

Volume 14 | Issue 1 | 2020

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# THE RECAP

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O-Week Edition

[www.capitalw.org](http://www.capitalw.org)

## MARKET RECAP

Chelsea Manansala

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## STUDENT ARTICLES

Helen Liang

Sally Song

Natalie Chan & Zoe Ong

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EXCLUSIVE INTERVIEWS  
WITH SPONSORS

A hand holding a glowing lightbulb over water at sunset. The lightbulb is illuminated from within, casting a warm glow. The background is a sunset over water, with the sun low on the horizon, creating a reflection on the water's surface. The overall mood is inspirational and hopeful.

ASPIRE TO  
INSPIRE



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# Executive Team 2020

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Caroline Wang  
*Commerce (Co-op)*

Co-President



Lisa Tiu  
*Commerce/Law*

Vice President  
(External)



May May Yang  
*Commerce (Co-op)*

Vice President  
(Digital)



Zoe Ong  
*Commerce/Information Systems*

Vice President  
(Operations)



Charlotte Kwong  
*Commerce (Co-op)*

Executive Director



Caitlin Howle  
*Commerce/Science*

Executive Director



Alexandra Petsoglou  
*Commerce/Arts*

Treasurer



Valerie Tran  
*Commerce (Co-op)*

Marketing Director



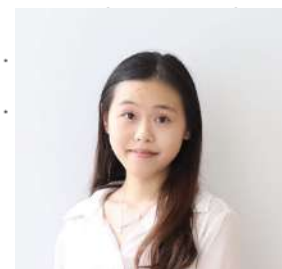
Valerie Cheah  
*Commerce/Media*

Careers Director



Nancy Mao  
*Commerce/Law*

Careers Director



Rochelle Nian  
*Actuarial Studies/Science*

# Executive Team 2020

Sponsorship Director



Michelle Wu  
*Commerce (Co-op)*

Sponsorship Director



Anna Yang  
*Actuarial Studies/Commerce*

Events Director



Katherine Liu  
*Actuarial Studies/Commerce*

Events Director



Karin Nishimuta-Jang  
*Actuarial Studies/Commerce*

Data and  
Development Director



Lydia Yin  
*Actuarial Studies/Commerce*

Data and  
Development Director



Theresa Jiang  
*Information Systems*

IT Director



Jessica Chen  
*Actuarial Studies/Commerce*

IT Director



Natalie Chan  
*Information Systems*

Publications Director



Chelsea Manansala  
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Publications Director



Sally Song  
*Commerce (Co-op)*

HR Director



Keqin Quyang  
*Commerce/Law*

HR Director



Michelle Lin  
*Actuarial Studies/Commerce*



# PRESIDENTS' WELCOME

CAROLINE WANG & LISA TIU (CO-PRESIDENTS 2020)

Dear Ladies,

Happy New Year and welcome to 2020! We hope you are feeling rested and rejuvenated following your summer break - whether you have spent it travelling, undertaking an internship, additional study, or spending time with friends and family. We hope you are eager to take advantage of the many opportunities university has to offer, and our team would love to help you in achieving your goals throughout 2020. The new academic year, and new decade will bring a host of changes and new horizons, providing each of us with the opportunity and challenge to 'Aspire to Inspire'.

We would like to welcome our new first year students to UNSW and to university life - whilst the prospect of transitioning from high-school may be daunting, there are a great deal of opportunities and exciting experiences to be had over the next few years. There are a wide range of on-campus activities from university societies, to sports teams or workshops and academic opportunities. We encourage you to involve yourself in the things that motivate and excite you, as there is a great deal of learning that takes place outside of the classroom.

To our returning students, we challenge you to look at the new year and new decade with a fresh perspective and mindset. Whether your goals for 2020 lie in academic pursuits, professional endeavours or personal growth, always continue to expand your horizons and look for new ways to challenge yourself. As we enter another graduate and internship recruitment season, we wish you the very best of luck in your applications!



As we enter 2020, Capital W is consistently driven to achieve our mission of motivating, empowering and developing the aspiring business women of today to become the inspiring business leaders of tomorrow. We endeavour to equip our members with the skills to succeed both within and beyond university. Our team looks forward to furthering initiatives such as our Inter-varsity Tech Literacy series and Beyond Mentoring Program. We hope to see you at our events in the coming year!

*"When you are living the best version of yourself, you inspire others to live the best versions of themselves."*

- Steve Maraboli

Caroline and Lisa  
2020 Co-Presidents

# MARKET RECAP

## CHELSEA MANANSALA

### Australia

The Australian economy disappointed in 2019, with growth slowing to its most sluggish pace since 2009. While trade and government consumption, particularly higher spending in disability, health and aged care services, drove growth, the GDP outcome was hindered by weak household spending and business investment.

In particular, the household savings rate surged while the propensity for household consumption declined considerably, contributing to stifling economic growth. Australia has also seen an ongoing and significant slump in productivity, with productivity growth having fallen in the last three consecutive quarters, posing adverse ramifications for wage growth and the broader economy.

In 2020, views are mixed with forecasts ranging from 2% to the RBA's optimistic forecast of 2.75% economic growth. Nevertheless, the outlook continues to look challenging with government spending forecasted to slow and consumption expected to remain weak amidst risks emerging from the global economic outlook. Economists highlight a risk of recession, though slim, with predictions ranging from 5% to a 30% chance.

