and should be monitored by your adviser.

I hope you found this list of questions useful. If you want to ask me any of them, or to talk through your personal finances in general - I'll be happy to help. ^o

Good luck with making the most of your personal finances and a fulfilling career!

(c) Tanya Pein

Tanya Pein is a fee-based, independent financial adviser who does not accept commission. She specialises in pensions, investments and financial education. She advises individuals and charities on mainstream and ethical investments. She regularly teaches on investment management at London Business School and Cambridge University. She also leads workshops on personal finance, in English or in French. As voluntary work, she has been on the investment committee of a £100 million charity endowment fund since 2002, and of an £11 million family foundation since 2008.

Tanya is contactable on 0207-324-5080, at the IFA firm In2 Consulting. She is based in London EC2. For more information check out tanya@in2consulting.co.uk and <http://www.tanyahein.com/bio.htm>.



Gay White
Occupational
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The High Cost of Recession - Getting Yourself on the Road to Recovery

There is little doubt that recession has hit us all and some are hit harder than others. For those fortunate enough to have jobs, the workplace is not a fun place. We are living with vast amounts of uncertainty as are our friends, colleagues, partners and family members. We may have lost investments and earning power and have seen our savings dwindle. Those who recently bought houses are anxious that they can keep them.

We are all familiar with the effects of the recession on our finances, but some of the more serious consequences are less apparent. Think back to the last time that you had some fun, when you last laughed till you cried and your sides ached. If it's a few days ago, well done - sadly though, you are likely to be in the minority.

We are subjected to copious helpings of bad news on a daily basis; the economic downturn, job losses, companies closing, poor access to finance, negative equity, etc. Radio, television and newspapers are full of these items; of course they must report the news. Radio shows are full of tragic stories of people with jobs, businesses and homes at risk - we can't help feeling moved, yet totally helpless. Those in banking hear a lot of negativity about their profession. Add to this, the increasing rates of Human Swine Flu - it seems we are drowning in bad news!

Consequently, we are living in a constant state of fear. In this state our cognitive skills are impaired; when we need to resolve problems, we are often confused and uncertain how to progress. Something that we would normally take in our stride, is now a big issue, then self-doubting and lack of confidence further impair our thinking. The downward spiral is hard to break. This reduced well-being is one of the most dangerous impacts of the recession, but sadly does not make for headline news.

The negativity surrounding us is on a huge scale and this creeps almost unnoticed into our psyche. Studies have found that we can 'catch' emotions from our colleagues, even if we work in isolation from our teams. So if our colleagues are feeling a little down, it is very likely that we are too. So what can we do? Thankfully we can take control and stop this spiral. Begin by keeping a diary for the next week. Log your thoughts several times during the day, at least three times. Avoid leaving it till the end of the day, memory often distorts our feelings. How quickly does a mother forget her labour pains? Note the time and what you are doing e.g. ironing, filing, reading, watching television etc. and how you are feeling e.g. happy, sad, optimistic, low, confident, anxious. At the end of the week, go back over all of your diary entries, this will give you a good indication of how you are feeling most of the time. You may be surprised by the results.

Next, look at what you were doing when you were feeling good, were you reading, listening to music or exercising? Can you fit more of those activities into your day? Sure, you may have to sacrifice something else; but if you find that you are anxious while watching the news - leave the room and listen to some music instead. If you are a news junkie, go online and just read those stories of interest to you. Don't take all the bad news on board. If you find you are anxious while driving to work, try listening to gentle music rather than chat shows or news items on the radio. If you had little or no record of feeling good, you need to take action quickly.

Henry James, the father of modern psychology, maintained that we can 'act our way into a feeling'. What a revelation! Make a conscious decision to feel good. Can we really feel good by acting at feeling good? It seems simplistic, but do try it - the secret is the conscious decision. Refuse to feel down. Look for fun. Continue keeping the diary and record improvements. You'll begin to feel in control - the cycle is broken - you are on the upward spiral, leading to improved wellbeing, confidence and cognitive skills. You are well placed to deal with any challenges and to recognise and seize the opportunities that will arise for you as we come out of recession.

Gay White
Managing Director of Zero One Consulting

Gay White is an Occupational Psychologist based in Dublin and Managing Director of Zero One Consulting. She specialises in offering a wide range of Learning and Development solutions to clients. The solutions offered are grounded in psychological principles and are tailor made to suit individual client needs. She prides herself on achieving sustained improvements in performance for her clients, which regularly results in repeat business from clients.

She has a broad range of clients, primarily from the Financial Services sector, and also public and private sectors in Ireland and in the U.K. She has over thirty years of experience in a broad range of areas: organizational development, business and executive coaching, personal development, stress management, change programmes, personal effectiveness, all aimed at helping organisations and individuals to maximise their potential. Gay can be contacted at gay.white@zeroone.ie. For more information, visit the website www.zeroone.ie

WIBF's 30th Anniversary

We are planning to celebrate our 30th Anniversary in 2010 so look out for our special events and features which will include parties, discounts, prizes, and souvenirs. We will be raising funds during our 30th Anniversary year on behalf of Thatu <http://www.thatu.org/> who we have chosen as our Charity of the Year. Thatu was set up by a group of women including some of the founders of Women in Banking and Finance, Margery Povall, Anne Watts and Susan Law, so we are especially pleased and proud to have this link during our 30th anniversary year.

Thatu supports self-help and home-grown projects in poorly resourced communities in South Africa so that they become more sustainable and is committed to developing a better future for these communities in their new South Africa. The 30th Anniversary events and features will be highlighted on the website and in our magazines by the 30th Anniversary logo so look out for it to spot them.

Jane Campbell

Make a great start in a new role

Take your time. You don't need to have all the answers immediately so don't let anyone force you into rushed conclusions.

Help people out. It will make you popular and give you a good sense of what people do and what gets in their way. This will make it easier to demonstrate leadership later with your practical knowledge and new allies.

Decide what you want to achieve in your first 100 days and remember that this is just the beginning. You may want to share your goals with colleagues to help manage their expectations.

Control your diary; don't let others control it for you. The most useful people to spend our time with will not necessarily be those who make the most fuss about getting time with us.

Listen without evaluating. Attempts to control your views will be just that and everyone will have their own spin to support their own agenda. Best not to commit to a strong view or distinct allegiances until you have all the information.

Write down all your ideas. You will never look at the situation again with such fresh eyes so keep a record of your thoughts however odd they may seem at the moment.

Find out what all your sponsors are expecting from you. If there is a range of views spot where the differences are and try to find a consensus.

Behave as you would like to be remembered. It's a one-off opportunity to set the mood that you want to last and every move you make will be watched and interpreted.

Don't worry about being confused, it's natural and the fog will clear soon enough.

Ask the stupid questions. It's your best chance to do so without losing face and they may not be so stupid after all. And if the answer isn't clear, keep probing.

Watch what people do so you can pick up any differences between talk and walk and pick up the unsaid rule about how things work around here.

The Rainbow Nation - A Wonderful Experience, One I Will Never Forget

Louise Casserly, Product Manager in EMEA Trade Services & Finance at Citi, writes about the 5 month secondment she spent in their Johannesburg office.

Having returned to work after the Christmas holidays, I was asked if I would be interested in taking up a secondment in South Africa to share product expertise and as an opportunity for personal development. The decision was a relatively quick one to make, soon realising that this was an opportunity I could not pass up. Having managed the Africa cluster, this was a chance to build partnerships with those colleagues and customers I regularly interacted with but had never met.

The stories I had heard prior to leaving meant that I was a little apprehensive and not entirely sure what to expect. This nervousness soon turned to excitement once I landed on African soil. A friendly chauffeur company transported me from the Airport to the apartment which I would be staying in for my time there. I was greeted by "Lucky", the concierge, who always knew the comings and goings and had a friendly smile to share at all times.

My colleagues warmly welcomed me to the office on March 16th 2009 and I quickly felt very at ease. The weather was a big plus, with my first lunch break spent sitting in the Joburg sun. This beautiful sun was soon to become my enemy however when I was scorched sitting out in what seemed like an overcast day! Of all the stories I heard of Joburg dangers prior to departing Ireland, this "incident" was luckily the only true "crisis" I faced while there! That week was quite a sociable one with St Patrick's Day festivities being the highlight. I was most fortunate to meet a large group of Irish people who were over on a similar secondment working for a Telecoms company. As we were all in the same boat, we spent a lot of weekend time together, visiting many of the beautiful sights which South Africa offers.

The role itself was challenging but one on which I thrived. I learned a huge amount from my time in the Joburg office through supporting the Relationship Managers on the structuring of transactions. I had the privilege of travelling to many of the countries in Africa to meet our customers. Zambia, Malawi, Rwanda, Uganda, Ethiopia, Kenya and Tanzania were the countries I visited with my colleagues while there. The experience allowed me to gain a much better understanding of the market and become more attuned to individual customer needs.

Each country was different and had its own intricacies. Rwanda really stands out in my memories. Despite the 1994 Genocide, Kigali shows little signs of its horrific past, with its people determined to push forward and reinvent themselves. While in Kigali, I had the honour of meeting the Prime Minister of Rwanda which is certainly an experience I will never forget. In spite of the incomprehensible poverty in Africa, the people still push forward with a smile on their face and make the best of what they have. This is something which will stay with me forever and makes me so grateful for the many privileges afforded to a young woman like myself in such a developed country as Ireland.

It wasn't all hard work - during holiday periods I had the opportunity to go on a Safari and see the "Big Five". The timing of my secondment allowed me to not only see a real pack of lions but the human ones too! This year's British & Irish Lions' tour to South Africa was a truly memorable experience. The excitement was phenomenal. The famous red jersey lined the streets of Joburg city centre on the 4th of July for the final test with thousands of fans (myself included) making our way to Ellis Park. We, as ever optimistic fans, certainly had something to cheer about that day. The excitement continued for the whole weekend

when we met the Lions in person - certainly one of the high points of my time there!

On July 18th 2009, former president Nelson Mandela celebrated his 91st birthday. Mandela or Madiba, as he is fondly referred to, is a symbol of hope for Africa and the world and an icon to the nation. It's a really touching experience to see the love which all South Africans - black and white, men and women, young and old - have for this inspirational man. All united in admiration.

Now that I'm settled back in Ireland, I think back on the many memories of South Africa - so many cultural and natural wonders as well as the banter and camaraderie of the office. I remember a country and people I will always think of so fondly and an experience I will never forget. This beautiful nation, as Madiba envisioned, is truly "a rainbow nation at peace with itself and the world."

I would encourage anyone who has the opportunity to take on such an international secondment to do so. It's hard work and long hours but this is more than compensated by the wonderful experience you will have - the opportunity to develop your skills, change your perspective and have a life changing experience!

**Louise Casserly,
Product Manager in EMEA Trade Services
& Finance, Citi Ireland**



Louise Casserly with her new friends



Louise says hallo to a friendly Giraffe

Where to stay ...

Hotel Steigenberger, Nile Palace, Luxor, Egypt



The recession has changed many things, in our lives - from the state of the global economy, to the job market, to even where we are choosing to go on vacation. With the British pound struggling, and trips to Europe become more expensive, people are choosing exotic destinations like Egypt more often. One of the must-see cities in Egypt is Luxor - backdrop to some of the most famous sites of Ancient Egypt.

And though most tourists stay in Luxor on cruise boats, I'd recommend trying something a little more spacious - like the luxurious 5 star Steigenberger Nile Palace. Swathed in marble, with a fabulous pool and 6 restaurants, this hotel has everything you could hope for in a luxury getaway! The hotel even has an "international style" cafe, to feed your caffeine addiction with cappuccinos and lattes - and it should be noted, outside Cairo, finding a cappuccino in Egypt is not normally an easy task!

But most of all for this hotel, it is the location, location, location. At the Nile Palace - you are right in the centre of town, on the river Nile. Though this means many taxi drivers will push for business as you step outside the hotel, a short stroll past them towards the ferry terminal, and you will find very affordable and welcoming transport!

