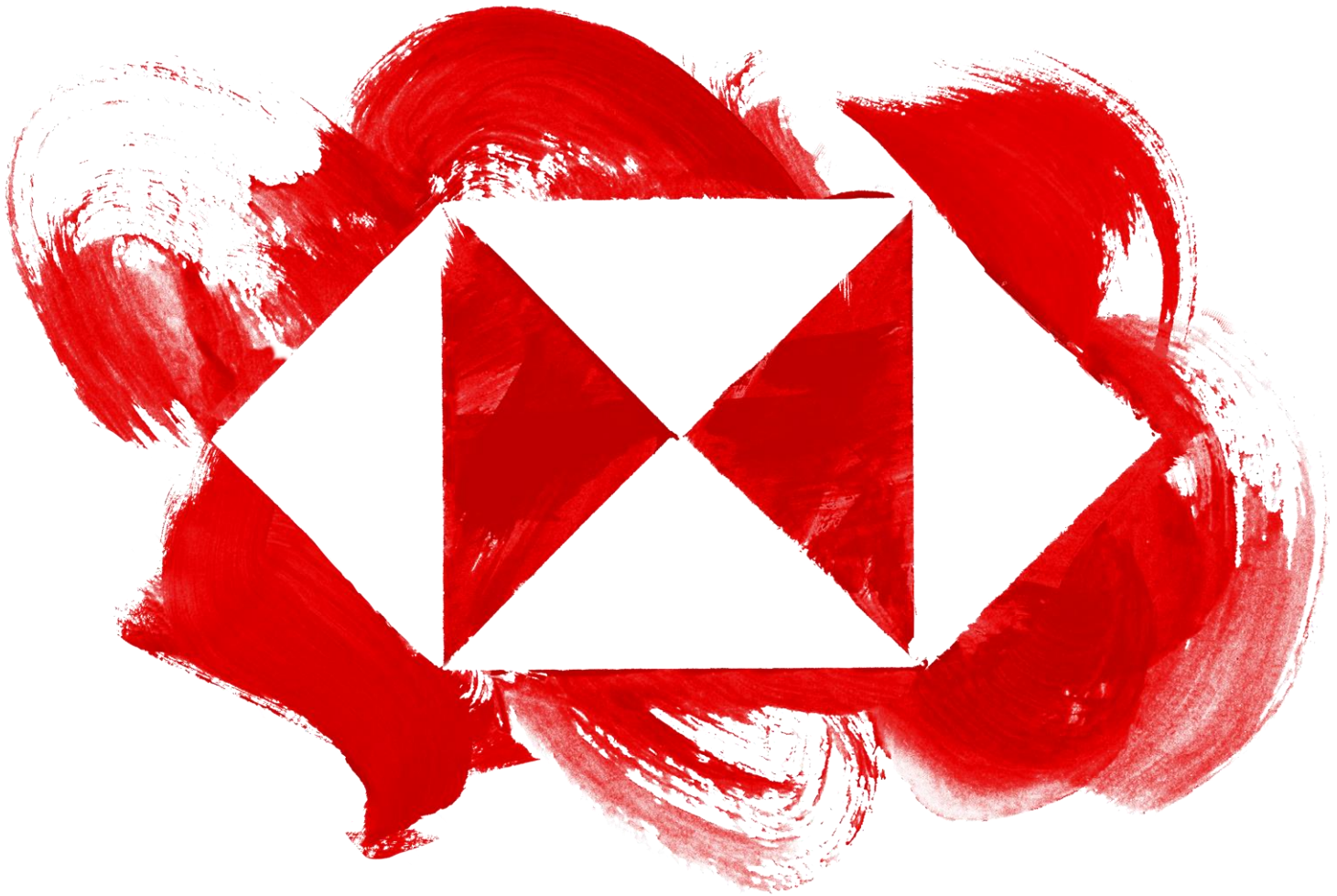


UK Student Magazine

HSBC UK Graduate and Intern Recruitment
2021-2022



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Graduate Bios



Hannah Sophie Lynch

Wealth & Personal Banking (WPB) Graduate Programme

Current Role: Network Digital Change Assistant Manager

University & Degree: University of Exeter, BSc (Hons) Mathematics and French

Favourite Song: You've got the Love, Florence and the Machine

Thing you are most proud of: Completing my Erasmus semester at the Sorbonne in Paris! It had always been my dream to study there.

Why did you join the HSBC UK grad scheme?

I was looking for a graduate job where I could combine the numerical aspects of my degree studies with a customer and people focus. I had also spoken to HSBC representatives on campus and at my assessment day, and was inspired by their experiences and advice.

Briefly describe your time on the programme.

I started in UKCS as a Customer Advisor and this was a great opportunity to get to know HSBC's customers and products. I worked with a team of graduates, answering a diverse range of customer queries each day. Following this, I am now working in Network Strategy and Change as a Digital Change Assistant Manager. This has given me the invaluable experience of seeing the bank's digital strategy in action. My next placement will be as a Network Manager in the Cambridge region.

What have you enjoyed the most during the graduate scheme?

Working with a range of people from across the business and the globe. I've enjoyed getting to know

and learn from my colleagues and their journeys.

How would you describe the graduate community here at HSBC UK?

Incredibly supportive! I've made some great friends and everyone encourages one another to build on their strengths.

Describe the development opportunities you have had access to whilst on the programme.

I have been fortunate to take part in HSBC's mentoring scheme, which has seen me partnered with a senior colleague in Digital Product Analytics. It has been invaluable to discuss her career to date, the crossovers between our business areas and how we see HSBC moving forwards. Also, thanks to HSBC, I have completed a professional qualification with the Scrum Alliance and am now trained as a Certified Scrum Product Owner.

Did you have any preconceptions about HSBC and the financial services industry when you were at university and how did these change after starting with the bank?

I assumed most graduates on the scheme would have degrees in Economics or Finance. When I started I realised that yes, some did, but many like me did not! The graduate scheme is made up of individuals with such a broad range of backgrounds, journeys and skills.

Are you involved in any extracurricular activities at HSBC?

I am the Let Me Grow lead for the WPB Graduate Committee. This position focuses on fostering a culture of continuous personal and professional development across the graduate scheme. I work alongside my CMB counterpart, Billy Rudolph, to arrange networking events, deliver development presentations and collate resources to share with other grads. This role has been excellent in developing my skills in project management and allowing me to work closely with stakeholders from across the business.

I have also been involved with Ability ERG (Employee Resource Group), looking particularly at the resources and support HSBC offers to carers.

If you could go back in time what career advice would you give yourself?

Speak to as many different people as you can!



Graduate Bios



Mira Ratyal

Wealth & Personal Banking (WPB) Graduate Programme

Current Role: Customer Life Cycle Analyst

University & Degree: Kings' College London, Philosophy

Favourite Movie: Mamma Mia

Thing you are most proud of: I was a Youth Parliament representative and got the opportunity to debate in the house of Commons Chambers at 16.

Why did you join the HSBC UK grad scheme?

