



# The Australian Finance Podcast Episode Transcript

**Episode:** Promotions, Payraises and The Future of Work (2021 Edition)

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**Speakers:** Kate Campbell, Owen Rask & Andrea Clarke

**Duration:** 39:19

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## Episode transcript:

### Owen:

Kate Campbell, welcome back to the Australian Finance Podcast.

### Kate:

Good to be back on.

### Owen:

We have a very special episode today, a return guest. She obviously didn't learn her lesson the first time, so she's come back bigger and better. Andrea Clarke, welcome back to the Australian Finance Podcast.

### Andrea:

Great to be here. Owen and Kate, thanks for having me.

### Owen:

Yeah. In the middle of lockdown we're traversing across state lines to do this recording, and we're going to talk all about careers and just getting ahead and how that can improve your finances. Kate's actually working on a spectacular careers course, and so this is very relevant to us right now. For those who don't know, we've previously recorded a podcast with Andrea.

**Owen:**

Andrea is the founder of Future Fit and an author and a former correspondent. And just, I think last time when we spoke there were just so many anecdotes and strategies that people can use to better themselves. One thing that I heard recently, Andrea, was that when you're starting out in finance as we deal with a lot of people that are starting out trying to save money to get ahead and to live better lives, sometimes they just need a bigger shovel. Which means that they need to earn more and they need to thrive in their career.

**Owen:**

So this one's going to be very relevant to us today and that initiative. So what are some of the big changes that you've seen in the world of work? And this is going to be very relevant for a lot of people that are in lockdown. We're in lockdown as we record this since the last time we caught up, which was just over six months ago.

**Andrea:**

Well I think like everyone who is going through this experience, what I'm saying is the same as what everyone else is saying. And that is that unfortunately the office experience is almost over and we're a long way from stabilising. Things are a long way off stabilising. What the office looks like in 2022, we're not going to have any idea until we get closer to that date.

**Andrea:**

And I think there's a couple of really interesting things here for us as employees and as individuals, and that is that we need to determine at least two versions of our own work topology. And that is how you're set up at work, how you're set up to deliver. And many of us already now have a setup at home that's pretty efficient that feeds into our productivity or be it with some distractions. We probably have some idea about what the office is going to look like when we go back in, but I'd suggest having a third.

**Andrea:**

Having a third way of doing things that's going to allow you to be consistent. And from a business continuity point, allow the team's experience to continue. So I feel like having at least two, probably three workplace models, work topology. Ways of working is a really good thing for us to be thinking about now, because when this micro outbreak settles down, we might go back into the office but why not a third space that you can go to where you can be uninterrupted for some kind of consistency.

**Andrea:**

I've been working from home like everyone else for the last year and a half. I'm even thinking I'd love to be in a co-working space for that at least three days a week when things open up, because I just frankly need the stimulation, need to be around adults and stop talking to myself [inaudible 00:03:34]. So having ways of working that are set up to allow you to concentrate, to do your deep work, to collaborate, whatever that looks like be quite purposeful about three different ways of doing things.

**Andrea:**

So I think that's a really interesting thing that we're all probably doing by default, but being more intentional about that, I think, is an important thing for the next 12 months. And secondly I think we all know for sure the COVID fatigue is real and I'm seeing a lot of disengagement as we all are with teams. And I think as leaders we need to know when to leave people alone. And I'm signed to a lot of my colleagues who are running big teams, you've got to reduce that cognitive load however you can and you've got to leave people alone.

**Andrea:**

Don't put anything else in front of them until they've been rested through the Christmas holidays, for example. I think that we'll see many large financial services institutions mandate two to three weeks off for their staff. I know I'm hearing this from HR directors already. And that's because business realised that their duty of care now extends well beyond the nine to five. They're looking at wellbeing as a competency, and in order for people to build wellbeing as a competency they need to be rested.

**Andrea:**

We cannot deliver effectively and consistently when we've been asked to do so much more than we ever have in our entire careers in the space of 18 months. So I think that expect, if you work for a big bank, expect to be rested. Expect to see a message come through saying, "Everyone is having three weeks off. We are shutting the doors for a couple of weeks because we know people need to be rested." And I think that there was a recent study done where there was a profound amount of annual leave banked up. Everyone's banking their leave because of course, where are they going to go?

**Andrea:**

But we can't expect to work straight through and have any energy. So I think we can expect to see that coming our way over the Christmas break. So office experience a long way of stabilising, that means we need to take more responsibility for our workflow. So divvy up and decide on three work typologies for yourself, and then expect to be rested. And take that opportunity to really do as little as you can. Don't sign up to the usual big events around Christmas, give yourself the time off to shut down. That'd be my observation, which I'm sure is shared by all of your listeners.