A tip to those interested in seeing the sites - if you get up very early, enjoy the breakfast buffet at the hotel and then make your way to the ferry terminal and a taxi to the ticket booth - you can probably time it just right and have the sites all to yourself and your camera, before the hundreds and thousands of other tourists arrive for the day! And with the Valley of the Queens, Valley of the Kings, Hatshepsut's temple, the Ramasseum, Karnak temple, Luxor temple and much more - you'll never be bored here. With this hotel as your base, you're sure to have the luxury "adventure-holiday" of a lifetime!



Hatshepsut's Temple

For more information - <http://www.steigenberger.com>

Kirsten Zverina

Where to socialise ...

Tutankhamun Restaurant, Al-Gezira, East Bank, Luxor

In Luxor, Egypt, a few minutes walk south of the ferry terminal on the West Bank of the river Nile, (past the camels), you'll find a non-descript set of stairs leading up two flights, to the stunning rooftop terrace of the 'Tutankhamun Restaurant'. And after a long day, walking through sand to see the wonders of the ancient world - this is the place where you want to be, to wind down. And the view from the terrace - is the best in Luxor. I particularly recommend going just before sunset, so you can enjoy dinner while watching it set over the city, and staring out across the river Nile to the floodlit Luxor temple on the other side. It's a magical, wonderful and incredibly romantic place for dinner.

As one of the first restaurants in town, it is also famous for having been started by Amm Mahmoud - who learned his craft, cooking for visiting French archaeologists. And even though he doesn't do all the cooking any more personally, you can still see this French connection, in all the dishes. They are a great blend of Egyptian produce - in which you can not only taste the Egyptian sunshine, but also the fabulous flavour highlights brought in through the skills and experience of great French cooking.



However, a note of warning - this is not your ordinary international 'foodie' restaurant. If long menus and extensive drink lists are your preference - this is not the restaurant for you. In fact, when we first sat down, our waiter started out only offering a choice of chicken or lamb! Much to our surprise the discussion that then followed on spices, cooking styles and our favourite local dishes - was actually used to gather our preferences. And it wasn't long before he returned proudly to serve dish after dish, tailored to these same preferences! Oh and if you do get the options we did - I'd highly recommend saying that you do like aubergines and chicken with rosemary.



View from the restaurant

You may also find yourself lingering later into the evening, like most of the other diners I noticed - and if so, the hefty volumes of testimonial from visitors across the globe, make fascinating reading...

Kirsten Zverina

MS Gadgets and related websites . . .

“Online Application Stores”

The world of gadgets and websites are converging at the moment - into websites where you can get countless different application “gadgets”. And as Apple refers to its own version - through websites commonly known as ‘appStores’. Strangely enough - after all these years of predictions for the whacky world of the future - it turns out, that instead of our computers becoming wrist watches and phones, our phones are now becoming the new computer platforms!

And fortunately for us as consumers, this mobile revolution is happening during the global recession - which is probably one of the key reasons price is still a significant competitive feature amongst these new technologies. In fact, instead of charging us the hefty user licence fees of the past - you can now go through these hardware devices (your iPhone or your Blackberry) to these virtual application shopping malls, and download applications directly to your phone and for most applications - only pay a few pounds to do so!

The top 2 competitors in this market are Apple & Blackberry. Apple’s “App Store” provides applications for purchase & use on iPhones. If you don’t have an iPhone, you can see demos of the many Apple applications available and download them for your iPhone at <http://www.apple.com/uk/iphone/apps-for-iphone>. Some will help you track passwords, play flight simulators, or even access the tube maps - there are countless applications to choose from and use on the move!

Then there is the Blackberry “App World” for Blackberry users, which you can see at <http://appworld.blackberry.com/webstore> - for those folks practically hardwired into their blackberries. And

I speak from painful experience here, as a long term user of blackberries myself - I know just how hard it is to get ‘closure’ each day! It should be noted at the Blackberry App world (perhaps naturally so, considering the target market) - are a great many more choices for business users. Some of these include complex expense trackers, mileage trackers and time tracking tools.

Well, if you are lucky enough to be either an iPhone or Blackberry user, you will find all manner of crazy gadgets at these websites this month - to suit every imaginable need and even some very frivolous wants!

Kirsten Zverina

Websites . . .

Having recently discovered that one of my Grandchildren is left handed I’ve realised what a right handed world it is. So if you are left handed or know someone who is this website will be of interest.

<http://www.anythingleft-handed.co.uk/>

Sharon Davies

Book Review...



Nice Girls Don't Get the Corner Office

by Lois P. Frankel (Author)

“Here’s your first coaching tip:

Don’t begin reading this book until you’ve learned how to use it to your advantage ...”

If you haven’t already heard of it, or received it from a friend - you have to get your hands on a copy of this business classic “Nice Girls Don’t Get the Corner office - 101 Unconscious mistakes women make that sabotage their careers”. It was written in 2004 by executive coach and corporate trainer Lois Frankel. And it is the culmination of her 25 yrs experience, coaching women to take charge of their careers and achieve their full potential.

In this book, the author identifies 101 ‘girlish’ behaviours that create the career-limiting perception problems. For example - smiling too much, pinching company pennies and always asking for permission. This last behaviour the author shows, can be seen as polite outside the office but can also be mistaken for inability to handle managerial responsibility, in the office.

To quote the author - ‘Behaviours that were appropriate in girlhood, but not in womanhood, may be contributing to your career... stagnating, plateauing, or even derailing from its career path. Success comes not from acting more like a man, as some might lead you to believe, but by acting more like a woman instead of a girl.’

With each of the 101 mistakes set out with coaching tips as a chapter in its own right - the book is very easy to read and use. You can spend a few minutes with it over lunch or on a coffee break and still walk away with manageable concrete coaching tips, to be able to make a noticeable improvement in how other people perceive you and your true potential. And best of all, after reading this book, you’ll probably find yourself turning one of your good friends, into a great friend - by loaning them your copy!

Kirsten Zverina



Foreign Direct Investment Into Infrastructure



Dr. Julia Kowalle accepts her PhD

Dr. Julia Kowalle, a member of WIBF since 2007 and the current President of WIBF Speakers City Club, was awarded her PhD in Economics by the Technical University Berlin, Germany in March this year. Julia had been working on her dissertation as well as working full-time in banking. The PhD completed her master studies of Economics and Business Management at the Technical University Berlin, Germany and the ESCP-EAP Paris, France.

Julia's thesis analysing foreign direct investments (FDI) into infrastructure in Poland during 1989-2003 describes the period from the collapse of the planned economy until the establishment of the market economy.

Foreign direct investment plays an important role in the development of emerging economies and Julia's thesis uses the example of Poland during its transition to analyse the factors that both encourage and deter inward investment.

Given that the existing statistics were not always coherent, unambiguous and useful, Julia established a new FDI data basis for the Polish infrastructure sectors with the help of a purpose built questionnaire.

The analysis revealed that since the beginning of the transformation process the Polish infrastructure sectors were of high interest to foreign direct investors. This showed that it was easier to have an impact on FDI prevention criteria than on FDI encouraging criteria. The conclusion being that in order to attract foreign direct investors in specific infrastructure sectors, governments need to focus on reducing or eliminating FDI prevention criteria for these sectors.

The general results are not only applicable to Poland or limited to Eastern European Countries, but are of importance to all countries intending to attract FDI.

Julia's thesis has been published by the Suedwestdeutscher Verlag fuer Hochschulschriften. The book is available in many online book-shops including <http://www.amazon.co.uk/FOREIGN-DIRECT-INVESTMENT-INTO-INFRASTRUCTURE/dp/3838109139>



Dr. Julia Kowalle, President of WIBF Speakers City



WIBF Speakers has two branches, in the City of London and Canary Wharf. We meet on alternate Wednesday evenings from 6 - 8pm with drinks and networking afterwards. Guests are always welcome, but please register for security purposes.

More information is available at: contactus@wibfspeakers.org.net

As WIBF celebrates its 30th anniversary we catch up with some of our members who in the true spirit of WIBF have stepped up to new challenges.

In 2003 Kerrie Hanafin, at the age of 29, left her Vice President post as a Relationship Manager at Citigroup having decided to live her dream of becoming an entrepreneur. Since then she has been named Female Entrepreneur of the Year, Inspirational Business of the Year, Business Woman of the Year and has even been congratulated in person by the Queen at Buckingham Palace.

It all began following a traumatic experience having her own riverside flat in London refurbished; Kerrie spotted a gap in the market for a reputable, trustworthy and business-like building company, and set up A Woman's Touch Building and Construction Limited. The company employs many women (and men too) and offers a complete service from small maintenance jobs, decorating, bathroom and kitchen refurbishments, all the way up to small building projects such as loft conversions and extensions. The company also services the commercial market and offers restaurant and bar refurbishment, shop fit out and office redecoration. The team have even worked for Gordon Ramsay who sung their praises with a glowing testimonial which can be viewed on the website www.awomanstouch.org.uk.

Growing organically, Kerrie expanded the company to many other UK cities (Manchester, Leeds, Edinburgh, Bath, Brighton and Cambridge). The firm also benefitted from a great deal of publicity thanks to Kerrie's keen sense of a good story and persistence with the press. One such article appeared in the Daily Mail, and subsequently Kerrie began to receive calls from ex-pats living on the South Coast of Spain. Having flown over to assess the potential and being a fluent Spanish speaker, having studied it at degree level, Kerrie set up a Spanish sister company "Un Toque Femenino" to service the Spanish market. This company too has expanded and now covers Malaga, Marbella, Madrid and Barcelona.

Early in 2009 Kerrie began her latest business venture, in partnership with International Property Consultant, Rose Lock. Vision Board Properties (www.visionboardproperties.com) was born from their joint vision of offering the investor community substantial returns on investment during these difficult economic times, by taking advantage of the collapsed Spanish market. Kerrie and Rose have unrivalled access to many distressed sellers, bust construction companies, and banks, all of whom wish to liquidate their assets as quickly as possible and hence are willing to accept prices well below market value. The women then package up the deal, complete with any building works that may be required to finish the project, and offer the complete package at a fixed cost to their investors, alongside an independent bank valuation of the finished build, to show the true potential returns. The investments vary from €30k to €40million, and all same the key feature of potential returns of at least 25%. The dynamic pair have recently secured a deal on a €19.4 million apart-hotel which is likely to make the investors in excess of €2 million in less than 6 months.

Kerrie now lives in Spain 75% of the time and commutes to the UK twice a month.

Kerrie Hanafin
International Property Consultant
Vision Board Properties

Management Today's "8 Women to Watch"
Natwest Business Woman of the Year
BT Female Entrepreneur of the Year
khanafin@visionboardproperties.com
www.visionboardproperties.com



Kerrie Hanafin and business partner Rose Lock,
Vision Board Properties



Kerrie Hanafin

Introducing WIBF members Sonia Watson and Sue Watson, interviewed by WIBF member Carmel Moore, Partner, Tax Performance Advisory, Ernst & Young

You seem to have known each other for a long time. How did you two meet?

SONIA: We met in 2001 through WIBF Toastmasters Speakers Club; we found WIBF to be the perfect antidote to the demanding environment that we regularly encountered. It was the supportive and safe environment that really brought us together cementing our friendship. It was such a relief to find somewhere where you could shrug off the armour and be yourself.

SUE: We both worked in the City for years, often finding the environment could be particularly... what's the kindest way to describe it - 'isolating'? 'challenging'? We have met amazing women whose careers and personal lives have been a pleasure to be part of. They have continued to be friends, supporters and cheerleaders personally and professionally.

So from Toastmasters to actually starting a business together, how did that happen?

SUE: Watson & Watson launched as a business thanks to WIBF.

SONIA: In the midst of having children, changing career directions, we kept in touch. In 2006, the power of networking threw us unexpectedly together at the same diversity leadership and inclusion event.

SUE: We laughed a lot that evening, but more importantly we found that we had ended up in the same place, a burning desire to make a difference in the workplace.

How did you get the business off the ground?

SONIA: In the summer of 2008 we decided to stop the talking, put the chardonnay bottles out for recycling and get serious! This culminated in the development of our business, Watson & Watson.

Who are Watson & Watson?

SUE: We are a consultancy that specialises in Global Diversity & Inclusion Strategies, Leadership and Talent-Management Programmes, predominantly in the City of London. We concentrate on providing innovative solutions. We are all about the bottom line. For some clients this is about risk mitigation, for others it is about enhancing profitability and measurably improving performance.

