

Women's life-changing decisions: Big changes lead to rewarding results

By Barbara Stewart

WHAT was the smartest thing you ever did, and how did it impact your financial future?

For International Women's Day 2025, I interviewed 27 women and 27 men from diverse backgrounds to uncover the pivotal choices that shaped their careers, finances and personal growth.

Whether it was leaving a corporate job, making a bold investment or moving to a new country, one theme emerged – big changes often lead to big rewards.

Success doesn't always follow a conventional path. It's about making intentional, courageous choices that align with personal values and long-term goals.

Here are some women who took calculated risks, reshaped their lives and redefined success on their own terms.

Olga Blasco, M&A principal partner, growth and exit strategy solutions, Lion People Global, Dublin:

Blasco spent 20 years working in the corporate world and towards the end, she didn't like the way things were going.

"I was an SVP for a large American organisation, and I had no

time to do the other things that I love to do. The smartest thing I ever did was leave the big corporate world and take time to think about how I could transform my life and find my *ikigai*.

"The word *ikigai* means using my skills to support things that I'm passionate about, that the world needs and that can sustain my livelihood."

Ten years ago, Blasco started a consultancy business and moved to Turkey to dedicate part of her life to non-profit work.

Today, she pivots between Dublin, Istanbul and Barcelona. She balances her role as M&A principal partner at Lion People Global (Dublin) with personal pursuits, such as supporting women entrepreneurship as co-founder of JANA (Istanbul).

Jette Bilberg Lauritsen, executive secretary, Bygningssstyrelsen, Copenhagen:

"I had an older cousin whom I thought was super exciting. She was into astrology, reflexology and Buddhist teachings.

"In 1988, I went with her to a Buddhist lecture. This was a huge experience and turning point for me. I thought, 'I don't know what I'm going to do with the rest of my

life, but this is definitely going to be a part of it."

Bilberg says the smartest thing she's ever done was to start working with her mind using the tools of ancient Buddhist methods.

"This led me to doing volunteer work in the Buddhist community in Copenhagen, which gave me deep satisfaction. I then decided I wanted to work full-time at my volunteer work for a while. To live this dream, I had to fix my financial situation and I needed to be debt free."

There would be no more taxis for Bilberg.

"I always rode my bicycle. I ordered far less take-away food, cooked for myself, and I didn't buy clothes for a long time.

"I paid off my mortgage and started to save so that I would have funds to live on while pursuing my dream and working full-time as a volunteer at the same time. I'm so happy that I eventually made that dream happen."

Sarah Hempel, head of sustainability, Axcel, Copenhagen:

"When I was in high school, my Danish cousin came to stay with us, and I thought she was quite cool. I wanted to be like her," Hem-

pel says. Her father's side of the family is Danish, and she had a Danish passport. "The smartest thing I ever did was to move to Denmark on my own at 19 for my bachelor's degree. Students from the EU/EEA and permanent residents can study at a university in Denmark tuition-free. I was able to complete my entire university degree without any debt."

Hempel has no regrets. "High income earners pay about 56 per cent in tax plus there are capital gains taxes. However, we have free education, free healthcare, low crime rates and a great public transportation system. For 20 years, I just rode my bike everywhere. I only recently bought a car. Not having to own a car the entire time has allowed me to invest more of my money. All these small things add up to make a significant difference."

Yolanda Beattie, founder, Yo&Co, Sydney:

"The smartest thing I ever did was to start my own business. In 2018, I was struggling to perform at my corporate job selling diversity, equity and inclusion consulting services. It was tough generating enough revenue. After a series of obstacles, a growth strategy I had been working on fell apart and I thought in that instant, 'Get me out of here.'"

Starting her own consultancy business has given her creative and commercial freedom to do work that she loves, with people she enjoys working with.

"I don't know yet what the financial implications will be as I'm still a work-in-progress, but I am hopeful

I won't be worse off.

"I might not yet be doing well in terms of money in the bank, but the project of 'being human' is my greatest reward and it pays off every day with the heartfelt stuff, such as cultivating love, creativity, joy and wisdom."

Shweta Roongta, business analyst, UTI International Ltd, Singapore:

The smartest thing Roongta did was to start investing at 8. Her first investment was in Bajaj Finance. "My dad suggested I put all my savings (US\$600) into that one stock. I wanted to explore myself and do my own research, so I decided to put one-third of my money in that stock, another one-third in DCB Bank, and the last third in Andhra Bank.

"I made money on two of the three stocks. This early investing experience gave me a strong sense of financial security. I am very comfortable taking risks."

Roongta, 31, has an unending thirst to learn anything and everything.

"I've worked in finance and accounting and then transitioned into investment management. I've worked in India, Thailand and Switzerland, and for the past eight years in Singapore."

Sandra Krueger, sales consultant, Active Training, Chicago:

Krueger's smartest career move was leaving Chicago to work in Australia. "Moving far away and starting over gave me a global perspective. I learned how to communicate in the way that Australians prefer to communicate."

Krueger started in sales but had no contacts. "My boss told me to try contacting the top 10 superannuation funds that they had not been able to do business with. One of the fund managers told me 'No' on my first call, but I kept calling him. On the fourth call, he said, 'Look, there is no point in you continuing to call. We had a bad experience with your firm.' I said, 'Well, if you had a bad experience with our firm, I'd like to bring in our CEO to apologise.' Two months later, we did a big deal with them."

Her top trait is perseverance. "I have learned that 20 per cent of the time the customer is right, and I am wasting my time. But it is not a waste to develop relationships, and they might refer me to other business. This happens about 80 per cent of the time."

Alice Tang, chief operating officer, asset management, MA Financial Group, Sydney:

The smartest thing Tang ever did was to say yes when an opportunity came up to work on her first technology project while at Macquarie Group in 2016.

"Before this, I had worked in external audit, internal audit, and then fund management, but tech was entirely new. For two years, I led the global implementation of Salesforce for 1,200 investment bankers across 30 markets. I worked with different cultures and industry lines, and it taught me so much." Tang's salary didn't change during that time but the stint directly set her up for the C-suite job.

The writer, CFA, has 30 years of investment industry experience