







## Financial Wellness for Women Series – Program

<p><b>SESSION #1</b> <b>Introduction + 101 of Income/Expenses Management</b></p>	<p><b>Wednesday 20 Oct, 12-1:30pm</b></p> <p>In-Person venue: Macquarie office, One IFC Virtual link: Zoom – a link will be circulated for those who cannot attend in-person</p>
<p><b>Overview</b></p>	<p>This session will focus on defining your investment goals, key foundational concepts such as compounding, and ways to track your overall financial situation and measure your progress. It will cover an introduction to:</p> <ol style="list-style-type: none"> <li>1) Planning and budgeting</li> <li>2) Executing your plan</li> <li>3) Generating passive income</li> <li>4) Working towards financial freedom</li> </ol> <p>You will be encouraged to consider your own financial priorities, draft a monthly income/expenses summary to understand your current savings ratio, and create a personal net worth summary to track over time, and watch it grow. Speakers Jennifer Cao and Nancy Wang will lead this and the second session and share their own stories from their personal investment journeys.</p>
<p><b>Speaker biographies</b></p>	<div style="display: flex; flex-direction: column;"> <div style="margin-bottom: 20px;">  <p><b>Jennifer Cao</b></p> <p>Jennifer Cao is the President of the Spanish Chamber of Commerce in Hong Kong, Managing Director and the Asia Head for New Business Models and Strategy for BBVA Group. Throughout her 20+ career with the Group she has held various senior executive positions in Finance, Strategy, Corporate Development, Digital and Fintech. Jennifer has led Financial Wellness programs at the Spanish Chamber for their Women in Business members, and she is passionate about helping other women on this journey.</p> </div> <div>  <p><b>Nancy Wang</b></p> <p>Nancy is Director for Sustainable Finance at ANZ, Co-Founder of Girls Just Wanna Have Fund\$ and a member of AustCham’s Women in Business Network.</p> <p><b>Skills to pay the bills...</b> Nancy hustled into her first day-job working full-time while studying night-time as an auditor at E&amp;Y at age 18. After a stint at JP Morgan in Hong Kong, she found her groove at ANZ which proved pivotal in learning / leading credit analysis, restructuring, syndications for institutions across APAC. Having worked across Sydney, Beijing, Hong Kong, Nancy is now a Director in Sustainable Finance, and fortunately living the dream of work + purpose.</p> <p><b>Investing like a girl boss...</b> Nancy is busy building a long-term, goal-oriented, and diversified portfolio that is increasingly ESG sensitive. She’s now a believer of discipline and following a process in circumventing behavioural mistakes (learning the hard way!)</p> </div> </div>

<p><b>Session #2</b> <b>Financial Planning</b></p>	<p><b>Wednesday 3 Nov, 12-1pm</b> (Virtual link: Zoom – a link will be circulated)</p>
<p><b>Overview</b></p>	<p>This session will introduce the concept of building an investment portfolio based on your personal circumstances and the amount you have available to invest, key considerations when allocating funds, and how you can make changes to your investment mix as your needs and priorities change throughout your life.</p>
<p><b>Speaker biography</b></p>	<div style="text-align: center;">  <p><b>Jennifer Cao</b></p> </div> <p>Jennifer Cao is President of the Spanish Chamber of Commerce in Hong Kong, and Managing Director and the Asia Head for New Business Models and Strategy for BBVA Group.</p> <p>Throughout her 20+ career with the Group she has held various senior executive positions in Finance, Strategy, Corporate Development, Digital and Fintech. Jennifer has led Financial Wellness programs at the Spanish Chamber for their Women in Business members, and she is passionate about helping other women on this journey.</p> <div style="text-align: center;">  <p><b>Nancy Wang</b></p> </div> <p>Nancy is Director for Sustainable Finance at ANZ, Co-Founder of Girls Just Wanna Have Fund\$ and a member of AustCham’s Women in Business Network.</p> <p><b><i>Skills to pay the bills...</i></b> Nancy hustled into her first day-job working full-time while studying night-time as an auditor at E&amp;Y at age 18. After a stint at JP Morgan in Hong Kong, she found her groove at ANZ which proved pivotal in learning / leading credit analysis, restructuring, syndications for institutions across APAC. Having worked across Sydney, Beijing, Hong Kong, Nancy is now a Director in Sustainable Finance, and fortunately living the dream of work + purpose.</p> <p><b><i>Investing like a girl boss...</i></b> Nancy is busy building a long-term, goal-oriented, and diversified portfolio that is increasingly ESG sensitive. She’s now a believer of discipline and following a process in circumventing behavioural mistakes (learning the hard way!)</p>