### United States

GDP growth was put at 2.2% in 2019, with the Trump administration's trade war with China having diminished business confidence. Growth was driven a large part by consumer spending, accounting for more than two-thirds of US economic activity, while coupled by record-low unemployment rates. In 2020, US GDP growth is forecasted to slow to 2%, with unemployment continuing at below its natural rate. The year will be underpinned greatly by trade tensions between the big economies in the aftermath of Brexit and the partial restoration of trade between the US and China.

### China

China's economy grew by 6.1% in 2019, with a growth rate of 6% in the fourth quarter, in line with expectations even amidst its trade dispute with the US. Nonetheless, its growth is at a 30-year low, its slowest since 1992. Economists remain positive in light of the recently signed partial trade deal with the US, citing that uncertainties faced by corporates are likely to diminish and that the deal is a sign that the situation is unlikely to deteriorate, boosting overall confidence. Still, with many US tariffs remaining on Chinese goods, it will remain a challenge for China to reach its import targets and China is likely to see increased pressure on its economy in 2020.

### Europe

Economic growth in the Eurozone in 2019 remained slow, but positive. Coupled with a consistently strong labour market, private consumption has continued to remain the key to driving growth as opposed to investment or trade. Employment rates have reached record rates, with unemployment falling to 7.4% in September 2019 from 9.5% in 2017. This has been accompanied by growing real disposable income and low inflation. However, the manufacturing, automotive and trade sectors have weakened considerably. In 2020, growth is forecasted at 1.8%, with the labour market expected to remain strong but external uncertainty from the global environment resulting in subdued expansion.



# Exclusive Interview with Kate Stone



**Kate Stone**  
Director, Global  
Investment Banking

## **How did you work towards your academic, career and life goals during university?**

During university, I attended many career sessions to better understand different career paths and also the different cultures within the organisations. I chose investment banking as I thought it would provide the best trajectory for my career, steepest learning curve and greatest exposure to senior management. I did not think it would be sustainable, and assumed that it would lead me to another role in two or three years. Instead, I found that I thoroughly enjoy the face paced environment of executing transactions and never left banking.

## **Throughout the course of your career, how have you best adapted to and taken advantage of change?**

During my career, I have sought opportunities and not stayed in the same role for too long. I always wanted to travel and investment banking provided me with the platform to advance my career, whilst allowing me to live abroad. You need to make change happen and drive your own career!

## **How have others inspired you at different periods throughout your career?**

Informal mentors have guided me throughout my career. I have sought to learn from and model their respective inspiring qualities.

## **What is your background?**

I am currently the head of the consumer, retail and healthcare investment banking coverage effort for Bank of America in Australia. I joined investment banking out of university, starting as a graduate in Sydney. After a couple of years in Sydney as a generalist M&A analyst, I moved to the UK and spent four and a half years handling UK M&A. I was fortunate to be part of the deal team advising Her Majesty's Treasury on financial stability in the UK (including the bail-out of Lloyds and RBS). During my time in London, I also spent six months in South Africa advising multinationals.

In 2012, I moved to Singapore in a general corporate financial role, working across all products, industries and geographies. I relocated back to Sydney in 2015, to have a family and joined the M&A team focused on public market M&A. In the beginning of 2018, I moved across to head consumer, retail and healthcare. In 2019, I joined Bank of America, with significant global connectivity and presence, as well as investment in the Australian business.

## **What mindset should a new university student adopt in order to ease the transition into the workforce?**

Be open-minded with a desire to do the small things really well. Once you become known as a trusted pair of hands, the accountability and exposure will grow exponentially. Ask questions from the beginning, everyone appreciates in the beginning that you will not know everything. Be sure to take full advantage of that but only once you have thought through the problem first yourself!



# Bloomberg

## *A 'Standard' Day at Bloomberg*

Cathy Burbridge, Analyst  
Bloomberg



**5.30AM:** I wake up, get ready and walk from Paddington to the city for my gym class. I also take the opportunity to quickly check my emails and reply to messages from the night before.

**6.30AM:** Today I've signed up for a boxing class with a colleague. The gym is right across the road from work which is super convenient.

**7.30AM:** I arrive at the office a bit early for breakfast and I have my usual butter, Vegemite and avocado on toast with a coffee. As everyone arrives, we all enjoy our breakfast out on the terrace overlooking the harbour while discussing what challenges and projects we have for the day. I'm part of the Analytics team, which provides support to Bloomberg Terminal users. We work with them to answer their questions and help them leverage our technology to improve their workflow.

**8.00AM:** Every Monday we start with an MMM (Monday Morning Meeting) which sets the office up for the week ahead and also gives us exposure as we continue to collaborate across departments. This week, we discussed 2020 strategies across APAC, the events that will impact Bloomberg as a business and ideas on each sales team's focus for the year.

**9:00AM:** A good part of our day is spent on "queue" which refers to the time we are on the desk. Clients ask us questions across all asset classes. Questions could range from how to find particular data-sets and how to price equity options, to performing relative valuation in their security selection process. Monday mornings are always pretty tight as Australia is the only office open for the first 2 hours of the day in Asia Pacific. I am an Equity specialist and usually handle around 6 "tickets" (aka client requests) an hour.

**11.00 AM:** In addition to the queue, we spend time on

"product deployment". This is when we call our clients to inform them about new functionality and features of the Bloomberg Terminal as well as how we can enhance their workflow. This is a great time for me to get to know our clients, their workflows and their business.

