Mandisa Majija

Associate Principal: Leveraged and Diversified Finance

What was it about leveraged finance that first captured your interest, and what does it mean to think beyond the numbers?

I've been in leveraged finance since 2022, after starting out as a CA in M&A consulting. What drew me in, and still holds, is the problem-solving; no two transactions are the same, and each one challenges you to balance risk, opportunity, and the client's needs.

Thinking beyond the numbers means recognising a model only tells part of the story. The real question is figuring out what the client is trying to achieve and understanding the business and the people behind it – not just the metrics. The role sits at the intersection of strategy, relationships, and capital, combining analytical thinking with real impact.

Was there a transaction that changed how you advise clients?

I can't point to a single one, but I've learnt the best deals aren't the biggest or most complex; they're the ones that create flexibility and long-term growth. One of the biggest lessons I've taken from my career is that solving today's problem should never create tomorrow's constraint, so I look beyond the transaction to where the business is headed. Great advice isn't about closing a deal; it's about a foundation for sustainable growth.

How do you make judgement calls when there's no perfect answer?

That's probably the hardest part of the job. Very few situations have a clear-cut answer; every decision involves balancing risk with opportunity and the implications of real capital deployed. I focus on whether I've asked the right questions and understood what the client is trying to achieve. My confidence comes from knowing the decision has been rigorously evaluated through the entire bank's risk, credit, and governance processes. Good judgement isn't about certainty; it's making the best possible decision with the information available, while being accountable for the outcome.

How do you build consensus among stakeholders with competing priorities, and what has that taught you about leadership?

Building consensus starts with understanding everyone at the table is working towards a different objective. Equity investors, management teams, and lenders may see the same opportunity through a different lens, and the key is finding the common thread that creates alignment. Consensus is rarely built in a single meeting; it comes from relationships and trust built long before a deal reaches the table.

Leadership isn't about having all the answers. The leaders I admire bring the right people into the room and help the team work through complex situations. It's less about directing and more about enabling the best thinking to emerge.

Where do you see leveraged finance heading?

Towards greater innovation and partnership. The growth of private capital means clients have more funding options than ever, so lenders need to think differently about the value they bring. As business environments and investor expectations keep changing, applying the same solution to every challenge is becoming less relevant. In one sentence: The future is about being a strategic funding adviser rather than a funding provider, and the real differentiator won't be capital but partnership.

What does Big Deal Energy mean to you?

I love the play on words. For me though, it's not about visible moments or loud displays of confidence that can border on arrogance. It's about the standards you hold yourself to when no one is watching.

Big Deal Energy is quietly owning your space and trusting yourself, even when you're the only one who sees the full picture. It's the confidence to navigate complexity and make difficult decisions without needing recognition. As a woman in investment banking, it means bringing expertise, resilience, and authenticity to the table, and understanding that my value lies in the impact I create rather than the volume of my voice. To me, it's showing up prepared, staying curious, and knowing your worth without apologising for taking up space.

What assumption about women in investment banking do you wish would disappear?

That confidence must look a certain way. Too often, it's associated with being the loudest voice in the room or having all the answers immediately, but some of the most effective leaders I've worked with lead differently.

I've had the privilege of working with incredible women in the bank who lead complex transactions, as well as women across industries shaping businesses and economies. Yet the question of whether women belong in these spaces still surfaces in ways it rarely does for men. The strongest leaders I know don't command attention by being the loudest voice; they earn it through preparation and good judgement.

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If a 20-year-old Mandisa stood in front of you, what would you tell her, and do you believe in having a mentor?

Trust your instincts and stop waiting for permission. You don't need an invitation to be in those rooms; you're already qualified to be there. Stay curious; it's been one of the most powerful drivers of my career and has opened doors and conversations I never expected.

As for mentors, I've never had one designated mentor. I grew up in a strong matriarchal family, and while I'm not the eldest, I was surrounded by women who shaped me. My mother and sisters gave me my resilience, work ethic, and a strong sense of self. I've come to believe that mentorship is less about one person with all the answers and more about building a village.

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