



Senior Manager Women's Markets and Microfinance, Eseta Nadakuitavuki

Greetings and welcome to the July 2017 edition of the Westpac Women's Markets Newsletter.

Since the May issue, a lot has been achieved and recognizing women's achievement has been one of the key drivers of our women's markets activities. This issue will feature two of our winners from the 2017 Women in Business Awards, which took place at the Grand Pacific Hotel on Saturday, 20th of May.

July issue highlights :

- Manjula Dayal winner of the 2017 Business Woman of the Year at the Women in Business Award.
- Jenny Seeto was recognized for the 2017 National Contribution Award.
- Leena Mitchell - Local Woman Entrepreneur at the Westpac Microfinance Markets .
- **Ruby Connection Article:** Business Innovation - behind the industry buzzword.

Manjula Dayal

winner of the 2017 Business Woman of the Year at the Women in Business Awards



Manjula Dayal with her Award

How do you feel about your win as the "2017 Business Woman of the Year"?

I feel very honoured and happy as this is a very special recognition. In addition, I am very humbled. After spending almost 30 years in business, this recognition award has come for the first time in my life.

Tell us a few things about yourself and who/what has been your greatest motivator?

I started working in my husband's business in 1990 while at the same time I was very much committed with my family especially my school-aged children.

I got married into a business family widely known in Fiji as M R Dayal & Sons. My husband and I decided that we would establish a business of our own in 1990;

hence we commenced an earthmoving, logging and sawmilling business.

The early days were full of challenges. In 1994, we founded Dayals Sawmillers Limited which is currently a leading processor and exporter of Fiji Mahogany.

In 1998, we set-up a large new sawmill in Ba. In 2005, we started the water bottling business known as Island Chill which was sold in 2014. We are now expanding into the steel rolling mill business. I have four children, three sons and one daughter, all are married and I have 10 grand-children.

My greatest motivator was the deep desire to succeed in life, not only for myself but my family, especially my children. I ensured all my children received full education for a bright future.



Manjula with staff members

Name at least three challenges that you faced in your journey and how you overcame them?

Managing the business, home and children was a challenge for me. Secondly, as a woman leading an organization, I was at times faced with negative criticism in a largely male dominated industry. That, however, did not deter me and I always relied on my faith in God to encourage me. At times we lack creative thinking, perhaps due to lack of exposure in life. This is where I continuously kept upgrading myself by associating with good business companions, in business and in my social life.

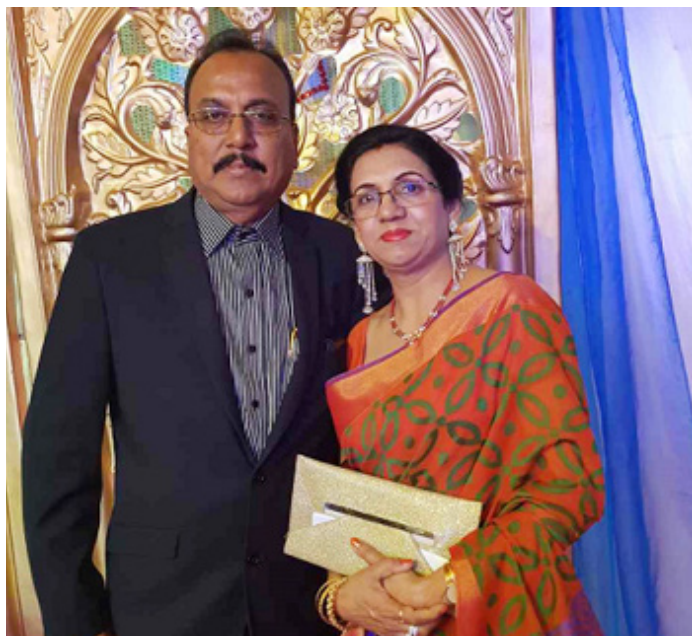
I always had a vision for my family to be successful in all we do. I raised four children. When my children were still at school I joined to help my husband in his business. It was a struggle in the beginning. We faced a lot of challenges having started a business from scratch; and for myself managing my home and business wasn't easy at all.

