

THERECAP

T3 Edition

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TECH RECAP EVELYN BALLEINE

EXCLUSIVE ARTICLES
WITH SPONSORS

STUDENT ARTICLES

2020 EVENT RECAPS



INDIVIDUALLY STRONG,
COLLECTIVELY
POWERFUL



∞

M/E/E/T THE EXEC TEAM Capital W 2020

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- Chill Out with Capital W x Yoga Club: Yoga and Draw
- Beyond Mentoring Program
- Intervarsity Tech Literacy Series
- 2020 Humans of Capital W Instagram Series

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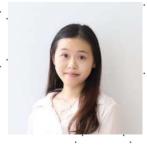
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PRESIDENTS' WELCOME

CAROLINE WANG & LISA TIU (CO-PRESIDENTS 2020)



Dear Ladies.

We would like to congratulate you all on finishing the second trimester of 2020! The unprecedented concept of social distancing is challenging. However, it is vital to remember that we are individually strong, but more importantly, collectively powerful. We encourage you to remain connected with friends and family during such a difficult period.

For Capital W, the second trimester of 2020 has seen many of our key member engagement events. We launched an inaugural Keeping up with the Alumni event, inviting past Capital W alumni to share their personal journey - from Capital W experiences to the exciting beginnings of their graduate programs. Furthermore, we strengthened the Capital W support network through mental health and wellbeing initiatives. The partnership with Yoga Club in developing Chill Out with Capital W and Yoga Club: Yoga and Draw was a success in highlighting the importance of self-care. 2020 has also shown that we are stronger together and can continue to bring value to one another when working collaboratively.

Looking ahead, the Capital W team is preparing for collective change as we begin planning our strategic vision and leadership team for 2021. The team will be taking T3 as an opportunity to develop important skills in leadership communication and teamwork. This will allow our team to strengthen individually whilst simultaneously becoming more powerful entering 2021. Capital W continues to support our members, aiming to build a bridge between students and the corporate world. Our team looks forward to the final Intervarsity Tech Literacy Series workshop, conclude will with the Grand Challenge, a competition the between participating universities.

We wish you all the best in the final trimester of 2020, and for some of our members, your final trimester at university. We hope you feel refreshed and ready to tackle the term ahead. We encourage you to remain connected with others, reflect on what makes you individually strong and where you can work with others to be collectively powerful.

"The strength of the team is each individual member. The strength of each member is the team."

— Phil Jackson

We wish you a safe and enjoyable Term 3!

Love, Caroline and Lisa 2020 Co-Presidents

THE TECH RECAP

Technology Trends Accelerated by COVID-19

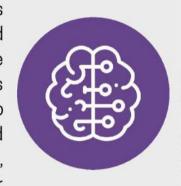
By Evelyn Balleine



In our last Tech Recap, we focused on three tech trends that we can expect to see post COVID-19 including contactless payments, Telehealth and the virtual experience economy. In this edition of the Tech Recap, we explore emerging technologies that have been accelerated by the COVID-19 pandemic due to the mass shift to remote working and the changing business landscape that requires organisations to accelerate their adoption of digital tools.

ARTIFICIAL INTELLIGENCE

Artificial intelligence refers to machines that are built to perform tasks usually carried out by humans such as visual perception, face and speech recognition and decision making. During the pandemic, the use of Al has accelerated, particularly in retail and supply chain industries through the use of machine learning and data analytics in order to detect purchasing patterns and deliver a more personalised experience to online customers. With the increase in online sales, chatbots are also being implemented to provide 24/7 online customer support.



CLOUD COMPUTING



Cloud computing is a software service provided securely over the internet by a service provider on a monthly or yearly license. Thus far during COVID-19, Microsoft has reported a 775% spike in demand for cloud services, likely due to the increased need for organisations to integrate their resources and for employees to access sensitive information on a single platform. Looking to the future, the demand for cloud technology will continue to grow as businesses and educational institutions recognise the benefits of operating on a scalable, reliable and easily accessible platform over the internet.

CYBER SECURITY

COVID-19 has seen organisations adopting more stringent cyber security practices due to the mass shift to remote working, leading to the increased risk of network vulnerabilities when working from home. Fear and anxiety around the virus have also led to an increase in cyber-attacks and phishing attempts, with cyber criminals looking to exploit paranoid individuals through fake advertisements and emails to purchase protective equipment. Therefore, organisations that are not as well protected against external threats will be looking to implement new security practices and technologies.







The pandemic has highlighted the growing need for robotics and automation to complete repetitive tasks in industries such as retail, manufacturing and logistics, especially when employees are unable to work or fear for their health and safety. Recently, robots have begun to take on new responsibilities such as disinfecting public spaces and delivering food to individuals in quarantine. As the pandemic continues, the application of robotics is expected to increase in order to provide an alternative that minimises close human interactions.

BLOCKCHAIN

Blockchain technology is a digital ledger that records information so that it is impossible to change, hack or delete. Specifically, Blockchain can be harnessed to track the outbreak of infectious disease including virus activity, active patients and suspected new cases. Blockchain can also be used to manage medical supply chains in order to assist with demand planning of safety and medical equipment such as face masks and ventilators. Ultimately, this increased demand for blockchain will continue to expand as organisations require a reliable and secure method of information sharing.



DIGITAL COLLABORATION TOOLS



Due to the mass shift to remote working, organisations have had to accelerate their adoption of digital collaboration tools in order for teams to maintain productivity levels as well as ensure effective communication and collaboration while working from home. As a result, video conferencing software such as Zoom and digital collaboration tools like Mural and Miro have become commonplace for virtual teams to maintain daily face-to-face communication and promote greater transparency of work tasks, albeit through a computer screen.



Exclusive Interview with Elizabeth Tian

Director in Equity Derivatives Solutions, Citi



Elizabeth Tian
Director in Equity
Derivatives
Solutions, Citi

What is your background?

I was born in Malaysia and grew up in Melbourne, Kuala Lumpur and Sydney spending part of my primary and high school overseas. Not really knowing what I wanted to do I followed in my father's footsteps doing a Commerce degree. Essentially my first job was at CommSec where I got my first taste of working and started to learn about financial markets.

I moved into the derivatives area with (then) ABN ARMO (taken over later by RBS during the GFC). I am now a Director at Citi within the Equity Derivatives Solutions business and have been at Citi for just over 6 years.

The theme of this publication is 'Individually Strong, Collectively Powerful'. Can you describe one of your experiences that you feel reflects this theme?

I think what we are really saying here is always be mindful, remember your contacts – team mates, colleagues, clients etc. You can tap into them for advice, skill sets, contact them for help in any given scenario and also remember to pass it forward.

