

Emma is the Head of Customer Success and a founding member of RiskSmart, a new risk management start-up in Manchester. She provides an interesting account of how her experience as a leader has changed after helping to launch a new business.

### How did you start your career within FinTech?

Like many of our interviewees throughout the series, Emma describes how she really fell into tech. Having worked for the same organisation for over 20 years across, Emma has had the opportunity to branch out and try new roles which has given her a real breadth of knowledge and skill-set. She started out her career in business development, then went into operations and then found a real interest in risk. After obtaining the required qualification, continued her career as a risk manager.

As a risk manager, she started to look at better ways to manage risk and innovate which lead to her help develop a RegTech risk platform. RiskSmart has developed a platform that aims to provide small to medium-sized businesses with a simple to use and cost-effective way to manage risk within a business. It leverages machine learning and artificial intelligence, with its platform centralising and digitising risk management to increase confidence in business resilience.

Emma believes that she has always had an entrepreneurial mindset, owing to an interest in making things better, quicker, and simpler. She recognises the importance of this personality trait, as well as her unique experience to work across all roles within her previous organisation. She describes this experience as 'priceless', given that it allowed her to see the full workings of a business as well as exposing her to fantastic managers and mentors.

Most importantly, it has given her a confidence in her own ability and knowledge to drive forward with RiskSmart. She relates to how we can all be our own worst critics, holding ourselves back with thoughts of imposter syndrome.

Without confidence, we can never truly unlock our potential or recognise our capability. RiskSmart might be designed to help businesses manage risk with confidence, but the folks there need confidence themselves.

### What is your experience of being a leader?

Emma has a strong background of management across several of her previous positions. Her career documents a linear progression path to team lead and manager, where the supervision of individuals and workload was paramount.

Now as a core member of a new tech start-up, she recognises her most recent leadership experience as something truly unique. With the RiskSmart platform due for a full launch in January, she understands her responsibility to build the foundation and values of a successful business. Currently, they have a small, cohesive team who are all working towards the same goal.

At RiskSmart, hierarchy is non-existent, with everybody's voice of equal importance. She recognises that her experience will be shaped by the success of the business and is excited to continue her journey next year.

## What's been the biggest success in your career to date?

Emma considers her biggest successes to be personal: successfully adapting to every role within her career, taking on new challenges and pushing herself out of her comfort zone. The skill sets required across her experience have differed drastically – but she's always prided herself on tackling the challenge head on. To overcome the challenges of impostor syndrome, Emma employed many tools to conquer any self-doubt and negative thinking.

She cultivated the right expertise and best external education to build the confidence she needed to thrive. She appreciates that taking risks has allowed her to grow and succeed and she sees this to be her real 'super power', recognising that the reward will always outweigh the risk.

RiskSmart has been her main and biggest challenge. At the start of 2022, it was still an idea scribbled on paper. But since launching the brand in August, they have accumulated over 1200 followers on LinkedIn, secured a £250,000 investment from part of the Northern Powerhouse Investment Fund, and have been recognised by over 30 publications.

With an official launch date in January, the new year will be an exciting time for Emma and the business, with ambitious long term goals to be the de facto choice for risk management.

## What would be your advice to the next generation of female leaders?

For women in leadership, or women considering a move into entrepreneurship, Emma's advice would be to

- Have confidence in your own ability .
- Don't hold yourself back as every new opportunity is an opportunity to learn.
- Be resilient – it isn't always easy being a woman in leadership. Emma describes a situation of being in a board room with male counterparts and all eye contact being directly diverted to the males in the room.
- As a woman you must make yourself heard. It shouldn't be this way, but it is – once you have built credibility and demonstrated your value, you will always be heard.
- It is scary, but it is also exciting – and totally worth it!

## What initiatives have been used to promote D&I within RiskSmart or previous organisations?

In the small co-founding team at RiskSmart, Emma is currently the only woman, but she does not feel that this makes a difference.

Diversity and inclusion are at the heart of their business values and they are all in agreement that as they scale, they will have equal gender representation. From inception, RiskSmart has ensured that all workers feel an essential part of an organisation as this is crucial to their early and future success.

Emma believes that if you are in the right business with the right culture aligned to your values, you should feel that diversity and inclusion is an organic element of the business. It should be woven into all aspects of business strategy and shouldn't feel forced.

Nowadays individuals are not attracted to working for a business with a culture that doesn't support diversity, so this isn't an optional extra, but a 'crucial part' of being a modern business. Equality and diversity are as important, if not more important, than reward and recognition - and critical to attracting new hires and retaining existing talent.

Emma feels that change is occurring within the Fintech and general tech spaces and things are improving from where they were ten years ago.

An interesting detail in Emma's story is the structure of her friendship group: four out of her five closest friends are all women in tech. This may be a coincidence, a result of living in a vibrant city like Manchester, a result of similar personality traits, or evidence of such progressive change.