SONIA: Diversity is not about 'happiness programs' and fat free crisps in the vending machines. We prefer to think about the business-case for inclusion rather than diversity, and that means including programmes for, shall we say, traditionally resistant leaders of city firms (Ok then, we'll say it! 'White, Anglo-Saxon Males'). This methodology has meant that our best client champions have often been the most unlikely!

Who are your clients? What range of projects are you working on?

SUE: Varied, from the education sector right through to global organisations; the one thing they all have in common is that they want flexibility, measurable outcomes and value for money! We've recently completed projects on:-

- Risk-mitigation presented by unconscious-bias;
- Developing cross-cultural competencies;
- Authentic Leadership in the talent pipeline;
- Mental toughness
- No girls allowed!

SONIA: Our clients value our unique perspective on their change



Sonia Watson and Sue Watson

management strategies. We are effective, because we harness our personal and professional experiences to deliver tailored solutions that work. Our ultimate aim is to provide the catalyst for change within their organizations.

You both champion diversity, but what makes you different?

SUE: We don't overextend outcomes. We analyse in detail the business opportunities and threats of each project, to ensure that our client gets the best possible solution based on their terms of reference, and their budget!

SONIA: We understand the rules of the game in blue chip organisations. We're different because we don't rely solely on academic argument and leadership philosophy. We are both passionate about fairness for all.

The practical power of a great network seems to have played a large part in your success, any advice for WIBF members?

SUE:

- Ask for help, people like helping each other
- Follow up contacts!
- Use LinkedIn!

SONIA:

- Business cards cost money!! Think carefully about who you give them to.
- Avoid energy zappers, those who use you as a pseudo counsellor!!

What next for Watson & Watson?

SUE: We are about to launch two innovative programmes, one in the education sector and one in the private sector (a FTSE 100 City organisation), focusing on differing degrees of change, and the effect within their respective organisations.

Sue and Sonia can be contacted via www.watson-watson.co.uk



From System Design to Garden Design

From system design to garden design, Jill Crooks, a previous WIBF member and IT consultant at Barclays Bank is now making her mark across the landscapes of Essex, Herts and North London.

Jill Crooks, Room105

Having gained her Garden Design diploma at Writtle Horticultural College in 2004, Jill set up Room105 design partnership with design colleagues after deciding to launch their new careers at the RHS Chelsea Flower Show in 2005.

"We needed some 'fireworks' to launch the company and Chelsea provided the spark. Pooling our past experiences, skills and contacts we quickly secured sponsorship and managed to pull the whole thing together after the RHS confirmed our place with only 13 weeks to Judgment day!" The garden won them a prestigious gold medal opening the door to developers whom Room105 have helped to improve their marketing potential with the design of show home gardens and bespoke landscapes.

Jill has since gone on to gain the RHS General and Advanced certificates in Horticulture and is now a registered designer with the Society of Garden Designers (SGD) and British Association of Landscape Industries (BALI).

"Transforming a neglected space into a beautiful and functional garden and seeing the effect it has on the people is the reason I love what I do. It's a far cry from banking but my project management skills are highly transferrable and a great value to garden projects."

Room105 carries out design and project management for home owners and corporate clients; they have recently completed two high spec roof terraces in Cambridge and are working on a long-term project in the grounds of a convent in Mill Hill where a multi-faceted

approach to client relationship has been key to addressing the needs of the whole community.

"A garden is often the largest space of a home and has to be many things - a space to wind down and relax, to entertain friends, to get closer to nature, to grow and harvest fresh produce and to provide a beautiful surrounding to your home. More people are choosing not to move and are investing in their homes for a better standard of living. As and when people do move, the benefit of a well designed and maintained garden pays dividends."

Jill has helped many people who have recently moved or had building work carried out to create a garden that works for them, gardens where function and beauty go hand in hand. If your garden isn't working for you.....Room105 will.



Patio dining and relaxing



A roof terrace with water feature and sculptural planting



Informal swaths of colour in a sunny gravel garden



Courtyard water feature lit up at night

WIBF networking bears fruit - and vegetables!!

Thatu, a charity helping disadvantaged South African communities' efforts to feed themselves and generate income would seem to have little to do with WIBF. But the two are a perfect example of the importance of networking in WIBF.

It all started a long time ago when Susan Law, Margery Povall and Margaret Carrington got together in 1980 to suggest to a few other women in banking that perhaps we in Britain could start a group for women working in banks, very much as women in America had done.

Women in Banking took off in a room at the London School of Economics which reportedly had a bucket collecting leaks from the roof - a far cry from glossy city offices. Oh and food and drink we supplied in the form of wine and juice in plastic glasses, with some bread and cheese. We invited people we knew, and particularly for those in smaller banks the group became almost a haven. So within months, impressively it had a committee, a constitution, and a monthly programme of events.



One could say that the rest is history, as the group continues to grow and flourish and has now successfully extended out of London with an impressive programme of events, and a growing professional reputation.

So how and why Thatu? At the WIBF Awards Lunch in 2004, at which Margery received an Achievement Award, Susan and Margery caught up again, and fuelled, no doubt by excellent wine discussed Margery's plans to help community initiatives in South Africa. And the result? Susan became a key founder and Trustee, which she remains to this day.

But the story does not end there. Anne Watts, another founder member of WIBF and WIBF award winner, became Thatu's first Patron. And in 2005 Thatu benefited from being one of WIBF's first charities of the year. And what a difference that funding made. Schools in the barren Cape Flats started producing organic food and learning about the environment. Poor communities which had started small food gardens learned how to withstand the weather, use household waste to fertilise the soil, feed their families better, and generate some to pay school fees for grandchildren orphaned by HIV/AIDs.

Not a bad return for all of us digging into our pockets. Which is why we who started WIBF will be back soon talking to WIBF about supporting their baby Thatu once again with money, or volunteering.

Happy 30th Birthday WIBF and Many Happy Returns to Thatu just five years old.

Take a look at what we do at www.thatu.org or e-mail us at info@thatu.org. Thatu is a registered charity No 1108655.

Susan Law and Margery Povall



London Eye Event Previews

Event: WIBF NetWorks -
Monthly Drop in Drinks

Date & Time: First meeting 26th January 2010
Last Tuesday of every Month 6pm - 9 pm
(Check London Diary for dates and venue
for future months, check www.wibf.org.uk
for details)

Venue: Prism, 147 Leadenhall Street, London
EC3V 4QT



WIBF NetWorks 2010 is coming - a brand new year and why not the time to make a new year's resolution to do more networking. Women in Banking and Finance has a plan to take your networking worries away with the introduction of "WIBF NetWorks" evenings, to be held at Prism, 147 Leadenhall Street, London EC3V 4QT on the last Tuesday of every month, starting on 26th January 2010.

We all know how daunting it can be walking into a room full of strangers in the name of "networking". It can strike fear into the heart of even the most confident of people. We're all told that we should do more of it, but too often anxiety and lack of time can discourage us from putting our best intentions into practice. Don't let that put you off honing your networking skills in this coming year - there will be friendly faces to greet you at the door, a quick ice-breaker at each event and a few networking tips sent out before you arrive.

There is a free glass of wine for the first 20 people to arrive. The event will take place in the downstairs bar at Prism - exclusive to WIBF.

So if you want to turn over a new leaf in the New Year and get networking, make sure 26th January in your diary. Please let us know if you are intending to come along by emailing ann.leverett@wibf.org.uk. We'll see you there!

WIBF Speakers' Club

Learning the Art of Being a GREAT Speaker

Event: Personal Excellence Programme -
**WIBF Speakers' Club Canary Wharf
and City Branches**

Date & Time: Wednesdays weekly 6pm - 8 pm (check
London diary for dates and venue)

Event: WIBF Speakers' Club (Canary Wharf)

Date & Time: Wednesdays fortnightly 6pm - 8pm (check
forthcoming diary for dates)

Venue: Credit Suisse, One Cabot Square,
Canary Wharf

Nearest Tube: Canary Wharf

Cost: Yearly membership fee for Toastmasters

Event: WIBF Speakers' Club (The City)

Date & Time: Wednesdays fortnightly 6pm - 8pm (check
forthcoming diary for dates)

Venue: Royal Bank of Scotland, 135 Bishopsgate,
the City

Nearest Tube: Liverpool Street Station

Cost: Yearly membership fee for Toastmasters

WIBF Speakers Club is part of Toastmasters, an internationally recognised organisation that aims 'to provide a mutually supportive and positive learning environment in which every member has the opportunity to develop communication and leadership skills, which in turn fosters self-confidence and personal growth'.

Our club curriculum is based on Toastmasters International, the legendary communications programme.

What are the benefits to members?

- Learn to think and speak on your feet, through impromptu speaking;
- Learn to prepare and deliver effective presentations;
- Learn to provide constructive and structured feedback;
- Learn to successfully lead and energise meetings;
- Networking;
- Practice and learn in a 'safe' and supportive environment; and
- Building self-confidence when communicating in all areas of your life.

Who can join?

It is a pre-requisite of WIBF Speakers (WIBFS) that you are also a member of Women in Banking and Finance www.wibf.org.uk. Members must commit to attend regularly, take on any appropriate role, and provide suitable notice if they cannot attend. We encourage prospective members to visit twice before joining.

Event: "Trust Me, I'm a Banker"; The Quality
of Trust in Inspiring Leadership

Facilitator: Richard Bellars, Inner Action

Date & Time: 19th January, 6pm - 9pm

Venue: TBC



Richard Bellars
Inner Action

Let's face it we live in an increasingly uncertain world in increasingly uncertain times. Market crashes, merging organisations and teams, down-sizing, job transition; whatever next, you might ask?

How do you know what is going to happen next at work? How do you know what is going to happen next in the financial sector? How do you bring about greater certainty for you, your colleagues and your clients?

In blunt terms, you don't. None of us does. Short of inventing a time-machine or becoming a fortune-teller, the answers are most likely to be "I don't know". So what can we do about it? Stephen M.R. Covey calls it "the one thing that changes everything". It is the one thing that, when understood and leveraged, has the potential to create unparalleled success and productivity. That thing is TRUST.

Have you ever stopped to think about what trust really is to you? To what degree do you even trust yourself?

In this interactive and engaging workshop, we will explore and learn:

- Why trust is important - raising awareness of the impact of when trust is / is not present
- What is trust and how does it work - breaking it down into easy, identifiable chunks
- How do women 'do' trust
- How to increase trust - in yourself, your relationship, your organisation

What you will leave with:

- The 3 Levels of Trust - an everyday check-in for your self-awareness
- Overview and insight into Stephen M.R. Covey's 13 Key Behaviours of High Trust Leaders
- What you are inspired and confident to go and do differently trusting that you can and will!

- Improved communication & collaboration
- More enjoyment & better relationships
- More effective delegation (right people, right time)
- More effective decision-making and efficient use of time

Richard Bellars is the Founder and Managing Director of Inner Action. As a facilitator, coach and speaker who opens the space for the dialogue of 'what really needs to happen', he is a passionate advocate of Conscious Leadership, transforming individuals and organisations to be more aware in their leadership for their greatest authenticity, impact and influence beyond themselves, starting from the inside out. Respected for his intuitive, generative and inclusive approach, Richard works chiefly with business leaders and entrepreneurs from a broad array of blue-chip organisations, small businesses, charities, universities and sport.

Event: 'Why aren't they listening to me?'

Facilitator: Alison Kemp,
Director of Switch Vision Ltd

Date & Time: 16th February, 6pm - 9pm

Venue: RBC, 71 Queen Victoria Street, EC4V 4DE

Picture yourself at a meeting: you are making a point you consider valid but no-one seems to hear you make. You repeat the point and again, no reaction. Thirty minutes later, someone else makes 'your' point and everyone is totally alert and on board. Or how about the feedback you gave that seemed to fall on deaf ears? Whether you need to support, challenge or influence others you'll need to be heard but with only 7% of your communication being verbal, we need to pay attention to the other 93%.