We had a desire to grow the business to a level where all my children could be part of it once they completed their education. While my husband worked very late hours in the field, I worked in the office looking after the administration and finance of the business.

It is really the extreme hard work and perseverance of my husband that has given the entire family a foundation to succeed further in life. My husband's unwavering commitment has always been my inspiration.

What are your business plans in the next three to five years?

We are currently investing in a large steel rolling mill. The steel mill will be in full operation by early 2018 that will create jobs for 150 people in Ba. We intend to upgrade our sawmill and have a range of downstream processing for export. We have many other plans that we are working on right now but I can assure you that in the next five years we will achieve a lot.



Manjula with husband

Since you embarked on the journey of business, do you have regrets that you could have done something differently?

I am very passionate about my business and I cannot imagine my life without being involved in something that keeps me busy all the time. I feel that I was born to be a business person.

Do you have any advice for other business women?

Always have the desire to succeed in the right way. You must develop deep faith in God and treat life with respect. In pursuit of success, we should not deter from the path of righteousness. Struggles will come, it can make the entire family upset but each time when God helps us, our faith is renewed. Have a firm belief that yes you can do it. Life is not always easy for everyone. We all have different circumstances in life and whatever we face, face it with the belief that you will succeed.



Jenny Seeto was recognized for the 2017 National Contribution Award

Tell us a little about yourself?

I grew up as the only girl in a household of three brothers and four to six male cousins at any one time. I was a shop keeper's daughter and this taught me to be disciplined at an early age and mix with people of different ethnicities and backgrounds. I would get up early every morning, make breakfast which was a full Chinese meal with rice, meat and vegetables etc and help my parents in the shop before going to school. After school, we also helped in the shop again.

I learnt the basic language of Hindi and my Fijian communication skills became a lot better as I had to write down orders from the co-operatives in the islands and therefore had to communicate with them. I grew up in a happy neighbourhood in Toorak where we all played together in the streets and took our games to adjoining neighbourhoods, flying kites and playing games powered by our hands, basic objects and brains, none by machines.

I was a Prefect at St Anne's School and a Head Girl at St Joseph's Secondary School. These schools provided an excellent all round education as, apart from academic work, I was involved in concerts, St Vincent de Paul, the Legion of Mary and also did other voluntary work. I credit the Sisters of St Joseph de Cluny and the teachers for the education we received in those days.

My initial ambition was to be a teacher and then a Hansard Reporter, however reality struck and I chose being an accountant for a career. After graduation, I joined Coopers & Lybrand which later merged with Price Waterhouse to become PricewaterhouseCoopers (PwC). With support from my husband, Dixon, I was seconded to Coopers & Lybrand in Brisbane and later with the Corporate Finance Division in the Sydney Office.

I became a partner in Coopers & Lybrand when I was just over 30 years young. Following the merger in 1998, I became Joint Managing Partner and in 2012, I became sole Managing Partner of PwC. PwC provided me with opportunities to grow professionally and these I seized with great zeal, from being an auditor, to business advisor in taxation and business services and advisory services and now, more focusing on human capital.

I have had an amazing career which has included running businesses. For example I was appointed Receiver and Manager in the 90s, running all the hotels and recreational



Jenny Seeto

facilities on Denarau Island whilst at the same time managing the sale of all the properties on Denarau for the bankers where I dealt with international bidders and lawyers.

I also managed the Government Shipyard and Slipway for a period of time with another partner in the firm. Government officials at the time could not believe that we returned cash from the operations. It was important for me to progress up the ladder based on my own merit and therefore I have never hesitated to take on challenges like climbing silos and tanks during stock takes, travel to the islands for work or deal with difficult situations.