I knew the team at Citi prior to joining. When the Head of Warrants from Frankfurt flew to Australia, I met him 2 years prior to joining Citi just over an informal coffee to discuss the Australian market in the warrants space. By the time a role came up, I had already met most of the team which helped in getting my current role at Citi and I already felt comfortable. It was a great team to work with.

How does Citi empower you in your role?

Our roles and business are greatly impacted by the constantly changing industry – including regulatory changes. This impacts competitor and client behavior. Citi management, colleagues and stakeholders are always open to and supportive of hearing and exploring new ideas to

keep ahead of these changing dynamics and, most importantly, to stay relevant to clients. For me, that's challenging and it's exciting to explore and try new things.

How has your experience been working remotely yet still trying to collaborate virtually with a team?

It's actually harder to work from home for me. I put a lot of value in the informal connections we make. The day to day things we take for granted like bumping into people from different areas of the business and having a chat, in the kitchen getting a cup of tea – these things help build rapport and connection which we all miss when WFH. The good news is everyone is in the same boat so we are all mindful of this and empathetic to the restrictions.

What are some common misconceptions about your role? That the world of finance is a big boys club – yes, it is very male dominated but it's a big family too. I reiterate once again about the importance of your contacts and connections you build up over time in your career. From my 30s onwards every role I have moved to has been from a contact. After only around 4-5 years in the industry, I was able to build up enough contacts from there on to get tapped on the shoulder and a big helping hand in moving to new roles.

Also don't be afraid to ask for help – nearly everyone wants to help out as we are all in the same position at some point in time and we recognise that.

For young women wanting to pursue a career in your industry, what would be the number one piece of advice you would give?

Resilience. One of my big breaks was moving into derivatives and warrants – I got rejected for a role at ABN AMRO/RBS twice but I stayed in-touch with the team there. Years later when a role came up, I was pretty much a shooin. This was the same with my first role at Commsec. It was one of my first rejections and very painful at that time but later when the advisory team expanded, I got the role.

A rejection is just at a point in time, it probably means you are not quite ready for the role but down the track - the role may come up again and be yours. So, keep trying and keep in contact, don't burn bridges and just remember it's just at that point in time.



Exclusive Interview with Belinda Bible and Alice Li



Belinda Bible
Chief Operating
Officer, Investment
Banking & Capital
Markets



Alice Li Equity Research Analyst

What is your background? Belinda Bible

I am the Chief Operating Officer of Investment Banking & Capital Markets at Credit Suisse in Australia. I have worked for Credit Suisse for over 13 years and spent 8 years in the Equity Capital Markets team before moving over to my current role. I studied Commerce (Finance and Economics) and Law at the University of Sydney and worked as a lawyer briefly before joining Credit Suisse. More recently, I completed a Diploma in Applied Corporate Governance. I am also married with a seven year old son and Italian Greyhound puppy.

Alice Li

I grew up in China, moved to Melbourne to study a Master's degree in Accounting and decided to call it home permanently. I started my career in a Big 4 firm's Audit division. There, I learned how each business function ties together in a variety of industries. After 3 years, I joined Credit Suisse as an Equity Analyst. My sector coverage is Gaming, Packaging and Food & Beverages, where my team covers 13 stocks.

The theme of this publication is 'Individually Strong, Collectively Powerful'. Can you describe one of your experiences that you feel reflects this theme?

Belinda Bible

Recently, Credit Suisse had to move super quickly to get our entire investment banking team working from home when the COVID-19 pandemic hit in Australia. Some months before, I had spent time working with our HR team and business leaders on increasing the adoption of flexible work practices such as work-from-home and time shifting. To help model that it could work (and also for all the other

benefits that it provides to me and my family), I started a formal flexible work plan where I work from home Tuesdays and Fridays. Individually, that was great for me and helped me balance reasonably long hours across a few time zones and also allowed me to carve out certain tasks that were more efficient to do in solitude. For the broader business, my experience meant that we had an inside edge in getting our teams up and running from home quickly. In starting to model flexible work, I had already navigated a number of the IT challenges and we had changed the standard IT packs for people who would normally have a desktop computer. We also knew straight away what people would need to be provided with to work efficiently and safely at home and get that to them as soon as possible and what they would need to know to get themselves set up and working productively.

Alice Li

At Credit Suisse, each equity research team is a subject matter expert in its respective sector(s). We all provide deep and valuable insight on our stocks/sectors to clients and to the broader investor community. However, companies and businesses are intractably related, so it is when we collaborate with each other that we discover new and more holistic perspectives that I've had the opportunity to work on different projects and collaborate with various teams. With exposure to such opportunities I'm learning new technical skills, a different lens through which to view a fast-growing business, which results in improved research reports and feedback to clients. In my role, I know I am the expert for my own stock coverage but working with the wider research group can yield greater, more powerful results as we leverage the team's expertise.

How does Credit Suisse empower you in your role? Belinda Bible

I have a lot of latitude in my role and, once I have completed my "business as usual" tasks that keep everything humming along, I can focus more of my attention in areas that interest me and that can enhance the business and the experience of our employees. I have worked here a long time and know the senior decision makers very well. So, I am able to speak to them candidly and we can have very constructive conversations to resolve issues and make key decisions. I am included in most of the key committees and forums and I feel comfortable to speak up.

Alice Li

Credit Suisse has given me the opportunity to take on responsibilities. I feel that my opinions are valued and my voice is heard. My manager values high quality work, is very understanding and patient in mentoring me, and that is what makes me improve and grow every day. Credit Suisse gives me the opportunity to take on important responsibilities, gain exposure to clients and interact with the senior management team of the companies that I cover. The broader management team is also very involved in my career ambitions and makes sure they understand what is important to me as an employee. They help to facilitate in achieving my goals.

Do you prefer working independently or in a team? Belinda Bible

I like working independently as it gives me control over when I work and also what I focus my time on. That being said, in my role I am collaborating with people all the time, so I really get the best of both worlds. My job has a lot of autonomy, but it brings me into contact with colleagues from all over the bank as well as other professional services organizations and our clients.

Alice Li

I like balance. Equities research is a more independent job compared to many other jobs. I like the deep dive into a topic, a company or an event. The output is coming up with a differentiated point of view for our clients. However, great work usually comes from team collaboration. When we all bring our thoughts together, the result is often an elevated level of understanding and a more holistic view.

Is there a 'women's network' at your company? How do they support you?