**12.00PM:** Time for lunch. My colleagues and I usually walk to the Botanical Gardens to eat. I try to bring lunch from home as much as possible and the fresh air really helps me unwind after a busy and productive morning.

**1.00PM:** Back to the queue and client conversations. Occasionally we might encounter a question we don't know the answer to, but I have a great team of seniors and specialists who are always ready to help when the need arises.

**2.30PM:** 1:1 with my team leader. We use this time to talk about the projects I am working on and my goals for the month. Jen and I discussed the upcoming seminars we will be hosting. I am going to New York next week for AIM (Bloomberg's order management system) training so we are just finalising all the details of the trip. After I get back from the training, I will be placed on the AIM queue.

**3.00PM:** Back on queue. I always get hungry around this time so I grab a kombucha and chocolate bar from the Bloomberg pantry. Our pantry is always stocked with snacks and drinks to keep us going through the day.

**5.00PM:** It's time for our weekly Analytics team meeting. Each week, we have a different subject matter expert join our team meeting. This week, one of our equity market specialists is giving a presentation on key industry trends impacting our clients in 2019, and how we can leverage them to grow our business in 2020.

**6.00 PM:** Work is finished for the day. I head off to grab dinner with some work colleagues as it is a team member's birthday!!



# Exclusive Interview with Lara Meers



**Lara Meers**  
Assistant Relationship  
Manager

## **What is your role at Credit Suisse?**

Assistant Relationship Manager.

## **What is your background?**

I studied Commerce at the University of Sydney whilst living on campus at The Women's College. I then went on to study a Juris Doctor (Law) at the University of Technology. I now work as an assistant relationship manager at Credit Suisse, Sydney.

## **What is something about Credit Suisse that has inspired you?**

The access to the Australian Women's Network. It is a fantastic initiative.

## **The theme of this publication is 'Aspire to Inspire'. How will you be applying this theme to your goals and daily routine this year?**

This year, I would like to connect more women with each other. I know a number of fantastic women who are leaders in their field and it would be great to introduce more of them to each other.

## **How did you work towards your academic, career and life goals during university?**

I think that your academic, career and life goals are all intrinsically linked. While at university, I said yes to as many opportunities as I could whether they were study groups (a great way to meet other students) or different clubs.

I also gained a great deal from speaking with my mentors on a regular basis. They encouraged me to focus on the big picture and gave great career advice.

## **What mindset should a new university student adopt in order to ease the transition into the workforce?**

A positive, hardworking mindset. Starting in the workforce is an exciting time and along the way, you will meet some amazing mentors, leaders and friends.

It can be challenging at times, but speaking with people who have transitioned into the workforce recently is very helpful. There are many opportunities to learn practical skills and it really is a great time in one's life.

## **Throughout the course of your career, how have you best adapted to and taken advantage of change?**

Keeping an open mindset is incredibly important. I think Sheryl Sandberg was correct in saying "it's a jungle gym, not a ladder". Many different opportunities have come up along the way that I was not expecting and led to positive experiences – don't be afraid of change.

There will be opportunities not just with your day-to-day work, but maybe an opportunity to join a committee at work or attend a charity day. Saying yes to these occasions can often be a good way to get to know people in different departments and at different levels.



# Sydney, Australia

## See yourself here.

At Goldman Sachs, we believe who you are makes you better at what you do. For us, it's all about bringing together people who are curious, collaborative and have the drive to make things possible for our clients and communities.

Located near Circular Quay, our office in Sydney overlooks Sydney Opera House and the Harbour Bridge, some of the city's most famous attractions. Not only does the city provide plenty of entertainment, it has a vibrant cultural scene and iconic beach lifestyle.

Interested? We'd love to meet you – join us by applying to any of our upcoming events or programs to learn more about the opportunities we offer.

## Full Time Deadline

As a new analyst, you will learn about our businesses, develop important relationships, and build career-enhancing skills. The Program is open to final year undergraduate and graduate level students from any field of study and is ideally suited to those with little or no work experience.

### All Locations:

**12pm on 31 March 2020**

## Internship Deadline

A Goldman Sachs internship gives you a unique opportunity to learn about the finance industry by working side by side with the experts. Our interns don't learn by watching, they learn by getting involved in real projects. Open to university students in their penultimate year of study.

### Sydney & Perth:

**12pm on 28 July 2020**

### Melbourne:

**12 pm on 14 July 2020**

## Make things possible.

### Registration or application info

[www.GoldmanSachs.com/careers](http://www.GoldmanSachs.com/careers) for more information.



[GoldmanSachs.com/Careers](http://GoldmanSachs.com/Careers)

**Goldman  
Sachs**



## Let's make a difference together.

- Shape your career with a management team that values you
- Develop your skillset by working on market leading transactions
- Empower our clients to make a positive impact in their industry

**Excited?** So are we.

[icapartners.com.au/careers](https://icapartners.com.au/careers)



### Deadlines for Student and Graduate Programs

**2021 Graduate Program: 3<sup>rd</sup> April 2020**

**2020/21 Summer Internship Program: 31<sup>st</sup> July 2020**

**Women in Banking Scholarship: Commencing in 2021**





MACQUARIE



**I received on the job training from day one**

and was the lead analyst for a transaction involving the acquisition of avocado assets as part of the Macquarie Graduate Program.”