I'm a politics and economics nerd and banks play a central role in society to ensure that the economy can continue to grow. I truly do believe we can have a positive impact on society by ensuring that we promote our values across all of our markets and deliver for our customers. HSBC is positioning itself at the forefront of technological and innovative partnerships, and it is hugely fascinating to be a graduate getting to see this journey from the core of the organisation.

Briefly describe your time on the programme.

For my first placement I joined the UK Conversational Banking and was part of the Chatbot robotics team. This team helped me to deepen my knowledge into the technical aspects involved in Chatbot development and how to use technology to serve our customers efficiently and comprehensively. I am now with the Customer Life Cycle Management (CLCM) team learning about how we can provide guidance to all our markets to curate the best on boarding experience for our customers. One of the highlights of this placement was getting the chance to lead a 'Tribe Talk' and interview Maggie Ng, Head of WPB in Hong Kong, who recently launched HSBC One, which is recognised as best in class for CLCM.

What have you enjoyed the most during the graduate scheme?

The culture at HSBC is definitely the greatest asset which I have experienced within the CLCM team and the graduate team. I feel that I am listened to and valued; this environment allows me to challenge myself and develop.

How would you describe the graduate community here at HSBC?

A lot of fun! Everyone is really easy going, friendly and supportive. We're a diverse group and that adds a great richness to every conversation you have with another graduate.

Describe the development opportunities you have had access to whilst on the programme.

We get an 'accelerate your strengths report' which focuses on building graduate development by building upon our existing strengths, rather than focusing solely on development areas. Another development opportunity I enjoyed was the development day 121 sessions, I had mine with Elisha and it was a great conversation that allowed me to create a personal development plan that aligned with how I wanted to plan for my career/future, without being restricted by automated forms etc.

Did you have any preconceptions about HSBC and the financial services industry when you were at university and how did these change after starting with the bank?

As I did philosophy and had a lot of friends who went into banking, I was quite apprehensive about needing to understand finance from an academic angle. But when I joined, I wasn't at a disadvantage. If anything, it's a strength having a different way of looking at things and we all acquire an array of different skills on our courses so you'll never be in a situation in which you're finding something tough and can't call a grad to help.

Are you involved in any extracurricular activities at HSBC?

I'm the WPB Journey-Co Chair as well as being a Taskforce Project Manager for Balance Global. The graduate committee is a great way of ensuring that we can help to get all of the graduate voices heard and understand how to shape our graduate experience. I got involved with Balance as I'm passionate about gender equality in the workplace and I wanted to work within Balance to continue the amazing work that they have already achieved.

If you could go back in time what career advice would you give yourself?

Don't stress too much, carry on reading and be curious because that will be a great advantage throughout your career.



Graduate Bios



Hubert Boczar

Commercial Banking (CMB) Graduate Programme

Current Role: Business Manager – Global ISB

University & Degree: University of Exeter, History and International Relations

Favourite Movie: Wolf of Wall Street

Thing you are most proud of: I had my flight to the USA paid for by an NBA player in 2015

Why did you join the HSBC UK grad scheme?

As soon as I stepped into the Canary Wharf office for my assessment centre, I knew that HSBC would be an organisation which would enable me to thrive with my strengths and embrace me for who I am. I was initially attracted by the brand name and the bank's global reach, but it is HSBC's incredible culture which truly made me want to join the scheme.

What have you enjoyed the most during the graduate scheme?

It is the variety of work that I have most enjoyed during my time on the graduate scheme. Within each placement there are always countless projects to get involved in, but beyond that, grad committees and ERGs offer the chance to take on additional responsibilities; something which I have really valued during my first 8 months on the grad scheme.

You also had a summer internship with HSBC UK before you joined the graduate scheme.

What was your intern experience like?

My summer internship was the most incredible experience which solidified my desire to go into banking, and confirmed to me that HSBC is an organisation with which I am truly compatible.

I worked for 8 weeks in the Real Estate Finance Hotels team, through which I got to meet some talented professionals, learn the basics of corporate banking, and attend some truly amazing lunches with my team!

How would you describe the graduate community here at HSBC?

The graduate community at HSBC UK is unique in the sense that both CMB and WPB graduates come under one umbrella, meaning that our relationships with each other transcend business divisions. Although a lot of us have yet to meet in person due to the pandemic, there is a real sense of belonging and community across all graduates. I personally am friends with graduates from all different regions in the UK, as well as from different year groups.

Describe the development opportunities you have had access to whilst on the programme.

My placement has enabled me to learn about HSBC's vast international reach and how we help our clients to do business cross-border. I have also taken part in the 'International Graduate Project', which has enabled me to stretch myself beyond my day-to-day role and meet grads from other markets. Equally, I have been able to make use of HSBC university, LinkedIn Learning and the LIBF to develop my technical skills and financial knowledge.

Did you have any preconceptions about HSBC and the financial services industry when you were at uni and how did these change after starting with the bank?

My favourite film is Wolf of Wall Street, so of course I had quite a few preconceptions about the financial services industry whilst I was a student. It didn't take long for me to realise however that the portrayal of banks in the media is hyper-exaggerated and unrealistic. After starting with HSBC, I came to understand that not only is everyone extremely friendly and welcoming, they also want graduates to learn and are willing to sacrifice their time to help you understand and develop – a far cry from the arrogance and hot-headedness depicted in popular culture.

Are you involved in any extracurricular activities at HSBC?

My primary extracurricular activities as a HSBC grad are the International Graduate Project (IGP), as well as involvement in the 'Balance' Employee Resource Group (ERG). The first is an ongoing project in which a group of 4 grads from around the world are tasked with addressing a business problem, and providing our solution, in the form of a presentation to senior stakeholders. The latter is an ERG which focuses on achieving gender balance within the workplace – here my role is to manage the global sharepoint site.



Graduate Bios



Meesha Chotai

Commercial Banking Strategy (CMB) Graduate Programme

Current Role: Business Management – Wholesale Operations COO

University & Degree: University of Warwick, Physics

Favourite Song: September – Earth Wind and Fire

Thing you are most proud of: I was once an extra in one episode of the BBC comedy 'Witless'

Why did you join the HSBC UK grad scheme?

I joined the HSBC grad scheme as I had a great experience on the internship and was really excited by the prospect of retuning on the graduate programme and trying a range of roles. I joined the CMB Strategy scheme and was looking forward to the opportunity to complete four placements in an area where I had no previous experience.

Briefly describe your current role.

I am currently completing my first placement in Wholesale Operations COO, conducting a variety of tasks and working with stakeholders in Operations and the lines of business.

What have you enjoyed the most during the graduate scheme?

The range of opportunities available and the level of ownership you can take on as a graduate. I have really enjoyed the knowledge and the fact that I am adding value in my placement, whilst being part of the Graduate Community. I have also loved being part of such a big cohort of Grads as you know there will always be people having similar experiences to you.

You also had a summer internship with HSBC UK before you joined the grad scheme. What was your intern experience like?

