



Q&A

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South Africa's macroeconomic climate has thrown plenty of curveballs over the last few years. How has your approach to structuring deals evolved to mitigate these local risks?

South Africa's macroeconomic environment has certainly tested all of us. Between power constraints, higher interest rates, currency volatility and logistics challenges, there has rarely been the luxury of operating in a stable environment. As a dealmaker, I've learned that successful transactions are increasingly about anticipating risk and building enough flexibility into structures to withstand unexpected shocks.

My approach has evolved significantly. I spend more time understanding not only a company's financial performance, but also its operational vulnerabilities, key stakeholders, and ability to navigate disruption.

I've also found that partnerships matter more than ever. Whether it's internal experts, clients, other lenders or strategic stakeholders, the best outcomes come when everyone shares a common understanding of risk and a commitment to long-term value creation.

On a personal level, these conditions have reinforced the importance of staying calm and adaptable. Some of the most rewarding transactions of my career have been completed during periods of uncertainty. Volatility does not necessarily prevent opportunities from emerging; in many cases, it creates them. Success comes from thoughtful structuring, disciplined decision-making, and the resilience to keep moving forward when conditions are challenging.

Can you take us inside a high-stakes negotiation? How do you maintain composure and command authority when the tension in the room is palpable?

One of the things dealmaking teaches you very quickly is that the highest-stakes negotiations are rarely about numbers alone. Behind every valuation, covenant or commercial term are people with different priorities, pressures and expectations.

For me, maintaining calm starts long before the negotiation itself. Preparation builds confidence. When you understand the transaction, your client's priorities and your deal-breakers, you're far less likely to be unsettled by unexpected developments.

I've also learned that authority doesn't come from having the loudest voice in the room. It comes from being credible, thoughtful and consistent. Some of the most influential moments are spent listening. People often reveal what matters most when they feel heard.

You don't have to dominate a room to command it. Authenticity, composure and conviction are powerful. In high-pressure situations, my role is to bridge perspectives, maintain momentum, and keep sight of the bigger picture. When a difficult negotiation concludes successfully, it's incredibly rewarding, and a reminder of why I love what I do.

AI has significantly accelerated the pace of due diligence, compressing timelines that used to take months into weeks. How does this hyper-speed environment change your risk management strategy and pressure during a transaction?

AI has fundamentally changed the pace of transactions. Tasks that once required days of reviewing documents and identifying risks can now be completed far more efficiently.

However, speed and certainty are not the same thing. While AI helps us process information faster, it doesn't replace judgement, context or experience. In many ways, it has increased the importance of human decision-making because the challenge is no longer finding information, it's understanding what truly matters.

From a risk management perspective, my focus has shifted towards validation and critical thinking. AI can surface patterns and insights, but it remains our responsibility to challenge assumptions, ask difficult questions, and understand the commercial realities behind the data.

The pressure has also evolved. Clients expect answers faster, markets move rapidly, and opportunities can emerge or disappear within weeks. The expectation today is that you can process complexity at speed, while maintaining the same level of rigour and accuracy. However, though technology can accelerate analysis, accountability for decisions remains firmly human.

If you could go back to the very first week of your career, what is the single piece of technical or professional advice you wish someone had given you?

If I could go back to my first week, I'd tell myself to focus as much on people as you do on numbers. Technical skills are essential, but trust, relationships and integrity are what sustain a career.

I'd also remind myself that it's okay not to have all the answers. Stay curious, keep learning, and be patient with your growth. Careers are marathons, not sprints, and some of the most valuable lessons come from simply being willing to learn from those around you. 🙌