

# Focus.

---

Supporting  
business success in  
South Australia

March 2019

Inspirational  
women driving  
the state's  
economy

---





# Welcome.

Welcome to the March 2019 edition of BankSA's *Focus* magazine.

Putting together this issue of *Focus* has truly been an enjoyable exercise. Dedicated to the outstanding women who manage businesses in South Australia, it features a series of stories about the rise of women in business, including articles about six exceptional female South Australian leaders who have overcome a variety of challenges to succeed.

Azadeh Afzali who runs Azalia Boutique is a case in point. Coming to Australia as a refugee after a turbulent early childhood in the Middle East, she worked incredibly hard to open and grow her own fashion boutique in Adelaide, which now boasts a dedicated legion of customers right across the country.

Similarly, Juliet Tripodi from Nunga Produce, Irene Storer from Forte School of Music, Christine Swanson from Prominent Financial Services, Sharon Lepore from SA Trucking Company and Liz Davies from Self Storage Australia are all remarkable success stories too.

These women have all demonstrated terrific courage, foresight, perseverance and leadership to manage successful businesses in their own right. And there are many more like them, doing equally wonderful things as business owners and managers across the state, and indeed across the country.

Recent data from the Federal Government's Workplace Gender Equality Agency (WGEA) shows a steady increase in the number of women in management roles over the past five years, which has been aided by strong growth in employer action in areas such as overall gender equality policies and strategies, flexible work and pay equity.

But while we've made good progress, we still have a long way to go to ensure that women have the same opportunities as men and are truly treated equally.

As we mark International Women's Day this month, this issue of *Focus* serves as a timely reminder of the significant contribution that females make to the South Australian economy.

They also contribute enormously to the ongoing success of BankSA, many from leadership positions such as Emma Pawlowski, who is also featured in this edition of *Focus* having recently been appointed as the new Head of Small & Medium Enterprise in our business banking division.

So please enjoy reading this issue of *Focus* – I hope you find these stories as inspiring as I did.

Best regards,

**Nick Reade**  
Chief Executive

## In this issue.

### Female leaders unlock greater profitability.

Page 1.



### Inspiring Azadeh's eye for fashion.

Page 4.



### Cultural differences underpin success.

Page 6.



### Feel-good factor of financial advice.

Page 8.



### More success in store for Liz.

Page 10.



### When business and family combine.

Page 12.



### Despite the potholes, keep on trucking.

Page 14.

# Female leaders unlock greater profitability.

## South Australia has long been regarded as a progressive state.

It has led the nation on a broad range of initiatives and social issues over the years, including being the first state in Australia to give Indigenous people control of their land, the first state to decriminalise homosexuality, and the first state to legalise cremation.

South Australia has also led the way when it comes to the equal participation of women in society.

It was the first Australian state to allow women to vote, the first to give females the right to stand for election to parliament, and the first to admit women to university courses.

Through Dame Roma Mitchell, South Australia was also the first Australian state to appoint a female judge, while for decades it has been home to a community of female business entrepreneurs and leaders who have helped drive the local economy.

This edition of *Focus* recognises and honours the achievements of South Australia's female business leaders, while at the same time serving to highlight that much more can be done to improve diversity in business leadership for the good of the economy, as well as society.

In fact, a recent study undertaken by Westpac Group in conjunction with

Deloitte Access Economics revealed that enormous benefits are on offer for businesses that embrace a better gender balance in leadership.

The 'Diversity Dividend Report' showed that despite accounting for 51% of the total population – and 47% of the national workforce – females currently make up only 34% of senior managers in Australia.

This is despite the report finding that businesses that reach gender parity in senior management are able to record a 2.1% increase in profitability, in addition to lower rates of absenteeism and sick leave, more active listening to stakeholders, more engaged female customers and better teamwork.

Furthermore, these benefits that female leaders bring also flow through to the broader economy, with the report finding that an equal representation of women in business leadership could add up to \$10.8 billion to the Australian economy every year.