Alison Kemp,
Director of
Switch Vision Ltd

This fun and interactive workshop will give you some invaluable skills to help discover practical tips to help you grab and maintain the attention of others, enhancing your ability to persuade and influence.

Pick up tips to:

- Strengthen your self-belief and motivation
- Create more presence
- Feel more confident
- Increase your sense of control and influence
- Be remembered - for the right reasons!

Combining theatre, psychology and business skills, you will experience new ways to:

- Increase your awareness of the first impressions you give to others
- Instantly access a psychological state to create the right impression for the situation
- Enhance your use of voice and gesture to communicate with impact
- Maximise your verbal impact with language that conveys the point to hearing ears
- Discover techniques to redirect and steer conversations

Alison Kemp is Director of Switch Vision Ltd. She's been working with companies and individuals at all levels in Professional Development for ten years. She's run two companies and is a Master Practitioner in Neuro-Linguistic Programming (NLP). With a background in television and theatre as well as business, she is known for running lively, inspiring coaching and training sessions that are directly related to the client's goals. Alison is also a published playwright and voiceover artist and runs sessions on learning psychology in Turkey!

Event: Success: It's in the roots...

Facilitator: Cheryl Hopkins, Change it live it

Date & Time: 23rd March, 6pm - 9pm

Venue: TBC - check www.wibf.org.uk for details

A career in the financial services sector is demanding; how often do you find yourself:

- Fire-fighting
- Struggling with conflict, stress or lack of motivation
- Striving to get recognition and approval for your efforts
- Battling with others to get the job done?

It's exhausting and no matter how you try; how many techniques you've learnt, it seems to get harder rather than easier; if you could only have more 'control' over others, surely that would fix it?

Thing is, no one wants to be 'controlled' and when we wait for others to change or to find a 'quick fix', we lose sight of the 'power' we have to create the changes we seek. What determines your outcomes; how you experience work-life and your organisation's performance, is largely down to how you, as an individual, interpret and respond to everything around you. Much of what we're taught focuses on changing our surface level behaviours or managing performance 'symptoms', such as 'managing stress' through relaxation techniques or time management. Whilst these may help for a short while things often revert to how they were or get worse.

Just think about the strength of a tree and the richness of its fruits, whilst pruning the branches may encourage some growth, it's the root system that really drives growth and quality of output. Our root drivers and subsequent behaviours similarly impact our performance and satisfaction.

Few of us are aware of what truly drives us, of what sabotages us, so is it any wonder that (work) life seems such a struggle? This workshop will begin to uncover some of these deeper 'truths', giving you the choice to prosper from the roots up (with):

- Increased awareness of how you really work (the pretty parts and not so!)
- See how you sabotage yourself on a daily basis (now you have choice)
- Know what it is people really want, no matter who they are (useful?)
- How to move forward with this knowledge (if you really want to)
- Resources to help you on your journey (one step at a time)

Cheryl is the first to admit that she's challenging, deep and playful because she believes in cleaning out the root level drivers and behaviours that negatively impact our work-lives, organisational effectiveness and society. She founded Change it live it, a learning and development company, to work on this 'big stuff' in the banking and education sectors, so we can all benefit from more enjoyable, ethical and sustainable careers, organisations and a society. Check out www.changeitliveit.co.uk; it's a great place to gain insights and get resources. P.S. You're more powerful than you think.

Event: Interview Excellence:
The Extra Elements

Facilitator: Jane Mann, Maple Consulting

Date & Time: 20th April, 6pm - 9pm

Venue: Citi, Citigroup Centre, Canada Square, London E14 5LB

Nothing is more frustrating than knowing you could do a particular job yet you fail to put that over in an interview! No one



Cheryl Hopkins,
Change it live it



Jane Mann,
Maple
Consulting

teaches us how to succeed at an interview - mostly we pick it up as we go along. Companies that specialise in helping people change jobs often notice that candidates are more successful round about their fifth application - but that's no good if you want to succeed in the next interview you are facing!

To increase your success, let us share with you some simple steps to improve your interview performance, conquer nerves and communicate the message you want to get across. By working on these areas you can also improve how you get your message over in team meetings, raise your profile and achieve the results you want in one-on-one sessions.

This interactive, practical workshop is an opportunity to find out what others do that works, to focus on what you offer and get to grips with some of the key processes that will help you communicate better in challenging situations at work. Through safe, fun practice you will have the chance to gain feedback on your own impact, see what others do that is different and practice giving positive feedback.

You will leave with:

- a range of tips that you will be able to put into action straight away
- insight into areas you can work on now to make a difference to your impact at work
- ideas on how to handle difficult questions
- a set of practical techniques to conquer nerves
- ideas on how to practice and get feedback to build your confidence
- resources to stimulate thinking and action back in the workplace

Jane Mann brings her early experience as an HR professional to her business of helping people develop successful careers. Having helped people in many sectors, at all levels in organisations, she loves helping people find that extra element that helps them get the jobs they want, often so they come back for the next move as well. Through her Internal Excellence programmes she has improved the internal promotion success rate in both government and public sector organisations. www.mapleconsulting.com, jane@mapleconsulting.com 07956 60972

Event: Intuition is the navigator, without it we have no sense of direction.
Facilitator: Alison Pothier, The Corporate Intuitive
Date & Time: 18th May, 6pm - 9pm
Venue: TBC - check www.wibf.org.uk for details



Alison Pothier,
The Corporate
Intuitive

Have you ever found yourself challenged to remain silent, when you just 'know' something isn't quite right? Do you ever find yourself stifled by the inability to make creative and inspired contributions? Do you ever wake up wondering how to recognize "you" in the work that you do?

This workshop is aimed at putting the "I" back in the organization. It is dedicated to helping you to offer more personal, creative and inspired contributions by working with your intuition. Whether you are in a position of leadership or a member of a team, bringing your intuitive contribution into your working day, unveils a creative and inspired part of yourself while promoting insightful and empowered communication within the organisation. To learn to trust your intuition is to learn to trust yourself, express yourself confidently, and contribute with greater impact. Without trust in our instincts we lose our sense of personal identity, direction, and inspired contribution. Invite your insights to the table and watch yourself come to life.

This entertaining and interactive workshop:

- brings awareness to your own intuitive experience and capabilities providing a framework for accessing your intuition
- aims to build trust and confidence in your own unique and creative contribution
- expands your intuitive awareness and
- provides practical methods to access and apply your intuition to your leadership, your work and your daily life in order to empower, create and inspire change.

You will leave with:

- An understanding of how your intuition and sensory perception are already at work for you
- An understanding of the role and significance of intuitive contribution:
 - for an organization
 - for leadership
 - for inspired contribution
 - for self-confidence and personal fulfilment
- Techniques to help you to integrate your intuitive contributions within your working environment

With 15 years experience in Investment Banking, Alison Pothier was a Managing Director, European Chief Operating Officer, Global Head of Electronic Trading, global business strategist & manager of key talent in the Futures and Options industry. In parallel to her career in banking, Alison founded a business in complementary healing and intuitive development called Inside Out Retreats (www.insideoutretreats.com). Alison is now an entrepreneur, coach and trainer in intuitive development and transformational leadership. Her programme, called "The Corporate Intuitive" focuses on evolving leadership through personal transformation and enhancing individual contribution through intuitive and creative expression. www.thecorporateintuitive.com, alison@thecorporateintuitive.com. 07787501399

Save the date

Event: 30th Birthday WIBF Awards for Achievement Luncheon
Date & Time: Friday 4th June, 12.30 pm - 3pm
Venue: The Dorchester, 53 Park Lane, London, W1K 1QA



Don't miss this year's event, 30th birthdays are special and the WIBF team will make this year's lunch the most memorable yet. Keep watching the website for more details www.wibf.org.uk.

The WIBF Awards for Achievement Luncheon is an established and reputable annual event that recognises talented women in the financial services industry. It is held at the elegant Dorchester Ballroom and is attended by more than 280 members and distinguished guests to celebrate the achievements of women

in the industry.

Commitment to diversity, talent retention, leadership excellence and the impact of high achievers on the broader community, amongst other qualities, are at the very heart of WIBF Awards for Achievement Luncheon.

The WIBF Awards for Achievement Luncheon provides an ideal opportunity for financial institutions to raise the awareness and profile of women in their organisation, who exemplify the qualities of a role model to others. It also provides a formal and professional environment to reward high achievers, entertain clients, and to network with other like-minded professionals.

Early bird booking offer is now available for tables booked and paid for by 31st March 2010, £800 per table of 10 or £80 per ticket.

Thereafter, the tickets will be £850 per table of 10 or £85 per ticket. To book email ann.leverett@wibf.org.uk and we will arrange to send an invoice or charge your credit card. We look forward to seeing you at our 30th Birthday Award lunch.

Event: Don't Ask, Don't Get - Smart Negotiation Skills for Women in Banking and Finance
Facilitator: Hester Abrams, Incisive Conversations
Date & Time: 22nd June, 6pm - 9pm
Venue: Citi, Citigroup Centre, Canada Square, London E14 5LB

In the credit crunch, we all need to achieve more with less, at work or at home, whether that's money, time or the success of a key project. Deal-making is just too important to be left to the "masters of the universe". So how can you negotiate with more savvy and negotiate so everyone's a winner?



Hester Abrams,
Incisive
Conversations

What makes the difference is how you hold the conversation.

This workshop will highlight what to think about when negotiating, with plenty of opportunity to share experiences. We will explore proven methods from the world's top negotiators of what to do and what to avoid. We will work on both preparation and the discussions themselves and experience the highs and lows of winning and losing by role-playing a real-life sale.

You'll leave with a stronger sense of

- Why women need to negotiate
- What you think you are worth
- How to change your thinking to "win/win"

In your next negotiation you'll be able to:

- Prepare properly for a challenging conversation
- Understand your preferred conflict style
- Develop a good fallback position
- Find out about the other party
- Say no with confidence
- Steer the conversation towards mutual gain

Hester Abrams is a mediator and facilitator at Incisive Conversations. She set up the company in 2008 to help individuals in dispute resolve their differences, to work with teams to develop consensus and agree strategy. Hester was previously a financial and business correspondent for Reuters and editor of Reuters global customer magazine. For more information visit www.incisiveconversations.com, hester@incisiveconversations.com. 07990 562815

Event: The 7 Keys to P.E.R.F.E.C.T. Communication
Facilitator: Dexter Moscow, Audience Dynamics
Date & Time: 20th July, 6pm - 9pm
Venue: TBC - check www.wibf.org.uk for details

Today it is no longer enough to communicate well, now you have to be a Master Influencer.

Whether it is in a meeting with colleagues, networking situations, presentations at the front of the room, influencing in the boardroom or during a 1-2-1 interview, it is no longer enough just to have the facts and figures of your offering at your finger tips. You have to engender trust, confidence, and have the ability to deliver instantly memorable sound bite messages. To motivate your 'audience' to be happy to take the action you desire of them



Dexter Moscow,
Audience
Dynamics

This fun, interactive and practical workshop will introduce you to a tried and tested flexible Dexter Moscow, communication framework enabling you to create presentations of power and impact that gets your 'message' across so that people are engaged, enrolled and impressed.

Often our fear of public speaking or just speaking up comes from a lack of process. We need a structure to enable us to make an impressive start, an end with a specific call to action and a 'how to' construct a cohesive compelling argument that influences and persuades those listening. Rarely is it lack of knowledge.

You will leave with a practical set of tools to develop:

- **Personal Impact** - 5 Ways to start your presentation
- **Emotional Connection** - Your personal stories and metaphors
- **Right to talk** - What in your life give you personal credibility?
- **Facts** - Relevant defined facts, goals and detail
- **Encapsulate** - Sound bite messaging
- **Congruency** - How your words, voice tonality and body language work together
- **The Company** - Your associations.

Dexter Moscow specialises in coaching teams and individuals to achieve communication excellence utilizing a unique blend of humour and practical interaction. Over the last 40 years Dexter has gained substantial expertise working and educating at the highest corporate level in the advertising, sales, property and entertainment industries. His appearances presenting and selling £ millions worth of products for major organisations on QVC the Shopping Channel has informed his unique approach to corporate communication and influencing skills that has enabled others to excel in their field. www.audience-dynamics.co.uk

Event: Working Together: Leveraging Natural Gender Talents for Successful Collaboration
Facilitator: Pauline Crawford, Corporate Heart
Date & Time: 21st September, 6pm - 9pm
Venue: RBC, 71 Queen Victoria Street, London EC4V 4DE

What stops women leveraging their natural attribute when men and women work together? How do natural leadership styles get communicated by men and by women? How can men and women build authentic conversations that maximize their influence and success within a financial marketplace?