When I was much younger, I would go on all those scary fun rides which turn you in all sorts of directions and I even went zip lining a couple of years ago - this inspired a group of my staff to try zip lining as well!

In looking back, I'm glad I experienced such exhilarating times. Perhaps because of all those things I have dared to do as I worked through the ranks. I have little difficulty with stimulating work which is usually done under pressure and to tight deadlines and these are the types of work which keep you on your toes and where you develop a different skills set.

How did you feel about scooping the award for the National Contribution Award?

I was very honoured and humbled to receive the award especially as it was not on the initial list. I had always shied away from being nominated for the Women in Business Awards as I say there are more deserving women out there.

As I reflect on my achievements and the opportunities which I have not hesitated to take, I am grateful that I have been able to do many different things in the

national economy. I have worked across a diverse range of industries and have worked with clients locally, regionally and globally. My roles in different government committees and community based organisations have given me valuable insights and experience.

I salute the many women who have been recognised as well as the quiet achievers. A positive that has come out of the award is that more women have come forward and said that I have inspired them and made them realise that they can overcome barriers and they have been encouraged by my journey.



Dixon, Jenny and their son, Gareth

I understand that you have decided to call it a day and retire at the end of the year? What was the deciding factor for this?

Although I am still passionate about being with PwC, I thought that with where I am, in this stage of my life, with all this energy which I still have, I should venture out and do something different. PwC has good partners and staff, and as part of succession planning management, we all recognise we will leave one day. This also gives others the opportunity.

What are some of your immediate plans after you formally finish from work considering you have been working for decades?

When I made the decision to retire, I didn't have any formal plans. For a change, I thought I would not even plan anything and just take things easy and see what comes up, an entitlement I now have the luxury to give myself! However since announcing my retirement, opportunities have arisen and I will consider some later. I will probably do some commercial work and I would like to assist in getting mediation going in Fiji.

Mediation is a great way to find amicable solutions to problems and issues being faced by parties. A mediator merely facilitates a settlement and does not impose a settlement on the parties. It is non- adversarial and the parties themselves consider their own options and arrive at their own solutions.

I would also like to do more community work at the grassroots level and help improve governance in organisations.

What advice would you provide a young woman who is still trying to choose a career?

Choose something that you would enjoy doing and if you are ambitious, choose an organisation that would provide a career pathway for you. If you are undecided

on your career, look at your long term goals, whether personal or business, and think how relevant in terms of your goals the path you choose will be in the future; and strategise accordingly. But don't hesitate to change either your pathway or thinking along the way.

Be courageous and seize opportunities. Don't hesitate to step out of your comfort zone, assess risks well and take them based on your assessment. Don't be afraid to make mistakes but learn from them. Handle stress well and if you are struggling, it is okay to ask for help. Have a good compass. Build good networks and strong relationships, both internally and externally. Reach out to people who will give you objective advice and guidance, have a mentor and have a trustworthy confidante(s) and someone who would give you honest feedback.

Get involved in the business, rotate roles, multi-task, be resilient, an enabler and gain the experience that will make you a great leader and manager. Go out and not only do things for yourself, give back to the community and the country, these other outside activities develop you as an all rounded person and gives you the knowledge and experience to help you in whatever you do when you are looking for solutions.

Don't hesitate to show what you can do and don't assume that people know what you can do. Be visible. You will succeed when you know what you want and approach your career pathway with support from top management, your colleagues and family.

Any other comments to readers?

Be curious. Face your challenges. There are a lot of opportunities in many different fields so long as you are willing to put in the time, effort and patience. Be innovative and develop a niche for yourself. Be flexible and agile. Embrace technology and change.

Choose work that you enjoy as this helps greatly; and recognise that those things you don't enjoy doing are only a blip on your road to success. I tell my own staff that even at my level, I am still learning everyday; recognise that every aspect of what you do will help you learn and develop; even those less enjoyable bits.