Alice Li and Belinda Bible

Credit Suisse in Australia has an active Australian Women's Network that arranges a range of interesting speakers from within the firm, our clients and the broader business community. They help all our bankers develop strong internal networks and also provide access to senior leaders who can give insights into their career and personal journey in finance. Annually, they run the Quay Women event which also provides an excellent networking opportunity for our female staff and clients. The network has also run some great programs such as "Courageous conversations" which equips our female employees with the confidence and a structure in which to have a conversation with their manager or colleagues that could be perceived as 'difficult' (and hence avoided). Pre-COVID, there would also be speaker lunch events where a prominent corporate figure would come and share their career experience with us. These events are still held, but are now being done over Zoom or Webex.

For young women wanting to pursue a career in your industry, what would be the number one piece of advice you would give?

Belinda Bible

Invest in developing your network from day 1. It is so easy to get stuck behind a computer and gain credit for being the hardest worker. In the long run, having a strong network (inside the firm and externally) will be much more valuable in your career. At times it can be challenging to initiate and maintain contact with the people you meet at events (life gets in the way!) but even a quick LinkedIn message to say 'hi' or sending them an article you thought they might find interesting helps you maintain contact. After a while, it will become second nature. Challenge yourself to join professional organizations like Junior Women in Banking or Junior Women in Markets and get out and meet people.

Alice Li

Work hard and persevere. They are many people out there who are willing to help, don't be afraid to speak to them.

LAZARD

A Day in the Life at Lazard

Kate Mann, Analyst and Tahnee Kljaic, Associate

Lazard





Kate Mann (Analyst) and Tahnee Kljaic (Associate) work in Lazard's Sydney office. Kate joined Lazard in February 2020 after graduating from the University of Queensland. Tahnee (also a Queenslander!) joined Lazard in October 2019, after three years of experience in Equity Research at Morgan Stanley and one year at a boutique corporate advisory firm. While they both never know where the day will take them, below is a snapshot of what it can look like.

9.00AM

KM and **TK**: After arriving at the office and saying hello to the team, we both check our emails and work out an action plan for the day.

9.30AM

KM and TK: We feel energised after our daily team trip downstairs to grab a coffee.

10.00AM

KM: I send a daily news update on a sector our team covers. This task is great because it helps me to keep up to date with current events. I then review and send work I did the previous evening to the Associate I am working with. I like to check my work with fresh eyes in the morning as it helps to spot any errors. After this, I have the opportunity to sit in on a client meeting where I take notes and make sure to capture the key action points.

TK: A Director in our Melbourne office asks me to help out with analysis on a company in the industrials space that I previously covered at Morgan Stanley. He'd like me to do a sum-of-the-parts analysis of the company, which involves identifying global comparable companies. He would also like me to

think about who may be interested in buying a particular division, and whether there would be competition concerns.

12.30PM

KM and TK: We head downstairs to get some lunch and try not to be tempted by the Messina in our building (although we have all fallen victim at some point).

2.00PM

KM: I help my more senior Analysts and Associates execute the tasks that have come out of the calls from earlier in the day. This can involve creating slides in PowerPoint, modelling returns in excel or managing aspects of a dataroom for a live deal.

TK: A Director and I attend a meeting in our boardroom with a Managing Director and Associate from a private equity firm. I had recently met the Associate at a junior networking event held by a law firm, who then asked me to set up this introductory meeting. Seniors at Lazard encourage us to start developing client relationships early.

3.00PM

TK: I'm drawn to the kitchen. Fortunately (or unfortunately), Lazard has a great snack selection.

KM: I wait for Tahnee to leave the kitchen so I can then discreetly take some of the amazing snacks as well.

6.00PM

TK: Today I have time to run up to Martin Place to do a Barry's Bootcamp session with our team assistant, Rochelle. Everyone in our office recognises the importance of exercise in staying both physically and mentally fit. Feeling refreshed, I'm then ready to progress through the rest of the day's to-do list.

KM: I go for a run down to the Sydney Opera House to get some fresh air and stretch my legs. The sea air really helps to clear my mind and energises me to finish the rest of my tasks.



Exclusive Interview with Nicole Chandra

Senior Associate, Group Financial Planning & Analysis at Macquarie



Nicole Chandra Senior Associate, Group Financial Planning & Analysis

What is your background?

I studied a Bachelor of Commerce majoring in both Accounting and Finance at the University of Sydney. I first joined Macquarie as a summer intern in 2017/18. In 2019, I returned as a graduate where I spent my first year rotating through three different teams within the Financial Management Group. I am now a Senior Associate in the Group Financial Planning & Analysis team.

The theme of this publication is 'Individually Strong, Collectively Powerful'. Can you describe one of your experiences that you feel reflects this theme?

An experience that comes to mind is during my first rotation of the graduate program. I had joined a team approaching year-end that was heavily involved in the preparation of the full-year results announcement. This involved long hours, tight deadlines, working with sensitive data and coordinating with various stakeholders. Reflecting on this experience, I felt strong and resilient to persevere through the challenges we faced and complete the tasks assigned to me. However, the quality and collaborative strengths of the team were the key drivers for producing this work. Individually we were strong, but we were only able to produce something meaningful by combining our collective strengths.

How does Macquarie empower you in your role?

I feel very empowered by Macquarie's inclusive culture. All individuals, regardless of level or background, are encouraged to think differently, be innovative and bring forward ideas for new opportunities and continuous improvement. I feel particularly empowered when I see this first-hand; for example, when senior leaders in my team ask for my perspective on a process and whether I think there may be a better way to do it. We are also encouraged to own our career from day one and I feel that Macquarie has created an environment to support this. I have networked with various individuals during the graduate program and

have regular career and development conversations with my manager. From these interactions, I have felt that senior managers genuinely care about my development and ensuring I am engaged in work that aligns to my interests.

Do you prefer working independently or as a team?

I would say I prefer working as a team. It does depend on the nature of the task and I generally enjoy a combination of both working styles. However, I really enjoy the collaboration, sharing of individual strengths, and bouncing and challenging of ideas that comes along with working as a team. Listening to each team member's unique perspectives and approaches is such a valuable learning experience, especially when you have a diverse team with different backgrounds and experiences. I love interacting with people and enjoy the dynamics that coincide with a group of individuals working towards a common goal.

How have your female connections helped you throughout your career?

My female connections have helped me at this early stage of my career through role modelling, sharing their experiences and informal mentoring. It is motivating to see women in senior and leadership positions, and to learn about their careers, including how they have managed work, family and other commitments. This has increased my courage and confidence to strive for success and not be deterred or intimidated by the industry.

For young women wanting to pursue a career in your industry, what would be the number one piece of advice you would give?