**Kate:**

Yeah, absolutely. I mean most of my friends, none of us have taken annual leave since Christmas time, especially because we've got nowhere to go. And so you just keep working, you keep the works all around you at home. So it doesn't stop on the weekend, you've still got those tangible reminders of work and your day job just surrounding you at home. So you can't get a break, can you?

**Andrea:**

No boundaries. We don't have boundaries. And the research shows very clearly that we're all working an hour longer every day because work's right in front of us. It's to the left, to the right of us, and so if we can't go anywhere we default back to that head space. But we need a break. When I say a break I mean a rest, a proper checkout from everything that we're going through.

**Kate:**

Yeah. And one of the things I really wanted to talk about in today's conversation, I mean, last time we talked a lot about the future of work and what that's going to look like, but I wanted to talk about improving your career in your current workplace. Which is probably something we haven't been thinking about that much recently, as opposed to just getting a new job. So one of the things I wanted to ask you is how should we start thinking about career progression in our place given that COVID is that new normal? We can't just keep our lives on pause forever and thinking about developing in our existing organisation.

**Andrea:**

Well I think there are a couple of things with that, Kate, and it's a great question because there's a lot of social capital that we have. When we're in a business and we've been in a business for a couple of years or however long the case may be, you've built up a certain amount of social capital or reputation capital. And so why look for a job somewhere else when in fact you could accelerate by staying in the same business? And I think that we need to be a lot more considered about the way we are going about that.

**Andrea:**

So I think if it's one thing that we've seen in the last 18 months is that it's the knowledge workers who have a clear advantage in this new workforce. And you've got a whole segment of the population who don't just want a job, they want a great job. They want something that really means something to them and something that feels very rewarding. And so I think I've spoken to you before about not being a bystander in your career. This is certainly not the time, this is not the window to be a bystander in your career.

**Andrea:**

This is not the time to be neutral on your progression simply because I think you can make more progress in the next two years than you probably have in the previous five because of the opportunities coming up. I think we're seeing constant restructures. I mean, when was the last time you spoke to somebody at a bank and they said, "Guess what? There's no restructure going on." I mean, this is constant. We'll be in a state of constant restructure.

**Andrea:**

What that means for you is that if you decide on really what you want to do, who you want to serve, what do you want to contribute? You can go after it in a really considered and measured way, with the right sponsors and with the right mentors and advisors around you. So I think that constant restructure means revealing a constant state of opportunity for all of us. So I think what

we need to be focusing on is making sure that we're delivering consistently, making sure that we're creating value, and going back to the basics around building credible reputation capital.

**Andrea:**

And that is as simple as asking everyone who's listening, what would you feel, how would you feel if the CEO of your business was to look at your LinkedIn profile in 30 minutes? How would that make you feel? Is it up to scratch? Is it sending the right signal about who you are and what do you want to do? How aligned is your online presence with how someone experiences you offline? And what changes do you have to make to bring it up to... To keep it really current? Have you had a photo taken in the last 12 months? All these-

**Kate:**

Can't imagine many people have had a-

**Andrea:**

... No, I can't either. I can't either. But you know what? Now is the time to make the effort. Now I say they're saying, "Yes, we need to be rested over Christmas." But there will be a lot of people who will not be showing the discretionary effort that is read loud and clear by leaders. If you are demonstrating and you're giving that extra effort, that discretionary effort people really notice. I have very senior colleagues in HR positions that talk to me all the time about this. They know when someone's simply not making the effort, they won't be promoted.

**Andrea:**

So I think when we're considering accelerating our career in our current workplace, know that all the networking that you need to do is probably already done. You already have the networks. You've got the most powerful ties that you have are hidden in your LinkedIn profile, so make the most of that. And be really considered about what you want to do. And I think it's time to really think about what do you want to contribute to a business? And then once you know that for sure, then go after it in a... See it as a campaign. I see that all of us are on a career campaign in one respect or another. But take it seriously and go for it because I think we'll see more opportunity coming our way in the next couple of years than we have in some time.

**Kate:**

And do you have any suggestions? I know you mentioned the networking when we have those relationships with people in our business, even though we might not have seen them for quite a number of months now. What is the best way to build on those relationships in the workplace with people that might not necessarily be in your immediate team in a remote setting?

**Andrea:**

Well the data is there about our network shrinking by 20%. Now I think we probably feel that already, but also I feel like it's probably 50% because the people who are further out on the periphery drop off even further. So we have to be more intentional about the way we network. My advice to everyone is, I probably have three things on this, and the first one is pick up the phone four times a week.