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Read Priscilla's story at [www.macquarie.com/graduates](http://www.macquarie.com/graduates)

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**Where will a career at  
Macquarie take you?**

# What will you create?



Morgan Stanley believes capital has the power to create positive change in the world. The biggest and most impactful changes come from people like you. If you come to Morgan Stanley, what will you create?

If you want to put your talent and ambition to work and be part of a team that creates positive change, join us.



## WOMEN IN BANKING SCHOLARSHIP PROGRAM

At Morgan Stanley we recognize the importance of a truly diverse workforce. The Women in Banking Scholarship Program aims to encourage, promote and support female students who are interested in pursuing a career in the banking industry.

The scholarship will include a 2020/2021 Summer Internship position at Morgan Stanley and a monetary award of AUD 5,000.

Applicants must be in their penultimate year of study (earning their degree by the end of 2021) and must have the right to remain in Australia to work and study.

### Application Period

24 February to 14 April 2020 (12 noon AEST)



## OPPORTUNITIES

### The Experience

Our Analysts will receive training throughout the program period, including structured learning sessions run by senior executives. The Programs offer many opportunities to integrate with peers and senior staff through a series of networking, social, charity and mentoring events.

### SUMMER ANALYST PROGRAM (Sydney, Melbourne)

10-week program (November 2020 to February 2021) in our Sydney and Melbourne offices for Australia and New Zealand students in their penultimate year of study, graduating in 2021.

### Application Period

#### **Sydney:**

24 February to 28 July 2020 (12 noon AEST)

#### **Melbourne:**

24 February to 14 July 2020 (12 noon AEST)

### WINTER ANALYST PROGRAM (Hong Kong, Singapore)

10-week program (November 2020 to February 2021) in our Hong Kong and Singapore offices for international students in their penultimate year of study, graduating in 2021.

### Application Period

#### **Hong Kong & Singapore:**

24 February to 28 July 2020 (12 noon AEST)



# Make an impression

## Build your Investment Banking career at Nomura



We are looking for the next generation of entrepreneurs and leaders to make an impression on our future. If you are keen to be part of a highly nimble and diverse workforce that offers opportunities for you to build a long term career, then come and discover more about Nomura.

Recognising people's efforts and empowering them to do more is central to Nomura's success in building a strong and competitive business. The success of our business depends on the strength and innovation of our employees.

Choosing which area of our business you want to go into is not a decision to be taken lightly. We encourage you to look at all the options and find the one that best suits your skills and ambitions. Whatever path you select, the opportunity will be great, the work will be challenging and the people supportive.

To find out more and apply, visit:  
[www.nomura.com/asia/careers](http://www.nomura.com/asia/careers)

### Our Opportunities

#### 2020-21 Summer Internship Investment Banking Division, Sydney

Applications Open: May 2020  
Applications Close: 12 noon, 28 July 2020  
Internship Period: Dec 2020 – Feb 2021

#### Graduate Opportunities, Sydney

Applications Open: March 2020  
Applications Close: 12 noon, 31 March 2020

#### \*Asia Opportunities, Hong Kong & Singapore

Internship Period: June 2021 – August 2021

\*Suitable for international students, looking to return home to start their career. You must be available to intern during Hong Kong / Singapore internship dates. See our website for eligibility criteria.

Connect with us:





# Exclusive Interview with Rachel Lollback



**Rachel Lollback**  
Analyst

**What is your role at Quantum?**  
Analyst.

**The theme of this publication is “Aspire to Inspire”. How will you be applying this theme to your goals and daily routine this year?**

This year I have some pretty ambitious goals. I will be applying this theme to my goals by encouraging others to be ambitious in their goals too - apply for jobs you don't think you'll get, go do something that puts you out of your comfort zone, reach out to someone you've lost contact with, just don't be afraid of someone saying no, be more afraid of regretting not trying.

**What is something about Quantum that has inspired you?**

The people. The people at Quantum are smart but still down to earth. I guess they have inspired me to set ambitious goals and make the most of life.

**What made you choose your current career choice?**

It's a bit embarrassing but I honestly didn't even realise data analytics was even an industry I could work in until my third year of university.

I studied statistics and I always imagined statisticians as old people doing really boring work but Quantum has proved to me that it really isn't anything like that!

I actually found Quantum through a Google search and that's when I discovered the data analytics industry and after learning about the sort of work they did, I knew I wanted to work there.

**What is inspiring about your job?**

Again, I'm going to say the people. The people at Quantum are all so smart and everyone is so willing to help you. I've found my managers to be very supportive, particularly of my personal pursuits outside of work and working flexibly to accommodate that.

Also seeing the innovative projects everyone is working on with some of the biggest clients and the varying skills everyone learns proves how diverse the work can be and that there's always plenty of things to learn and try!

**What is the most valuable piece of advice you received? How has this advice impacted your career or your life in general?**

Take the time to reflect. This is not something I think to do naturally but often I find it makes me so much more aware of all the amazing things I have done both at work and personally.

I particularly like to do this at the end of the year when it's a bit quieter and I find it makes for an inspiring start to the new year. This has allowed me to see areas that I'm excelling in and also areas that I feel have room for improvement which allows me to focus my goals for the year on the things that need it most.

I also think it's good to reflect throughout the year to make sure you are making good progress towards those goals. I now feel that my life almost has more purpose, I have things to look forward to and get excited at the thought of being able to complete them, rather than just doing the same old routine each week for the sake of it. I feel like taking the time to reflect has allowed me to create relevant and inspiring goals.