Other key findings from the report included:

- Over a quarter of ASX200 board members are now women, compared to only 8% in 2009;
- 65% of Australian businesses expect a boost to productivity and staff engagement by increasing the number of women in leadership positions;



**“More women are making a positive difference in offices and boardrooms across South Australia, and indeed around the country as gender biases are slowly broken down, but much more still needs to be done.”**

**Nick Reade**  
Chief Executive, BankSA





- Almost half of Australian business leaders consider gender diversity to be very or extremely important to business outcomes;
- More smaller sized businesses (20-199 employees) expect to reach gender parity in senior leadership teams within five years (77%), compared to bigger businesses (61%); while
- Businesses that had increased females in senior leadership over the previous two years identified the CEO and senior executive as responsible for gender equality.

Importantly, the report indicates that the challenge of bringing genuine diversity and inclusion into workplaces is slowly being won – a sentiment also shared by the Financy Women’s Index.

A quarterly measurement of economic progress among Australian women, the latest Financy Women’s Index revealed that the number of Australian females working full-time reached an all-time high of 3.21

million at the end of 2018, an increase of approximately 200,000 since the start of 2017.

Cost of living pressures were partly attributed to the increased participation, but so too were greater workplace opportunities for women and greater social empowerment. Significantly, the Index also showed that more women than men are pursuing educational qualifications beyond high school (55% women versus 45% men), with the fastest tertiary enrolment growth in fields linked to higher paying career pathways, such as information technology, engineering and health.

Nick Reade, Chief Executive of BankSA, says these reports are important reminders of how working to improve diversity will unlock greater value for Australian businesses.

“More women are making a positive difference in offices and boardrooms across South Australia, and indeed around the country as gender biases are slowly broken

down, but much more still needs to be done,” he said.

“The research shows that having a greater representation of women in senior leadership positions makes business sense. Indeed, boards with gender-balanced representation are shown to perform better than those without.

“So in addition to simply being the right and fair thing to do, striving for better gender balance in leadership roles is commercially beneficial for businesses too.”

Recently appointed Business SA Chair Nikki Govan agrees and says company boards in South Australia have an opportunity to once again lead the nation.

“Too often boards are being influenced by the unconscious bias of individuals,” she said.

“I can’t understand why more women aren’t elected to board or senior roles when in the world outside the corporate bubble the



Business SA Chair Nikki Govan.

community recognises their skills, strengths and leadership qualities.

"At Business SA, we undertake a skills audit of our board to make sure we have the right composition to meet our needs. We also look at representation of SMEs to reflect the state of play. We then consider demographics – age and gender. We think boards operate more effectively when appointments can be made on merit while achieving a good demographic balance.

"And it's not always about electing more women. It should be about recognising the best demographic fit. That means more young people, being more ethnically diverse, and of course, having more women too."



# Celebrating Women in Leadership.

**Celebrating International Women's Day in March is a good opportunity to reflect on the important contribution that females make to the South Australian business community.**

In our state, and the rest of Australia and the world, female business ownership is on the rise.

Women now own a third of the nation's small businesses, a figure that has almost doubled in the past two decades, and as a nation we continue to nurture programs, policies and initiatives which aim to expand this pool even further.

The trend is evidenced here in South Australia, where as a bank we've helped an increasing number of women to start and build their businesses.

This issue of *Focus* highlights the business paths of six of these women, who through passion and dedication have realised their business ownership dreams and achieved significant success in their fields.

BankSA is as committed to the success of its female employees as it is to its female customers and we are steadfast in addressing gender balance within our own workforce too.

We're proud to say that 71% of BankSA employees are women and 64% of them are Women in Leadership.\*

But whilst we've made significant progress, we still have work to do to help break down the barriers and change stereotypes, particularly in traditionally male-dominated sectors.

BankSA understands that it is vital to provide the environment, the culture and the attitude which allows women to prosper and we look forward to helping more South Australian women achieve their business goals moving forward.

Warm wishes,

**David Firth**  
**General Manager Corporate & Commercial Banking**

\* *Women in Leadership* refers to the proportion of women (permanent and maximum term) in leadership roles across BankSA. It includes CEOs, group executives, general managers, senior leaders with significant influence on business outcomes (direct reports to general managers and their direct reports), large team people leaders three levels below general manager, and bank and assistant bank managers.





