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I am an investment banker by trade, heading up the RMB Corporate Finance – Financial Institutions Group advisory team. I am a chartered accountant by training and completed my articles (also known as my second matric according to my CA father) at PwC in their Banking division.

Over this period, I had the opportunity to work on complex audits of various South African banks. Looking back now, this was when the financial services bug bit me. I decided to leave the audit space to join FirstRand Group Treasury, first as the Head of the Technical Accounting Portfolios and later as a portfolio analyst (part of the FirstRand Portfolio Management team). During this time, I was asked to join the core team responsible for the unwind of the FirstRand BEE transaction. This was my first taste of Corporate Finance and I was hooked. The long hours, the teamwork, the complexities, the access to the C-suite, the friendships forged in fire and the indescribable feeling of a deal closing excited me greatly. To this day, I remember this major transaction fondly, as it was a turning point in my career and marked the start of the next chapter.

After two and a half years working on the unwind, I finally formally joined the RMB Corporate Finance team in 2015. I became a member of the sector team focused on Financial Institutions advisory. Through the years, there have been many highs, such as being part of an exceptional team, learning from the

thought leaders in the industry and being able to advise on a number of diverse and innovative transactions. To name a few, the African Bank restructure, the acquisition of Prescient by Stellar Capital, the separation and separate listing of Grindrod Shipping on the Nasdaq, the delisting of Anchor Group and then more recently Old Mutual's Bula Tsela transaction and the disposal of Grindrod Bank by Grindrod to African Bank. As is the norm in M&A, for each successful deal there are many other deals that are delayed or collapse entirely. These disparate experiences lead to growth and develop grit. In 2021, I was appointed as Head of the Financial Institutions Group Advisory team. It is an honour and privilege to now be part of the RMB Corporate Finance leadership team.

I have been fortunate to have had a number of experienced mentors guide me in my career over the years. Some passed through my life as highveld thunderstorms, others as gently and fleeting as a butterfly, while a few have remained steady and stayed the course. Each of them have had a profound impact on me, sharing their wealth of knowledge and experience. I am grateful to now have the opportunity to guide and develop the talented young professionals who cross my path. These are some of the lessons I have learnt through experience:

- We are all only human with our own lives and stories (outside of the professional) – always have empathy when interacting with anyone as you do not know what else is happening in their lives.

- You are never too important to fetch or make the coffee – remain humble and show respect to those around you.
- Share what you have learnt from the mundane to the profound, as you too were once a novice.
- Sometimes you will need to solve a problem by yourself and other times you won't – be comfortable to act decisively when required but ask for counsel when needed.
- Every year, go and sit on a rock, and actively decide what you want in your life and career. This gives you clarity regarding your priorities and passions. Let this awareness direct you regarding which actions to take and decisions to make. Inaction and indecisiveness just cloud your thoughts and make it impossible to achieve your potential.
- Do not take yourself too seriously.
- And last of all - work hard, play hard. Life is after all what you make it.

Finally, my advice to anyone thinking of joining banking, you will work very hard, but learn many life and career lessons from talented and interesting individuals. There are no shortcuts to experience and success, so be patient, be curious and be a willing to learn. Your career will be a journey with many twists and turns along the way, but stay true to yourself and it will be an adventure.

“If you really look closely, most overnight successes took a long time.” – Steve Jobs 