UNSW X USYD X UTS X MAQU PRESENTS

# INTER-VARSITY TECH LITERACY SERIES



**BREAKING BARRIERS: WOMEN IN  
BUSINESS AND TECHNOLOGY**

FOR MORE INFORMATION, PLEASE GO TO OUR FACEBOOK EVENT.



## ARE YOU READY?

UNSW APPLICATIONS CLOSE:

16TH FEBRUARY 11:59PM

APPLICATION LINK:

[FORMS.GLE/YWVR194VHAZKDOLEA](https://forms.gle/YWVR194VHAZKDOLEA)

PARTICIPATING SPONSORS





# INSPIRED BY NORMALITY

WRITTEN BY HELEN LIANG

When we think of inspiring people, it's often big names that come to mind. Inspiring women such as Greta Thunberg and Michelle Obama have encouraged many to question the current state of the world and seek to improve their own attitudes and behaviours. Several celebrities have opened up about personal struggles, inspiring their fans to persevere when times are tough.

But it's not just well-known, successful people who can be inspiring. Ordinary people, like you or me, can have inspiring moments too. Parents, immigrants and volunteers are just three kinds of people I find inspiring. Read on to find out why!

## PARENTS



Raising a child is a challenging task that requires a lot of determination and compromise. I am always inspired by the unconditional love of selfless parents who put their children's needs above their own!

I have always admired immigrants who are able to immerse themselves into the language and culture of a completely different environment. It's inspiring to see people start over from scratch, and eventually create a successful life for themselves.



## IMMIGRANTS

When I think of volunteers, the first thing to come to mind are the volunteer firefighters risking their lives for our country. Whatever the cause is, it's inspiring when people give up their time to help make the world a better place for us all.

The good news is, you can become a volunteer too!

## VOLUNTEERS





# THREE THINGS I WISH I KNEW AS A FIRST YEAR STUDENT

BY SALLY SONG

1

## THERE'S MORE FREE TIME, BUT KEEPING SOME SORT OF SCHEDULE IS STILL IMPORTANT

Transitioning from high school to university, I found that I had significantly more 'free' time as my courses required less contact hours. With all the free time I had, it was hard to keep track of personal or university related deadlines. Eventually, I found that consistently keeping some sort of schedule—whether it be a rough plan of my day on Google Calendar or a daily to-do list—allowed me to keep on top of my work and extracurricular commitments.

2

## FRIENDSHIPS TAKE MORE EFFORT

Unless you and your friends are taking exactly the same courses at the same time and happen to have perfectly coordinated timetables, it is usually difficult to catch up with your friends during university hours. It was relatively easy to maintain friendships in high school as you are conveniently in the same place with the same people five days a week. In university however, it's important to be proactive and schedule in catchups with friends—especially with those friends you meet in tutorials and lectures, who you might never see again the next semester.

3

## STRIKE A BALANCE BETWEEN THINKING AHEAD AND LIVING IN THE MOMENT

It's important to think about your future self when making decisions, but it's equally vital to enjoy everything uni life has to offer in the moment and make the most of what will most likely be the most stress-free year of university. For me, it meant realising that I could do everything I wanted to, but just not all at once. I realised that while certain times of the term required me to dedicate more time to studying and somewhat sacrifice my social life, at other times, it was best for me to forget about the work I had to do and focus on enjoying whatever was happening in the moment.



**Caroline Wang (Capital W's Co-President), 3rd Year**

Get involved in a range of activities to meet other like-minded individuals, but focus on doing things that you are passionate about. The best uni memories I have are the things that I've done outside the classroom. (And don't worry if you feel overwhelmed by the change and newness of uni - everyone else is feeling the same way, just ask them!)



**May May Yang (Capital W's VPE), 3rd Year**

I wish I remembered to live in the present, and to not think so much of my future. As a first year, you have plenty of time to think about the future IN the future, so my piece of advice is to be present in everything you do: in your thoughts, your behaviour and your actions. Enjoy it!

*enjoy every moment.*



**Lisa Tiu (Capital W's Co-President), 4th Year**

Everyone is nervous about making friends so take the initiative to start conversations with new people! They'll appreciate your effort.

*First-year advice*

FROM THOSE WHO'VE  
BEEN THROUGH IT

# PAVING THE WAY

AN INTERVIEW WITH 2019 CO-PRESIDENT: HENRIETTA CHUI  
BY NATALIE CHAN & ZOE ONG

## Can you tell me a little about yourself?

I am a fourth-year Commerce Co-op Student majoring in Marketing and Information systems. I am currently doing my Co-op placement at American Express in its Channel Strategy team. In my free time, I like to do hot yoga. I also play instruments like the piano and trombone.

## What motivated you to join Capital W?

When I first started uni, I didn't know what societies to join and a 2nd year marketing Co-op student recommended me Capital W. She said I should definitely join if I wanted to do something meaningful and meet some great students.

## What was your first year in Capital W like?

I was part of the marketing portfolio back then and I have continued my journey in Capital W as a marketing director. A lot has changed since I first got into Capital W in terms of culture and social media. We have developed a stronger focus on digital analytics and STEM this year. There has also been a drastic increase in the number of members of Capital W. When I just started in Capital W, we probably had a team of 20 and now we have 40. It is really hard to still see every person and get everyone together with such a big team.