# Inspiring Azadeh's eye for fashion.

## It's fair to say that Azadeh Afzali's upbringing was more challenging than most.

Born in Iran in the Middle East where she spent her early childhood, Azadeh's father was executed when she was nine years old, prompting her to flee with her mother and two siblings to Turkey and then Greece where she sold cigarettes on the street to help put food on the table.

Her family subsequently came to Australia as refugees in 1996, with Azadeh immediately setting about improving her education and starting a new life in her adopted homeland.

"We came to Australia with only a few US dollars in our pockets, so we had no choice but to work hard once we got here," said Ms Afzali, or "Ozy" as she is affectionately known.

"I went to language school and studied commerce at university, while I also worked part-time in the finance industry.

"But in 2007 I made a decision to follow my heart and start my own business, which is how Azalia Boutique came about.

"I started off making jewellery which I sold at the Gilles Street Market, before opening a vintage clothing store on Queen Street at Croydon, which I have grown ever since."

Ms Afzali now runs two stores – the other on Kensington Road at Murrumbidgee which she opened in 2012 – with both specialising in designer clothing for women.

"Azalia Boutique specialises in affordable designer pieces for women, whether you're a teenager, a retiree or anywhere in between," she said.

While business has been good over the journey, she says the past 12 months have been as hard as any since she's been in the industry.

"Competition has really ramped up, particularly from online competitors and clothing hire businesses, but it just pushes me to do better," she said.

"I always feel like I'm in survival mode anyway. Whether it was running for my life in Iran, or running a business here in Adelaide, life is always going to have its challenges, so it's about working hard, not taking things too personally, and just doing the best you can."

She says another challenge has been juggling the business with being a young mother.

"My husband and I have two young daughters aged six and three, so managing a business while being a mum can definitely be a struggle at times," she said.

"There is that guilty feeling that can be hard to escape. Either guilt because you're not at home spending enough time with the kids, or guilt because you're at home and you're not working on the business hard enough. So it's always about finding the right balance, which I think we do pretty well."

Having started Azalia Boutique with only \$10,000 in her bank account, Ms Afzali says BankSA has been a huge supporter throughout.

"I've always banked with BankSA who have been great to deal with all along," she said.

"They've always been available as a sounding board or to give advice if I've needed it, while my bank manager's door is always open."

## Instagram demand.

**Social media is extremely important to Azalia Boutique, especially Instagram which it uses on a daily basis to directly communicate with its 55,000 followers.**



---

**“We came to Australia with only a few US dollars in our pockets, so we had no choice but to work hard once we got here.”**

**Azadeh Afzali**  
Azalia Boutique owner





# Cultural differences underpin success.

**A desire to help Indigenous Australians start their own produce farms for their own financial gain has grown from a hopeful idea to a fully-fledged commercial enterprise for Juliet Tripodi.**

As the co-founder of Nunga Produce and its Matjarra retail brand, in partnership with grower Ron Newchurch (pictured above), Ms Tripodi is cultivating a burgeoning business while also helping close the gap between Indigenous and non-Indigenous Australians.

"Nunga Produce is a wonderful melting pot of cultures and is about helping Indigenous growers become self-sustaining farmers in their own right," said Ms Tripodi.

"The business came about in 2010 on the back of mutual passions that Ron and I both shared for food, people and the Earth.

"Back then, he was growing herbs and I was a produce wholesaler, but we got talking about starting a business together where we could break down barriers and help Indigenous people into commercial farming.

"So we combined our skills, expertise and cultures to start Nunga Produce and haven't looked back."

Under the Matjarra brand, Nunga Produce grows and sells herbs and spring onions to farmers' markets, greengrocers and supermarkets across South Australia, including Coles and Aldi.

"Like most start-up businesses, the early

years were really hard, but then we signed agreements with Coles and Aldi three years ago, which proved to be a real turning point for us," said Ms Tripodi.

"We went from being more of a hobby farm to a genuine commercial enterprise, which prompted us to take a closer look at our operations and become much more professional in terms of our systems and the way we do business."

Based at Lewiston, between Gawler and Two Wells north of Adelaide, the company also sources produce from farms in the Riverland and Port Victoria on the Yorke Peninsula, and is always looking for new Indigenous growers and micro-farms to join its ranks.