Bringing a new light to the human dynamics of communication between men and women in business, Pauline Crawford leads a "collaborative conversation workshop" that engages all to explore these questions and more. Positioning a new inclusive business blueprint, this session will frame a natural new way for women to gain an authentic advantage as business players that respects both male and female perspectives.

This is an event with a difference - designed with small group table conversations on specific topics where attendees engage in



Pauline Crawford
Corporate
Heart

shared learning about the communications they use both daily at work, and in professional and social relationships between genders and within genders.

Benefits

- Learning the natural communication styles of different types of men and women
- Practising how to build authentic advantage in every conversation
- Building trusted relationships with women and men alike
- Creating new patterns for cross-functional communication and sector based conversations
- Recognizing how group and team conversations can achieve more together

What you'll leave with

- New ways to understand and communicate with colleagues both male and female
- A renewed sense of confidence for women who wish to raise their game and their career
- Valuable tips on how to leverage your presence and influence as a woman in the Banking and Finance sector
- A live experience of successful communication through the conversational format of the evening

Pauline has achieved a successful career as a facilitator of change, leading on behavioural change, emotional intelligence, professional reputation building and cultural transformation. Studying the natural authenticity of men and women aligns with Pauline's passion to enable individuals and whole organizations to create collective wisdom and work together in ways that enhance and value human life at work. A conference speaker of 20 years experience, she combines her experience in confidence building, relationship integrity, powerful conversations and team engagement to inspire people to maintain natural healthy success.

www.corporate-heart.co.uk

Event: "Grace Under Fire"
Managing Workplace Conflict
Facilitator: Mark Walsh, Integration Training
Date & Time: 19th October, 6pm - 9pm
Venue: TBC - check www.wibf.org.uk for details



Mark Walsh, Integration Training

Mark will provide you with an experiential introduction to managing workplace conflict. You will engage in embodied exercises and Non Violent Communication training. Mark will emphasize practical skills that you can use to increase your workplace efficiency, improve your relationships with colleagues and increase your well being.

Learning Outcomes and Practical Takeaways

You will leave with improved conflict management skills that will support their day-to-day work, specifically you will:

- Increase empathy and improve active listening skills
- Increase confidence and assertiveness
- Gain an understanding of the "common-ground" of values and needs beneath conflict
- Learn a distinction between observations and evaluations (especially useful for appraisals)
- Have the ability to "centre" in conflict
- Gain a greater awareness of your moods and emotions and those of others
- Increase your skill in making requests in conflict situations
- Have a plan of action for ongoing learning and development in the area

Mark Walsh leads Integration Training specialising in leadership, stress management and conflict resolution training. In addition to corporate training Mark has a background in psychology, martial arts, coaching and non-profit sector work in areas of conflict such as East Africa and The Middle East. He values an interactive and integral approach to training incorporating language, the body and emotions <http://integrationtraining.co.uk>, mark@integrationtraining.co.uk 07762 541 855

Event: Increase Your Power of Influence and Persuasion (or - How To Become Your Own Best Sales Person!)
Facilitator: Rhian Pamphilon, Career Safari
Date & Time: 23rd November, 6pm - 9pm
Venue: Citi, Citigroup Centre, Canada Square, London E14 5LB



Rhian Pamphilon Career Safari

Have you ever secured a new job? Started a new romantic relationship? Persuaded your children to do their homework or make healthy food choices? Congratulations! You're highly skilled at selling!

Selling permeates everything we do and everything we experience in life. It is especially powerful at work, where our powers of selling and influence make all the difference in our business results, our career progression and our standing within the organisation.

The word "Sales" is often perceived in a highly emotional way. Maybe we have had bad sales experiences where the wrong product was sold to us, or perhaps we've felt pressured to buy when we didn't really want to. Yet think of the other side of the equation when you really do want to buy and you can't find anyone to sell to you. And the better our powers of influence and sales, the better our ideas will be received by our colleagues, and the better our goals for career progression and promotion will be achieved.

So why is it that some approaches succeed and others fail, when the requests we are making can often seem only slightly different?

Although there are thousands of different sales models and techniques, research and observation over many years by American psychologist Dr Robert Cialdini identified that the majority of approaches fall into six categories. Each of these is governed by a fundamental psychological principle that directs human behaviour. Once we know and understand these principles, we can harness the force of psychology to increase our powers of persuasion!

In this interactive workshop, you will learn:

- Why influencing and selling are important - and especially so in the fast-paced banking and finance environment
- What we can learn from animals about generating automatic positive responses from others
- Dr Robert Cialdini's six "Weapons of Influence", how to use them and how to know when they are being used on you!
- How to generate the responses you want from your colleagues at work by understanding the psychology of how your influence is perceived by them

You will leave with:

- Revealing insights into behavioural psychology around influencing and selling, which you can apply back in your workplace
- A plan for implementing your own "sales strategy" at work to support your personal objectives and career goals
- Tips and techniques for staying in control when you know that you are being unwillingly sold to!

Rhian Pamphilon set up "Career Safari" in order to support professionals in their careers, offering support and mentoring through the exhilarating but sometimes bumpy ride on today's career journeys. Rhian's skills and experience include over 20 years in sales and marketing roles. Her own career has spanned "sensible" jobs in finance, telecoms and consulting, crazy expansive times in the dot com boom - and bust - and over ten years' experience of freelance projects and entrepreneurship. www.careersafari.com

cohesive teams. www.sylvanacaloni.com, sylvana@sylvanacaloni.com 020 7226 3611

If your company would like to partner with Women in Banking and Finance to sponsor one or more of these learning and networking workshops please contact: Sylvana Caloni, Manager Personal Excellence Programme, 020 7226 3611, 07952 068133 sylvana@sylvanacaloni.com

Event: Leadership Presence: Are Leaders Born or Made?
Facilitator: Sylvana Caloni, SC Executive Coaching, Reflecting Excellence
Date & Time: 14th December, 6pm - 9pm
Venue: TBC - check www.wibf.org.uk for details

London Eye Event Reviews

For all reviews for all locations please note that the views of the participant and commentators are not representative of their employers.

Have you ever admired a great leader and concluded that their success and ability is simply beyond you? You might say to yourself "it's a well known fact that the world is made up of Chiefs and Indians and I'm simply an Indian" or "It's just not in my DNA to lead".



Sylvana Caloni
SC Executive
Coaching,
Reflecting
Excellence

Undoubtedly, some people are gifted with a natural ability to motivate others and to inspire followers. However, Sylvana challenges us to consider that this is not an excuse which can absolve each of us from stepping into leadership. On a daily basis we are required to lead; be it ourselves, our children, our teams, our organisations or our communities. Further we are not always aware of what inhibits our potential to lead.

Alternatively you may aspire to leadership, you may even be on a fast track programme or have been selected as part of the "high talent pool" and yet you are not quite sure what it takes. Indeed, SC Executive Coaching, when asked many exemplary leaders can't readily articulate what makes them great. They are "unconsciously competent" or "in the flow".

Through a combination of reflections, shared conversations and physical exercises designed to provide you with experiences, awareness and some theory Sylvana will assist you to explore:

- What it is that you care about and want to achieve
- The barriers to your leadership
- What is within your control
- What you can do to embody and sustain your leadership

If you come to this workshop with a sense of curiosity, openness and a willingness to "give it a go" you will gain:

- New perspectives on what possibilities are available to you
- A greater awareness of what you can do differently to become an engaging leader
- Increased self believe and confidence
- A set of physical practices that will reinforce your commitment to leadership

In the words of Strozzi-Heckler: "Leadership can be developed: it's a choice and an option. It's a skill and art that can be developed through commitment and practice. Leadership is about living our purpose while engaging deeply with others"

Sylvana Caloni, founder of SC Executive Coaching is an Executive Coach, Facilitator and Consultant. After 15 years as a bond dealer, equity analyst and funds manager in global financial markets she decided to switch from investing in companies to investing in people. Sylvana's premise is that executive learning and development create awareness, accelerate desired changes and produce results. Further, long term corporate out-performance is due to outstanding people: visionary leaders, strong managers and

Event: Networking Beyond Boundaries
WIBF Corporate Ladies Golf Challenge
Date: Friday 4th September 2009
Venue: Selsdon Park Hotel & Golf Course, Surrey

A Regular's Perspective

I've been a regular attendee at the annual Women in Banking and Finance golf day. I enjoy playing golf and have been improving over the years. To boost my game I've had a few one to one lessons. This came about from going to buy some new golf clubs. The man in the golf shop advised me in no uncertain terms that I didn't need new clubs, I needed lessons! I must confess I was disappointed at his blunt comment but when I look back I was so angry I wanted to prove him wrong!

So, this year the golf day was different for me. I didn't want to join the lessons, I wanted to play the game!! We were lucky this year to have other ladies along who are really good golfers and had handicaps. Up until then I had never met a lady with a handicap!

We split up into groups and went to the first tee. There were four men on the tee and as they peered behind them they must have felt a little intimidated to see 12 women raring to go!! They giggled like a group of little girls in a school playground! It was great because the banter then started! It started with a 'good morning ladies' and ended with 'don't stay too close to us ladies we're not very good and we don't know where our balls will be going'!!!

I have always played golf with people I know. This experience of playing with people I didn't know felt a little daunting at first. This is exactly what would happen on any company golf day, you team up with other people and you don't know what the temperament of the people in the team is going to be like. Some people cheat, some people get frustrated, some encourage and this is where the team building comes into it's own. It's just like being at work! You have to make the best of the relationships whilst you are there! After all, the team scores make a difference.

It was a fantastic day; we played in the morning, stopped for lunch and then carried on in the afternoon. I hit some great shots and some others that were not so good! That's golf! We were challenged by the nearest the pin competition and the longest drive. Those mini competitions are great challenges and anyone can win, it doesn't matter how good you are! We arrived back at the club and the experienced golfers helped to calculate the scores. The trophies were given and many business cards were exchanged to meet between now and next year's golf day.

Since Women in Banking & Finance golf day I was invited to a Corporate golf day. I immediately accepted the invitation not thinking that I would be the only woman there! I arrived for my bacon sandwich and watched the men arrive and waited to see which group I was in!

The worst moment for me was the first tee hanging around waiting for the others to go. It was then I realised that everybody was apprehensive; it was nothing to do with being a woman!! The three men teed off, then it was my turn. I had already

mentioned to somebody in the group behind that I was nervous. As I moved towards my tee he said 'go on luv, you've got nothing to beat!' I put my ball on the tee and my knees were knocking. What pressure! I hit the ball and it was the best shot I'd ever hit! Nobody said a word, they thought I was a bandit!!

The best part of the day for me was when a man playing in the team in front of us apologised to me for his team's slow play. 'That doesn't matter' I said 'It gives me time to look for my balls'. Our team captain heard me say this and retorted 'don't listen to her mate, she's on fire'!!

Thank-you Women in Banking and Finance for opening this door for me and giving me the confidence!! I'd encourage all ladies that like the outdoors to get involved!

Kerry Heffron

A Beginners Perspective

Golf is a very entertaining sport and an excellent opportunity of expanding people's network and enhancing business opportunities. Women in Banking and Finance are aware of the importance of golf as a business and social networking opportunity and over the years have sponsored the Corporate Ladies Golf Challenge. The event is open to members of all levels of ability, from the absolute beginner to the advanced

player, and provides a chance to play golf in a friendly and welcoming environment.

A quick ride by train and taxi and here I am at Selsdon Golf Club in Croydon. An entire day of golf tuition, just what I need to improve my, ehmmm ... pretty basic golf skills. All the WIBF's participants met in the Surrey Suite for breakfast and introductions before the beginners' morning clinic: long game and short game. After two hours of tuition and practise it is time for a deserved and delicious lunch.