To young women who are passionate about a career in the financial services industry, I would advise to have a confident and resilient mindset. Enter the industry with confidence; knowing that there are opportunities for women to develop and succeed in the workplace. Be curious, willing to learn and contribute, and embrace opportunities. When challenges do come your way, be resilient and persevere through them. I would also strongly encourage young women to build a strong professional network, which is beneficial for learning and development, creating opportunities and building a support system. There is strength in numbers, and I believe networking is one way to create a more powerful impact.





Exclusive Interview with Evelyn Russell

Associate Analyst, Quantium



Evelyn Russell Associate Analyst

What is your background?

I graduated with a BSc (Statistics) and a BA (English) (Honours) from UNSW and am now an Associate Analyst on the Graduate Programme at Quantium.

The theme of this publication is 'Individually Strong, Collectively Powerful.' Can you describe one of your experiences that you feel reflects this theme?

I think the projects I've worked on have been more successful when they have drawn on different people with different perspectives — some people are more commercially savvy or have a stronger technical background; combining all these skills helps deliver a better result. When I was working on a model to predict people's lifestage based on their transaction data, the different life experiences of people in my team helped us come up with features for our model that would be more predictive of certain life stages — someone who has small children is far more likely to know how young families shop! This is an instance where different experiences were explicitly useful to our project, but I think promoting diversity all the time helps people feel comfortable at work and speak out and contribute.

How does Quantium empower you in your role?

As a graduate at Quantium I'm just starting out, but I'm still empowered to take responsibility for my work and my learning. For me, this means having the room to try new things but also the structure to support me. In my day-to-day work, I have responsibility to deliver particular tasks that contribute in meaningful ways to the broader project, but I'm always able to ask my colleagues for help – it's expected I'll have questions. In terms of tracking my learning, being empowered again means balancing structure with autonomy. All graduates at Quantium have a structured checklist of skills to achieve over the course of the programme, which is a great way to articulate what I'm

learning; having that structure also helps me seek out other opportunities because I can find ways to work towards building valuable skills.

How has your experience been working remotely yet still trying to collaborate virtually with a team?

At Quantium, our team members work across Australia and globally so the capacity to work with others in different locations was already built into the way we worked. While collaboration with my direct team has been logistically straightforward, it has been much more difficult to connect with colleagues outside my day-to-day work; the informal discussions over lunch which might have sparked collaboration across teams or helped me learn about the broader business are difficult to emulate virtually. While a virtual coffee might go some way to recovering those connections, I think physical office spaces will remain essential to facilitate the kind of incidental meetings that can lead to something much more.

What are some common misconceptions about your role? There is sometimes a misconception that we spend all our days crunching numbers, knee-deep in technical detail. While I certainly spend a lot of time analysing data, to really get insight from that analysis I need to keep one eye on the bigger picture. Understanding the purpose and limitations of what I do, not only how to do it, helps produce more targeted insights that are easier to communicate and consequently more powerful.

For young women wanting to pursue a career in your industry, what would be the number one piece of advice you would give?

Put your hand up and be visible. Apply to roles you're passionate about and where you can see yourself contributing, even if you don't think you'll get it. In the workplace, seek out opportunities where you can. One thing that has really helped me starting out is asking questions in meetings rather than sitting in the background – it helps me do my work, of course, but it also helps other people get to know me and has led to some exciting work come my way.



Exclusive Interview with Raf Sarker

Business Banking Graduate, Westpac Group



Raf Sarker Graduate, Business Banking

What is your background?

My name is Raf Sarker and I am currently 22 years old. I graduated from Monash University last year with a Bachelor of Commerce, majoring in Marketing & minoring in Psychology. I was born in Melbourne and my family is from Bangladesh. As of February, I have been part of the Westpac Group 2020 Graduate program as a Business Banker.

The theme of this publication is 'Individually Strong, Collectively Powerful'. Can you describe one of your experiences that you feel reflects this theme?

There is no doubt that this year has been at times both challenging and tumultuous. However, the friendships I have formed with the other graduates have proven to be highly valuable. I am currently part of the Graduate Engagement Committee (GEC), who help in organising events for the wider graduate cohort.

Recently, the GEC hosted a trivia night where the winning team was able to choose a mental health charity that they wanted us to donate to! As a cohort we also participated in "Dry July" and raised funds for the fight against cancer. Being part of initiatives such as these has made me feel that collectively we can make a difference.

How does Westpac Group empower you in your role? Westpac Group empowers me by giving me the freedom to constantly develop my skills. An example of this is offering us a platform called 'Motivate' where we set ourselves goals and then reflect on them throughout the year. The culture itself in the organisation makes me feel empowered as I am always encouraged to express my perspective and ask questions.

How have your female connections helped you throughout your career?

My supervisor in university helped me immensely. She connected me with past graduates that worked in large companies such as Westpac Group. This allowed me to start networking well before I started my role! Other female leaders throughout the industry have given me incredible advice on how to build on my personal brand and excel within my role!

How has your experience been working remotely yet still trying to collaborate virtually with a team?

As a graduate we are constantly moving from team to team. Therefore, being able to adapt to a new team and understand the dynamic is of great importance. Working remotely was initially challenging as every interaction needed planning and more effort.

The launch of Microsoft Teams helped significantly in being able to chat with a team regularly. Furthermore, I have found a system to collaborate with the team. This is usually done through screen sharing & consistent check ins throughout the week.

For young women wanting to pursue a career in your industry, what would be the number one piece of advice you would give?

Women in the workplace can often feel afraid to voice their opinion to avoid saying the wrong thing. Therefore, my key advice would be to not shy away from speaking out. No matter how many questions you have, always keep asking them! Challenge yourself and others.

FOCUSING ON FIRST YEAR

Making the most of university life and learning from those around you



BY SARAH LOVELADY



UNSW

'Be the change you wish to see in the world.'

- Mahatma Gandhi

As someone who has always strived to be involved in my surrounding community, Mahatma Gandhi's words have continually guided and inspired me. But there's a duality in inspiration: just as we can inspire others, so are we inspired by the people around us. The last couple of months and the start of my university journey have been quite a rewarding experience, being able to work and learn from those around me.

THE VALUE OF SOCIETIES

Making the most of O-Week and joining a plethora of societies was one of the best things I could have done had I seen COVID-19 coming. Of course, like the rest of us, I had no idea that my time at uni on campus would be cut to a short three weeks. But with an enthusiastic outlook and a 'let's try it' attitude, I had gone and signed up to almost every business-related society I had come across. From industry speaker panels, to internship application workshops, to hearing from current students on their placements, being online suddenly gave me the ability to go to these virtual workshops and start my journey to understanding more about the corporate world. I truly believe that you can never start too early in learning more about what interests you, and I think that with the easy access to society events in our increasingly virtual world, even more students should capitalise on this. At the end of the day, we don't have much to lose by attending, but so much to gain!