"Indigenous Australians are natural farmers with a deep connection to the land, so we provide an opportunity for them to build on this affiliation and empower them to build better lives for themselves, their families and their communities," said Ms Tripodi, who employs eight staff.

"But we're also constantly reminded that farming is a hard game. Many of the growers we work with have very little experience running a horticulture operation, so we've had to invest heavily in business development activities within the community, which we continue to do to create new business and employment opportunities."

Nearing the company's 10th anniversary next year, Ms Tripodi says BankSA continues to

play an integral role in the evolution of the business.

"Over the years we've needed to refinance and restructure to facilitate changes to the business and our growth plans, and throughout that time BankSA has been approachable and understanding," she said.

"For example, a few years back we needed to upgrade our packing facility at Lewiston, which the bank helped us finance, and we're looking at expanding this facility again in the not-too-distant future.

"We've really appreciated BankSA's support, particularly in an industry like ours where there are no guarantees."

## What's in a name?

**Nunga Produce co-founder Ron Newchurch's wife came up with the company's "Matjarra" brand name, which means "wild wattle flowers".**





**“Nunga Produce is a wonderful melting pot of cultures and is about helping Indigenous growers become self-sustaining farmers in their own right.”**

**Juliet Tripodi**  
Nunga Produce co-founder





# Feel-good factor of financial advice.

**Christine Swanson's grandmother once told her: "If you can make a living out of doing something you love, you'll never work a day in your life."**

That piece of advice has remained with her ever since and is what led her to establish Prominent Financial Services in 1997, which she's as passionate about today as she was when she first opened the firm's doors.

"I just love what I do," said Ms Swanson, whose boutique business on King William Road at Unley provides a range of financial services including wealth creation, retirement and superannuation strategies.

"Designing strategies that help solve people's problems gives me immense satisfaction. I get excited about what I can achieve for others, so I've never considered my work a chore. It's a labour of love."

But it hasn't always been plain sailing for Ms Swanson, who worked for several major financial institutions in her earlier years and endured a rocky start to her career.

"When I first started, I was young, shy and naive and one of very few females in the industry. Those early years were tough and traumatic at times. There wasn't the network and awareness to support women as there is today. I'm surprised that I stuck it out to be honest," she said.

"I really didn't know what I was doing and had to learn on the go, but what I lacked in technical knowledge I soon realised I made up

for in empathy and compassion. I was able to ask the right questions and help people feel at ease, and eventually everything fell into place. Those tough years and experiences now help me mentor other women in the industry."

When Ms Swanson launched Prominent, the company's focus was on helping young people manage their mortgages, but over the years the firm has grown, both in size and service offering. Today, the majority of the company's new clients are nearing retirement age or are family members looking at aged care options for loved ones.

Recognised by the *Financial Standard* in 2017 as one of Australia's top 50 most influential financial advisers, Ms Swanson is well respected within the industry, has written many industry articles, won numerous awards and been involved in several major industry initiatives.

Passionate about improving the perception of financial advice within the community, Ms Swanson oversees a team of five, including her husband who handles the company's finances.

"We've got a wonderful team culture, we have a lot of fun and our clients are treated like part of the Prominent family," said Ms Swanson, who is an ambassador for Cancer Council SA.

"My team has been with me long-term as I believe in spoiling them rotten, so they never want to leave. They also share my values which has helped the business grow."

Ms Swanson said the firm is currently in the

process of expanding its marketing around aged care, financial planning for women, financial literacy and education in schools, while continuing to service its existing clients.

"Importantly, we also continue to appreciate the outstanding support of BankSA, with whom I've had a great relationship for over 25 years," she said.

"They are the only bank that has remained consistent in how they can help my clients, my business and me personally, and crucially, they understand the relationship and trust I've built with my clients over many years, which is reflected in everything they do.

"So when I refer a client to BankSA, I do it with confidence knowing they are going to look after my clients, as well as my business."

## Female friendly advice.

**Prominent Financial Services has developed a 'Women Advice' initiative to improve the financial literacy of females, and to help more women enter the financial advice industry in Australia.**





**"I get excited about what I can achieve for others, so I've never considered my work a chore. It's a labour of love."**

**Christine Swanson**  
Prominent Financial Services director



# More success in store for Liz.

## Liz Davies is passionate about many things.

As a professional businesswoman with decades of commercial and board experience, she's enthusiastic about her company Self Storage Australia, her industry and about setting a positive example to inspire other female business leaders in Australia.