We start the afternoon with the putting competition. Some of the participants are supposed to be beginners, but they learn very quickly and already have the handicap of a pro!! We are now ready for the golf course: 4 holes to practice our newly acquired skills. This is great fun and gives a taste of what it means being a "real golf player": we feel like Tiger Woods!

We all had a great time and some of us are planning to meet and play golf over the next few months and coming back next year as intermediate players. Tiger, watch out, the Women in Banking and Finance's golf team is on a mission!!

Isabella Brusati



Beginners being taught putting skills



Chris Baron advises members on improving the target range of their shots



Members prepare to tee off in the WIBF Golf Challenge



L-R: Natalie Alexander, RBS - Most Improved Player; Bernadette Riddel, RBS - Putting Competition; Debbie Powell Holse, Barclays - Nearest the Pin; Stewart Corstophine; Sue Osbourne, Lloyds TSB - Most Improved Player; Sue Smolett, Standard Bank - Longest Drive; Michelle Wright, Barclayswealth - Winner WIBF Golf Challenge

Event: A Leopard can Change its Spots!
Date: 25th August 2009
Host: RBS
Facilitator: Sylvana Caloni, SC Executive Coaching

The workshop "A Leopard can Change its Spots!" was led by Sylvana Caloni, an Executive Coach with a background in Funds Management. As the title of the event suggests, it concerned learning how you can make changes to your fundamental self. Those things that are so ingrained that they seem to be a part of you.

We began with a relaxation exercise so that we could leave the stresses of the day behind us and be fully "present" at the workshop. Sylvana lit her candle of learning, which she has burned through a number of similar seminars and this gave us a sense of being part of an even bigger group than those of us present.

Rather than focussing on how to change our behaviour or actions, we looked at how our perspective and attitude govern our actions and therefore the results of those actions. We were asked to examine what we see and what we don't allow ourselves to see; what we hear and what filters we have in place when listening. A couple of visual puzzles helped demonstrate how we put our own interpretation on what is in front of our eyes. We discussed how such filters might affect our colleagues' understanding of what we say to them, particularly when trying to teach someone.



We continued with a group exercise - considering how either gender or family background colours your perspective and how such traits may or may not serve you well. This was very enlightening as many of us had never thought about how our upbringing influenced the way we view our work.

Sylvana's workshop prompted us to think differently, with remarks such as this one, along the lines of, "what we have been doing to get us to this point may not serve us well in getting us to where we want to go". The session was rounded off with a few questions for us to contemplate over the coming weeks as the formal part of the evening closed and we retired for drinks and discussion.

Lucy Withington,
Quantitative Analyst, Structured Products Development
Royal Bank of Canada Capital Markets

A selection of representative comments:

- "Really helped me to understand my filters to my observations. The concept of OAR is really clear to me now and I will use this going forward." **Heather Mullins, RBS**
- "Very useful session, has given me new perspectives." **Anon**
- "Perhaps a longer session, the topic was really interesting." **Anon**
- "Very useful, interesting points and some food for thoughts." **Isabella Brusati**
- "Excellent to have a chance to be interactive." **Anon**



Event: Decoding Leadership: Leveraging your Female Brain for Professional Success
Date: 22nd September 2009
Host: Citi
Facilitator: Christina Ioannidis, Founder and Managing Director of Aquitude

It was a Tuesday afternoon as I hurriedly left the remnants of a meeting at work to attend the latest WIBF event. My meetings, it seemed these days, were mostly populated by men. They are creatures I have had cause to admire whilst simultaneously I manage to misunderstand at times. Therefore the event titled 'Leveraging your Female Brain for Professional Success' rapidly drew my attention.

Christina Ioannidis, founder and Managing Director of Aquitude, justified scientifically why men approach and react to situations

differently from women. The workshop initially began as an interactive discussion defining our perception of a job, career and risks. Although the make up of the audience was entirely female, there was a great variance of insight which offered a fantastic stimulant for debate.

From some of the evidence provided by Christina, I was excited to learn that women have 20,000 more electrons in the brain than men. This provides us with the ability to multi task. However, the flip side of this coin begged the question, "Do men view this proficiency in females as the inability to focus on a singular task at any given time?"

During the workshop we did a balloon exercise and we observed that the thought processes of women compared to that of men were significantly different. The value of the scientific evidence combined with the interactive exercises provided a platform of understanding, and hence, acceptance of our cross cultural barriers. The outcome of which saw us objectively trying to assess

our strengths and work on our areas of improvement.

This event has taught me simply that, there is a gap between the genders, and over time we have cultivated our distinct authentic space. However, as leaders, we need to build in the flexibility to embrace our diversity of thought and behaviour as the emerging trends of society evolve. The information provided in the workshop provided a strong foundation to encourage our learning if we are willing to stretch our boundaries.

Keseri Moodley
Director
Uinspire Ltd

A selection of representative comments:

- “Very inspirational and provides the essence to the topic”
Heidy Tse, Axa
- “Christina is a good speaker. I enjoyed her presentation on a very interesting subject. Would love to hear more in detail!”
Wendy Graham, Citi
- “Insightful course with real, tangible solutions to working more effectively as a female”, **Joo Lee, Nomura**
- “The presentation was very visual which I think helped a lot to create debate and made us think”
Elizabeth Marvan, Citi
- “There were lots of useful ideas and information. However, I would like more examples and techniques of using the female brain in executive positions in finance and balancing private and professional life” **Tatyana Minayeva Citi**

Event: Drop In Networking Event, Wine Bar
Date: 15th September 2009
Venue: Blackfriars Wine Bar

Over 65 members and guests gathered on a very wet evening at the Blackfriars Wine Bar to hear Suzanne Doyle-Morris, PhD’s key tips for success from her book *Beyond the Boys’ Club*. We started the evening with some ice breaker questions, which female do you most admire? What quality do you most admire in colleagues? And what would be your dream job? The most favourite females included Oprah, Anita Roddick, Margaret Thatcher and JK Rowling. The most highly admired quality was honesty, also the other admired qualities were patience, courage and intelligence. As for dream jobs we had a very diverse range of answers; dolphin trainer, TV presenter, wife of President, CEO of bank, bartender in Hawaii, and travel writer amongst many others.

Suzanne’s research found that:

- Valuing the development of professional females promotes a better sense of morale in the workplace as well as creating a loyal staff base who value their employers
- The bottom line benefit to developing key executive women is clear and becoming increasingly vital in organisations that want to diversify senior management for a more balanced future.

Research shows that companies with at least three women in senior management are more likely to:

- Score higher on measures of good leadership, capability, accountability and motivation
- Have three times the profitability
- Better corporate governance, more board independence and more productive board activity.

A very lively and excellent networking event. Thank you to Kerry Heffron for organising it.

For more information contact Suzanne@doylemorris.com
www.doylemorris.com
www.beyondtheboysclub.com

Event: Personal Sustainability
Date: 20th October, 2009
Host: HSBC
Facilitator: Peter Baily, Because It’s There



Peter Bailey
Because It’s There

Do you take on life alone with a super hero, “can-do-it-all” approach? Do you struggle to put yourself at the centre and sustain others’ basic needs first?

Well, you may be surprised to know that such an approach is not only unsustainable in the long run but it is also probably the reason why you have feelings of being “not good enough” and sometimes you feel exhausted, burned out or depressed; all of which ultimately lead to a deterioration of personal and professional relationships.

How to reverse this? Through personal sustainability. This is the key concept to keep in mind and also the title of the workshop led by Peter Baily, Co-founder of *Because It’s There*, an integrated coaching proposition that uses inspirational challenges as a development framework to build capacity and enhance performance in senior executives.

Peter initiated the workshop with a one-minute centering exercise to transition our minds from the hard working day we had left behind and become fully focused in the workshop.

He then split the workshop in two parts, with the first part consisting of a verbal presentation of what personal sustainability is and then moving into practical exercises in groups of two and three.

Personal sustainability is about finding your balance. You achieve this by becoming aware of your needs - whatever these may be physical, mental or emotional. You then have to put yourself at the centre of your life and make changes through goals and challenges. By doing this, you will eventually develop a Personal Action Plan, become more confident and resilient and also have more energy. Our basic needs start with physical wellbeing (health) to then evolve into safety (financial security), social (love and friendship) and psychological needs (professional recognition for instance). It is up to you to decide which needs are important to you, as each of us have different needs. Once you are aware of your needs, prioritize them and pursue them! The key is to put these before anybody else’s so that you can grow and also help those surrounding you. You will do this not only for your wellbeing but also for those surrounding you. However, this may sound; BE SELFISH!

We then moved on to practical exercises in groups. It was interesting to see the wide variety of answers among the participants: from finding a job, obtaining a promotion and being challenged to achieving personal and professional recognition and also becoming a mother! It was also astonishing to see that we do not always see ourselves at the centre of the picture. We tend to be more concerned for the happiness of those around us than for our comfort and welfare.

So next time, you feel like you have to manage all, burned out or simply exhausted, sit and think: “Do I need this? As a matter of fact, what are my needs?” Decide what you want in life, fine tune the process of acceptance and listen to your inner voice. You will then alter your habits of thought and allow the process of positive change to begin.

Carolina Briere
Manager Resources Banking
Standard Bank Plc

Bristol Event Reviews

Event: Personal Excellence Programme
Speed Networking
Facilitator: Speaker: TBC
Date & Time: February 2010, 6pm - 9pm
Venue: TBC

Networking can help open doors that you didn't know where there, introducing you not only to people who might be interested in your ideas but also conversely to things that could help you achieve your goals.

The evening will be introduced and facilitated by an expert in the field.

Event: Distinguished Speaker Programme
Speaker: Louise Fleming, Barclays
Facilitator: Louise Fleming, Barclays
Date & Time: 16th March 2010, 6pm - 9pm
Venue: Barclays Private Banking, Queens Square, Bristol

Louise Fleming is a Deputy Managing Director of Barclays and will be covering "5 Top Tips for Managing Your Career".

Event: Personal Excellence Programme
Transformation & Communication
Facilitator: Speaker: Fairplace
Date & Time: 20th April 2010, 6pm - 9pm
Venue: RBS, Temple Quay, Bristol

An interactive session to achieve:

- clearer and more effective communication
- increased stability during periods of change
- greater ability to manage stress

Event: Personal Excellence Programme
Leadership
Facilitator: Speaker: TBC
Date & Time: May 2010, 6pm - 9pm
Venue: TLT, 1 Redcliff St, Bristol

Please check www.wibf.org.uk for further information

Event: Networking Beyond Boundaries
Summer Drinks Party
Date & Time: June 2010, 6pm - 9pm
Venue: Please check www.wibf.org.uk for further information

A celebration to start off the summer!

Event: Financial Planning for women and essential questions you have always wanted to ask
Date: 22nd September 2009
Venue: Axa Centre
Facilitators: Carole Nicholls, Nicholls Stevens Financial Services and Alison Hawes, Head of Family Law at TLT Solicitors

The WIBF Bristol group attended a very entertaining yet practical session on 22nd September. The event was kindly hosted by AXA and split into two parts.

Carole Nicholls from Nicholls Stevens Financial Services gave us a very useful insight into our 'financial fitness', with a step by step journey of how we can ensure that we are financially able to do everything that we want. She recommended setting aside savings into 3 pots - 'crisis fund' for that rainy day, 'opportunities' for that one-off treat you just can't resist - and good news, (apparently this could include another great handbag!) and a 'long-term fund' to top-up your salary or pension at any time you need it.

She cautioned us with stories of those 'who left it all to chance' and others who didn't understand the financial products they had bought. Many people have quite unrealistic expectations of the income and interest they could receive from savings and investments, often forgetting about tax and any associated fees. Without any planning, retirement for some was certainly not going to be their golden years after all. It was clear that taking a little bit of time to plan ahead and to calculate the risk versus the returns would be time well spent.

Alison Hawes, Head of Family Law at TLT Solicitors, led a very lively and thought provoking second section on Family Law for women with the aim of dispelling some common myths. We discovered that even when we were sure we knew something to be fact, it wasn't always a fact at all. The classic example of this was the concept of 'common law partner' which, despite being used on numerous official documents, doesn't actually exist in UK law and hasn't done since 1753!