LEARNING FROM CASE COMPETITIONS

On my journey to becoming more involved in university life, I started doing case competitions. At the beginning of the year, the thought of doing a case competition seemed daunting and appeared to be something that was reserved for experienced third and fourth years. However, after doing a multitude with different people, I couldn't recommend them enough! Having the opportunity to work with others, figuring out what kind of leader you are and what your strengths are, all whilst improving your problem solving skills is such an incredible opportunity! Not only that, but engaging with leaders in the industry and being given feedback for improvement is an empowering experience. No matter what stage of your degree you are at, I believe that everyone should give one a go, if only to work with friends and solve a problem together.

A REFLECTION SO FAR

I'm in a fortunate position that I've been able to get so much value from the societies I've already joined in first year, but I think for any student, it's never too late to join and offer your own experience to those around you. I am thankful to have been a part of Capital W, in which I've been able to make friends with girls in various years and have been paired with a mentor in my own degree. Being able to learn from others who are so passionate and like-minded is so invaluable. From being able to query subject choices to hearing about new opportunities and events, I'm so grateful for those who have helped me along the way, and I can only hope I'll be able to help others along the way too.







THE TRANSITION TO ONLINE

BY ANVI KOHLI



Second year
Data Science/Law

"...when my parents talked about adaptability, I do not think they imagined it in the context of a global pandemic"

Growing up I think a lot of us heard about how adaptability was a key skill necessary to develop that would end up being essential in the workplace. But I believe when my parents talked about adaptability, I do not think they imagined it in the context of a global pandemic. The unexpected nature of COVID-19 saw a hasty transition towards online learning where everyone's ability to adapt was heavily challenged. The mid-class coffee catch ups and the in class complaints had suddenly stopped with no insight to when it would return. Whilst the online transition was the best response to ensure everyone's health and safety, it presented a lot of challenges for individuals.

THE REALITY OF ONLINE LEARNING FOR THOSE NOT LIVING AT HOME

At face value, you would assume that a laptop and good internet is all that is required to efficiently learn and live in a first world country – it does not seem like a huge ask. However, there is more to it than presumed. In person, when you take a class or watch a lecture, you are within an enclosed space that allows you to primarily focus on the content. However, at home, the difficulty that has been presented to young students is the fact that it is hard to create a space similar to that at university. In 2016, 57% of Australians between the ages of 20-24 were not living at home. For those who do not live at home, the primary accommodation is university campus, student accommodation or renting a room within an apartment or sharehouse. These smaller enclosed spaces make it extremely hard for individuals to simulate a concentrated learning area.

WHY THOSE WHO DO NOT LIVE AT HOME ARE MORE ADVERSELY AFFECTED



Not only are those living away from home find it harder to adapt to online university, there are other issues faced that impact their wellbeing. Research has shown that individuals should have separate working and relaxation spaces in order to preserve their mental health and a steady sleep cycle. For those who rent out apartments and student accommodation, online university has proven to be an impediment to achieving this separation as many individuals are confined to a singular room. Over the trimester and the year, the effects of this can take its toll on an individual's wellbeing, impacting their performance at university. I think it is important to be aware of the disadvantages placed on young people during their time at university within the COVID-19 period.

"MANY-INDIVIDUALS ARE CONFINED TO A SINGULAR ROOM"



It is however always important to recognise the resilience and adaptability of students in overcoming these challenges

BUT IS LIVING AT HOME ANY BETTER?

While I cannot speak specifically for those who live away from home, even those who are currently living with their family have faced issues too. Within the first three weeks of lockdown, my family went to Ikea and Officeworks, buying all the computer screens, desks and chairs necessary to allow all four of us to work from home. While there are those who are privileged enough to live in a space that offers the opportunity for different family members to have their own space to work and study, this is not a luxury afforded to everyone. Many families who live in smaller complexes find it harder to create separate working spaces for every individual member. For classes that require participation and active

involvement, students who have other members of their family working within the same enclosed space have found it difficult to perform to the best of their ability. Further, a conjoined working space can impede a student's ability to be able to study and concentrate.

STUDENTS DESERVE COMMENDATION



Whilst I can point out all the negatives, I will not disregard the fact that the compliance to online learning is essential to community health and safety. It is however always important to recognise the resilience and adaptability of students in overcoming these challenges. Ultimately, despite these troubles, UNSW students have successfully adapted to the curve balls thrown at them.



On the 4 June 2020, Capital W held its annual Internship Applications Workshop for the first time over Zoom. Originally held at the UNSW Business School, this year we moved the workshop online due to current COVID-19 restrictions and guidelines. We were extremely privileged to have a variety of different sponsors and company representatives attend the event, which included Bain & Company, EY, J.P. Morgan, Macquarie Group, Morgan Stanley and Nomura. The workshop was a very insightful and fantastic opportunity for our students to have a first-hand experience conversing with different firms, and learning about each company's unique application process for internships and graduate programs.

Multiple firms' annual internship and graduate programs are usually open for applications between February - July. Capital W's Internship Applications Workshop was therefore a perfect chance for sponsor representatives to connect with students, present and explain their individual application process, offer tips and tricks to stand out, and answer any student questions. The event allowed students to learn more about each company's recruitment process, and even stand out beforehand by connecting with company representatives to make a positive first impression. Capital W's society mission is to develop, motivate, and empower talented women of today to become the future business leaders of tomorrow, and through our Internship Applications Workshop, we were able to facilitate the professional development of our event attendees.

The workshop was held in a roundtable format with 3 different Virtual Roundtable Discussions (Zoom Breakout Rooms), held by sponsor representatives from Bain & Company, EY, J.P. Morgan, Macquarie Group, Morgan Stanley and Nomura. Through the 3 rotations, students had a chance to listen to different firms' recruitment process presentations, network, ask questions, and receive the opportunity to build professional relationships with company representatives while applying for their internship and graduate programs. Capital W ensured that the discussion environment was engaging and thoughtful for all students by ensuring that all students had a chance to ask their desired questions during each company rotation, and learn more about each company's different application process.

Overall the event was a great success and Capital W are delighted that our first virtual Internship Applications Workshop concluded smoothly over Zoom. We would like to sincerely thank all of the company representatives and sponsors who took the time out to attend our event, and all of the students for participating. Best of luck to everyone's internship and graduate applications, we hope you are successfull





Morgan Stanley

NOMURA



BY UDITHA JITH

In collaboration with the UNSW Business School's Community Wednesday initiative, this year saw the first launch of Keeping Up with the Alumni, an online Q&A session with a panel of three much loved Capital W members. Mirroring the reflective nature of 2020, a year full of insightful lessons and reminders of our shared connections, Keeping Up with the Alumni presents itself as a new initiative that is designed to illuminate more light into the experiences of recent graduates whilst at university and in the transition to the workplace. A product of both the close-knit and supportive spirit that permeates through all Capital W members, this panel-style event served as a valuable experience for the wider community to learn more about the topics that intrigued them, gain supportive advice about the concerns they may be experiencing and enjoy themselves in a reassuring and welcoming space.