She's also proud of her corporate journey so far.

"We first opened our roller doors in 1986 in Alice Springs and were one of the first self storage businesses in the country," said Ms Davies, who attended the inaugural meeting of the Self Storage Association of Australia (SSAA) where she was appointed to the founding committee, before later becoming president and a life member.

At the time, Self Storage Australia not only addressed her desire to start her own business, but also satisfied her personal needs as a collector of things, particularly since her husband Colin was a minimalist!

"Times have certainly changed in the self storage industry," she said.

"In the early days, it was one-size garage units and keyed locks. Nowadays, it's a lot more sophisticated. We have over 30 different sizes of storage units, climate control, digital access, packaging stores, truck and trailer rentals, insurance, social media, state-of-the-art cloud-based technology and cutting-edge security."

With an economics degree behind her, Ms Davies successfully grew the business in the Northern Territory before she, Colin and their two children moved "lock, stock and barrel" to Adelaide in 2000.

"We still run the Alice Springs centre but when we moved to Adelaide, we set about opening a new storage centre and Australia's largest packaging store at Holden Hill. We incorporated many innovative ideas which have since won our company several international awards," she said.

"While the competition has certainly ramped up over the years, we've enjoyed great success as a South Australian company employing locals to help locals.

"Self Storage Australia is also in the process of bringing two new centres online at Elizabeth South and Edinburgh North, which is really exciting."

Ms Davies, who over the years has given plenty back to the community through businesswomen's support organisations and by mentoring young people, says Self Storage Australia is constantly adapting to its customers and the broader economy.

"When people have less discretionary income – such as when interest rates rise, building approvals fall or when petrol or electricity prices soar – we see a sharp fall in our merchandise and sales enquiries, and a shift towards smaller and less expensive storage units," she said.

"Of course, when interest rates and other prices go down, we tend to get a boost, so we're very much reliant on a strong economy.

"Ultimately though, the secret to our success has been communicating with our customers, quickly adapting to their changing needs and incorporating new technologies and products. Customers are our lifeblood and we understand the value of treating everyone with respect."

Ms Davies also credits BankSA for playing an important role in the company's growth for the past 18 years.

"BankSA understands our business and has always been very supportive of our growth plans," she said.

"We especially appreciate the flexibility they have shown us over the years and how they've been able to gear business loans to suit our needs."

•

## Read all about it.

Liz Davies is in the process of finalising her first book on decluttering, titled *Who Messed Up The Room*. She also features in a new book about entrepreneurs, titled *In The Spirit of Bliss* which features a host of other business leaders, including Oprah Winfrey!



**“Self Storage Australia is also in the process of bringing two new centres online at Elizabeth South and Edinburgh North, which is really exciting.”**

**Liz Davies**  
Self Storage Australia owner





# When business and family combine.

**With a passion for music and two young children in tow, Irene Storer took a leap of faith that would ultimately change her life.**

In search of greater job security and work/life balance, the then 33-year-old and her music-teacher husband Stuart became small business owners – opening Adelaide’s first Forte School of Music in Morphett Vale.

Sixteen years on and a second school later, Ms Storer is thriving in a business that’s performing well and a job that she still adores every day.

“It’s certainly difficult starting out with young kids,” she said.

“Stuart had been teaching music in schools for a long time, but we wanted greater flexibility and the opportunity to really sink our teeth into something we were passionate about.

“Forte School of Music gave us that opportunity – we were able to manage our family commitments at the same time as work in a job that we loved.”

The Forte School of Music philosophy is to teach children to love music through ‘whole body’ learning. While music was traditionally taught on paper first, Forte gets children engaged from an early age through listening, participating and moving their body.

It’s a philosophy that quickly caught on in Morphett Vale, with the business growing from just six students (including the couple’s

son and daughter) in 2003 to more than 60 in 2004.

By 2005, the Storer’s were welcoming more than 200 students each week and looking for opportunities to expand.

“Our business model was proving successful in the Adelaide market and a lack of other music schools meant we had a real opportunity to grow,” said Ms Storer.