Other popular topics included the rights of second wives, how the question of custody of children in a divorce is resolved, and how assets are split in a divorce. We were all stunned by so many of the things we learned and the Q&A section could have easily lasted several hours. Me personally? I'm off to create a will! If you haven't already done so, I would heartily recommend that you do the same.



Carol Nicholls, Alison Hawes and Andrea Dobson

Scotland Event Previews

To sign up for all events, unless otherwise stated in preview, please contact Ann Leverett at ann.leverett@wibf.org.uk. For further information about WIBF Scotland, please visit our Scottish Members' website at <http://www.wibf.org.uk/scotland/scotland.htm>.

Event: Lifestyle Management 'New Year, New You'
Date & Time: 26th January, 6.30pm - 9pm
Venue: Medusa, Bread Street, Edinburgh

The New Year is a time when many of us focus on setting ourselves goals for the year ahead, whether personal or work-orientated. A range of demonstrators will be available to assist you with fitness, health and beauty to help with your New Year resolutions and beat those winter blues! This event helps members assess all the different aspects of their life and where and have a sense of personal achievement throughout the year ahead. This is an excellent event to hold at the start of the year and it will be great to catch up with each other to see how we are all progressing.

Event: The Future of Banking Panel Event
Date & Time: 11th February, 6.30pm - 9pm
Venue: University of Edinburgh

A joint event between WIBF and University of Edinburgh Business School, brings together a panel of industry experts from banking, academia and consumer finances. After a period of trying to understand 'what went wrong', individuals and organisations are now focusing on the future shape, structure and role of the banking industry. The forum - a panel event held in association with the Chartered Institute of Bankers in Scotland (CIOBS) and the University of Edinburgh Business School (UEBS) - allowing us to be future-focused and positive about the developments to come in the New Year. This will encourage discussion of how to shape a sustainable banking industry, built on solid foundations of high ethical, professional and technical standards.

Event: Personal Development, 'Life's a Pitch'
Date & Time: March, 6pm - 9pm
Venue: TBC - check www.wibf.org.uk for details

The art of building your personal brand, self-confidence and the ultimate 'elevator' pitch. A fun, interactive and high-energy personal development session.

Event: Time for You, 'Work, family, life and you: it's a juggling act'
Facilitator: TBC
Date & Time: April 2010, 6pm - 9pm
Venue: TBC - check www.wibf.org.uk for details

Finding the best way to balance the pillars of your life and career. Time for You events are relaxed and a great way to network.

Scotland Event Reviews

Event: Role Model - Leading in Times of Change with Fiona Thorburn, Programme Director, RBS
Date: 16th September 2009
Venue: Royal Bank of Scotland, Gemini Building, Edinburgh



Fiona Thorburn, Programme Director, RBS

When I received an invite to attend an event run by Women in Banking & Finance (Scotland), I was very interested. Even more so as the speaker was Fiona Thorburn, a Programme Director in the area of RBS in which I work. I decided to go along and see what it was all about.

I was uncertain of what to expect and I felt a bit daunted not knowing anyone. However, I should not have worried. The evening started quite informally with everyone mingling and chatting and there were a number of people, like me, for whom this was their first time attending a WIBF event.

Fiona was introduced and proceeded to talk about some of the defining moments in her life and the decisions she has made, both in her professional and personal life, that have shaped her future. These made it possible for her to achieve her goals, one of which included running her first marathon in five hours and 25 minutes.

Fiona provided information on the tools and techniques she uses, such as the importance of having a coach or mentor, developing a personal brand and having the confidence and courage to stand by your values, even in challenging times.

This was followed by an interactive Q&A session in which Fiona shared more of her experiences and outlook on life.

The evening was extremely inspiring and informative, and I left with a determination to refocus on my goals and shape my future. With the opportunity to meet new people, I also made a number of contacts whom I am looking forward to seeing again at future events.

My WIBF membership form is in the post!

Joanna Hall, RBS

Event: Interview Techniques with Eden Scott
Date: 29th September 2009
Venue: Eden Scott, Edinburgh

Lindsay Boxall of Eden Scott hosted an event which allowed attendees to brush up on their CV writing and interview techniques.

With those who attended at various stages of their career, from fresh graduates to seasoned professionals, Lindsay talked through an engaging presentation that sparked much discussion with the

group sharing their own experiences - good and bad!

While a lot of the advice given was good common sense, there were many hints and tips shared, including how to differentiate yourself through your CV by drawing attention to any relevant volunteering experience, tailoring your CV for each role you apply for and even how to make the most of the recruiting company's HR function to prepare for the interview.

Everyone in attendance spoke very highly of the event and left with a lot of good ideas to use in their next interview, whether internal or external.

Thanks to Lindsay Boxall and the team at Eden Scott for hosting this event.

Event: Development Though Volunteering with Young Enterprise Scotland, sponsored by Ernst and Young
Date: 22nd October 2009
Venue: Ernst and Young, George Square, Glasgow

There are many organisations that rely on the skills and experience of volunteers to survive. As well as finding such work very rewarding, many volunteers state that it helps them gain development that they don't necessarily receive in their current roles - but that is essential for them to progress through their careers.

Young Enterprise Scotland (Y.E.S.) is a registered charity and one of Scotland's leading providers for inspiring young people in Enterprise in Education. They have a range of programmes for young people aged 5-25 to give them the opportunity to develop their confidence and self-esteem, and also test their business ideas.

Stuart Miller, CEO of Y.E.S., talked to WIBF about the organisation and the type of support that Y.E.S. need. This ranges from volunteers to mentor or run a business game, through to joining the Board. There was also the opportunity to talk to volunteers from throughout the organisation about what can be gained from becoming involved in Young Enterprise Scotland.

Event: Wine Tasting
Date : 17th November 2009
Venue: Voodoo Rooms, Edinburgh

WIBF Scotland held a networking event with a Christmas twist!

Members and friends were invited to Edinburgh's award winning Voodoo Rooms to sample a range of great wines. The event was expertly hosted by Great Grog Wine Merchants and while guests enjoyed a little tippie, our wine expert gave interesting facts about each wine, what Christmas food it would best accompany and of course, cost. There was plenty of time for mingling and networking too. A great night was had by all and got everyone into the party spirit for the Christmas season.

Event: Champagne, Canapes and Shopping, sponsored by Search Consultancy
Date: 26th November 2009
Venue: Abode, Bath Street, Glasgow

A range of exhibitors displayed their wares at Abode in the heart of Glasgow, selling everything from high-end luxury shoes, bags, purses, scarves (from Gucci to Louis Vuitton at affordable prices), designer jewellery, lingerie and beauty products to deli-style foods and chocolates. There was plenty of opportunity to mingle, gossip, drink, eat and shop.

5 Ways to Make a Fresh Start

Change your mind. Realise there is no such thing as can't, only will and won't. Whether you choose to start a new business or go to live in Brazil, the choice is yours. Recognise that you have complete control.

Reflect. Only by understanding our top priorities can we understand what drives us. Imagine yourself a year from now: what have you learnt? How do you feel? What are you doing? You can't do everything, so choose the most important and focus.

Break it down. Big challenges can be daunting and it's tempting to give up before we've even begun. By breaking large goals into manageable chunks we have a much greater chance of succeeding with the big things.

Keep it real. Work through all the realistic consequences of what could happen. We can be prone to exaggerate the negatives when big decisions loom.

Think again. Thinking about our challenge as fun, enlightening or even as an adventure is far more helpful than seeing it as a problem.

Octavius Black is Global Managing Director of The Mind Gym (www.themindgym.com)
 Originally published in Management Today

Dublin Event Reviews

Event: Annual Summer Supper Club
Date: July 2009



On 15 July 2009, we held our annual Summer Supper Club event at the Royal Irish Yacht Club (RIYC) in Dun Laoghaire, County Dublin. Once again, our thanks to Grace Perrott for facilitating and organising such an exceptionally fine venue. After pre-dinner drinks outside on a beautiful sunny evening, we enjoyed lively conversation and debate among WIBFI members and guests while enjoying excellent food and wine. We are already looking forward to returning to the RIYC in 2010. Please ensure to book your place early!

Phil Rafferty
WIBFI Chair

Event: Networking taken to new heights -
Annual Hill Walking
Date: 22nd August 2009

Back by popular demand, the WIBF hill walk took place on Saturday, 22 August 2009 and has now established itself as an annual event! WIBF members gathered for an early morning coffee downed with some tasty pastries (for energy!) in the heart of the Wicklow Mountains before they laced up their boots for a day on the hills. This adventurous group enjoyed a day of sunshine (very rare occurrence this summer) as they trekked from Laragh village to the top of the Brockagh hills and then onto a section of the Wicklow Way. A well-earned lunch break was taken beside a river along St. Kevin's Way. Sandwiches, a selection of biscuits and chocolates varying in cocoa content were savoured among the group.

The day was full of spectacular scenery, great conversation and plenty of laughs.

Thank you to everyone who joined in on the day and looking forward to next year!

Margaret O'Connor
Events Committee

Event: Personal Excellence Programme
Evening Talk with Motivational
Speaker Caroline Casey
Date: 23rd September 2009

Caroline is the founding CEO of Kanchi (formerly The Aisling Foundation) and the O2 Ability Awards. A social entrepreneur, Caroline set up the Aisling Foundation with the aim of enhancing the relationship between disability and society. Kanchi's aim is to encourage society to think differently about disability. A lady renowned for focusing on ability rather than disability, Caroline has received international recognition for her work. She is well used to mixing with the top echelons of business and is probably unique in having an open invitation to attend the World Economic Forum in Davos.

Caroline is registered as legally blind (she can only see approximately two feet in front of her), she is also involved in many projects and is a founding member of Elephant family in the UK, is a board member of the Jack and Jill Foundation, Sight-Savers International, the Irish Charity Tax Reform Group and 98FM.

Caroline captured everyone's interest with a very frank and enthusiastic account of her journey to her current role as CEP of Kanchi and to being a social entrepreneur and emphasised that we as individuals all make a difference in this world. She encouraged us to have a sense of humour and not be discouraged with failure - the key issue was how one handles failure and moves on. Caroline also reminded us about the need to dream too and closed with the following quote from T E Elliot:

"All men dream but not equally. Those who dream by night in the dusty recesses of their minds wake in the day to find that it was vanity. But the dreamers of the day are dangerous men, for they may act on their dreams with open eyes, to make it possible."

Phil Rafferty
WIBFI Chair



L-R: Margaret Kavanagh, AIB, Phil Rafferty, WIBFI Chair, Caroline Casey, CEO Kanchi, Dorothy Gray, Bank of Ireland, Margaret Breadon, Bank of Ireland

Dressing from day through to evening...

Dressing in the morning for the office when you know you have an important drinks reception or a client party that night can become a nightmare. Do you still wear your everyday business suit or do you think slightly ahead of the game and take a change of clothing? What a dilemma we women have to go through! Men have it so much easier - they just wear the same suit, day after day and keep their focus on what tie and colour shirt to wear.

With some very clever and easy tips your wardrobe can change so dramatically, and so simply! You don't have to drag a whole change of clothing to the office - all you need are some great core pieces and innovative accessories which will do the job perfectly.

Take a well fitted shift dress and wear it during the day with some understated shoes or boots with a neat little shirt underneath. Transform it into a sexy strong look by taking off the shirt, adding a fabulous piece of jewellery, a pair of sheer tights and an incredible pair of shoes. A quick change of make-up and you have yourself a subtle evening look that makes you feel good and look even better.

For those of you who feel more comfortable in a suit; wear it with a structured shirt which looks great by itself. It's smart to invest in simple accessories like a 7cms wide belt and some statement jewellery and shoes that can be kept at the office. And here's a handy little tip - get a small steamer (£35 Morplan) that can be kept at the office! Then getting ready for an evening cannot be easier - steam your shirt, add a wide belt to nip in your waist, change your shoes and tights, update your makeup and choose a piece of jewellery to tie your look together. Once again subtle changes can make a strong impact, and you feel like a different person!