Overall, we are trying to develop more of the social side - it is a lot more social and open now. We see the ideas from subcommittee members more and more as they get involved. The case competition and the planning of careers fair are more subcommittee members driven this year, including the subcommittee members-led event as well.



## Were there any experiences you have been through in Capital W before becoming the president that you think was crucial and had a big impact?

The Beyond mentoring program, which I had to lead when I was the VPA. We just knew that we wanted a mentoring program, but we didn't know what would it look like, what events we wanted, and how we would structure it. That gave me a lot of experience in leading them and learning how to delegate tasks. We didn't have as many subcommittee members back then for mentoring, and so the VPA had to look after the event. It was a really good experience to talk to sponsors and students.

I also liked the freedom of changing things and developing new events like the Case Crack. We always get feedback from mentors and mentees so we could change the events around the year. That was a really good experience and I want to make sure the team has the space to explore and develop their new initiatives and ideas.

## What are your plans for the future after being the president of Capital W?

When I go into full-time work next year, I hope I can still be involved in a women's network or a diversity network. Maybe coming back as a sponsor representative one day! With our generation, everything is open, with so many opportunities to change our careers, so I think it is really great that I have learnt about different industries through Capital W. Even though I have no idea what I will end up doing, I am excited to start.

To read the rest of Henrietta's interview and explore more of Capital's articles, visit Capital W's Blog at <http://capitalw.org/blog/>



# PASSING THE TORCH

AN INTERVIEW WITH 2019 CO-PRESIDENT: CAITLIN HOWLE  
BY NATALIE CHAN & ZOE ONG



**Caitlin Howle**  
2019 Co-President

## **Can you tell me a little about yourself?**

I am a third-year student studying a combined commerce and science degree. Outside of uni, I enjoy singing and I am currently working for the Australian Girls Choir to fulfil this passion. After graduating from university, I am hoping to go into a management consulting role.

## **What motivated you to join Capital W?**

In my first year, I was approached by Capital W members at the Business School student orientation. They were incredibly passionate about the society so I went along to the first-year social and met a number of like-minded women which prompted me to join. It was a great female community and I really resonated with the mission of trying to connect female students with industry and equip them with the skills to be career-ready.

## **What was your first year in Capital W like?**

The landscape of the team was so different! Capital W was much smaller and I joined in a cohort of only seven subcommittee members. Our team was very close, which I think is a tremendous benefit and some of my closest friends today are from that team.

I was part of the IT portfolio, who at the time, was in the process of redesigning the website and relaunching the blog. I was fortunate to have a real impact in this process which had both technical and creative components.

We were also allowed to move around portfolios so I got to experience being in HR where I helped organise the welcome back social for Semester Two. It was a great

experience and the reason why I chose to continue my journey with Capital W as I felt like I was really part of the community. Additionally, the exposure to the industry is incredible and is something that I wouldn't have engaged in during my first year had I not been in Capital W. I definitely credit a lot of the skills I have developed to the role models that I had in Capital W as a first-year student.

## **What do envision Capital W to be like after your presidency?**

Each year the presidents, Henrietta and I included, go in with these grand ideas of things we want to accomplish and it's really hard to manage everything. Having said this, I believe the incoming Co-Presidents will do a great job in continuing some of the initiatives that we have started this year and further increasing our reach. I know there have been discussions about changing the sponsorship model lately and I can see them bringing in new sponsors that would broaden Capital W's reach to not just business students, but also more STEM students. Additionally, I can see a continuation of the Women in AI series as it is both a great opportunity for Capital W and the broader UNSW community. Continuing a tight-knit team with the Capital W culture is also something I think the incoming Capital W Co-Presidents would want to continue and strengthen.

## **What makes Capital W special to you?**

I think the community of people that are so passionate about helping women to be career-ready makes Capital W truly special. The conversations I have had with students at events have always been fantastic and we are fortunate to have so many connections with sponsors who have been helpful in giving students opportunities to build their skills. Working as part of a team where we all get along also makes Capital W so enjoyable.

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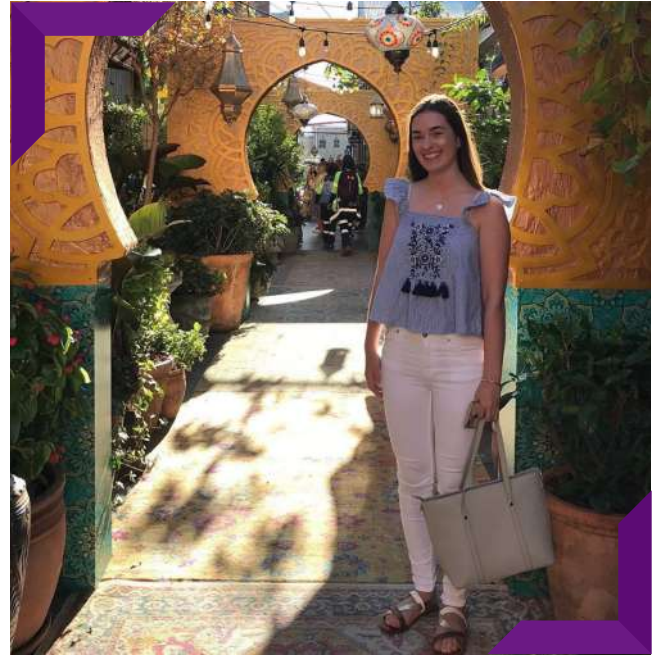
## **Are there any experiences have you been through in Capital W before becoming the Co-President that you think is crucial and had a big impact?**

Taking on initiatives as a Director, putting my hand up to take on additional tasks and helping to organise different workshops gave me lots of experiences that have been invaluable in the Co-President role. In particular, running the 2018 subcommittee drive where we expanded our team quite significantly was a great learning experience. It was a big undertaking and being able to manage the workload of Capital W responsibilities, my studies and part-time work was a valuable opportunity to learn how to effectively time manage which I think is crucial especially when being Co-President. The workload is very significant and I was grateful to have had a brief taste of that during subcommittee recruitment.

