



Women Who Are

Teaching Financial Independence

By Lance Har

Even though she graduated from university during the depths of the financial crisis, *The New Savvy* CEO Anna Haotanto found a job in investment banking and then moved into the heady world of private banking. Her passion to help women manage their finances better led her to give it all up and start her own financial portal.

Banker to the Wealthy

Anna's interest in finance started when she saw underprivileged women stuck in financially troubled families as a young volunteer and her interest grew stronger after she saw her own well-intentioned parents take on too much credit card debt.

While Anna originally decided to learn about finance to make sure she would have a secure future, she soon found she was passionate about it. She majored in finance and quantitative finance during university, taking every finance module she could and then kept on reading to learn more.

After graduating from university, she spent nearly ten years in banking, first with a short stint in investment banking and then managing overseas money for high net worth clients.

Before long, her wealthy clients started asking her to teach their children about finance. "In Singapore," she observed, "we were never taught how to manage money."

While she did teach her clients' children, she still wanted to do more to help women. "In a lot of Asian societies," Anna said, "women are expected to be the housewife. Women actually control 70 percent of purchase decisions." What they lack, though, is financial knowledge.

She initially started up a portal as a hobby, to provide financial information for women and help women understand financial concepts more easily. In 2015, she decided to leave the bank and strike out on her own to work on the portal full-time as an entrepreneur, providing financial literacy and career education for women.

She had no marketing experience and didn't know how to write content, so she learned everything from scratch. "Whatever mistakes you can make," she said, "I made them. Twice"

Before long, though, the start-up began to thrive. Media coverage helped readership and she increased the impact by starting to send out weekly updates.

She's gratified by the results. "Women tell me their stories, ask for advice. The impact is in changing someone's life." At the end of a talk she gave on entrepreneurship, for instance, a young woman came and told her "I am a big fan. My dad is retrenched. Mom is hospitalized. I need to know how to take care of my family." The insights the young woman gained about how to manage the family's money are what kept the family going. It's stories like that which inspire Anna to do more.



Doing More

While the website keeps her fully occupied today, Anna has big plans for the future. She's organizing personal finance conferences for women later this year and is in the midst of coming up with other ideas to help women manage their money even better. The goal, as in the beginning, is to help women learn how to manage their finances so they can live a better life.

Lance Har is a financial services professional with more than two decades of experience in multiple markets in Asia. He lives in Singapore.

Photo courtesy of Anna Haotanto

The Road to Success: Mentoring

By Richard Hartung

While many people talk about a "glass ceiling" holding women back in their careers, what's really important is doing something to break through. Louise Tagliante founded Protégé, a women's mentoring program, to do just that and help women forge ahead.

The Journey to Protégé

Her path towards running Protégé literally started with a journey, when Louise hitchhiked around the world for three years after finishing school. She found a role at Visa International when she finally returned to Sydney and, following successful stints in Australia and New Zealand, moved to Singapore in 1993 to design and set up the Visa business school.

After 14 years with Visa, she left to get married and ended up traveling again for a year-and-a-half. A fortuitous meeting during a stopover on her way back to Sydney led to her accepting a role running the training academy in Singapore at ABN AMRO Bank.

She eventually took the training skills she had developed in her roles at the two companies and set up her own firm in 2003, providing leadership training and coaching to top executives. The business thrived. Yet despite that success, she was still looking for her calling.

She eventually resolved to focus on helping women to get ahead, a decision that led her to set up a mentoring program informally for the Financial Women's Association (FWA) and then to establish Protégé so she could focus her career on mentoring women.

Mentoring Women for Success

When she was conducting research while setting up the FWA program, Louise found that insufficient networking, a lack of skills development and not having a mentor or a coach are the three main factors that hold women back from success. She then designed a program to help women overcome the gaps in all three areas.

After building the FWA program for women in banking and receiving excellent feedback, she decided to set up an organization for mentoring for women in any industry and established Protégé. From a cohort of 20 enthusiastic mentors and 20 mentees in its first year (2015), the program has grown and now has nearly 100 participants. Feedback has been positive, with many mentees telling her it made the difference in their succeeding in their career.

One mentee, for example, joined Protégé because she wanted to become more assertive and progress upwards. When she told her mentor about a major meeting in the US and was asked if she was attending, she quietly said "no." After the mentor encouraged her to ask to participate, she went back to the office and made the request. Along with getting approval and attending the meeting, she presented so well and developed such strong relationships that she was promoted and sent for the overseas assignment she wanted.



Another mentee, who had the opposite challenge of talking too much, learned from her mentor about how to listen and focus. Her newfound skills, along with the networking expertise she learned, led her to a promotion and a new role.

It's the stories like these that encourage Louise and motivate her to do even more. Beyond just running a successful start-up, she's living her passion and making positive differences in the lives of dozens of women that will last for many years to come.

Richard Hartung, the Managing Director of Transcarta, is a freelance writer for Today, gtnews, Challenge, OOSKANews, The Asian Banker and other media as well as the author of Changing Lanes, Changing Lives. He is also a consultant in retail banking, focusing on payments strategy and efficiency, with more than 20 years of experience in Asia.

Photo courtesy of Louise Tagliante

Making a Difference



A Woman of Impact

By Anne Morgan

Juanita Woodward cuts an imposing figure. Her many titles span the spectrum of President, Founder, Executive Director, Board Member and Country Head. She also has a slew of awards including: AWARE Cause of the Year, Women in Corporate Leadership award, American Women's Association (AWA) International Woman of the Year Award and The International Alliance for Women (TIAW) World of Difference 100 Awards, which honors women who have made an impact on the economic empowerment of women.

It was somewhat surprising that our opening conversation focused not on her many achievements, but instead on the four rescue kittens she was fostering. She had traveled across Singapore to collect them and scoured local vets for formula to bottle feed them. This perfectly illustrates Juanita's character and gives an insight into why she has been able to create such an impact for so many. Born in Atlanta into a family focused on community engagement, Juanita learned that contributing with passion and hard work was a natural expectation.

Arriving in Singapore as a trailing spouse in 1991, Juanita began her international career in financial services, initially with Citibank then three other global institutions. Building a network wasn't easy at first and she sought to find a place where international professional and business women met. She found a sub-group in the AWA that informally met monthly and chaired the group for the next five years, growing it from 25 to 300 members. Ultimately, it was decided to make it a separate entity and PrimeTime was registered as a society in 1997. Juanita was founding president of PrimeTime and, twenty years later, the association continues as a thriving international community, providing crucial professional networking and programs and life-long friendships.

Her work with PrimeTime paved the way for Juanita to dedicate herself to two abiding passions: financial inclusion and women's empowerment. A 2003 PrimeTime micro-credit initiative began her exploration into financial access for the one billion unbanked people in Asia. Today through her consultancy, Connecting the Dots, she focuses her professional work on financial inclusion activities including migrant worker remittances

The projects in which she is involved are, frankly, too many to list. Suffice it to say, her drive to empower women from the bottom of the pyramid to the boardroom has been unstinting. She is an international speaker on financial inclusion with a view that access to financial services



and education can empower women as a critical driver of economic development, especially in emerging markets.

To continue to contribute at this level across multiple groups and projects takes a remarkable focus, commitment and intellectual rigor. Her drive to positively impact the lives of others shows no sign of abating and, for this, many will always be grateful.

Photo courtesy of John Yuen

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