My intern experience was great, it assured me that HSBC was a place where I wanted to work and gave me a taste of all the opportunities on offer. It also provided a good insight into GLCM, the area in which I undertook my internship placement, in only 8 weeks and the chance to learn from a really great team. Lastly, it meant that I could form friendships with other interns, many of whom have returned on the grad scheme.

How would you describe the graduate community here at HSBC?

I would describe the graduate community as inclusive and dynamic. The level of collaboration across the different schemes has allowed us to network and learn from a broad range of people, forming connections with grads not just in the UK and within CMB, but globally and across different business line also. Additionally, the number of opportunities to connect informally has meant that despite the virtual working environment we have been able to form friendships.

Describe the development opportunities you have had access to whilst on programme.

The development days and development runway have provided extensive opportunities to learn new skills, in addition to the development offered from our induction. As well as this, there are plenty of online resources using HSBC University and the Degreed platform. The qualifications that we complete on the graduate programme have also aided our development.

Did you have any preconceptions about HSBC and the financial services industry when you were at uni and how did these change after starting with the bank?

I did not expect the environment to be as welcoming and friendly as it is. I have never felt unable to ask a question and everyone is always happy to help or make time to support you if needed. Other than this, I have been pleasantly surprised by the amount you can learn about different areas of bank, in addition to the teams you are specifically placed in.

Are you involved in any extracurricular activities at HSBC?

I co-chair the CMB Graduate Committee as the Head of Graduate Journey, which gives me oversight of graduate-led activity and allows me to support in making graduate life as valuable as possible by working with the Emerging Talent team, alongside other streams and working groups to offer a great graduate programme.



Industrial Placement

Student Bios



David Kennedy

Wealth & Personal Banking (WPB) Industrial Placement Scheme Business Support Officer

Current Role: Digital Operations

University & Degree: Economics and Politics

Favourite Movie: Goodfellas

Thing you are most proud of: I used to be a national hummus salesman.

Why did you join the HSBC UK industrial placement (IP) programme?

I joined the Industrial Placement Scheme in order to experience working full time in a corporate environment. This was especially important to me to experience before I graduated, so I was prepared.

Briefly describe your time on the programme.

My main role within Digital Operations as a Business Support Manager involved digitising customer journeys. This involved making customer journeys more cost efficient and ensuring customers have a better experience using our digital platforms, mainly the website. I've specifically done work to make it easier to open current accounts nationwide, I've helped introduce a new Joint Account Journey, and helped the bank digitally respond to the pandemic through the use of digital forms. Within the IP Community I co-founded and co-chaired the Industrial Placement Working Group (IPWG) which worked to improve the experience and processes of the IP programme. I've gained a lot of skills including leadership, communication, and team working.

What have you enjoyed the most during your industrial placement?

I have enjoyed the people and teamwork aspect of the placement. Before joining the bank, I was nervous and anxious but my team (Digital Operations) made me feel very welcome and comfortable. I really enjoyed getting to know them and working alongside them to add value to our customers. I also liked to work with colleagues across the wider business and the grads & IP's.

How would you describe the IP community here at HSBC?

The IP community is a great group of people who are dedicated to the values of the bank. Drawing on my experiences working alongside them on the IPWG, on development days, and beyond. I can say that the IP community is talented and committed to self-development.

Describe the development opportunities you have had access to whilst on programme.

I've had access to multiple development opportunities most notably through my day job. I was empowered to lead on projects early on and throughout my time. In addition to this I've attended Python Club which taught the IP's and some of the grads the basics of Python, a coding language. As an IP community we also had some development days which aimed at improving a particular skill such as presentation.

Did you have any preconceptions about HSBC and the financial services industry before you joined HSBC UK and how did these change after starting with the bank?

I watched Wolf of Wall Street and so entered the bank with some interesting expectations. I realised that banking and financial services are very varied and there are many sub-cultures across the industry and within HSBC. People were more relaxed and approachable than I expected, which was a pleasant surprise.

Are you involved in any extracurricular activities at HSBC?

Yes I was heavily involved in the IP Working Group. The purpose of this group was to improve the programme and enhance the experience for IP's. Together we hosted a job exchange where we learnt about each other's jobs, facilitated a speaker's series to gain insight into the different roles available within the bank, and revised placement descriptions to ensure accuracy.



Industrial Placement

Student Bios



Jack Jones

Commercial Banking (CMB) Industrial Placement Scheme Data Analyst

Current Role Data Analyst – Product Analytics

University & Degree: Cardiff University, Financial Mathematics

Favourite Song: The less I know the better – Tame Impala

Fun fact about yourself: I was originally called Ross for two weeks when I was born.

Why did you join the HSBC UK industrial placement programme?

From my research into the culture and values of HSBC I found that they aligned most with my personality. It quickly became clear that the culture was one that was supportive, inclusive and provides a great opportunity for development both in and out of the work place.

Briefly describe your time on the programme.

Throughout my time here I have significantly developed my technical skills, having become fluent in 3 different coding languages. On top of this, I have developed my soft skills, which I found to be just as important as technical skills. I have gained expertise in the field of secured lending as well as attaining broad knowledge of many other areas of the bank from redress to credit cards and much more.

What have you enjoyed the most during your industrial placement?

I enjoyed the fact that I was trusted with so much responsibility from the get go. From the start, I was a valued member of my team with my own part to play.

Aside from the actual day-to-day job, I have really enjoyed being part of the graduate community and contributing to it where I could.

How would you describe the IP community here at HSBC?

The community is very open, diverse and creative, with ideas and projects being generated by everyone involved with the intent to add value to and improve the working condition here at HSBC. Further to this, it spreads across many different areas of the bank, allowing for great exposure to wider networks of people that would not necessarily come into contact in their day to day jobs.

Did you have any preconceptions about HSBC and the financial services industry before you joined HSBC UK and how did these change after starting with the bank?

Before I knew anything about HSBC I had preconceptions that it, as well as many other financial services, would be very cut throat and hierarchical. Upon applying for my role here, and joining the bank it became very clear to me that this was not the case. Very much in contrast, I actually found that the higher up in the bank and person was, the more approachable and less intimidating they were. This was in keeping with the friendly culture here at HSBC that went completely against my previous ideas of what it would be like to work at a 'big scary bank'.

Are you involved in any extracurricular activities at HSBC?

I have been involved in the graduate community in several ways. One being the GradXChange community, which was created with the intentions of understanding the issues and concerns that any graduates might have about their placements and strive to create change and make improvements in those areas where. This directly involved in bringing about change and helping to improve to working life of the graduates was very rewarding. Another area where I was involved in the graduate community was through Python Club; a series of 1 hour sessions carried out to both the IP and Graduate community with the intention of upskilling them in Python. It was very rewarding to be a part of upskilling and providing Graduates/IPs with this skill.

If you could go back in time what career advice would you give yourself?

You're more valuable than you think! It is important to understand the value you do and can have when joining any new role and the have to confidence in your abilities from the get go, and use this to maximise your impact!