We also didn't have an events portfolio last year, so I was quite heavily involved in the logistical side of Annual Dinner. It taught me a big lesson in balancing a large number of personal preferences and needs which is an important part of my current role.

## **I know that balancing between the presidency, school work and work is very hard and I would like to know how you managed all the three things?**

Balancing the three requires a lot of planning; knowing what are the times that are non-negotiable in terms of work, Capital W and uni commitments, as well as being available for last-minute emergencies that are quite inevitable. A great thing that Henrietta and I have done when the work became a little bit overwhelming was to both have an evening off Capital W where we just ignore all the emails and messages. We have been referring it to our "date night" where we can just focus on either work, uni or social life and this has been a real help. With everything being so digital now, it's very easy just to be constantly on your phone checking emails, checking messages, so sometimes, you just need to block off time, switch off and focus on something else.



## **How would you describe your experience as a co-president of Capital W?**

Challenging and rewarding at the same time. Managing the annual changes with new Directors as well as introducing new portfolios, events and sponsorship models has been challenging at times. On the other hand, some of the opportunities that have come as part of this role have been amazing! Speaking in front of over 200 people was something that I don't think many university students could say that they have done, and I was fortunate to do this at Annual Dinner in a room filled with students, sponsor representatives and special guests. As well as this, I was able to lead our O-Week team where I was able to meet the next cohort of female students at the UNSW Business School.

Despite this, the most rewarding part has been working alongside Henrietta. She has had incredible experiences both at university and at work and I honestly don't think I could have done the job without her. I have learnt so much in this role and am so privileged to be part of a team that genuinely cares about fulfilling our mission.





# YOGA SESSION WITH SISTER2SISTER

BY NATALIE CHAN & ZOE ONG

Last year, Capital W decided to partner with SISTER2sister and the UNSW Yoga Club to promote recognition of women's wellbeing through a yoga session. SISTER2sister is a mentoring and educational program for girls in need of a female role model to help them overcome their circumstances and empower them to reach their limitless potentials. The UNSW Yoga Club aims to deliver affordable yoga classes to students in UNSW and provide a safe and comfortable space for the practice of yoga.

In collaboration with SISTER2sister and the UNSW Yoga Club, the aim of Capital W's yoga session event was to raise awareness and promote the significance of physical and mental wellbeing within our Capital W community.

Yoga has been proven to significantly enhance both physical and mental health. The physical movements and postures in yoga help to promote flexibility and reduce joint pain, back pain and arthritis pain. Preliminary research also shows that yoga may help

with migraines, osteoporosis, balance and mobility issues, multiple sclerosis, fibromyalgia, and ADHD. On the other hand, the practice of controlling the breath and short periods of deep relaxation or meditation alleviate natural anxiety and stress responses. Therefore, we decided that yoga aligned with our aim of promoting both physical and mental health.

An hour of the yoga session was held at Samuels Building with assistance from the UNSW Health Promotions. Students had the opportunity to learn yoga sequences that consisted of approximately 10 basic yoga postures including Pachimotanasana (Sitting Forward Bend) and Bhujangasana (Cobra Pose). The session ended on a high, with students eagerly asking for more information about future yoga sessions and SISTER2sister. The yoga event gave a new start to Capital W members who are finding ways to relieve study stress, and an opportunity for existing yoga club members to further explore women empowerment and continue to raise awareness of mental health and women's wellbeing.



# *The means business*

A recap of Capital W's 2019 Annual Dinner

Capital W's Annual Dinner 2019 took place on June 11th in the stunning Doltone House venue. With more than 200 students, alumni and industry representatives in attendance, the banquet room was bustling with excitement. The night started with open networking over canapes where 109 students had the opportunity to gain insights from representatives over a range of industries including, investment banking, professional services, consulting, retail & constitutional banks, and data & technology.

The highlight of the night was Deanne Stewart's keynote speech. Deanne has more than 20 years of leadership experience in financial services in superannuation and insurance sectors in Australia and internationally. Having once been in the stage of being an experience gatherer, Deanne explained that it is best not to focus on finding the "perfect role" as a fresh graduate, but rather, explore more about the professional world. After graduating, She joined BT, where she had four roles in the five years she was there. Her various roles allowed Deanne to gain different experiences and an in-depth understanding of operations within the company. After receiving her MBA from Yale, Deanne pursued a career at McKinsey & Company. She drew attention to the ability to handle complex problems and present the solution with simplicity. Problem-solving, using tools, frameworks and partnerships, was proven to be important in the latter part of Deanne's career development.

Deanne also emphasised the importance of family and well-being while working, and she reminded the audience that reflection and self-awareness are ways to derive a purpose to work towards. To achieve her goals, Deanne decided to become the CEO of MetLife, where she balanced her credibility, executive presence and sponsorship. These are the three characteristics that make a person a leader. Deanne believes that everyone can make a huge difference in the community. The night ended on a high, with students' minds brimming with new ideas and information about the various industries and firms.