“Naturally, we jumped at the opportunity to take on another music school at Daw Park later that year and the growth trajectory continued.”

She managed the Daw Park school for three years, building the business from 100 to 200 students, before moving to the Black Forest site where it is today.

In 2011, with the support of BankSA, the couple bought the Black Forest premises.

“Purchasing the building in 2011 was a huge symbol of our achievement, as well as our commitment to the business and its longevity,” said Ms Storer.

“BankSA’s support and confidence in us along the way has always been really important.”

Today, Forte School of Music has 10 employees, with six contractors teaching instruments across both schools. Ms Storer attributes the business’ success to its people-centric culture and the passion of its employees.

“Most of our teachers are former students who understand the Forte philosophy and

want to impart their passion on the next generation,” she said.

“Our goal is to make our service memorable – we greet people by name, we know the families we work with and we are constantly striving to provide a value-for-money offering.”

If being a small business owner has taught her anything, it’s that whether you’re female or male – it takes hard work, commitment and confidence to keep the flame burning.

“It doesn’t matter who you are, you have to be passionate and you have to have a real belief in what you can achieve,” she said.

“Assert yourself, know what you’re capable of and the rest will follow.”

## A family affair.

**Irene and Stuart Storer’s children were just five and three when their parents bought the business. Today, they are both passionate musicians themselves, with the eldest now an accredited Forte School of Music teacher.**





**“It doesn’t matter who you are, you have to be passionate and you have to have a real belief in what you can achieve.”**

Irene Storer  
Forte School of Music co-founder



# Despite the potholes, keep on trucking.

**Sharon Lepore has faced plenty of roadblocks in her life and says working around them has helped make her the person she is today.**

As the owner of SA Trucking Company, which provides high quality transport options for commercial and residential customers, Ms Lepore has successfully managed the proud South Australian business on her own since her husband and business partner Robert passed away in 2013.

Sadly, Robert's death coincided with the loss of a major business customer at the time, which presented Ms Lepore with a monumental challenge – both personally and professionally.

"Robert and I had run the business together since 1984, so there was a massive hole for all sorts of reasons when he passed away," said Ms Lepore.

"On the business front, we had been doing a lot of work for Kmart and even relocated from Kent Town to Edinburgh where we leased a 12,000 square metre warehouse to help manage Kmart's requirements.

"Unfortunately though, not long after Rob's death, Kmart pulled back on their requirements, which meant we didn't need such a large facility. Due to lease arrangements, the bigger challenge was being forced to move our entire business from Edinburgh to new premises at Glynde in the space of a month – an exercise that normally would take six months.

"And while it proved to be an extremely stressful period for everyone – and there were definitely times when I thought of giving up – I'm pleased to say that we rose to the challenge and are now enjoying life at Glynde where we've consolidated the business."

Established in Norwood by Ms Lepore's father Perry Jones back in 1948, SA Trucking Company was the first in South Australia to offer taxi trucks to businesses and the public.

Today, it manages up to 40 owner-drivers who provide a range of options to inner and outer metropolitan Adelaide areas, from small utilities for household items and open tray-top trucks for transporting steel and timber, through to furniture removal trucks and enclosed tautliners for palletised and general freight needs.

SA Trucking Company also offers crane trucks and courier services, as well as a warehousing facility at its Glynde base to provide storage services for customers.

"I've worked in the business since I left school and have seen plenty of changes in the industry in that time," said Ms Lepore, who oversees eight staff.

"These days, occupational health and safety regulations are a big challenge for everyone in the industry, but the hardest part is managing and retaining a quality fleet. Technology has made it easier for individuals to go out on their own, so reminding customers of the benefits of going through a

reputable company with a range of services is now an ongoing part of our job.

"Importantly, we still run the business according to our age-old motto 'At Your Service', which has been a mantra for the company since day one, and at the end of the day, is what's kept us in business for so long."

Ms Lepore says BankSA has also been a strong supporter of SA Trucking Company throughout many ups and downs.

"We've been banking with BankSA for more than 20 years and have never had an issue," she said.

"We've experienced some highs and lows with the business along the way, but BankSA has always been very accommodating and has always been there to provide support."

