



Q&A

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Q: Tell us about your background and how you got into property finance.

A: I took the road that was less travelled: While my siblings entered mainstream fields like accounting and engineering, I pursued a Bachelor of Science with honours in quantity surveying (QS). This choice was quite unexpected for my parents. After graduating, I joined a small QS company in Johannesburg, working on projects like the AIDS Research Centre in Hillbrow and the upgrade of Main Street in Johannesburg CBD. These projects were remarkable not only for their social impact but also because, as a female QS of colour, I stood out in an industry that was not diverse at the time. One day I stumbled on a newspaper article about a graduate programme at a bank. I knew nothing about banking, being a brick-and-mortar person, but I decided to give it a shot. Out of 2 000 applicants I was one of the 17 chosen. That marked the beginning of my journey in banking and property finance in 2005. Initially, the programme was supposed to last a year, but after 6 months I was offered a permanent position. From there my career took me through various roles at Standard Bank and Nedbank. I've been with Nedbank since, focusing on property finance, sustainability, and innovation, creating value-added services for clients.

Q: What excites you about property finance?

A: It's called the property bug – you either love it or hate it. I absolutely love it. There's something incredibly satisfying about seeing buildings come to life and knowing that you played a part in those projects. While buildings get a bad rep because of their intensive carbon footprints, there is also a positive impact, with jobs created and communities uplifted. It's about the tangible results and the impact you can see. When we started the Property Finance Africa business at Nedbank, it was exciting for me because it involved breaking new ground. When I was interviewed, I mentioned wanting to be part of Nedbank's first Africa transaction for property finance. Three months later we closed our first deal in Kenya. It's incredibly fulfilling to be part of something new and challenging and to see the real-world impact of our work.

Q: What challenges have you faced as a woman in the property sector?

A: The sector has evolved, but it wasn't easy when I started. As a female QS of colour, I often faced disregard and disrespect on construction sites. There were many instances that were disheartening. I realised quickly that I had to constantly prove my competence and earn respect, which my male counterparts did not necessarily have to struggle through. I realised life was not fair or equal, and this would be tougher than I would have imagined. Support structures and mentors were crucial. I remember many harsh instances as a junior QS where clients would disregard me. The sector wasn't transformed. It was tough but having good support structures really helped. I've had great mentors and sponsors who backed me, believed in me, and provided guidance. This support has been essential in helping me overcome obstacles.

Q: Can you tell us about the mentors who influenced you?

A: I have been fortunate to have had many great mentors and sponsors. They have provided guidance, support and different perspectives. I have enjoyed the conversations, even though some have been tough to digest. Good mentors give authentic guidance from their experiences and help you navigate your career, even when uncomfortable. It is important to be open to feedback and ensure adequate self-reflection when

embarking on a mentorship journey. Then synthesise the information and be sure to use the tools.

Q: What achievements are you particularly proud of?

A: In March 2023 we had the first Excellence in Design for Greater Efficiencies (EDGE)-certified green building expert in our business. The accolade was a milestone for Property Finance and Nedbank as it was the first of its kind among all banks in South Africa. Over the next few months we set up the first fully fledged EDGE expert team in banking to assist clients with certification, which is in strong alignment with the Sustainable Development Goals the bank has adopted. The first certified green building project at Nedbank was a significant milestone. Our team achieved this with the Nexus 1 office building certification in the Waterfall precinct in December 2023. It's incredibly humbling to know we did something groundbreaking and positively shifted the market. We have received many accolades for the technology and innovations we have developed. From internal recognition as Top Team in CIB to industry awards, the journey thus far has been exciting and rewarding.

Q: How do you balance your professional and personal life?

A: Balancing work and personal life takes deliberate effort. I make time for the things that are important to me, such as family and friends as well as activities that interest me, like padel or Pilates. Sometimes, I multitask by listening to an audiobook on the treadmill. Women, especially those with children, face additional burdens. Organisations must support women through different life phases, like returning to work after maternity leave. I've seen women struggle to reintegrate into the workforce after having children, trying to be their best while juggling multiple new responsibilities. Menopause, which was previously taboo, is another challenge women are now vocal about. Organisations that support women through these phases will become employers of choice. It's about making deliberate choices and ensuring what's important gets the attention it deserves.

Q: What advice would you give to young women entering this space?

A: Be open to listening and absorbing from great leaders. Early-career professionals often have a set plan, but life doesn't always follow a straight path. Embrace opportunities, even if they aren't part of your original plan. My role in real estate credit wasn't part of my career plan, but it turned out to be a fascinating and enriching experience. Being open to unexpected opportunities is critical. It's part of a career journey and helps you grow in ways you might not have anticipated. Also, enjoy what you do: When you are passionate about things that are important to you, you can turn lemons into lemonade. Be self-reflective; this is a great skill to ensure you learn from your failures, you take what serves you, and you discard what doesn't. Every experience is an opportunity to learn.

Q: How do you unwind?

A: I'm a wine enthusiast and have completed some studies through the Cape Wine Academy. One day I'd love to make my own bubbly or Chardonnay. I am busy with a neuro-linguistics programming practitioner course, which helps me understand and influence people. I find it fascinating to learn how people think and behave. And in the roles we fulfil, it is an art. I also love listening to audiobooks, usually while on the treadmill. My last read was *The Seven Husbands of Evelyn Hugo*, in which I found a great escape from the chaos of a busy world. I spend time with family, especially my dad, who always has fascinating

stories about growing up through the apartheid days, the Group Areas Act, and the 1949 riots. Cooking is another happy place for me, especially when entertaining at home.

Q: What legacy do you want to leave?

A: I would like to be recognised for my contributions to the sector, shifting orthodox thinking and promoting a low-carbon environment. Recycling and reusing materials, renewable energy, energy efficiency in buildings, and water efficiency are at the top of my mind, especially in the South African context. Just like with the global effort to close the hole in the ozone layer, collective action can achieve great results. I believe we can do the same with current environmental challenges. I want to be part of the solution, ensuring we leave the planet in a better state for future generations.

Q: How do you see the future of property finance?

A: Environmental, social and governance (ESG) considerations as well as climate resilience will be key themes that will require due consideration in the sector. Many of our clients have commenced on this journey but we still have a long way to go. Considering that the built environment is a significant contributor to greenhouse gas emissions globally, the sector will have to change. Sustainability is here to stay, and we are seeing a move across client segments focusing on preserving value through greener and lower-carbon-emitting buildings. Banks will need to partner with the clients in their sustainability journeys. The impact of climate change has been hugely underestimated. Tornadoes, flooding, and wildfires are just examples of what the South African market has experienced, which is mostly unprecedented and has significant implications in the insurance space.

One key aspect of sustainability is value preservation through green buildings. Property owners want good tenants, stable cash flows, and reduced operational costs, which sustainable buildings offer. But the expense is a huge inhibitor. Greening a building costs money, and the cost of certification creates a further barrier to entry. Through the Green Residential Development Bond issuance, we could provide up to 4% back to clients for these costs, which helped create the impetus and interest in the market. And many other banks have now followed suit. We also created an in-house team of green building certification experts to help clients on this journey. There are under 1 500 certified buildings in South Africa, and as a sector we have a massive journey ahead.

Q: What changes would you like to see in promoting diversity, equity, and inclusion (DEI) in the property sector?

A: The sector has come a long way, but there's still much to do, especially at the board level, where female representation is lacking. Inclusive teams bring richer, more diverse thinking and more informed decision-making. We need to go beyond ticking boxes and leverage the opportunities that diverse teams bring.

