



INTERNATIONAL WOMEN'S DAY 2021



Choose to challenge

Our manifesto

Every year, Currencycloud proudly celebrates International Women's Day across our global offices and alongside our partners and friends. This year the theme is **#ChooseToChallenge**, and as a company we're asking all of our employees to commit to challenge a behavior in themselves, or others, which will help us get one step closer to equality for everyone. We're so happy to share with you our collective aspirations and commitments for the year ahead.

We've also taken this opportunity to speak to four amazing female leaders about their views on everything from the unique skills a female leader can bring to Fintech, to remote working, to what they #ChooseToChallenge this year. You can continue reading or also listen to their responses in our special International Women's Day episode of our podcast series.

If every one of us chooses to challenge one thing, collectively we can make a significant step towards equality for everyone.

With special thanks to...

Annika Allen

Global Diversity and
Inclusion at Barclays

Chiedza Muguti

Head of Product at
Penta

Neve Taylor

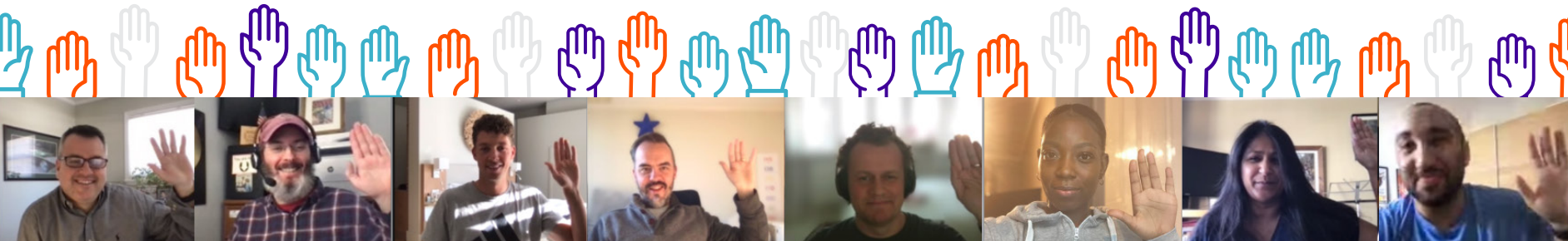
Chief Storyteller and
EDI Lead at Together
Equal

Cara Hayward

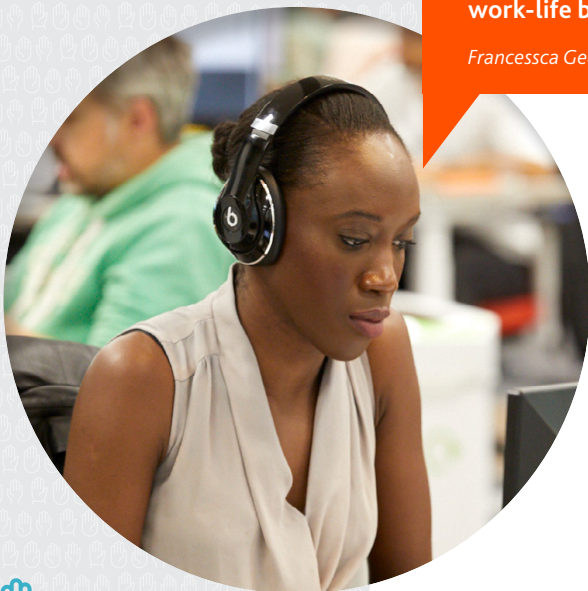
Director of Strategic
Partnerships
Currencycloud



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We #ChooseToChallenge



I challenge myself to strive for a better work-life balance.

Francesca George



I choose to challenge my unconscious bias and preconceptions.



I choose to challenge how I react to things.



I choose to challenge my career-life balance; to strive for better physical fitness, mental health, support family and friends alongside my work.



I choose to challenge my husband and gender-based expectations in our relationship!



I choose to challenge myself to promote work-life balance and greater flexibility in how we work.



Seek out more female mentors who have successfully juggled senior-level work positions and family.



I challenge myself to be the best possible father and mentor to my daughter as she grows and navigates her career.

I choose to challenge myself to be kind.



I choose to challenge working long hours and being on my phone too much, hopefully resulting in being a good role model for those in my team and my daughter.



I want to challenge my work-life balance to make time for exercise and walks in nature.



I pledge to focus more on my personal goals and work on self improvement.



I pledge to be unapologetically me, and not masking the 'minority' factors that make me who I am. I also choose to be a positive role model to my younger family members (male and female) and help them to be the best version of themselves.