In my leadership role, where I have had to work with between five to six male partners, and about 120 staff, I think through with a clear head how to deal with situations and how to arrive at the best outcome, taking into account the views of all parties.

When faced with difficult decisions, put yourself in the other person's shoes before deciding on a course of action and try and model the outcomes. It is important to empathise, but be firm and always have integrity. Trust and credibility are very important in any relationship.



Jenny with HR team



Women in Business Awards Night



Leena Mitchell

Local Woman Entrepreneur at the Westpac Microfinance Markets



Leena at her stall at the Westpac Microfinance Market

Leena is a familiar face at the Westpac Microfinance Markets selling potted plants and other knickknacks.

I have four great hobbies and they are cooking, sewing, reading and gardening. I'm an avid reader and average two novels per week and besides that I love doing colossal crossword puzzles.

Due to illness (cancer) I left the workforce in 1989 to spend more time with my young family. Through God's grace I have been healed and my husband didn't want me to go back to work.

I joined the Suva Orchid and Horticulture circle to learn about floral art. The late Jimmy Montu was a great mentor and teacher and passed on a great deal of knowledge. He took us on local tours to nurseries in Nadi as well as to the Eilerslie Flower shows in New Zealand. Long story short - I caught the gardening "bug".

When my husband died in 2010 I looked at my circumstances, I had my own hoe, a car and good health, as well as a great group of gardening friends. Also, being strong willed I wanted to be independent and live on my own.

A friend noticed I had so many plants lying around and said I could make a little extra income out of that instead of giving it away free when people asked for plants or cuttings.

I source a lot of gardening books and magazines from value city. I am no expert when it comes to gardening but I love to share whatever I know. For example, I've learnt what flowers thrive in rich soil and what prefers sandy soil. I have shown people how to pollinate and get seeds from anthuriums. When done properly you can get more than 60 seeds. I've also shown others how to marcot a cumquat plant so that it still has fruit when only 30 cms high.

I try to avoid using chemical sprays in the garden. For those who grow vegetables try growing marigolds amongst your plants as they act as a natural insecticide. Otherwise just make your own organic spray by crushing a handful of marigold leaves/flowers in 1 litre water and leave it for 24 hours. Strain and spray.

I am 69 years old but I don't feel like it - for me age is only a number. I look forward to the Westpac Market day each month and enjoy meeting and interacting with people as well as earning a little extra money.

For those who have retired and like pottering around try growing herbs and selling them in small pots. If you live in a flat or have a small backyard don't let that stop you from growing and enjoying herbs. They can be easily grown in pots. They are not fussy and are very adaptable as far as the soil is concerned - provided it drains well. Some compost or blood and bone at planting time is good and liquid fertilizer like fish emulsion will help through the growing season. Don't over fertilize.

I'd like to thank Westpac Microfinance for helping retirees and others like me for providing a venue to market our goods. Thanks also to Maryangela Berwick for the motivation and encouragement she continues to give.

Garden Hint:

Make a GARLIC SRAY by soaking 1 cup of crushed garlic in 1 cup of vegetable oil for one week, then to 10 parts water. Bottle and label. Use on aphids and thrips.

Contact her on 902 8924 or 338 1957



Business Innovation - behind the industry buzzword

by Ruby Connection



Kate Cooper, Westpac Director Innovation

"If I had the choice I'd dispense with the word 'innovation' in the term 'business innovation'. It's become jargony and sets up a very unhelpful us and them mentality, leading to what I call 'innovation snobbery'.

Back when I was thinking about who my next employer might be - I'd merged my own corporate strategy business, Bloom, and was moving back to Australia from the UK - I knew I wouldn't be working for anyone where innovation was a vanity project and where innovation snobbery ruled.

For any business to be successful now and in the future it has to be able to change, and change is not about shiny new things or people who are technologically in the know versus those who are not technologically in the know. It's about real innovation and that has to be pitched at a level at which anyone - no matter who you are in the business - can feel they can engage with it. Diversity in the innovation process is so necessary; along with truly understanding your customer's needs and experience.