For this year's event, we were lucky enough to have three incredibly personable and kind speakers who were eager to give some guidance about their experiences. Our panellists included:



Tina QiVice President Internal, 2019
Consumer Banking Graduate at
Westpac

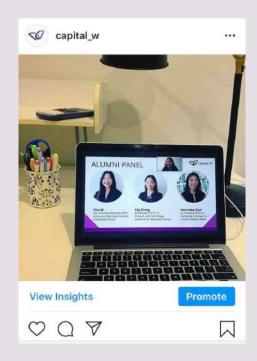


Henrietta Chiu Co-President, 2020 Marketing Graduate at Commonwealth Bank



Lily Zhang
Co-President, 2020
Product and Technology
Graduate at Macquarie Group

Through their intuitive (and humorous!) anecdotes, the audience was immersed in their retelling of their university experiences and learned how their journey with Capital W has positively shaped elements of their professional and personal development. The session was guided by a mixture of pre-submitted questions and on-the-day questions that allowed the panellists to shed insight into their experiences with exchange, the skills fostered at Capital W that have helped them grow in their working lives, and dealing with uncertainties about future choices. By learning more about Henrietta's thorough enjoyment with her Danish student exchange, the experiences Lily believes have best assisted in preparing her for her current role and Tina's journey transitioning from university to her current graduate role, we gained more applicable skills and appreciative advice to help guide us on a journey of our own. Perhaps one of the most memorable pieces of advice learned on the day was the need to try out new experiences, and appreciate all the distinct possibilities that may come with it. While it is okay not to be completely happy with how all these pan out, we must remember that all of these experiences, including the Keeping Up with the Alumni event, have taught us a lesson that we can use as a pathway for our own growth.







RECAP OF 2020 CAPITAL W X UCC

WOMEN IN CONSULTING

BY MICHELLE WU

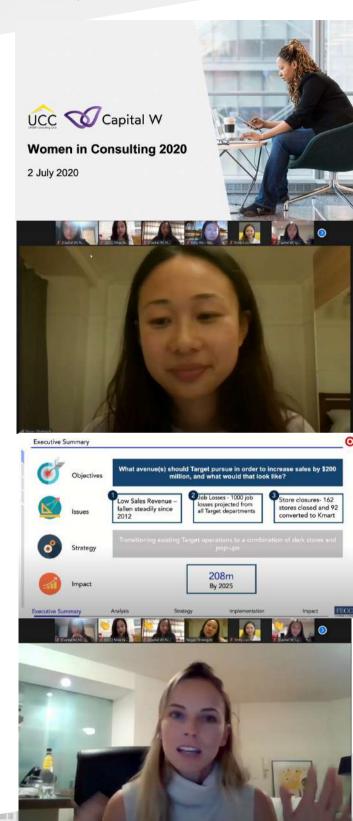
On 2 July 2020, Capital W collaborated with UNSW Consulting Club to run our annual Women in Consulting event. This event provided students with the opportunity to develop their case presentation skills whilst gaining an insight into the consulting industry through the case study as well as sponsor representatives.

Due to Covid-19, Capital W had to re-pivot the traditionally inperson event into an online event that would still provide the same level of engagement and connection between students and sponsor representatives. However, this obstacle also presented our team with an opportunity to innovate the Women in Consulting event by engaging students and sponsors who are typically unable to attend on-campus events and providing greater event accessibility through hosting a digital event.

The night started with a 90 minute case-crack between the teams with sponsor representatives attending halfway through to provide advice and tips on how to improve their solution. This provided students with valuable insights and direction whilst also fostering meaningful connections between industry professionals and aspiring students. The case question was "What avenue(s) should Target pursue in order to increase sales by \$200 million, and what would that look like?".

This prompted our students to examine a range of considerations such as synergies, specialisations and dark stores for Target. There were a range of creative responses from our teams and it was exciting to see such strong collaboration between the students despite having to collaborate digitally as opposed to the traditional face to face planning. Following case presentations, students gained valuable feedback from their respective sponsor judges. The Women in Consulting night concluded with a lively Q&A session for sponsors.

Altogether, there were over 40 student participants and Capital W was fortunate enough to also have a range of sponsor representatives attend from Bain & Company, Kearney, Oliver Wyman, Partners in Performance and Strategy&. Capital W looks forward to hosting our next Women in Consulting evening and introducing aspiring students to the consulting industry.



THANK YOU TO THE ATTENDING SPONSORS:













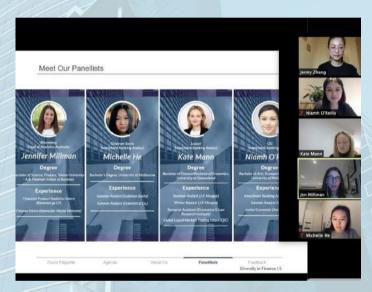
RECAP OF 2020 CAPITAL W X UNIT

DIVERSITY IN FINANCE

BY JOANNE YU

On 16 July 2020, Capital W held its Diversity in Finance event in collaboration with UNIT UNSW, catering to over 60 university students. Due to current COVID-19 restrictions, the event was held online over Zoom for the very first time. We were very lucky to have multiple sponsor representatives attend from various firms including Bain & Company, Bank of America, Bloomberg, Citi, Goldman Sachs, Kearney, Lazard and Westpac Group. After enabling a Zoom Waiting Room and arranging for students to be admitted into the call at 6pm, the event launched with an Opening Address from UNIT UNSW and Capital W to give the Event Agenda and a review of Zoom Etiquette (just in case it is anyone's first time joining a Zoom networking event!).

Afterwards, the event proceeded to a Panel Discussion, and we were fortunate to be joined by Jennifer Millman - Head of Australia Analytics at Bloomberg, Michelle He - Associate at Goldman Sachs, Kate Mann - Investment Banking Analyst at Lazard, and Niamh O'Reilly - Investment Banking Analyst at Citi as our panellists. The Panel Questions around centred diversity, representation, and leadership, and students were able to receive thoughtful insights from the experiences and perspectives of our company panellists regarding these topics. In particular, we celebrated the progress various companies have made regarding diversity and equality in the workplace, and different initiatives organisations have developed to recognise the need for diversity and change within the financial services industry.