I choose to challenge myself to push back on requests when I don't have the time, and stop being a 'yes woman'!



I choose to challenge myself to read a book a month by an inspirational woman. While I read a lot of books, I've noticed in the last year that unintentionally they have all been written by men. I look forward to correcting that!



I want to challenge expectations that I need to fit the mold of what a leader looks like. Inclusion means we can all be ourselves.



I choose to challenge stereotype-perpetuating language when I hear it.

I choose to challenge the perception of female emotions in the workplace.

Louise Pearman

#ChooseToChallenge

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In conversation with

Chiedza Muguti

Head of Product at Penta

We are all humans.



What unique skills does a female leader bring to Fintech?

Vulnerability – it allows people to feel comfortable and creates an inviting environment.

What has been the most rewarding thing about remote working?

Being able to work from home in Zimbabwe – allowing me to reconnect with my home roots. We are seeing such a human side to our colleagues and it shows we are all humans and all struggle with similar things. We aren't working from home, we're working at home during a crisis.

What is one change you'd like to see in the future as a working woman?

I'd love to see a world in which women do not feel they have to fundamentally change who they are or how they come across in order to be successful. A wider acceptance that there is more than one way to succeed or lead; a broader view of what success looks like would help to ensure women can truly thrive whilst staying true to themselves.

What will you #ChooseToChallenge this year?

I challenge myself to be more visible. When we think about representation in tech, as a black female I'm very much in the minority. People with aspirations like to have someone they can model themselves on, so sharing my story, my journey and talking about my career and how to overcome impostor syndrome, is what I want to do more of.

What advice would you give your younger self?

Try not to worry too much about what people think about you all the time. Do not make your life about being pleasing to others, the person you should always strive to make happy is yourself first and foremost because you matter.



Chiedza Muguti
Head of Product at Penta

Chiedza Muguti is an experienced and assiduous Product Leader in the Fintech space driving the delivery of innovative digital solutions. An immensely proud Zimbabwean, based in Berlin, Chiedza has built a career combining two things she loves: people and creativity.

Bringing people together, developing and delivering digital solutions, as well as leading incredibly talented teams; bringing out the best in people is what keeps her motivated every day.

Chiedza is passionate about sharing her story and experiences working in tech and demystifying the terms to make it a field that is more accessible and desirable to work in. Her strong belief is that to build products that can capture a wide audience and subsequently drive revenue and growth, teams need to be as representative as possible.

Outside of work, Chiedza is a people person and loves spending time with her family and friends, cooking, dancing and traveling. Her greatest loves are her two beautiful nephews – her best friends who never fail to make her smile all the time!



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I choose to proactively educate myself.



I challenge myself to call out inequality and bias in the workplace and help make Currencycloud as inclusive as we can be.



My challenge is to connect myself with more organizations to help promote gender diversity in recruitment and a wider range of female and non-binary candidates.



I choose to challenge any prejudice or discrimination that inhibits my daughter from doing what she wants in life. Her current issues are around gaming and preconceived ideas around it only being boys who can game and program.



I choose to challenge myself to better support and empower the women on the North American team to take on leadership roles at Currencycloud.

David Heitzmann

This is a personal challenge: I choose to challenge victim mentality – know that adversity is an opportunity, seek it out. Life is happening FOR me; not to me.

#ChooseToChallenge



Maintaining a gender-equal mindset inside and outside work is the challenge this year.

James Glynne-Percy



I choose to challenge diet culture.



My challenge is to schedule weekly meetings with a different female each week to better understand challenges of inequality being faced.



This year is about diversity full stop. Yes we're making these commitments for IWD but it's about more than gender. Let's make a more inclusive society.



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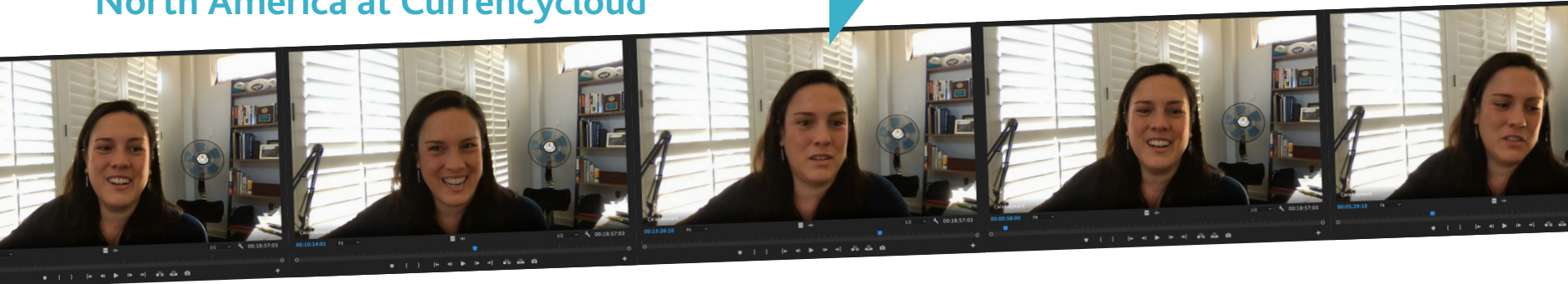