How to get hired

HSBC has made substantial changes recently to its recruitment processes for its graduate, internship and industrial placement schemes, across all geographic regions. We spoke to Charlotte Leer to find out more.

What is the new HSBC recruitment process?

Charlotte says, "You can be yourself", we recognise the power of diversity and inclusive behaviours across our business. We understand that our differences like gender, ethnicity, neurodiversity and others, can provide a more enriching environment.

"We focus more on your values, strengths and potential and less on what you studied". We build our teams with people from every background and discipline of study because we believe diverse thinking helps us understand our customers and clients better.

You can only apply for one graduate programme at HSBC. 'This is because we want you to be sure about which programme you are applying for, as they offer very different experiences and the roles you will undertake are different,' Charlotte explains. We operate a blind cv recruitment process', which offers an immersive experience so students can get a feel for what it would be like to work in that role in a particular division.'

The recruitment process involves:

- A short **application form** for local requirements and eligibility for the role
- An '**Online Immersive Assessment**': candidates are presented with videos designed to identify whether you have the skills required for the role and to assess your suitability for working at HSBC.
- The '**job simulation**': provides you with insight into the specific business area you have applied to. You will be presented with fictitious information and be asked to analyse numerical data, provide written answers and record verbally in response to the questions presented.
- **Virtual Experience Day**: You will be assessed by key members of the relevant business area in virtual Strength-based interview(s) and a series of assessment exercises. All of these are founded within the strengths-based methodology and as such have been designed to encourage you to demonstrate your potential and suitability for HSBC.

There is very little you can do to prepare

Charlotte says 'There is very little that you can do to prepare answers beforehand' My advice would be; "Be authentic, be open and honest and show your character. We want to see the real you and what you can bring to HSBC."

If you are keen to prepare in some way, consider why you have applied to work at HSBC, but also think about the situations where you truly excel and the achievements you are proud of.

HSBC offers the opportunity to develop a fulfilling career within a supportive and inclusive environment. We aim to be a place where everyone can achieve their full potential, regardless of their background. 'There is an assumption that you will have studied a certain degree subject or have gained previous banking experience, but that is absolutely not the case for us,' says Charlotte. 'We actively welcome students from a range of subjects; you will be given all the training you need to succeed in your role. HSBC is looking for people who are ambitious about making a strong contribution to HSBC's long-term sustainable growth; no matter what your background, you will be valued.'



**Due to Covid19, our Assessment Centres will be run virtually.*



Application advice from the Graduate Recruitment team



"The most important thing to do is listen! Always listen and answer what has been asked of you, not what you hoped would have been asked of you."

Mark Hucklebridge, Graduate & Early Careers Recruiter

"Don't be afraid to: ask your interviewer to repeat the question or take time to think before you answer."

Charlotte Leer, Selection and Attraction Manager HSBC UK



"You are welcome to discuss any mitigating circumstances or adjustments you may require during our selection process. You can have a confidential conversation with a recruiter prior to your interview or online assessments. We're here to support and ensure you can demonstrate your unique strengths, talents and full potential."

Claudine Vega, Selection and Attraction Manager HSBC UK

"Come prepared with thoughtful questions – research the company and identify what else you need to know ahead of your interview."

Josephine Frangiskou, Graduate Recruiter



"Let your personality shine through and show us your authentic self! We want to know what makes you unique!"

Anastasia Zhovtavska, Graduate Coordinator

"Be passionate throughout the application process and read as much as you can in preparation – read & listen twice, answer once!"

Charlotte Dickinson, Operations Manager



Graduate and Intern Development at HSBC UK

HSBC UK takes your development seriously and is committed to supporting you in driving your career forward.



Graduate & Intern Journey

Induction:

All our global programmes begin with an Induction, where you'll meet other new Graduates and Interns as well as your Programme Specialists. It's an exciting opportunity where you will:

- Hear from business leaders about our global purpose, values and strategy.
- Build a supportive network of peers that will be essential in your new role.
- Learn new skills to be able to transfer into your placements working in our business.

Opportunities:

As a Graduate you'll complete different placement rotations across the UK or as an Intern or Industrial Placement student you'll be working on live project work. Either way you will have the opportunity to learn within your role from the moment you join us. The aim is to:

- Help shape your career and give you an idea of what you want to specialise in.
- Build your understanding of our products and services and how meet customer needs through our strategy.
- Give you the opportunity to bring fresh ideas and have a tangible impact on our business.
- Broaden your perspective and interact with lots of colleagues who will support and guide you along the way.



Ongoing Support

Qualifications and Professional Development:

Regardless of what subject you studied at university, we will provide you with the necessary tools to be successful in your role. For example:

- Training and support to help you achieve project objectives as well as professional qualifications as a graduate to advance your knowledge
- As well as a line manager, you'll also have a Programme Specialist who can guide you through what this involves.
- Structured training and access to our HSBC University means you can constantly learn, develop a growth mind-set and build your expertise.

Graduate and Intern Support:

As well as providing formal training, we recognise the value in learning from others.

- You will be encouraged to use your peer network, connect with Alumni graduates, and build relationships with your GradCoach or Buddy, your Programme Specialist and business mentor to seek advice whenever needed.
- Sessions to develop your professional, technical and transferable skills will ensure you are supported as you complete the programme and start the next step in your career.



Watch the videos above on our careers site to find out more about the WPB, CMB and an Overview of the graduate programmes.



Graduate Community

When you join us on our HSBC UK programmes you start a journey with us, which we classify under seven different streams. There are many different ways that IPs, Interns and Graduates can get involved in the activities under each stream and we have many different working groups and committees you can be part of.

Attract Me

The focus of this stream is all about attracting and recruiting top undergraduate talent. We get involved supporting external and internal promotion of our programmes, sharing Day in the Life Of experiences and helping to run the Internship programme.

Choose Me

Choose Me helps to get people started with HSBC and make them feel excited about joining. This stream will focus on the onboarding of new recruits, both logistics and communication, and our Keep Warm Strategy.

Make Me Feel at Home

Once you have started, our role is to inspire people and re-assure them that they have made the right decision. This includes running our local HSBC UK Induction, and making sure your first 90 days with us really helps prepare you for a successful career with us.

Help Me Learn

Help Me Learn support and develop our people to build their capabilities and improve their performance in their role. This will include the study of professional qualifications and ensuring 2-way feedback for placements.

Let Me Grow

Here we focus on soft-skill development; this is all about developing a growth mind-set in relation to pursuing personal and career aspirations. We embed a culture of everyday performance and development (EPD) through building transferable skills and preparing for the future world of work.

Appreciate Me

Leading on how we recognise and value Graduates and consider their well-being. This stream will work to ensure the Graduate voice is heard and everyone is treated like an individual. Building a feedback culture and recognising success.

Say Farewell

This stream focuses on how we treat people when they leave, early or timely roll of scheme and to support individuals secure their first appointment. They will also be apart of an alumni network to keep in touch with colleagues once they roll-off the programme.