<p><b>Session #3</b> <b>101 on</b> <b>Investments</b></p>	<p><b>Wednesday 17 Nov, 12-1pm</b> (Virtual link: Zoom – a link will be circulated)</p>
<p><b>Overview</b></p>	<p>This interactive session will cover the main types of traditional and non-traditional investments, then speakers will spend the majority of the session sharing their own experiences, mindsets and the key principles they follow when investing. The session will include panel discussion and Q&amp;A to dive deeper into topics raised.</p> <p>Panellists will include Tanya Gan, Gemma Tregenza and Nancy Wang from Girls Just Wanna Have Fund\$ – Hong Kong’s home-grown non-profit organisation dedicated to closing the gender investment gap – and Jo Orgill, experienced investor, and AustCham Women in Business Network contributor.</p>
<p><b>Speaker biographies</b></p>	<div style="text-align: center;">  <p><b><u>Tanya Gan</u></b></p> </div> <p>Tanya is Co-Founder of Girls Just Wanna Have Fund\$.</p> <p><b>Skills to pay the bills...</b> Tanya had her first taste of finance working in a bank whilst studying at university, to gain experience and earn pocket money. With an International Business major, she stepped out of her comfort zone and navigated her life and career through regional financial markets including Japan, Hong Kong, Australia, Singapore and Malaysia. Tanya is currently a Director of Electronic Trading based in Hong Kong.</p> <p><b>Investing like a girl boss...</b> Tanya believes a long-term investment strategy is the path to financial independence, as such she has taken a disciplined approach to investing early and regularly to build a portfolio of income-generating assets. Her motto? Ensure your money works for you, and not the other way around!</p> <div style="text-align: center;">  <p><b><u>Jo Orgill</u></b></p> </div> <p>Jo is a partner and director of HFL Advisors Limited and serving as Co-Chair of the Australian Chamber of Commerce in Hong Kong Finance, Legal and Tax Committee, and is an active participant of the Women in Business Network.</p> <p>Jo has nearly 30 years’ experience in financial services across hedge funds, markets, regulatory advocacy and chartered accountancy. Having spent the last 23 years in Hong Kong and holding senior leadership roles in investment banking and asset management, Jo has experience across asset classes and investment strategies, as well as business and economic cycles.</p> <p>She has also worked in London, Singapore and Australia, where she made her first move into markets as a stockbroker. Jo is a partner and director of HFL Advisors Limited, a governance and sound practice hedge fund advisory platform based in Hong Kong. Prior to this she held a number of senior positions in investment banking servicing asset management clients as well performing governance related roles, for companies such as Barclays, Samsung Securities and Credit Suisse.</p>



**Gemma Tregenza**

Gemma is Market Operations Leader and Director at EY, and Co-Founder of Girls Just Wanna Have Fund\$.

***Skills to pay the bills...***

Gemma started her career issuing Aussie bank debt before moving to Singapore to pursue a business strategy role. Not one to shy away from a challenge, this gal warrior also managed to complete all three levels of CFA accreditation, before making the move to the bustling city of Hong Kong! Still on the strategy side but now out of finance and into consulting, Gemma has started a new decade with a new version of herself: Chief of Staff.

***Investing like a girl boss...***

With a long-term lens, Gemma is driven by her strong desire and goal to be financially independent and secure enough to work for the love of it, not because she's "stuck". Having assets and a secondary income source is paramount to her strategy.



**Nancy Wang**



Nancy is Director for Sustainable Finance at ANZ, Co-Founder of Girls Just Wanna Have Fund\$ and a member of AustCham's Women in Business Network.


***Skills to pay the bills...***

Nancy hustled into her first day-job working full-time while studying night-time as an auditor at E&Y at age 18. After a stint at JP Morgan in Hong Kong, she found her groove at ANZ which proved pivotal in learning / leading credit analysis, restructuring, syndications for institutions across APAC. Having worked across Sydney, Beijing, Hong Kong, Nancy is now a Director in Sustainable Finance, and fortunately living the dream of work + purpose.