Our podcast host

Cara Hayward

Director of Strategic Partnerships,
North America at Currencycloud

More
representation
at the top.



What unique skills does a female leader bring to Fintech?

Multi-tasking and communication skills. Fintech is so complex and requires coordination across many cross-functional groups to be successful. In a constantly changing industry, who else is more equipped than female leaders to provide this?

What has been the most rewarding thing about remote working?

Well personally, I was hired remote at Currencycloud a year before Covid, so I guess the fact that I'm able to have a job I love while continuing to live in a city I love! But also, no commute and being able to wear yoga pants every day of course ;)

What is one change you'd like to see in the future as a working woman?

More representation at the top. I believe that once there is more representation at the top, it means we've removed more barriers along the way of a female's career. It means we've tackled the inequity in how dual income households are able to balance work and family, it means we've made improvements to the pay gap, it means we've started to pull down sections of the glass ceiling.

What will you #ChooseToChallenge this year?

I chose to challenge myself in seeking out more female mentors in senior positions who have families to take action towards my point above.

Why did you choose this thing to challenge?

I need to be the representation for the next generation and that work starts today.

What advice would you give your younger self?

You don't have to know everything to have a seat at the table. When I was young or junior I was always afraid to speak up if I felt like I had something valuable to add as I felt, like, "how could I bring something new and valuable to these people with years of experience." I wish I could go back and remind myself that we're all human and we don't know everything and that young female professionals can bring so much to the table if we're willing to speak up.



Cara Hayward

Director of Strategic Partnerships, North America at Currencycloud

Cara has spent her career in the financial services industry selling solutions across many verticals and products including investment, retail, and commercial banking.

She spent the past four years of her career focused on helping community banks and credit unions survive and thrive learning about the challenges bankers face across all departments in their organizations.

She believes in a future where the US maintains diversity in the banking system and where financial technology companies, banks and credit unions partner to provide best-of-breed products and services through an exceptional customer experience.

When Cara isn't geeking out over financial technology you can find her traveling, eating, playing soccer, or spending quality time with her husband and dog.



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I choose to challenge how I can leverage the trials I've had to go through as an older woman to make life easier for the next generation of women.



I will challenge non-inclusive behaviour when I see it.



I challenge myself to stop saying "guys" for group settings (like "Hi guys").



I choose to challenge my unconscious bias and preconceptions.



I choose to challenge any stereotypes or bias in the workplace!



I choose to challenge how I can be a better ally to diversity and inclusion and role model for my daughter.



I choose to challenge men who I see using adjectives like 'bossy' to describe women.



I want to shake-up gender stereotypes.



I am choosing to challenge our company position on family healthcare in America, to improve the healthcare we provide to our employees' families across different markets.



I will challenge gender discrimination when I see it.

I challenge myself to remember that I am a woman and I deserve to feel and act like one. In our race for equality and effort to prove that we "can too" or be "better than" we forget that while we're amazing, accomplished and truly CAN do anything, we don't have to act like men, be like men, or give up our femininity. Womanhood is a singularly wondrous and sacred experience like nothing else – as women, we must not forget to enjoy it fully!!

Elena Hassan

#ChooseToChallenge

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In conversation with

Neve Taylor

Equality, Diversity and Inclusion Leader and
Chief Storyteller at Together Equal

Your voice
counts.



What has been the most rewarding thing about remote working?

For me, remote working is a positive; it's leveling the playing field for working mothers. Cutting out the commute and increased flexibility allows more family-work balance and lowers stress levels.

It also gives us the space to work without the interruptions of the office – cutting out all those meetings that do nothing for us, so productivity can increase.

It's profound what's happened with Covid. We've shown that we **can** have meaningful working relationships virtually. A year ago major organizations would have said virtual training would never work – now they're investing millions in it.