Meesha Chotia
CMB Graduate

Mira Ratyal
WPB Graduate

"Leading the graduate journey allows us to shape our development and ensure that everyone is represented and celebrated across our graduate community. We love collaborating with the streams to ensure that the end-to-end graduate experience responds to the needs of our cohort. We also help to create opportunities for graduates to connect with senior leaders across the bank, and focus on continually connecting graduates with HSBC's strategy, purpose and values in order to completely immerse ourselves into the bank's vision and so that we are ready to lead in the future".

Meesha & Mira, Co-Leads of Graduate Journey

"In our capacity as Graduate Event Co-Leads, we have been able to design, influence and support the graduate development journey. We have developed critical skillsets including but not limited to stakeholder management, collaboration and project management skills, whilst also being able to work alongside several peers and have an input in our own graduate scheme! It has been such an exciting and dynamic role!"

Emily & Mathilde, Co-Leads of Graduate Events



Emily Lloyd
WPB Graduate

Mathilde Edgington-Pollard
CMB Graduate



How HSBC UK is Leading the Way for Diversity and Inclusion

Belonging is important. Whether it's feeling at home at university, out with friends, or at work, it really matters. And, when it comes to the graduate job hunt, it's even more important. After all, it's going to be the company you kick off your career with.

Recent surveys have shown that more than 90 percent of graduates think that diversity and inclusion is vital when making decisions about where to work. But, it's also crucial to find a company that isn't just paying lip-service or ticking boxes.

"As a UK bank with strong connections to markets around the world, we understand the benefits that diversity brings to our customers, our business and our people," says Coral Taylor, Head of Diversity and Inclusion at HSBC UK. "We work hard to foster an environment where people can speak up to remove barriers to success, and collaborate to put the best ideas into practice."

"Different ideas and perspectives help us to innovate, manage risk, and grow our business in a sustainable way. From our '[We are not an island](#)' advertising to our bank service for people who are homeless, we are constantly looking to innovate in this space," she tells Debut Careers.

But, just what have HSBC been doing to back up their claims? We took a look through just a few projects.

2,000 UK Employees Using Their Workplace Adjustment Scheme

This dedicated scheme is something Coral feels is particularly of note, with more than 2,000 employees making use of it to get access free assistive technology or equipment to help them do their jobs. "Whilst predominantly in place to support people with disabilities, the service is there for anyone who needs additional support," she tells Debut Careers.

Employees are able to request anything from simple wrist rests to adjustable desks and read write technology. "The service is quick and discreet, and we have put in place steps to make sure that accessing this is both easy and private," she adds.

Any employee can discreetly and quickly request technology to help them.



How HSBC UK is Leading the Way for Diversity and Inclusion

Improving access to basic banking services for vulnerable people

HSBC UK's No Fixed Address Service is now offered at more than 100 branches helping people experiencing homelessness or housing issues to better access basic banking services.

"No one in today's society should be without a bank account, but if you don't have a fixed address it can be very difficult to get one. HSBC is changing this and with every branch that offers the service we have the opportunity to make a difference to more people's lives," says Maxine Pritchard, Head of Financial Inclusion and Vulnerability at HSBC UK. Working with [Shelter UK](#) and other UK charities, in just over one year they've helped more than 700 people open a bank account – an important building block for financial independence and breaking the cycle of homelessness.

One Of The First Signatures To The Women In Finance Charter

The [Women In Finance Charter](#), put together by the treasury, asks financial service businesses to commit to four key pledges. Not only was HSBC one of the first banks to sign the charter in 2016, they have met all of the pledges.

This means they have at least one member of the senior executive team who is responsible and accountable for gender, diversity and inclusion. They also set internal targets for gender diversity in senior management, publish annual reports on these targets and the pay of the senior executive team is directly linked to the delivery of these targets.



Monitoring And Tracking Diversity And Inclusion At All Levels

"Diversity at HSBC is about understanding differences in people," explains Graduate Recruiter Josephine Frangiskou. "This includes demographics like age and gender, as well as any difference which makes individuals unique, like work styles, experience and perspectives."

"Inclusion refers to behaviours which embrace diversity by valuing, respecting and supporting everyone. It's about removing barriers and adapting the environment to ensure everyone is socially accepted, treated equally and able to fulfil their potential."

As part of the banks [commitments](#) to improve opportunities for Black, Asian and ethnic minority employees and boost the diversity of its senior leadership, they also [share data](#) on the ethnic representation of its employees across the UK. They also commit to tracking their progress on LGBT+ against the Stonewall Workplace Equality Index.

"We understand the benefits that diversity brings to our customers, our business and our people," concludes Coral.

"People from many different backgrounds contribute to HSBC's success. We're working hard to make sure that our culture is inclusive and that all our people can reach their full potential."

People from many different backgrounds contribute to HSBC's success, and being inclusive is an expression of our values to be dependable, open and connected.

Our actions are focused on making HSBC UK a place where people are valued, respected and supported to fulfil their potential. We work hard to foster an environment where people can speak up to remove barriers to success, and collaborate to put the best ideas into practice.



Diversity & Inclusion at HSBC

HSBC's culture is founded in the values that have led us to become one of the largest companies in the world. These values are: **We value difference, We succeed together, We take responsibility, We get it done.** These values guide us in all our actions, from strategic decisions to day-to-day interactions with customers and each other.

We value difference and truly believe that everyone should be empowered to bring their true selves to work. Our colleagues and our customers lie at the heart of the Bank, because success is never unilateral – we thrive, when we succeed together. A strong focus on diversity does not just make good business sense, it enables us to better serve the communities we operate within. We take responsibility to create an inclusive, collaborative culture that nurtures talented individuals to realise and maximise their own potential. We get it done by having created a number of communities which graduates from diverse backgrounds can join to connect with other colleagues on a variety of topics.

How do we support diversity and inclusion?

Our seven global networks play a critical role in diversity and inclusion, with focus on gender, age, ethnicity, LGBT+, faith, working parents and carers, and ability. We also have common interest communities which connect our colleagues on a variety of different topic areas, such as flexible working or Chinese culture.



There are a number of different Employee Resource Groups sitting under each of the global networks. In the UK, more than 18,000 colleagues take part in 17 employee resource groups across the bank. They play a key role in engaging employees and are an important feedback channel for more innovative and relevant business solutions.



Freya Lowther, Commercial Banking Graduate Programme, Balance

"Coming into the banking industry as a woman I definitely had concerns about gender balance and diversity. However, learning about BALANCE UK at both my assessment centre and later in my induction week I was thrilled to see that gender equality and inclusion was something that the Bank takes seriously and I was keen to get involved. Through becoming one of the graduate Balance representatives and sitting on the national committee I have been able to get actively involved in initiatives to promote greater gender balance across teams, to endorse Menopause support and policy changes and to advocate for equal parental leave. I have loved being able to get involved in something I am so passionate about in the workplace and to start those difficult conversations that will ultimately bring further change."