## In The News.

**SA Trucking Company used to deliver *The News*, South Australia's afternoon tabloid newspaper, until it ceased circulation in 1992.**





**"I've worked in the business since I left school and have seen plenty of changes in the industry in that time."**

Sharon Lepore  
SA Trucking Company owner





BankSA Head of SME, Emma Pawlowski.

# BankSA welcomes new Head of SME.

## BankSA has welcomed a new Head of Small & Medium Enterprise in its business banking division, appointing Emma Pawlowski.

Ms Pawlowski has hit the ground running since commencing in the role in November last year, overseeing more than 40,000 businesses across the state ranging from micro, small and medium-sized enterprises.

She says her primary focus is to ensure that South Australian businesses continue to have every opportunity to succeed.

"First and foremost, I want to continue the incredible success that BankSA and our business customers have enjoyed since the inception of the BankSA SME division," said Ms Pawlowski, a proud South Australian, who spent six years building her banking career nationally before returning home last year to join BankSA.

"It's so important that we continue to sharpen our focus on delivering brilliant customer service to South Australian businesses to help them thrive and grow.

"I'm already enjoying helping the broader business banking team find new and better ways to assist our customers, because ultimately, if local businesses succeed, so does BankSA and so does the broader South Australian economy."

Ms Pawlowski, a former Australian-level basketball player and AFL Women's coach – who also previously worked in the telecommunications and energy industries – says she's relishing being back in SA.

"I've always been extremely passionate about South Australia," she said.

"To be back in my home state, leading an outstanding team of professionals and serving South Australian businesses is such

an honour that I'm really excited about."

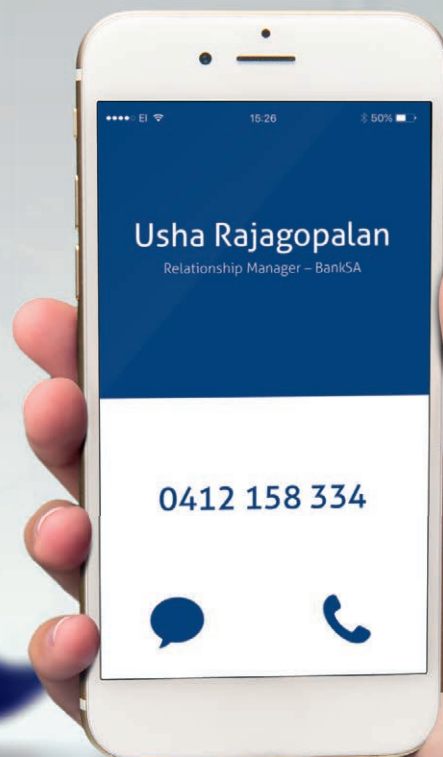
BankSA Chief Executive Nick Reade is thrilled to have Ms Pawlowski on board.

"Emma is an exceptional leader who prides herself on delivering the highest level of service to customers at every opportunity," he said.

"She has already established herself as a key member of BankSA's leadership team and will play a pivotal role in continuing to help our business customers get to where they want to go."



# Our industry experts are a phone call away.



**Get industry advice from our  
Health banking specialist, Usha.**

Call Usha Rajagopalan, Relationship Manager on 0412 158 334 to find out how your business can benefit from our Health banking expertise.

## Focus. March 2019

---

BankSA — A Division of Westpac Banking Corporation  
ABN 33 007 457 141

AFSL and Australian Credit License 233714.

*Focus* is produced by BankSA Corporate Affairs.  
Readers' comments are welcomed.

All correspondence should be sent to:  
The Editor, Focus, BankSA, Level 8,  
97 King William Street, Adelaide SA 5000  
[Communications@banksa.com.au](mailto:Communications@banksa.com.au)

BankSA may be entitled to commission or fees in respect of products discussed in this publication. The information contained in this newsletter is believed to be accurate, but no liability is accepted for errors or omissions or for loss or damage suffered as a result of a person or business acting thereon.

PRINT POST APPROVED 565001/00273 BSA01869 (03/19)

*The pulp for this paper is sourced from certified, well-managed sustainable forests, is ECF (Elemental Chlorine free) and has been 'made carbon neutral'.*



[banksa.com.au](http://banksa.com.au)