Once the Panel Discussion concluded, students were able to participate in 3 different Virtual Roundtable Discussions (Zoom Breakout Rooms) with different sponsor representatives from various firms. Within their 3 rotations, students were given an opportunity to network, gain professional knowledge, and ask questions to different firms and representatives. We facilitated an encouraging and thoughtful environment with sponsors and were able to gain a greater understanding of multiple topics including work-life balance, workforce challenges, and how to enter the financial services industry (a question that many students were curious about!). Eventually, the event concluded after two hours of sharing insights and inspiring discussions, and students were able to reflect on their key learnings and takeaways from the event, and have hopefully made some new connections and networks along the way.

The prominent message delivered throughout our Diversity in Finance event was that diversity and equality are essential in the workplace, and as aspiring hopefuls looking to enter the financial services sector, it is important to take note of such initiatives and celebrate positive change. Capital W and UNIT UNSW would like to thank all of the students and sponsor representatives who attended this event, and we hope everyone was able to feel empowered and inspired!

THANK YOU TO THE ATTENDING SPONSORS:

BAIN & COMPANY

Bank of America 🧼

Bloomberg



Goldman Sachs

KEARNEY



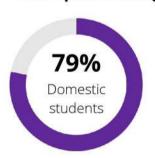




2020 DIVERSITY IN FINANCE

Every year, UNIT UNSW and Capital W invites a panel of speakers with representatives from a range of firms to share their experiences in non-traditional areas of finance and diversity in the workplace.

Participant Demographic





Sponsors



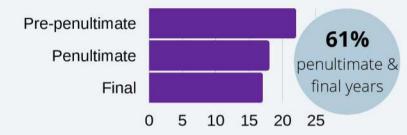
BANK OF AMERICA **Bloomberg** LAZARD







Degree Mix and Progress



with students from:

Software Engineering Marketing **Politics** Physiotherapy **Business Analytics**



Participant Career Interests

Others include:

- Information Systems
- Data Science
- Entrepreneurship
- Human Resources



Investment Banking

Institutional Banking

44% interested in banking

Event Feedback out of 5

4.8 average event satisfaction rate

average **expectation** met

satisfied with pacing

satisfied with online event setup

81% would attend

The sponsors were really kind and relatable. It didn't feel intimidating at all.





RECAP OF CHILL OUT WITH CAPITAL W AND YOGA CLUB

Hoga & Draw BY JELINNA WANG

In collaboration with UNSW Yoga Club, Capital W presented 'Yoga and Draw'- an event that focused on student wellbeing and balance, offering two calming and fun activities for attendees to enjoy before the final T2 exam block. The event consisted of two key components, a 40 minutes yoga session run by the lovely yoga instructor Thalia followed by a colouring-in session led by members of Capital W. With 2020 being such a hectic year, it has taught us the importance of maintaining our social networks and the mental wellbeing of ourselves and others around us. Overall, the attendees of 'Yoga and Draw' saw the event as a perfect way to release the stress of university life, as well as tensions stemming from such a period of uncertainty. Many also found it refreshing to take part in an event that wasn't focused around professional development.



Thank you to Thalia our amazing guest yoga instructor!



Whilst there were some challenging yoga poses, it was lovely to see everyone so involved and engaged by giving a go at all the yoga positions and really building a close sense of community.

The colouring-in session that followed after the Yoga was a great way to not only foster mindfulness but also social engagement. Everyone was put into breakout rooms, which facilitated communication between both members and non-members of Capital W in an open, inclusive and chill environment. Thanks to Capital W's Marketing team, the colouring-in templates offered the girls to

to choose between four designs - with everyone showcasing their incredibly unique and creative works of art afterwards. A particular shout-out and congratulations to our prize-winner Jasmine who won the \$30 Lulu Lemon voucher for having the most artistic and innovative design!







Especially during such unprecedented times, 'Yoga and Draw' was a good reminder for everyone to continue to stay in touch with their social circles and take care of their individual well-being by taking a break and participating in relaxing activities.

WHAT IS THE **BEYOND MENTORING PROGRAM?**

Capital W's Beyond Mentoring Program aims to support the personal and professional development of female business students by facilitating a mentorship relationship between students and industry professionals. This year, 35 female students were paired with industry mentors from 14 different sponsor companies. In light of the COVID-19 pandemic, the Capital W Careers team has adapted to the situation by completely digitalising the previously in-person mentoring program. Throughout the program, the mentees arranged one-on-one virtual meetings with their mentors and participated in group events such as the Virtual Case Crack.

HEAR FROM THE MENTEES!



KATHERINE LIU

I am grateful for the helpful resume and cover letter tips I received from my mentorship, and another point of advice was to recognise the significance of building and maintaining a strong network, especially as we progress in our careers and work with different sectors.



JOANNE YU

The Beyond Mentoring Program was a fantastic opportunity for me to connect and be mentored by an industry professional, and I am extremely grateful for this program. I was able to receive advice on things like how to improve my resume and how to stand out during an interview, which are immensely helpful for my future career.



ZOE SUN

One of the key takeaways from my mentorship experiences was the importance of being programmatic when it comes to looking at the bigger picture – assessing how things are in a world that moves so fast. It's been powerful to set time for myself to reflect on how I'm tracking, what I've achieved and truly appreciate what I've set my mind to.





BY HELEN LIANG

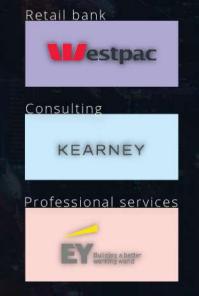
A RECAP OF THE VIRTUAL CASE CRACK

The Virtual Case Crack was held on Thursday 18 June 2020 and was conducted online via Zoom. After a brief introduction, the mentors and mentees were split into breakout rooms to solve a case in small groups. Each group was given 75 minutes to crack a case regarding a fictional video conferencing company, 'Whoosh', and how they may remain relevant in a post COVID-19 world. At the end, the groups presented their solutions to the case. Noteworthy solutions included a Pay-As-You-Go subscription structure to the video conferencing service, new features to 'Whoosh' that can differentiate the company from competitors, as well as targeting specific demographics such as university societies or older generations who may benefit more from the service. Overall, the event was a fantastic opportunity to develop our case crack skills in a supportive environment, whilst meeting other mentees and mentors in the Beyond Mentoring Program.