Diversity & Inclusion at HSBC



Anna-Noémie Ouattara Boni, *Wealth and Personal Banking Graduate Programme, Embrace*

“Getting involved in UK Embrace ERG is an opportunity for me to make my voice heard, share my experience as a black woman evolving within the financial services sectors in the UK. Additionally, having been exposed to diverse multicultural environments, I became very passionate about subjects encouraging me to constantly raise awareness and share experience on such matters. Hence I aspire at contributing to ensure that ethnic and racial conversations are continually discussed from a broad and various perspective and remain at the heart of the UK Graduate Programme community and the whole HSBC as an organization.”

Billy Munks, *Wealth and Personal Banking Graduate Programme, Ability*

“I think that the work that ERGs, different committees and senior leaders have done with normalising the conversations around D&I, whilst putting more focus on new joiners and applicants to the bank has been brilliant, although there is still plenty of work to do. I found my path into an ERG firstly, by wanting to improve the conversations and support surrounding mental health, which is really important to me and led me to the Ability ERG specifically. However, it wasn’t until I became a member and started working on other projects that I realised how amazing the people involved were, who do this on top of their day job to support all disabled colleagues and carers. This inspired me to become Graduate Co-Lead for the ERG and it is truly a pleasure to help support those that really need it and ensure that everyone has an opportunity to perform at their best.”



Alex Fletcher, *Global Private Banking Graduate, Pride*

“Having started my career with HSBC as a summer intern, one of the things that drew me to return to the company was the supportive and inclusive environment that I experienced. I was very impressed with the large amount of events and groups for those from diverse backgrounds, and those wishing to support them. I joined Pride because I want to make sure that this inclusive environment continues as the bank grows, and so that new joiners and existing colleagues alike and both members of the community and allies have a safe space and strong support network at work. Being a member of Pride allows me to actively support an element of my life that I care deeply about. As well as giving me the opportunity to get involved with and lots of exciting events and initiatives, it has provided me with a network of colleagues who I can truly relate to at work.”

HSBC UK pledges £2m to support 30 new Stormzy Scholars at the University of Cambridge over next 3 years

A further 30 Black students are to receive a £20,000 per year scholarship to study at the University of Cambridge following a new philanthropic partnership between HSBC UK and the #Merky Foundation, the UK charity founded by British musician, Stormzy.



The scholarships will fund the tuition fees and maintenance costs (equivalent of £20,000 per student each year) for 10 new students each year over the next three years, for a degree course of either three or four years' duration.

The combined support of HSBC UK, the #Merky Foundation and an anonymous donor means the University is set to welcome a total of 13 Stormzy Scholars in the autumn.

The move represents a significant expansion of The Stormzy Scholarship programme, launched in 2018, which to date, has supported six Black students through their Cambridge education.

In June 2020, Stormzy's #Merky Foundation announced it would be donating £10 million over ten years to charities and other organisations committed to tackling racial inequality in the UK. HSBC UK's donation is in addition to #Merky Foundation's initial commitment, with the Foundation encouraging other companies to follow suit and join them in pledging.

The Stormzy Scholarships are credited with helping Cambridge to attract more applications from a traditionally underrepresented group. In 2017 the University admitted 58 Black British students to undergraduate degree courses. In 2020, this had risen to 137. This represented a 50% increase on the previous year and in turn was coined 'The Stormzy Effect'.

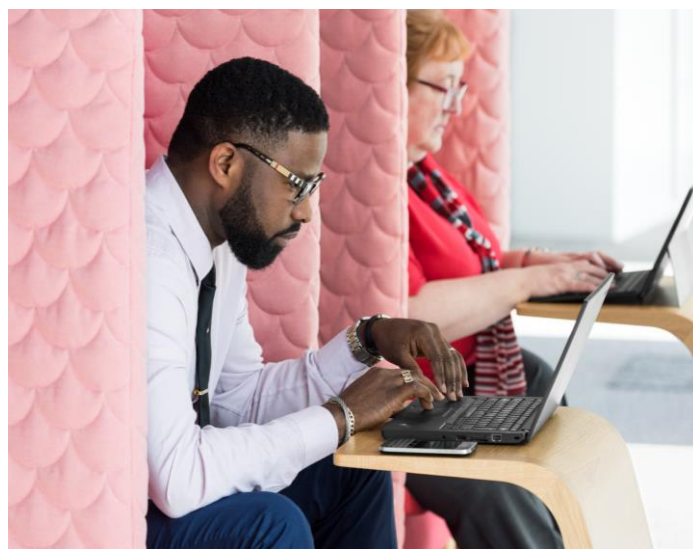


HSBC UK pledges £2m to support 30 new Stormzy Scholars at the University of Cambridge over next 3 years

Stormzy, said: "For 30 more Black students to have the opportunity to study at Cambridge University - the same year our initial 2018 scholars graduate - feels like an incredible milestone. Thank you to HSBC UK for their significant donation and of course, Cambridge University for always backing our mission. I hope this scholarship continues to serve as a small reminder to young Black students that the opportunity to study at one of the best universities in the world is theirs for the taking."

The first two Stormzy Scholars graduated this summer with a high 2:1 and 2:1.

The University of Cambridge's Senior Pro-Vice-Chancellor, Professor Graham Virgo, said: "We are enormously grateful to HSBC UK for supporting the #Merky Foundation in funding the degree courses of an additional 30 Black students over the next 3 years.



"Since the Stormzy Scholarships were announced in 2018 we have seen a significant increase in the number of Black students applying to study here and being admitted and we are very proud to see the first two students supported by the scheme graduate this year. We're confident that they are starting out on an exciting journey which may not have been possible without the generous support of philanthropists like Stormzy. With the launch of our Foundation Year, for admission next year, we will be in a position to support a lot more students who have experienced educational disadvantage on their path through higher education."

Ian Stuart, Chief Executive of HSBC UK, said: "Education is a great equaliser and a powerful force for change. We are incredibly proud to support the growth of the Stormzy Scholarships at the University of Cambridge, helping remove barriers to higher education as part of our wider commitment to support racial equality in the UK."

All Stormzy Scholarship applicants will also have the option to explore work experience, skills development and mentoring opportunities with the bank.

To be [eligible for a 2021 award](#) applicants must have a confirmed place to start at Cambridge in October, and be a home student (UK) of Black or mixed race heritage. Applications must be submitted to the University no later than Friday 27 August 2021. The students will be selected from a list of applicants by a panel of University staff and experts from higher education. The President of the University's student African-Caribbean Society also sits on this selection panel.

Students from low income families can apply for awards of up to £3,500 a year from the Cambridge Bursary Scheme. In the 2019/20 academic year, almost £8.5m was distributed to a total of 2,711 students.



Mindfulness and Well-being

“Mindfulness has always been something I’ve used to centre myself but has become a vital part of my routine since the transition to working from home. It’s enabled me to become more self-aware and allows me to maintain efficiency throughout my working day as well as aiding my mental health.”

Ellie Lansley, WPB Graduate 2019

What is Mindfulness?