Inside the business, generating that sort of inclusive feel can be something as tangible as using recycled paper to take away the corporate, glossy feel and avoiding jargon. (I've even thought, getting rid of the word 'innovation' in my title at Westpac, would help.)

I like to think of innovation as being on a spectrum. It is not the new toy in technology. In fact, technology is not innovation, but an enabler for innovation.

Innovation is collaborative and requires real diversity of thought but at the centre of everything you do is your customer and the question: How can I help them?

I'm no IT professional. In fact my career began in the commercial side of publishing at Vogue Australia, but I know from the businesses I worked with when I was in the UK, exploring new growth highways means identifying customer opportunity - their need or problem - and understanding it, deeply.



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I often get asked: how do I know if my customer has an issue or what they are? My simple answer is: ask them.

Of course, the questions you ask and how you ask them are critical to your success. In my experience you need to observe your customers' pain points and frustrations by climbing into their shoes.

Maybe think about using messenger apps. They're an inexpensive way to ask questions. You can get customers to send you a photo or a video of their problem. It's immediate and visual. For example, when I worked with Toyota, we had customers send us visuals of where a bag wouldn't fit or a pram would not close to store, or spills on fabric and issues around 'cleanability'. Toyota was then able to experiment with low-cost fixes before building them into the design pipeline.

Don't wait for a solution to be perfect. Develop ideas, which should be free to come from anywhere including your customers. Test these ideas with customers. "Iterations" as they call them in the jargon help you reach a version that answers the need. Those iterations can also provide answers to other needs in your own or another's area of business, and they often uncover more about the issue that needs analysing and fixing. Spend the time working with real customer input at this early and relatively inexpensive stage, it will save you a whole lot of heartache.

My advice is to use low fidelity prototypes. A cardboard and pipe cleaner solution is a rapid, cheap way to help people visualise the idea and its possible solutions. Tangible things you can hold generate acceptance, which is important with innovation because change can be difficult to accept and understand. These prototypes allow you to pivot and change direction, if necessary, as you uncover the real needs and possible solutions of a customer opportunity.

A cheap prototype allows you to change and relinquish the idea if it's not doing the job. Don't fix on one idea too early, it can mean you progress it too far, which makes it expensive to dump if it isn't working, further wedding you to the idea.

For innovation not to become a vanity project, you must bridge the gap between vision and execution.

Bridging the gap needs support from the business and that means developing the capability of stakeholders by investing in skills uplift, developing communication channels around innovation and increasing workplace flexibility. People need the headspace and time to develop their thoughts. The business also needs to accommodate as much thought as possible to innovate successfully.

Be really clear about the strategic, core direction of your company. Use that core - your focus on your customer need and how you are meeting that need - as your guiding light. Explore the areas around it but keep it customer-centric and remember partnerships are the key to unlocking potential."

If you want to read more on how to innovate, I recommend Jeremiah Owyang; Jamie Notter; Ideo and Brian Solis

(Westpac is developing an Innovation Tool Kit. Register your interest [here](#). Kate is also speaking at [Vogue Codes](#).)



UPCOMING EVENTS:

Dates	Events and Venue	Contact Person
Thursday 3 rd August 2017	Westpac Micro Entrepreneurs Night Market – Suva Central Car Park, Suva.	Maryangela Berwick on 999 5964 or maryangelahenry@westpac.com.au
Thursday 14 th & Friday 15 th September 2017	CPA Congress at the Fijian Resort	CPA Secretariat Office on secretariat@nua.com.fj
Saturday 16 th September 2017	Westpac Micro Entrepreneurs Day Market – Terry Walk, Suva	Maryangela Berwick on 999 5964 or maryangelahenry@westpac.com.au

Thank you and I hope that you enjoy this issue.

For any comments, feel free to contact
Eseta Nadakuitavuki on 3217 627 or email
enadakuitavuki@westpac.com.au