OUR PARTICIPATING SPONSORS









Inter-Varsity Tec

INTERVARSITY TECH LITERACY SERIES

Technology has made a massive impact on the way we live and work, and will continue to do so in the future. Capturing the significant social and economic opportunities that technology brings, businesses are integrating new technologies such as cloud software, robotics and artificial intelligence into their current operations. These transformations will alter the type of jobs that businesses offers, impacting students and their career pathways. Universities must prepare for changing future career patterns and direct focus on providing students with the necessary knowledge, skills and opportunities to adapt to new labour circumstances.

A recent Access Economics study found that women make up just 27.8% of the IT workforce and that female students comprise only 20% of Information Technology graduates coming from Australia's universities. Having identified a need for increased female representation in the business and technology space, Capital W partnered with the UNSW Business School to address this problem. This resulted in our collaborative program: the Inter-Varsity Tech Literacy Series (ITLS), presented as a series of four workshops in collaboration with Macquarie University's Women Entering Business (WEB), the University of Sydney's Network of Women (NOW) and the University of Technology Sydney's Women in Business (WIB). The ITLS seeks to empower female students in Business with skills in technology that translate to all fields of business, so that they are better prepared to initiate their careers within an industry that continuously experiences disruptive innovation.

University Societies









Sponsors



DXC.technology

















h Literacy Series

Testimonials



Michelle Wu, B Commerce (Co-op)

As a participant of Capital W's Inter-Varsity Tech Literacy Series, I had the opportunity to learn industry as well as company-specific skills from a range of sponsors such as Salesforce and Microsoft. This series has not only taught me fundamental hard skills but has also informed me about the real importance of these skills in our dynamically evolving business environment. Additionally, it was also extremely exciting to be engaged with a range of sponsors and students with similar passions in our tech industry.

May May Yang, B Commerce (Co-op)



The Inter-Varsity Tech Literacy series serves to empower female Business students with relevant technological knowledge and skills to better equip them for an evolving industry and workforce. Workshops are run by experienced instructors who work in leading technological firms, providing valuable, intimate insights to participants. I encourage all female students who have even the slightest interest in business and technology to apply for future Inter-Varsity Tech Literacy programs.

Zoe Ong, B Commerce/Information Systems



The Inter-Varsity Tech Literacy series has offered an invaluable opportunity to learn about some of the most innovative technologies provided by market-leading tech companies. The workshops offer a great blend of practical learning and interactive Q&As. Although I did not have a strong tech background, every workshop has empowered me to explore different areas within the tech field and learn how to apply my interests in technology and business.

Anna Yang, B Commerce/Actuarial



With the rapid development of technology revolutionising almost every industry, improving the technology literacy of students is a highly relevant concern. As such I highly recommend the ITLS to students of all backgrounds as I believe it has been a fantastic, hands-on way for me to learn the necessary knowledge and skills to thrive in an increasingly technologically integrated workforce. My participation in the ITLS has been an amazing experience and has further educated me about the wide range of technologies out there.

Lydia Yin, B Commerce/Actuarial



The Inter-Varsity Tech Literacy Series has provided amazing exposure to various digital tools through live demonstrations from company representatives. I have thoroughly enjoyed learning about the applications of the digital tools and being able to follow along on my own screen. The sessions have all been very well organised and Angela and Natalie have continued to inspire us all with their enthusiasm and passion towards empowering female students with skills in technology.



Advice for your younger self?

Chelsea, Publications Director Don't take life so seriously! I used to take my studies and future so seriously. I'd stress unnecessarily and I thought that to succeed, I had to 'sacrifice today's happiness for the sake of a better tomorrow'. Now as a university student, I realise it wasn't worth it to worry so much over doing well, if it meant that I failed to enjoy myself. I think even in university, there are many who find themselves daunted by the future and don't appreciate the time now. Sometimes we stress over things that seem big to us today but feel smaller and smaller as more time passes. I think it's important to have that holistic view and not forget to look out the window and enjoy the scenery, as we journey towards finding our place in the world.



Why did you pick Actuarial Studies/ Computer Science, and how are you

finding it?
I wanted to challenge my comfort zone extend my skills and build resilience. The degree appealed to me because it enables me to explore both the digital and business space, and as such, prepare me for the ever-changing digital workspace. I found computer programming and maths had quite challenging and heavy workloads. Although the degree may seem quite full-on, I've learnt to enjoy the workload as it has developed my time management and efficiency. Involving myself in subcommittees such as ASOC and Capital W has provided me with a well-rounded and satisfying university experience so far despite quarantine.



Jelinna, Events Portfolio

How did you manage completing internship work with your uni studies?

Especially since working from home due to COVID-19, I found it particularly important to stick to a schedule in order to maintain self-motivation. Although I only took one subject during my internship, one of my key takeaways was to stick to during my internship, one of my key takeaways was to stick to the work hours and to attend the lectures/tutorials at their the work hours and to attend the lectures/tutorials at their assigned times. This way, I would have a clear, balanced work schedule and wouldn't fall behind. Since the weekends work schedule and wouldn't have internship work, I would were the only days I didn't have internship work, I would allocate time to do a bit of revision/study especially when I had an assessment or finals coming up.



Check out the rest of of the Humans of Capital W Series on Instagram!

What degree are you studying, and why?

I'm currently studying Commerce and majoring in marketing. I had always planned to do a business degree since high school but never really knew what particular area of business I wanted to pursue in university. However, after taking two marketing internships I discovered that this was definitely the discipline that I found I was most passionate in. I love how marketing is constantly changing and evolving with our human population. The fact that it is a human-centric field of study where every marketing strategy has to not only adapt, but also provide value to the consumer means there is no one boring day in the job.





Michelle, Sponsorships Director

What was your dream job as a child and now?

My younger self changed dream jobs every few weeks. It would go between Astronaut, Doctor, Vet, full-time Club Penguin player to Forensic Scientist. I had no clue what an Actuary could be. It combines my passions for maths and leadership and allows me to access a number of exceptional post-university careers. My current dream is Chief Financial Officer of a Fortune 500 company, creating financial stability and prosperity for clients, employees, and the wider community. Although this may seem like a large dream, I hope to use my degree as a stepping stone, applying perseverance and hard work. Further, I would love to work internationally in financial hubs, particularly Zurich.



Tara, **Events Portfolio**





What was your first impression of Capital W, and what is your impression like now?

My first impression of Capital W was pretty accurate! As a clueless first-year writing my very first subcommittee application, I remember scrolling through the Capital W website in awe of how professional yet simultaneously close-knit the society seemed. Being the women in business society on campus, I expected the Capital W family to be a community of motivated, passionate, like-minded young women. As I've gotten to know the team better through our meetings, bonding sessions, mentoring calls and events throughout the year, it's safe to say that my experiences with Capital W so far have gone above and beyond that first impression!















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www.capitalw.org





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