

WOMEN WHO INSPIRE

20 STORIES FROM ACROSS ASIA

ROBERT WALTERS



MAKING POSITIVE CHANGE | Going above and beyond to care for the community and society



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FINDING BALANCE | Juggling multiple roles to achieve good balance in life



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Angela Chow
Founder & Chief Executive Officer
Cachet Group



Angela Chow is the founder of Cachet Group, a Hong Kong home-grown and renowned international financial institution with offices across Hong Kong, Mainland China and the United States. For her work, she has been recognised with a number of awards, including 'Most outstanding entrepreneur' by Corp Hub Hong Kong, 'Most successful female entrepreneurs' by China Association of Women Entrepreneurs, and 'Top ten excellent female figures' by Asia Brand. She has also been appointed as an honorary fellow of the Asia Social Enterprise Academy and honorary president of the Hong Kong Jewellery Association.

You held some key roles in large financial firms before setting up your own business. What drove you to make the change, and what do you consider to be your most important achievements?

Having worked in the leadership teams of a few prominent bracket banks for two decades, I have been struck by the amount of human potential that remains untapped, because of the policies and bureaucracy of large operations. No matter how senior I was, I wasn't going to be able to make a change in a big company, and deep down I wanted to do something innovative and create a legacy. This made me think about how I could make a change.

The core values were about creating a purpose and making an impact on people when starting my own business. In Cachet, I hope to build an ecosystem where people feel empowered and are encouraged to unleash their full

potential. Only by empowering people can our business flourish.

In the six years since I began, one of my greatest achievements has been shaping a culture where everyone is equally important, regardless of their position or identity, and where we can all realise our highest potential and achieve our biggest dreams. We're a people-driven business; we don't run on targets. It's by focusing on value that we can increase our engagement and productivity.

It's certainly great that your company has created value out of encouraging people to fulfil their potential. Is there anyone who has influenced you in having this vision?

Many years ago, I met Sir Charles Kuen Kao – the "Father of Fibre Optics" – and asked why he hadn't applied for a

patent. He said he had no intention of turning his invention into something he could profit from, as he considered his knowledge as a gift and something he wanted to share with the world. His words left a big impression on me. Even though I work in the financial industry, which can be money-driven, the idea that being successful is not about pursuing personal glory, but making the world a better place has stayed with me ever since.

In the financial world, it is easy for “make more money” and “quick promotion” to become career goals, forcing many people to focus on profit and power. For me, this is a flawed approach. That’s why I’m motivated to contribute to the community and spark long-term ambitions in the people around me.

Indeed, you apply yourself to both professional and community roles. Have you ever struggled to achieve a work-life balance?

Fortunately, I think I’ve had a good work-life balance overall. The key is to have clear priorities, and for me these are health, family, work, then friends. You can’t work and enjoy life if you don’t have health and support from your family.

When you set your priorities and make time for them, you’ll have no issue finding a good work-life balance. And do something you love, not something

to just make a living or fulfil someone else’s expectations. If you feel fulfilled in your work, you will do things more effectively and find it easier to achieve the right balance in life.

As a leader, I always make sure my staff enjoy work-life balance too. I like transparency and direct communication – this minimises time wasted through miscommunication, so my staff don’t have to spend time figuring out my expectations. As a company, we also keep meetings short and succinct – do more in less time, and avoid courtesy meetings. I believe good delegation is also important to achieve efficiency and have more time to spend on personal things. I am always aware of my priorities, and allocate time to what matters most to me. Then I drop or outsource the rest.

What is the most important message you would like to send to young women thinking about their careers?

Firstly, find a job that you’re passionate about! Women tend to be more sentimental, which is great. We are more sensitive to complex human dynamics, and are attuned to other people’s feelings. But at the same time, our job can have a big impact on us, especially early in our career. If you think you have the potential, but if the job just isn’t right for you, leave it and don’t look back! I have heard a lot of

women complaining about their jobs, but they have chosen to suffer rather than make a change.

Secondly, focus on self-care and wellness. Maintain a work-life balance and find a boss or team who shares your values. Don’t neglect your health and make time for yourself, your family, and friends.

Finally, I would encourage women starting out in their careers to learn more and strengthen their skill sets. Only with sufficient skills will you be able to make more career choices in the future, and avoid having to limit yourself to jobs that don’t suit you. Women should have confidence in themselves; we are good enough to make our own choices and we should make it our personal mission to choose the place that’s best for us.

The core values when starting my own business were about creating a purpose and making an impact on people. In Cachet I hope to build an ecosystem where people feel empowered and are encouraged to unleash their full potential.