I really believe it's changed the working world in such a way that we'll never go back to that inflexibility.

What is one change you'd like to see in the future as a working woman?

Inclusivity! It's not just about ticking those boxes, it's about creating a culture that welcomes, supports and retains people from diverse backgrounds. Diverse teams have proven to be 50% more profitable, have 1.7 increase in profitability and are 87% better at decision making compared to non-diverse teams.

Your company reputation and retention of staff will soar with an increase in diversity. Companies understand this but fail to create positive cultures where people from diverse backgrounds can thrive.

What advice would you give your younger self?

Don't be afraid to speak out. Your voice counts. Carrying silent wounds and muting your own voice when you experience inequality or disharmony is not healthy.

I hear from hundreds of women who feel they cannot voice challenging opinions on their treatment at work and have no safe space within HR to raise issues.



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What will you #ChooseToChallenge this year?

To call out gender bias and inequality, question stereotypes, help forge an inclusive world. With Together Equal we have the privileged position to be able to support and encourage people to own their voice and promote inclusivity. We run corporate workshops that help women in particular be heard in organizations, and all the profits go back into schools to help young people understand that we all have a voice.

Why did you choose this thing to challenge?

Lockdown has brought mental health issues to light for both men and women. Women have profoundly different stages of life. As I approach 50, I'm helping women understand the natural and inevitable changes they are going through and how that can affect their work and relationships. Encourage women to accept their states, own their own self-care and not try to be like a man to get ahead. Vive la différence. Diversity is nature in action.



Neve Taylor

Equality, Diversity and Inclusion Leader and Chief Storyteller at Together Equal

Neve's career started in the theatre as a professional actress for 10 years before making the leap into corporate training and becoming an NLP Master Practitioner.

Her next decade was spent at Apple and Google, leading their worldwide sales training programs and working closely on delivering L&D projects with HR.

After leaving Google she founded Speaker Studio to help people find their voice in organizations over 90% of her clients were women of diverse backgrounds who struggled to be heard.

In 2020 Neve joined Together Equal, a Profit-with-Purpose company, who deliver equality, diversity and inclusion training to corporates. Those profits fund a free school training program to promote acceptance and diversity, helping young people live, learn and work in harmony with the world around them.

Neve's passion is helping all kinds of people find their voice. Her purpose is helping companies create a culture which is inclusive, driving innovation, attracting diverse talent, increasing profitability and above all, brimming with happy humans at work.

I pledge to help young girls still in education seek opportunities and work experience.

Zoe Duncombe-Wood



I choose to challenge racism. It's no longer good enough to simply state that you're not racist. Minimum now is to be anti-racist. There's a big difference.



Hard-earned confidence and competence does not mean bossy, pushy, highly-strung or fiery.



I choose to challenge myself to stop people pleasing (and call it out when I see it in others).



I choose to challenge societal expectations so that one day we're not having to have conversations like this, or celebrate women, because it's a truly equal setting.



I choose to challenge myself to learn more about the experience of women in the workplace, and how I can become part of a solution to ensure gender equality is present at Currencycloud.

#ChooseToChallenge



I choose to challenge myself to learn more about IWD.



I choose to challenge myself to learn from female leaders how they've overcome challenges I'm experiencing now at the start of my career. We're all in this together.

To challenge my awareness and understanding of diversity and inclusion, wishing to develop this further to help myself and those in my life.

Fiona Tee



I challenge myself to show more empathy and try to understand the other side of the story!



I choose to challenge myself to achieve personal growth and empower others where possible.



I choose to challenge the behaviors of myself and my team to always push for the best we can be.



I challenge myself to treat others as I would expect to be treated.
#ChooseToChallenge



I choose to focus on directing my support to women-owned and led organizations in 2021.



A good challenge for me is to treat everyone with utmost respect, we are all equal.



I challenge myself to read, research and further my understanding of inequality.



I choose to challenge myself to learn more about challenges facing women in the workplace in 2021.



Currencycloud



In conversation with

Annika Allen

Global Diversity and Inclusion
at Barclays, Co-founder of the
Black Magic Awards

Scrap that
boys' club
mentality.



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What unique skills does a female leader bring to Fintech/financial services?

Although women are half of the consumer base, there aren't enough females at the top in financial firms, but hopefully that will change in the future. Having more senior women and Fintech founders provides the opportunity to scrap that boys' club mentality in finance, and will allow women to show their value purely based on merit. As women, we're also great at multitasking and have that emotional intelligence, which is massively important as we continue through the pandemic.

