Izélle Laubscher

Principal: Agriculture Finance

What first drew you to agriculture finance?

It's the fact that you can make a difference. It's not just that you give someone money and get it back at the end of the loan. This is making a difference in someone's livelihood. It's job creation. It's food security. You can see the fruit of your labour. A doctor can save a life. A dentist can take away someone's toothache. As a banker, you're often 1 step removed from the end result, but in agriculture you can actually see the outcomes. You see the land being farmed, businesses growing, jobs being created, and communities benefiting. It is about making a difference.

Is there a client relationship that captures what that looks like?

Virtual Farmer. I've learned more about agriculture through that relationship than through any other deal I've worked on. I've done road trips with them, been to farms, and sat in a combine harvester. It completely changed my perspective on modern agriculture. I can WhatsApp my client at any time of day and say, 'Listen, I've heard it's raining in the Western Cape, are the farmers okay?' and I'll get an answer straight back. That's the relationship you want.

You've said finance isn't just a numbers game. What do you mean by that?

With an agriculture client, you can look at forecasts until you're blue in the face, but at some point, there is going to be a drought, a flood, a disease outbreak, a geopolitical event, or something else nobody planned for. The numbers only tell you what happened last time. What matters is trusting the person, understanding their business, and being comfortable saying, 'I don't understand this, explain it to me.' One of the most valuable things is to ask your clients what keeps them awake at night. They'll usually tell you what's stressing them, more than what a spreadsheet ever could. You back the jockey; you don't just back the horse. That's also how you build trust. Consistency and honesty matter. If something isn't going to work, tell them early. A quick no is better than dragging it out and giving someone false hope.

This year's Women's Month theme is Big Deal Energy. What does that mean to you?

For me, that's confidence without arrogance. Taking accountability, owning your decisions and not looking for excuses when things don't go according to plan. It's like knowing your parachute is going to open and trusting it will. You've put in the hours, you've prepared, and now you need to back yourself. At some point, you must make the call, take the leap, and deal with whatever comes next.

What's the biggest misconception about women in corporate and investment banking?

The perception is that assertiveness in women is being emotional, and in men it's leadership. I've seen men express frustration or strong opinions forcefully, and it's accepted as decisive leadership. Yet when a woman demonstrates the same conviction, she may be told she's being emotional or overreacting. It's a double standard. Leadership shouldn't be based on gender; it's about judgement, expertise and the ability to influence others.

You mentor younger women coming up now. What shaped how you do that?

I came from a small town; my dad was a scrap dealer, and my mom was a teacher. When I came into the corporate world, I was still the Afrikaans girl wanting to call people 'tannie', not sure what was expected of me. Looking back, I wish someone had been there for me earlier in my career to help me navigate the unwritten rules. That's probably what shaped how I mentor today. I was matched with a young girl through a mentoring programme, and the most rewarding thing for me was when she told me she appreciated having someone who could relate to not having parents in the corporate world. Often, mentoring isn't about teaching technical skills. It's about helping someone navigate a difficult conversation, build confidence, understand workplace dynamics, or be reminded that they are capable. Having benefited from that experience myself, I try to be that person for others where I can.

If a young woman was considering a career in this industry, what would you want her to know?

Be yourself, back yourself, be curious, and never stop asking questions. Take opportunities when they come your way. Put your hand up. I've often seen men volunteer for opportunities, while women wait until they feel qualified or until they are assigned the task. Don't wait for opportunities to come your way. Be proactive and create them yourself. Put up your hand for the project, ask for the meeting, have the conversation. Ultimately, you are building your own career. No one is coming. You are the one you've been waiting for. Back yourself.

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When you think about your legacy, what would you want it to be?

I'd hope my legacy would not be measured by the transactions I've done, but by the people I've helped develop. The people who had the biggest impact on my career weren't the ones who gave me the biggest deals; they were the ones who believed in me, saw potential in me, opened doors for me and created opportunities for me I might not have seen for myself. I'd like people to say that I did the same for others. That I opened a door, made space at the table, trusted them with responsibility, and supported them when things did not go according to plan.

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