# Humans of Capital W 2019

Check out snippets from the 2019 Humans of Capital W Instagram Series!

## How do you want to make the world a better place?

I would like to make the world a better place through my interactions with people. I believe other people's words and actions have had a strong influence on me, and combined on a daily basis overtime, they have truly shaped my character today (sometimes, I think that my personality is a fusion of traits taken from others who have impacted me in the most meaningful of ways!). Therefore, I always try my best to treat others with kindness and carefully consider how I can impact others in a positive way.

- May May Yang  
Vice-President (External)



Follow Capital W's Instagram page to keep up with more inspiring content and learn about Capital W and the team!



capital\_w



## What is your hidden talent?

I can make balloon animals so have a literal 'party trick'. I learned how to make a lot of different animals during year 12 including pigs, snails, monkeys, poodles and giraffes. I actually got quite good at making them as I would make balloon animal zoos to unwind when I was stressed!

- Caroline Wang  
Co-President

## If your life was a book or a movie, what would the title be and why?

My life would probably be titled something along the lines of 'Per Ardua Ad Astra' meaning 'Through adversity to the stars'. Flight has always fascinated me which has translated towards my perseverance and drive of always trying to reach greater heights. The Latin phrase is fitting as it encapsulates the values of hard work and the yearning for freedom which have come to define me.

- Chelsea Manansala  
Publications Director



# CALENDAR

## CAPITAL W EVENTS

International Women's Day Breakfast.....	6 March
First Year Social, Subcommittee Applications Open.....	Week 2
High School Workshop.....	20 March
Mentoring Program Launch.....	24 March
Internships Application Workshop.....	16 April
Sponsor In-House Events.....	Week 4 -10
Annual Dinner.....	9 June
Case Crack.....	18 June
Women in Consulting Evening.....	2 July
UNIT x Capital W Diversity in Finance.....	16 July

## RECRUITMENT CALENDAR

### AT KEARNEY

Business Analyst Role Applications Close.....	5 March
Winter Internship Recruitment Period.....	30 March-22 May
Women's Scholarship Application Period.....	18 May-3 July
Summer Internship Recruitment Period.....	21 June-28 August

### BANK OF AMERICA

2021 Full-time Analyst Program.....	31 March
2020-21 Summer Internship Program (Melbourne).....	14 July
2020-21 Summer Internship Program (Sydney).....	28 July

### BAIN & COMPANY

UNSW On-Campus Presentation.....	24 February
Main Recruiting Round Application Deadline.....	28 February
Interview Invitations Released.....	6 March
First Round Interviews.....	10-13 March

### BLOOMBERG

Bloomberg Academy Sydney Applications Close.....	20 March
2021 Full-time and Internship Opportunities.....	Begin July

### CREDIT SUISSE

Sydney Recruitment Talk - UNSW.....	3 March
Sydney High Achievers Networking Cocktail.....	2 June
Sydney/Melbourne IBCM Winter Internship Deadline.....	17 March
Credit Suisse Singapore IBCM Off-Cycle Internship Deadline.....	14 July
Credit Suisse Sydney Summer Internship Deadline.....	28 July

### GOLDMAN SACHS

Full Time Application Deadline.....	31 March
Internship Application Deadline (Sydney and Perth).....	28 July
Internship Application Deadline (Melbourne).....	14 July



## RECRUITMENT CALENDAR

ICA Partners	2021 Graduate Program Applications Period.....	4 March-3 April
	2020/21 Summer Internship Program Applications Deadline.....	31 July
LE.K. CONSULTING	On-Campus Presentations and Careers Fairs.....	24 February-3 March
	Applications Close.....	8 March
	First Round Interviews.....	16-18 March
	Final Round Interviews.....	24-25 March
	Offers Out.....	27 March
LUMINIS PARTNERS	Winter Internship Applications Period.....	24 February-18 March
	Winter Internship Dates.....	29 June-24 July
	Summer Internship Applications Period.....	15 June-15 July
	Summer Internship Dates. (2020-21).....	23 November-12 February
	(Please note that the above dates are indicative only and may be subject to change)	
MACQUARIE	2020 Winter Development Program Application Period.....	25 February-25 March
	2021 Graduate Applications Period.....	25 February-31 March
	2021 Summer Internship Applications Period (Sydney/Perth).....	20 May-28 July
	2021 Summer Internship Applications Period (Melbourne).....	20 May-14 July
MORGAN STANLEY	Summer Analyst Applications Period.....	24 February-28 July
	Winter Analyst Applications Period.....	24 February-28 July
	Women in Banking Scholarship Applications Open.....	24 February
	Women in Banking Scholarship Applications Close.....	14 April
NOMURA	Graduate Applications Open.....	20 March
	Graduate Applications Close.....	31 March
	Summer Internship Applications Open.....	20 May
	Summer Internship Applications Close.....	28 July
PwC	2021 Graduate and Vacation Program Applications Period.....	17 February-8 March
	Online Assessment Deadline.....	11 March
	Digital Interview Deadline.....	15 March
	Assessment Centre Commence.....	2 April
QUANTIUM	Analyst Graduate Applications Period.....	10 February-15 March
	Software Engineer Graduate Applications Period.....	10 February-15 March
WESTPAC	Tentative Recruitment Application Dates.....	2 March-5 April



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