It takes 3 seconds for someone to form an opinion on us; at number 35 we understand this and the psychology behind dressing, and personal presentation. We work closely with our clients to ensure they have a capsule wardrobe that suits their working and social environment. We encourage them to create capsule wardrobes of simple elegant well shaped pieces that they can wear with confidence season after season. Don't ask us; ask some of our clients...



For more information or to speak to one of our existing clients, please call us on 020 8341 3222.

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Moisture to the Max

Winter is a time for wrapping up warm, enjoying hot cups of tea and reveling in festive delights. Yet whilst frivolous fun (and lots of eating!) takes centre stage, we often forget about protecting our skin against the cold and dry conditions. With loads of great skincare products on the market at reasonable, albeit affordable, prices this shouldn't be the case or worry, and rather than looking dull and tired, as we have perhaps in past years, we should instead enjoy a healthy, fresh and soft complexion good enough to rival the likes of Elizabeth Hurley. The finds I have tracked down and tested, below, are just as effective as the expensive brand names, and work wonders even on the most sensitive of skin types, so I'd definitely recommend you give them a go.



Diesel Fuel For Life Body Lotion - A firm favourite of mine! From the creators of the sensual Diesel perfume range; this lotion is smooth and light with an exotic and alluring scent. Extremely easy and enjoyable to apply, I use this on my whole body for a soft finish and find it's great at capturing that summer feeling all year long.

Johnson's Baby Lotion - Not just for babies, but perfect for sensitive adult skin too. This is one of my face essentials, keeping my skin moist, rosy and soft whatever the weather. Skincare for the face is perhaps the most important in winter as it is one part of the body which is always exposed, it susceptible to dryness and spots/cold sores. Making sure you do it daily (I tend to do it every morning, but many like to do it twice a day) will keep the skin's nutrients topped up whilst also retaining a springy, kissable finish.



The Body Shop's Body Butter - With a variety of smells and mixtures, these body butters are thick and creamy, but incredibly gentle and tantalising on the skin. Transporting you to the exotic jungle or sun kissed Jamaica, The Body Shop perfectly combine scent with moisture to create a pleasurable skincare experience and one that is definitely value for money. I particularly like the mango butter, finding that a little goes a long way.



Nivea Lotion - Nivea has always been a favourite in the skincare industry, with even the legendary Joan Collins swearing by the stuff! Combining a winning formula of enriching qualities with a cheap and cheerful price tag, this lotion is the one to beat! It is credited as being smooth, creamy and delightful to apply, especially tackling problem areas (around the nose, chin and forehead) and leaving a soft but delicate scent.



Olay Range - Olay combats the different needs of the skin in a range which is both specialist and niche to customers' requirements. Alongside moisturising and hydrating worn out complexions, this range also deals with anti ageing and resilience problems. With focus on the elasticity of the skin and its general appearance, I would recommend this for those wanting a more youthful and smooth finish, as well as those who want a reliable and trusted brand.



Tina Bond BSc (Hons)
RGN OHNC
Head of Corporate Health

Health Awareness at Nomura International London (March 2010)

Head of Corporate Health at Nomura, Tina Bond, met with Joanna James, Chairman of Target Ovarian Cancer and was so impressed with her passion for the Charity that she decided to set up a women's health awareness week at Nomura.

Tina is an Occupational Health Advisor by background with over 25 years experience in the provision of healthcare, 17 years of which at senior management level. She has been working in the financial sector for more than eight years. The Corporate Health she heads up provides a one-stop shop for employee health services. The Corporate Health Centres are based on two sites, in the City and at Canary Wharf and take pride in offering innovative quality solutions to employee health problems.

Tina and her corporate health team have decided to hold a four day programme beginning on the 15th March 2010 to coincide with Ovarian Cancer awareness month. Daniel Chan, Corporate Health Practice Nurse, is pleased to take the lead in organising the event.

Philippa Carr, Head of Education and Advocacy at Target Ovarian Cancer, will spend some time with the corporate Health team in order to give them specific guidance and information to enable them to provide informed and appropriate advice to the women at Nomura.

Each of the four days will focus on particular areas of womens' health. These will include ovarian cancer, breast cancer, cervical cancer and bowel cancer. It may sound a little gloomy discussing all these subjects, but we are only too aware that the women that attend will want clear practical advice that is research based on the prevention of these conditions.

The event will also be fun and relaxing with the offer of free relaxing massages, hand and foot care, yoga and meditation and of course prizes of beauty treatment vouchers, champagne etc., with the money raised donated to Target Ovarian Cancer.

Speakers will include Nichola Kane, Lead Nurse for Women's Cancer at Bart's and the London NHS Trust, and Philippa Carr.

The Corporate Health team will also encourage the employees to use Blossoms Health Care, the current provider of Health Screening for Nomura to attend for their biannual screening.

**Tina Bond BSc (Hons) RGN OHNC
Head of Corporate Health
Nomura International**

NOMURA

WIBF Speakers' Clubs operate weekly throughout the year every Wednesday, alternating between Credit Suisse Canary Wharf and Royal Bank of Scotland Group City. See below for dates:

WIBF Speakers' Canary Wharf Club,
Credit Suisse, One Cabot Square,
Canary Wharf, E14
6 - 8pm

Next meetings at the WIBF Speakers' Canary Wharf Club:

January 13th, 27th
February 10th, 24th
March 10th, 24th
April 14th, 28th
May 12th, 26th
June 9th, 23rd
July 7th, 21st
August 4th, 18th
September 1st, 15th, 29th
October 13th, 27th
November 10th, 24th
December 8th, 22nd

WIBF Speakers' City Club,
Royal Bank of Scotland Group,
135 Bishopsgate, London EC2
6 - 8pm

Next meetings at the WIBF Speakers' City Club

January 6th, 20th
February 3rd, 17th
March 3rd, 17th
April 7th, 21st
May 4th, 19th
June 2nd, 16th, 30th
July 14th, 28th
August 11th, 25th
September 8th, 22nd
October 6th, 20th
November 3rd, 17th
December 1st, 15th, 29th

Date	Location	Event	Venue & Time
19th January	London	Personal Excellence Programme - "Trust Me, I'm a Banker"; The Quality of Trust in Inspiring Leadership With Richard Bellars, Inner Action	TBC - check www.wibf.org.uk for details 6 - 9pm
19th January	Dublin	Personal Excellence Programme - Emotional Intelligence with Claire O'Callaghan, Surpass Consulting	The Clarion Hotel, IFSC, Dublin TBC
26th January	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
26th January	Edinburgh	Lifestyle Management - 'New Year, New You'	Medusa, Bread Street, Edinburgh 6.30 - 9pm
11th February	Edinburgh	The Future of Banking Panel Event	University of Edinburgh 6.30 - 9pm
16th February	London	Personal Excellence Programme - 'Why aren't they listening to me?!' with Alison Kemp, Director of Switch Vision Ltd	RBC, 71 Queen Victoria Street, London EC4V 4DE 6pm - 9pm
TBC February	Bristol	Personal Excellence Programme - Speed Networking	Lloyds Banking Group, Harbourside check www.wibf.org.uk for details, 6 - 9pm
22nd February	London	Bite Size Mentoring	TBC - check www.wibf.org.uk for details, 6 - 9pm
23rd February	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
TBC March	Edinburgh	Personal Development - 'Life's a Pitch'	TBC - check www.wibf.org.uk for details 6 - 9pm
16th March	Bristol	Distinguished Speaker Programme - Speaker: Louise Fleming, Barclays	Barclays Private Banking, Queens Square, Bristol, 6 - 9pm
23rd March	London	Personal Excellence Programme - Success: It's in the roots... with Cheryl Hopkins, Change it live it	TBC - check www.wibf.org.uk for details 6 - 9pm
25th March	Dublin	Networking Beyond Boundaries - Members Networking Evening	The Cellar Bar, Merrion Hotel TBC
30th March	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
TBC April	Bristol	Personal Excellence Programme - Transformation and Communication	RBS, Temple Quay, Bristol 6 - 9pm
20th April	London	Personal Excellence Programme - Interview Excellence: The Extra Elements with Jane Mann, Maple Consulting	Citi, Citigroup Centre, Canada Square, London E14 5LB 6 - 9pm
27th April	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
TBC April	Edinburgh	Time for You, 'Work, family, life and you: it's a juggling act'	TBC - check www.wibf.org.uk for details 6 - 9pm

Date	Location	Event	Venue & Time
18th May	London	Personal Excellence Programme - Intuition is the navigator, without it we have no sense of direction with Alison Pothier, The Corporate Intuitive	TBC - check www.wibf.org.uk for details 6 - 9pm
19th May	Dublin	Ann Horan, of the Ryan Academy	TBC - check www.wibfireland.com
25th May	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
TBC May	Bristol	Personal Excellence Programme - Leadership	TLT, 1 Redcliff St, Bristol , 6pm - 9pm
TBC June	Bristol	Networking Beyond Boundaries - Summer Drinks Party	Please check www.wibf.org.uk for further information, 6 - 9pm
4th June	London	Personal Excellence Programme - 30th Birthday WIBF Awards for Achievement Luncheon	The Dorchester, 53 Park Lane, London W1K 1QA, , 12.30 - 3pm
22nd June	London	Personal Excellence Programme - Don't Ask, Don't Get - Smart Negotiation Skills for Women in Banking and Finance with Hester Abrams, Incisive Conversations	Citi, Citigroup Centre, Canada Square, London E14 5LB 6 - 9pm
29th June	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
20th July	London	Personal Excellence Programme - The 7 Keys to P.E.R.F.E.C.T. Communication	TBC - check www.wibf.org.uk for details 6 - 9pm
27th July	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
31st August	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
3rd September	London	Networking Beyond Boundaries - WIBF 30th Birthday Golf Challenge	Selsdon Park Hotel & Golf Club, Addington Road, South Croydon, CR2 8YA 9.30am - 6pm
21st September	London	Personal Excellence Programme - Working Together; Leveraging Natural Gender Talents for Successful Collaboration with Pauline Crawford, Corporate Heart	RBC, 71 Queen Victoria Street, London EV4V 4DE 6 - 9pm
27th September	London	Bite Size Mentoring	TBC - check www.wibf.org.uk for details, 6 - 9pm
28th September	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
TBC September	Bristol	Distinguished Speaker Programme Speaker: Sarah Deaves MD, Affluent Banking, UK Retail, RBS Group	RBS, Temple Quay, 6 - 9pm
19th October	London	Personal Excellence Programme - "Grace Under Fire" - Managing Workplace Conflict With Mark Walsh, Integration Training	TBC - check www.wibf.org.uk for details 6 - 9pm
26th October	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
TBC October	Bristol	Personal Excellence Programme - "LEADERSHIP"	TBC - check www.wibf.org.uk for details, 6 - 9pm
23rd November	London	Personal Excellence Programme - Increase Your Power of Influence and Persuasion (or - How To Become Your Own Best Sales Person!) With Rhian Pamphilon, Career Safari	Citi, Citigroup Centre, Canada Square, London E14 5LB 6 - 9pm
30th November	London	WIBF NetWorks - Drop in Drinks	Prism, 147 Leadenhall Street, London EC3V 4QT 6 - 9pm
7th December	London	WIBG AGM	TBC - check www.wibf.org.uk for details, 6 - 7pm
14th December	London	Personal Excellence Programme - Leadership Presence: Are Leaders born or made? with Sylvana Caloni, SC Executive Coaching, Reflecting Excellence	TBC - check www.wibf.org.uk for details 6 - 9pm



Make an immediate impression

Royal Bank of Canada (RBC) proudly sponsors WIBF in its 30th year of helping women reach their full potential.

RBC is Canada's largest bank and among the world's largest providers of financial services, with significant Capital Markets and Wealth Management businesses in the UK, Europe and the U.S. RBC's success is built upon its strength, stability and performance as well as its ability to attract and retain outstanding talent. At RBC we not only embrace diversity in our people, we see it as a competitive advantage.

By offering a dynamic and challenging environment, which encourages the sharing of ideas, talented people come together and achieve superior performance. Individual contribution to team success is recognised and rewarded. Given our performance and entrepreneurial culture, you will have every opportunity to make an immediate impression.

A broad array of careers is open to you at RBC.

Please send your CV to: hrrecruitmentlondon@rbccm.com quoting reference "WIBF".