What has been the most rewarding thing about remote working?

For me, work-life balance has been a positive. I'm a mum to a two-year-old and being able to spend more time with her and catch her milestones, and also not having to do that dreadful commute to work, has been great! Internally, seeing how we've been adept, from moving to online learning, to our amazing diversity networks and seeing how they've been really creative and have continued to thrive.



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Close the gender pay gap.



Annika Allen

Global Diversity and Inclusion at Barclays, Co-founder of the Black Magic Awards

What is one change you'd like to see in the future as a working woman?

I think we still lack female role models in senior roles, from start-ups through to FTSE100 companies, and this has to change over time to really move the agenda forwards. Work-life balance is still a challenge for many women and even for junior women. If both parents work, childcare tends to default to the women. So I think having the conversation early on, around flexible and dynamic working is important, even if it's just to make women more aware of their options and help them plan in advance to be able to achieve the best of both worlds.

What will you #ChooseToChallenge this year?

There are so many I'd love to challenge, from the gender pay gap to why women aren't getting promoted to more senior roles.

Why did you choose this thing to challenge?

They say it might take one hundred years to reach gender parity, and I personally think that's way too long. So the reason I choose this to challenge is because I want to do things to accelerate and close that gap and ensure that younger women are more aware of the roles within STEAM (Science, Technology, Engineering, Arts and Maths) are actually available to them.

What advice would you give your younger self?

I would say don't be afraid of the word 'no'. Those two letters could mean so much from: no, not right now, or no I'm not the right person. Also I would say to learn to advocate for yourself and speak up about your value and your work.

Annika Allen's career spans an impressive number of industries, including journalism, publishing, events, content and TV production. She started out as a music, entertainment and culture journalist, writing for several magazines and newspapers including The Birmingham Post, Black Hair, The Voice Newspaper and Pride Magazine. Along the way she amassed an envy-inducing list of interview subjects including Janet Jackson and Idris Elba.

After a stint in TV, working on entertainment and reality formats, Annika was keen to return to journalism, so decided to set up her own magazine, and Flavourmag was born. Established as a youth lifestyle title, it was distributed to universities and colleges across the UK and also published online.

Fast forward to today and Annika's still drawing on her journalism experience to create content and campaigns for Barclays' global diversity and inclusion team. She is passionate about building more inclusive workplaces and empowering people to fulfill their potential.

If that isn't enough, she's teamed up with Britain's Got Talent Golden Buzzer winner Kojo Anim to set up The Black Magic Awards – an annual awards ceremony that celebrates, honors and shines a light on inspirational Black British talent.

I challenge myself to ensure that diversity of talent is a top consideration in my hiring decisions this year. By bringing in diverse talent at all levels we send a strong signal that Currencycloud is an inclusive place to work.

Todd Latham



I choose to challenge myself to not underestimate my ability and to always champion others to boost their confidence too.



I want to challenge myself to continue to read and learn about inequalities in the workplace.



I choose to challenge myself to do a task I'd usually consider "a man's job" – as a female, I can do it too.



I want to challenge unconscious bias in how I hire new employees.



I choose to challenge myself to educate myself more by reading books and publications around the disparity between genders in society and the workplace, starting with *Invisible Women: Exposing Data Bias in a World Designed For Men* by Caroline Criado Perez.



I choose to challenge myself to be more educated about what diversity and inclusion is all about.



I challenge myself to speak with a variety of females this year to understand more what difficulties they might be facing in the workplace and how I can help.

#ChooseToChallenge



I choose to challenge myself to be more reflective and listen to others.



I will challenge gender-based biases and stereotypes!



In 2021 I want to challenge how I can support my female colleagues who might be experiencing gender discrimination.



internationalwomensday.com

#IWD2021

#ChooseToChallenge

International Women's Day is a global day celebrating the social, economic, cultural, and political achievements of women.

Marked annually on March 8th, International Women's Day is one of the most important days of the year to celebrate women's achievements and raise awareness about women's equality.

IWD has occurred for well over a century, with the first IWD gathering in 1911 supported by over a million people. Today, IWD belongs to all groups collectively everywhere. IWD is not country, group or organization specific.



International
Women's Day



Currencycloud is re-imagining the way money flows through the global digital economy, removing the friction and inefficiencies of traditional cross-border payments. Its payment platform and flexible APIs give developers the building blocks to create the next generation of business payment innovations. Founded in London, in 2012, Currencycloud is regulated in London, Europe and North America.

currencycloud.com