



What does your current role as general manager of Momentum Distribution Services involve?

As the general manager, I am responsible for six regions. Each region includes a regional manager with a team of marketing advisers and administration staff. The regions are responsible for the distribution of all Momentum products to the independent broker and corporate markets. My core functions include providing strategic direction; leading the team to achieve goals; and improving on effectiveness and profitability.

How would you sum up your personal philosophy in life?

I believe that you have one life, so leave a legacy that you can be proud of. Make the best of every opportunity and give your best to everything and everyone. It is also important to treat people with the same level of respect as you would like to be treated.

You're a firm believer in personal development – how does that translate to your own life?

I believe that it is important to have goals and you must work towards those goals on a daily basis. You must constantly challenge your mind and have a curiosity about the world. If you're curious and keen to learn, you will grow. I ensure that I read and travel as much as possible. This allows me to learn about people and the world.

How problematic is South Africa's culture of non-saving? What can be done to change it?

There are very few South Africans that can retire comfortably and, as a result, this creates a huge dependency on the South African government to fund post-retirement income. One of the fundamental ways of changing this culture is to continuously educate the consumer on the impact of not saving. The consumer needs to adopt a saving mindset from a young age and we, as product suppliers, can contribute to society by starting to create the awareness at schools and universities. This should help foster the habit of saving from a young age.

You're an advocate of 'best advice' vs. 'product push'. Is there still too much 'product pushing' going on in the industry?

There has been a huge improvement towards best advice as result of legislation. With the introduction of the ombudsman, financial planners are reluctant to risk giving clients incorrect financial advice. However, I do believe that the journey is far from complete. With changes in the commission dispensations, the industry will retain the professionals and lose the product pushers.

You've written numerous published articles and are currently writing a book. Is writing a particular passion of yours?

I have always enjoyed reading and research (one of the reasons for doing my doctorate). A number of articles have been published in women's magazines, with the intent of empowering many South African women with the knowledge of financial planning aspects. The writing allows me to educate people and share my knowledge on aspects that are close to my heart. Writing also allows me to express my opinion on the evolution of the industry and add a different kind of value to many South Africans. It is my contribution towards transformation of this country.

How important is staff recognition and do enough employers practice it?

People are the core of your business, so it is important to recognise and affirm your people. Your staff needs to feel empowered and cared for. You cannot run a successful business without recognising your staff. It is also important to note that recognition is not only in monetary form. In recognising your people, you need to do it with sincerity and gratitude.

How do you recognise your own staff?

We have a 'proudly sales' recognition programme, which rewards people financially and through incentive trips. In addition, I have regular breakfasts, send gifts and e-mails, and make telephone calls to my staff on a regular basis to thank them for their contribution to the success of Momentum.

Would you say in terms of gender, there's now a level playing field in your industry?

I believe that the playing field has been levelled more recently and this is evident in the number of phenomenal women in senior positions across the industry. Momentum has certainly embraced transformation in a positive manner. I strongly believe that if you're competent, gender should be a non-issue.

Tell us something about yourself that others may find surprising.

I ride a motorbike.