

Q&A

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Q *Where did your corporate finance journey begin, and what led you to pursue a career in the space that you are in?*

A I started my professional career serving articles at Cliffe Dekker Hofmeyr. I was bitten by the property bug during my six-month rotation in the real estate department, and I guess I have never quite been able to shake it. I furthered my general property experience through admission as a Notary Public and Conveyancer.

Before joining Absa in 2015, I gained more specific property finance experience during my roles as an associate in Banking and Finance at Bowmans and White & Case, whilst completing my master's degree in Commercial Law through the University of the Witwatersrand. My time in practice exposed me to a multitude of general finance transactions, including Renewable Energy Independent Power Producer projects, REIT listings, cross-border parallel debt structures, and property development transactions; and the opportunity to learn from some of the sharpest legal minds in the industry.

Since 2016, I have had the pleasure and privilege of working on numerous commercial property finance transactions across the continent, and leading a diverse team of legal professionals supporting the Commercial Property Finance division to meet its ambitious growth and revenue targets.

Q *Did you have a mentor at any point in your career? If so, who were they and what did you learn from them?*

A I have had two significant mentors in my professional journey, and both of these starkly different individuals have made an indelible impact on my career journey. Quintin du Plessis was a significant mentor during my more formative years as a young lawyer in practice. Through his example, I learnt the power of perseverance and *grit*; that there is no

substitute for hard work; to always be curious; and to ask questions to gain perspective and find pragmatic solutions. More recently, Zurina Saban, the former General Counsel of Absa CIB Legal, from whom I witnessed the value and impact of authentic leadership. She has taught me the importance of focusing on your strengths rather than your shortcomings, to be deliberate and intentional about the experiences you want to have in the pursuit of your career goals, and to be mindful to check in with yourself and re-assess your goals, as it's never too late to change course.

I have also been blessed with a few informal mentorship relationships, which developed rather organically with some senior colleagues and peers who took the time to share their journey and wealth of experience with me. They are a constant reminder to be present in my engagements with people, as "everyone has a story to share", and that perhaps even my story thus far may be of benefit to someone.

Q *What are some of the most memorable projects you have worked on?*

A In the early part of my career, quite a few memorable transactions were powered through on very little sleep and a constant supply of energy drinks. But one that sticks out is, whilst at White & Case, I worked on the financing of a renewable energy project to be located on communal land in one of the former homelands of the Eastern Cape. I had to lead meetings and navigate the land creation process through complex pieces of legislation and government procedures and frameworks to ensure the creation of valid land tenure rights which could be secured by potential financiers.

In my role as legal counsel, I generally find transactions where I am stretched or challenged, either due to implementation complexity, interesting negotiations, or the exploration or introduction of a new

legal concept, most memorable. One such transaction occurred a few years ago when Absa secured the role as mandate lead arranger and documentation bank in a "mega pool" structured syndicated loan for a JSE-listed REIT with a multi-billion rand valued property portfolio. Protracted negotiations were required to balance flexibility and risk in the structure, with the inter-creditor agreement taking about a year to close out. The most recent memorable transaction was Absa's participation in a multijurisdictional cross-border syndication, with properties located in Ghana, Mozambique, Mauritius, Senegal and Zambia. The extremely tight timelines and complexity of navigating property principles across various jurisdictions made this deal one which I will not forget in a hurry.

Q *What piece of advice would you give a young woman joining your team?*

A This environment can be extremely challenging at times, but whilst objectively overwhelming, the challenge also creates the opportunity for exponential growth and development if harnessed correctly. Growth is not linear; you will make mistakes, but the most important thing is learning from them. There is no single "right way" to walk this journey; take the time for self-introspection and reflection to know and understand yourself – this will impact how you "show up" and how you direct and re-direct your path. That is where your true power lies.

FUN FACTS

Current book on your nightstand:

Beloved by Toni Morrison.

Preferred music genre: R&B.

Preferred holiday destination: Bali (Ubud).

Three words that your colleagues would use to describe you:

Driven, efficient and practical. 