Mindfulness is a positive mental state achieved by focusing your attention fully on the present moment. Mindfulness can be practiced anytime and by anyone, no matter your experience, background, culture or beliefs – all you need is your brain. It can help to bring our focus to the task at hand or can help us to take a moment to pause and observe before choosing how to respond to a situation.

Benefits of mindfulness

Mindfulness is a workout for your brain. The same way regular physical activity can improve our physical health, mindfulness can help strengthen our response and coping mechanisms.

Why mindfulness@hsbc?

Sustaining an inclusive community supporting our colleagues to nurture & harness the power of their minds, HSBC’s award winning, employee-led community offers a wide range of mindfulness resources to understand, learn and practice mindfulness anytime, anywhere. A growing number of volunteers across the bank are trained as Mindfulness

Champions to deliver live guided practice sessions, webinars, foundation courses and employee events. Additionally, HSBC offers the meditation app ‘Headspace’ as a benefit to all employees - we can assist you to get the most out of the tool.



Involving our Graduates

We are an inclusive, passionate community who work closely with the graduates beginning with their induction and throughout their careers. We’ve most recently run a Mindfulness taster session during the Spring Virtual Graduate Development Days and are launching a series of practices exclusively for graduates throughout July. Whether it’s attending practices, completing training, becoming a Mindfulness Champion or a committee member, we look forward to welcoming you into HSBC and our mindfulness@hsbc community!

Our climate strategy: We're committed to a net zero future

"We are committed to the transition to a global net zero economy, not just by playing our part, but by helping to lead it. We're doing this across the bank – in our operations and supply chain – and by supporting our customers in their own transitions."

We recognise that our planet urgently needs drastic and lasting action to protect our communities, businesses and natural environment from the damaging effects of climate change.

We're mobilising finance and accelerating innovation to make this happen, working in partnership with our customers to realise the opportunity to build a more sustainable, resilient, and prosperous future.

We are transforming our own operations and supply chain to net zero across HSBC by 2030, and asking our suppliers to do the same. We're on the right path – from installing solar panels in our car park in Oman to reducing our energy, paper and water consumption worldwide, in the past decade we've cut our operational emissions by almost half.

Beyond this, we believe we can make the most significant impact in the global fight against climate change by working with our customers to support their transition to lower carbon emissions.

It's a pillar of our ambitions and of our strategy as a business.

We are committed to aligning the financed emissions from our portfolio of customers to net zero by 2050 or sooner, in line with the Paris Agreement goals. To help get there, our target by 2030 is to provide between USD750 billion and USD1 trillion of finance and investment towards the transition.

Since 1 January 2020, cumulatively we have provided and facilitated USD87 billion of sustainable finance and investments. In the first half of 2021, we helped raise more Green, Social, Sustainability and Sustainability-linked (GSSS) bonds for clients than we did in the whole of 2020. Those funds pay for green projects and new technology and initiatives that open up new opportunities and avenues to net zero.

At our 2021 [Annual General Meeting](#), a special resolution on climate change – proposed by the HSBC Board – was backed by shareholders. The resolution provides further detail on our approach to the net zero transition, and how we will achieve the climate ambition we announced in October. It includes a commitment to phase out the financing of coal-fired power and thermal coal mining by 2030 in markets in the European Union and Organisation for Economic Cooperation and Development, and by 2040 in other markets.



We're also working with peers and industry bodies to mobilise the financial system to take action on climate change, by collaborating to develop globally relevant common standards to gauge progress.

Our Group Chief Executive, Noel Quinn, chairs the Financial Services Taskforce of the Prince of Wales' Sustainable Markets Initiative. We're also a founding member of the Net Zero Banking Alliance and the Glasgow Financial Alliance for Net Zero, which commits financial institutions worldwide to align their lending and investment portfolios with net zero emissions by 2050.



Leadership Interviews



Dave Shaw

Diversity and Inclusion Manager UK

"I get to do a job where I speak to people every day about subjects they are very passionate about; topics which change individuals' lives and experiences and which aim to make a real difference to our society."

What advice would you give to your 20-year-old self?

You are not doing anything wrong by hiding in the closet because it's what's right for you at the time, but just know that the internal pressure to become an openly gay man will eventually become too much and you WILL be truthful – but you will be much older. You will regret waiting so long and will have feelings of having wasted a lot of your life. Yes, it will hurt others around you, but the increasing lies were also hurting them just as much – if not more. At the very least, your freedom allows them to be free too. Just keep telling yourself that!

What was your idea of the banking industry prior to joining it and has that changed?

When I started in the banking industry it WAS a very old fashioned place - and very formal. Branch Managers were addressed as Sir (all managers were white men), and perceived to be some of the most important people on the high street and highly revered. Over the years banking has developed into more of a customer focused, service orientated business with a

much greater diverse and inclusive staff structure; there's still a lot to do but there is no comparison between banking when I started work and the banking of today's world – fortunately it has moved a long way from those old fashioned days.

What does diversity and inclusion mean to you?

When I first started work this was referred to as Equal Opportunities, which really just focused on gender parity; Diversity & Inclusion is so much more involved than that. For me Diversity is about the many, varied differences in people including but not limited to their Race/Ethnicity, Disability, Sexual orientation, Age, Gender expression, Nationality and Religious background. Inclusion is the differences all working well together. It's about removing barriers to ensure everyone is socially accepted, treated equally and able to fulfil their potential but also making it easier for people to be able to stand up and say when things are wrong and unfair.

How do you balance family and professional life?

HSBC has always been a very flexible employer in matters of family and wellbeing, so if any time is needed away from the role to focus on my family or even myself, it's never an issue. I have a simple mantra which was useful when my sons were young but also applies the same now for me and my personal wellbeing – Family First, Work Next. If I'm sensible and plan well, there is no reason why I can't have quality time with family or friends, whilst also getting the job done. But I know I haven't perfected this as an art, I have to work at, to make it happen every day.

What do you enjoy most about your job?

I get to do a job where I speak to people every day about subjects they are very passionate about; topics which change individuals' lives and experiences and which aim to make a real difference to our society. My day is extremely varied and busy but very rewarding and truly doesn't feel like a job, it feels like a vocation. Diversity and Inclusion are a core thread through everything all employees do in their roles and lives and is so important, that we must get it right and we must focus on those areas where work still needs to be done, without forgetting to maintain what we've changed already.

Leadership Interviews



Kurtis Hayfron

Recoveries Third Party Engagement Manager

"Own your space, claim your voice and speak your truth. Also, learn to bang your own drum so everyone is aware of the impact you are having on our business and the improvements we are seeing as a result of your work."

What advice would you give to your 20-year-old self?

Growing up, I was told to keep my head down, work hard and let my work do the talking for me. Consequently, I didn't give much attention to the psychology of communication and the impressions based aspects of authentic leadership presence. It took me a long time to realise that things don't generally work that way in the real world. I would say to my 20-year-old self – own your space, claim your voice and speak your truth. Also, learn to bang your own drum so everyone is aware of the impact you are having on our business and the improvements we are seeing as a result of your work.

What was your idea of the banking industry prior to joining it and has that changed?

