

Emma is the MLRO for Capital on Tap, a scaling fintech in the SME lending space. Emma is passionate around diversity and inclusion and has been a large contributor to the successful culture that Capital on Tap have built.

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

Emma entered the financial services market working for more traditional corporate organisations. With a desire for learning and development, she always strived for progression and the opportunity to expand the scope of her role. Therefore, the world of Fintech seemed to be a natural fit for her and the best next step in her career to gain more responsibility and ownership for the work that she was doing.

Capital on Tap has been Emma's first exposure to Fintech. Since joining she has had a hugely successful career to date, and her assumptions around Fintech were completely accurate as she has been able to make change, bring ideas and have a real impact on the business roadmap which was exactly what she was looking for.

Emma speaks fondly of her first impression of Capital on Tap, being a business that is transparent, ambitious, with a culture that really values their employees – ultimately a culture that has allowed her to thrive as an individual and as a leader.

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

Emma is grateful for her experience as a leader and largely attributes her success to the exposure and support she has had from strong female leaders.

In the early days of her career, particularly at American Express, she saw first-hand how a great leadership structure and excellent leaders can create a diverse and successful working environment. However, as Emma's career progressed and she began to reach higher levels of seniority within corporate organisations, she started to notice the underrepresentation of females at C-suite and board level. This conveyed a message of 'glass ceiling' for women and the limited number of females at her level and above resulted in the fostering of feelings around 'imposter syndrome'.

Following Emma's move into Fintech, these limitations have been eradicated and her experience as a leader has been a hugely positive one. She credits their CEO for his vision and active contribution to building a diverse team and an environment where she can shape what it means to be a leader.

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

Emma is most proud of the team that she has built at Capital on Tap. She started with 1 direct report and has scaled this to 50 employees globally, managing all remits across compliance and fraud. Diversity has always been top of the agenda for Emma and she was extremely pleased to disclose that over half of her managers within her team are female.

Her leadership style is commendable, with a genuine passion for developing individuals. She describes the importance of creating opportunities for individuals that are not always linear, but an opportunity for them to learn and develop, to broaden their skill-set, sometimes to a depth that may be unaware of. The growth of team members is as important to Emma as business growth across her function, and she feels lucky to be working in an environment that also values such growth as a key contributor to success.

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

Emma's biggest piece of advice is a combination of saying yes to all opportunities that come your way and then working hard to succeed in everything you do.

She has found, like a lot of other professionals, that women are more likely to foster self-doubt and hesitate away from taking opportunities, with a fear of not being successful. She states that confidence in your own ability and knowledge is paramount to success and encourages everybody to say yes to opportunities, even if they may challenge you as an individual as this is ultimately the thing that will make you develop, grow and succeed.

Emma found that her confidence grew when she took non-linear moves to develop her transferable skills and to create a more well-rounded point of view and set of skills. This allowed her to be visible across the team, to learn from colleagues, to ask questions and to expand her knowledge. This experience brings understanding to the management style that she adopts for her team.

## What Is Capital on Tap doing to promote D&I within the organisation?

Capital on Tap have a fantastic people team who have championed the build, manage and growth of a diverse and inclusive culture. They have been successful in building solid process within talent management and other decision-making processes that mitigate systemic bias and they run a number of fantastic initiatives that celebrate and promote a range of cultures.

However, the thing that Emma is most proud of, and the thing that she believes sets them apart, is their unified message on D&I. It is a message that they genuinely live and breathe every day. It is something that they embed as a way of being and doing in every part of their business strategy – it is not just a promise that they advertise on their values page.

Emma flagged the importance of conversations starting at the top and as referenced previously, their CEO is a top champion for their D&I efforts. However, a real marker of success is when the whole team is empowered and encouraged to contribute to their culture, bringing their own ideas on initiatives and perspective. This brings accountability to all members of the team and allows for efforts to be consistently reviewed and improved. For example, one junior member of Emma's team has created a monthly female event that presents panel discussions and guest speakers to promote gender diversity.

Emma's story is a huge inspiration to those wanting to move into the Fintech space. Her experience indicates how instrumental your environment can be to your success. Capital on Tap celebrate all the diversity that exists within their business and they are building a team where everyone can turn up authentically and be appreciated and valued for who they are.