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<p><b>Session #4 -</b> <b>Equities, fixed income, and asset allocation</b></p>	<p><b>Wednesday 24 November, 12-1pm</b> (Virtual link: Zoom – a link will be circulated)</p>
<p><b>Overview</b></p>	<p>This session will dive into equities (shares) and fixed income, wrapping up with Q&amp;A.</p> <p>Speakers will outline the fundamentals of these types of investments – such as what ownership represents and their risk and return profiles, considerations in choosing an asset class and the various types of investment products within them, and the importance of investing over time.</p>
<p><b>Speaker biographies</b></p>	<div style="text-align: center;">  <p><b><u>John Garrett</u></b></p> </div> <p>John Garrett is Managing Director of MA Financial (formerly Moelis Australia), based in Sydney. He was previously the Head of Hedge Fund Advisory at UBS Investment Bank and Head of Sales Trading at UBS.</p> <p>John is an equities specialist and has over 25 years’ experience in the financial markets across portfolio management, equity research, sales trading, property, and hedge funds. He has a particular interest in writing about financial markets, specifically business strategy, investing, portfolio management, behavioural finance, and macroeconomics. He teaches MBA students through his role as Adjunct Professor at IE Business School in Madrid. His website, which he originally created to share insights with his children, hosts his blog and other reading resources: <a href="http://www.MastersInvest.com">www.MastersInvest.com</a></p> <div style="text-align: center;">  <p><b><u>Hunter Jamieson</u></b></p> </div> <p>Hunter recently joined L.V. Continuum &amp; Co as Managing Director and Country Head Hong Kong. Previously he was Deputy Head of the Active Advisory Business at UBS Wealth Management Hong Kong – serving the region’s largest and sophisticated private clients and family offices.</p> <p>Prior to joining UBS Wealth Management, Hunter was a Senior Macro Salesperson in UBS Investment Bank in Singapore, Sydney and Hong Kong. Having joined in 2011, Hunter held various senior positions within the Investment Bank; including APAC Head of Corporates &amp; Global Family Offices for FX, Rates and Credit; and APAC Head of Client Office. Hunter graduated from the University of Sydney with a Bachelor of Economics and is currently completing a Double Masters in Wealth Management from the Universities of Rochester and Bern.</p>

<p><b>Session #5</b> <b>Special considerations for Australian (or Spanish/EU) citizens and permanent residents</b></p>	<p><b>Wednesday 1 December, 12-1pm</b> (Virtual link: Zoom – a link will be circulated)</p>
<p><b>Overview</b></p>	<p>There will be separate parallel sessions for Australian citizens and permanent residents, and Spanish/EU citizens and permanent residents.</p> <p><b>Australia Session:</b></p> <p>There are special considerations for Australian citizens and permanent residents when investing in Australia as well as abroad, particularly with respect to the onshore tax regimes. For example, in Australia there is a unique system of franking credits that attach to dividends and varying treatment of capital gains across asset classes, as well as tax concessions for superannuation funds. There are advantages and disadvantages to being a tax resident or non-resident to be aware of and plan for. This session covers the key things to keep in mind when investing while living outside of Australia, as well as potential relocation to Australia.</p>
<p><b>Speaker biographies</b></p>	<div style="text-align: center;">  <p><b><u>Anne Graham, CEO &amp; Director, Story Wealth Management</u></b></p> </div> <p>Anne Graham is an experienced, award-winning financial planner. She specialises in all aspects of planning for retirement, advising clients how to “confidently write the next chapter in their story”. In her 30+ year career she has also been involved various committees, advisory councils and not-for-profit organisations, including a number of years as director of the Future2 Foundation.</p> <p>Anne is a Certified Financial Planner®, a CPA and has a Masters in Applied Finance and Investment. She has experienced the rewards and challenges of being based abroad in NYC and Singapore, and is now living in Melbourne, Australia.</p>

<p><b>Session #6</b> <b>It's a wrap! Closing Party</b></p>	<p><b>Wednesday 8 Dec, 6.30 – 8.30pm, in person</b> In-Person venue: Macquarie office</p>
<p><b>Overview</b></p>	<p>This session provides a wrap-up summary of the series and networking drinks to celebrate the new, empowering knowledge you have in building your financial health and future. There will also be speakers from the series and other experts within the Chamber network on hand to answer questions and help you consider next steps in your investing journey.</p>



## REGISTRATIONS NOW OPEN!

To register for the full series or individual events, visit the AustCham HK webpage here:

<https://www.austcham.com.hk/events/financial-wellness-for-women>

*\*Everyone who registers for the full series will receive a 'Swisse Women's Ultivite Multivitamin' product from Australia as a gift, worth HKD369.*