Most of my formal education was in Ghana. I saw working in a bank through the lens of my dad who is my inspiration so you could say I was prejudiced. I feel grateful for the huge platform HSBC has given me to develop and grow my skills. HSBC is a good place to work, with plenty of opportunities to grow

professionally and contribute outside of your immediate area of expertise. It is a fast paced environment with a learning and development culture to support you in achieving your career ambitions and also offers a good work life balance. Great place to be if you put in the work!

What does diversity and inclusion mean to you?

We were born speaking different languages, coming from distinct cultural backgrounds and living with diverse abilities. We were established on the strength of different experiences, attributes and voices; they are integral to who we are and how we function. Diversity & Inclusion is ensuring everyone is treated fairly, no matter what their gender, ethnicity, religion, national origin, ability, etc. is. It's developing more understanding, compassion, and empathy for any group of people and recognising peoples' differences as a strength and using this to help them to develop and grow.

How do you balance family and professional life?

In my experience, the key to balancing family and professional life begins by getting crystal clear on your priorities. We've all heard the old adage that life is a "balance of mind, body, and spirit".

I'm a goal-setter by nature. I love working toward something and tracking my progress along the way. But in navigating the many seasons of life and work, I've learned to retain a certain amount of flexibility. If you are too locked in to one goal or path, you won't be able to adjust course when necessary. There are times when it makes sense to push hard at work - and other times to hold steady at work in order to focus more energy and attention on family.

What do you enjoy most about your job?

I enjoy working with stakeholders to deliver consistent and fair outcomes to all of our customers. Debt shouldn't be a life sentence so being able to help a customer get back on their feet quicker and build back better makes me feel like what I do makes a difference. Also my job has a lot of variety and I can always learn more and my colleagues are great and fun to work with.



Leadership Interviews



Dilum Jirasinghe

Regional Head of Learning and Talent Development

"The real prize as many now recognise is Belonging, when people feel they are truly welcomed by all and can bring their real and authentic selves to the workplace."

What advice would you give to your 20-year-old self?

Be yourself - One of the things I've learnt in my career is that the best results have come from times where I was just myself, and I didn't try hard to be something I was not. Having worked in the corporate world in Tesco, I joined management consultancy. I spend my first year trying very hard to be "a consultant". One day I found myself in a situation where I was standing in front of 20 managers delivering a one day session on Interviewer training for which I had done no preparation. After my initial panic I thought to myself.....well I have interviewed people many times, and I've been interviewed myself.....so why don't I just use what I know, my common sense and talk from the heart. I ended up being asked by the client to run all their future sessions, and in that moment I realised that no-one wanted to see a 'suited and booted' consultant, they wanted to talk to a real person, and I never looked back!

What was your idea of the banking industry prior to joining it and has that changed?

Having only been in HSBC for a year, I am new to the

business and also to the world of financial services. I think in my mind I had characterised banking as being quite formal, traditional and dry environment. I have been very pleasantly surprised and had quite a few myths dispelled! Since joining I've discovered a business that is very collaborative and friendly.

I've at times been bowled over by the pure passion and the pride that many people in HSBC exhibit, and the very genuine commitment to doing what's right for our customers and our employees.

What does diversity and inclusion mean to you?

I think Diversity is about representation within an organisation or having a seat at the table. Inclusion is about having as equal a voice and influence as others. But the real prize as many now recognise is Belonging, when people feel they are truly welcomed by all and can bring their real and authentic selves to the workplace.

How do you balance family and professional life?

This is not one I have ever found easy, or even one I feel I have fully cracked! What I have learnt to do, if I know that work is starting to impinge too much on family life or that I am putting too much pressure on myself, is to say to myself "at the end of the day this is work and not your whole life". It may sound like a small statement, but it always helps me to put things in perspective and get my priorities in balance. This may not be the statement for you...but it's important to have a statement that you can turn to, to help you course-correct.

What do you enjoy most about your job?

I have always considered myself very lucky because I have nearly always loved what I do – and yes I do realise that sounds very cheesy! Working in development, learning, talent and leadership....has always made me feel like I can make a real contribution (even if it's small) to helping people to grow, learn and therefore feel more fulfilled in life.

Leadership Interviews



Olamide Sobitan

Senior Digital Product Manager

“Organisations like HSBC [are] similar to a race track where different colleagues are like runners that are linked together, if we don’t clear obstacles (race, gender, sexuality etc.) from all the individual tracks, collectively, we will not be able to achieve the best results as an organisation and for our clients.”

What advice would you give to your 20-year-old self?

Keep going! Take all the opportunities that come your way, whether you think you can do it or not. Every opportunity will teach you something that will contribute differently to your future success.

More importantly, Get out there! Try to meet and build relationships with as many people you encounter in all aspects of your life.

What was your idea of the banking industry prior to joining it and has that changed?

My view of the banking industry was that it was a world full of complicated people and complex products. Over time, I have learnt that, Banking is simply helping our clients and customers achieve their economic needs. In HSBC, these customers are global with needs to service their own customers in different countries including the UK. Banking is the enabler of economies around the world. From helping Social media companies to expand their proposition to their customers to helping a local distributor pay their suppliers from across the world, banking enables these economic activities.

So, there isn’t a perfect degree for banking, the aptitude and interest to solve real client issues while maintaining high ethical values are all you need.

What does diversity and inclusion mean to you?

Diversity & Inclusion is the key to how our organisations and societies can become better. As an organisation of over 200 000 people, our people are part of our competitive advantage. The diversity of thoughts and opportunities means that we are able to leverage different abilities and views to make greater solutions for our customers.

An analogy a colleague shared with me is about organisations like HSBC being similar to a race track where different colleagues are like runners that are linked together, if we don’t clear obstacles (race, gender, sexuality etc.) from all the individual tracks, collectively, we will not be able to achieve the best results as an organisation and for our clients.

How do you balance family and professional life?

I love travelling and I try to get away for short trips without the blackberry. Lockdown has certainly made this more difficult however, being intentional is key. I ensure that I organise my day so that I can share some quality time with my wife and extended family. I have been lucky to visit around 31 countries and I always seek out long trips whenever I can as an opportunity to recharge, re-energise from work and learn about the world.

What do you enjoy most about your job?

My role is to manage the digital delivery of regulatory payment initiatives on our award winning global digital platform. Typically, colleagues across the 50+ countries that we operate in will engage with my team on Digital needs and depending on allocation, I will engage with them to understand more about the regulatory ask and how we can leverage how similar regulation had been delivered in different markets. I enjoy the ability to delivering first-to-market functionalities in many countries that HSBC operates in. Previous to this role, I was the HSBC representative on a number of UK industry meetings & committees where I sit with representatives of other banks to make decisions on key items that affect every banking customer in the UK.

The global nature of my current role also gives me the opportunity to learn a lot about different cultures. Working during lockdown has opened a number of personal conversations with colleagues globally around aspects of their lives which wasn’t obvious previously. This cultural understanding will help me be more inclusive how I deliver in my role in the future.