**Andrea:**

Pick up the phone call somebody in your network, call someone. If you see that someone's got a job, pick up the phone give them a call. If you see that someone's lost a job, pick up the phone give them a call and don't necessarily have an agenda. You never know where those loose conversations are going to go. Often you'll get really great intel that's helpful to you. And if there's a team that you are looking to be a part of, then be more intentional about the conversations you're having.

**Andrea:**

Ask what kind of projects they're up to? What's it like to be on that team? Because you've got to make sure if you're going to make a move, you want to be reasonably confident that you're going to fit in to that team. So do as much due diligence on that as you can without looking like a stalker. I think it's entirely possible. So I'd say I have this four by four rule, like pick up the phone four times a week and you will be absolutely startled with how fast that moves you ahead.

**Andrea:**

Also, when we do go back into the office, select your office hours wisely. I mean what is the point in being in the office a Tuesday from midday til 3:00 if your boss isn't in? So select your office hours wisely. And when you're there make some noise, walk the floor, really be purposeful about the conversations you're having. I think what's interesting about this vacuum that we have when it comes to networking is that it really does help us realise just how much we got done in those incidental conversations, which we don't have anymore.

**Andrea:**

So when you are back in the office be really mindful about that, but also be respectful about the people's time. Because not everyone has the same intention as you and not everyone wants to chat about... Wants to do a random chat for 20 minutes. Online I'd say connect sometimes. Do you want to connect or do you want to follow? If you don't know someone don't connect with them. I really believe this quite firmly. I'm someone who gets about a thousand requests a year and I don't know any of those people. And I feel like that devalues my network when I'm connecting with people I don't know. That it really dilutes those relationships.

**Andrea:**

So do you want to connect with someone? Or can you just follow them? And if you follow them, can you start a meaningful conversation online? That's often how many organic relationships are formed on LinkedIn? Make sure your LinkedIn profile is up to date and understand that there are many decisions that have been made without you in the room or on the Zoom. So it's something to think about. Create slack time in your schedule, map your network. I think that there's probably some frameworks out there about mapping your network, but this is a really good exercise for all of us to do.

**Andrea:**

For example, the last three jobs think about how you got the job, who was that person who was instrumental in connecting you? And if you've fallen out of touch with that person, get back in touch with them and say, "Look, I'm actually just reflecting on what a great career I've had and the fact that you've been responsible for a major move." So go back to that person, because if they've connected you in the first place you never know where they might be in terms of their network. So I think being intentional is like that's the best way to describe it. We're in a much looser, less structured arena and that means we have to think a lot more about how we're connecting, why we're connecting, and what we can provide in return.

**Owen:**

So say people that are listening to this they're maybe smaller medium businesses. And they think I want to upskill ahead of coming out of COVID and just generally speaking how do I position myself? Maybe they need to develop new skills and what have you, how could they go about getting that type of upskill whether it's training, online courses, whatever from their current employers?

**Andrea:**

Well the best and the fastest way is to get on the phone to HR, ask your HR department what other programmes that are made available to you. Ask your leader directly, "What's available to me in this quarter? Are there any upskilling opportunities I can take advantage of because I'd like to sign up to that?" And also don't be afraid to make a suggestion. For example, I run a programme for the Future Women community, and I often say to potential members, "Look, your organisation is already a part of this model, so reach out and ask how you can be a part of that programme. And if your organization's not, then find out how you can bring it into your business."

**Andrea:**

If you're a leader, well you don't have to be a leader, but why not create your own microlearning opportunity for your team? Like I get calls all the time, "Can you do a master class for us for an hour?" Of course I can, I'm really happy to. Why not be that person who's actually initiating that microlearning opportunity for the team? Look around the market, who's doing what. Can they jump on the Zoom and do a one hour with you? Why not? There are all of these opportunities. So there's no limit just think about the best way to get it done. And where there's no way you need to be sponsored at work, then ask for sponsorship, ask for the training budget. See what's allocated to you and how you can go about spending it.

**Kate:**

The other thing that we really wanted to talk about, because I think the conversation's just being completely dropped over the last two years since COVID, is the topic of pay rises. And given that most of us are still super grateful to have a job right now we don't really want to even broach that topic, because it's just seems a bit iffy right now asking for more given the circumstances. Should we start thinking about talking about pay rises again? And how do we approach it in this environment?

**Andrea:**

Seems a bit awkward, doesn't it?

**Kate:**

It does.

**Andrea:**

Look, I think that if you've got a business case for a pay rise, then why not ask? Why not? But you've got to have the business case for it. Chances are you've been working harder and longer and delivering more in the last 18 months than you ever have in your entire career. So depending on exactly what you want, I say why not ask for it? But you've got to pick the right time and you've got to make sure that you have got the data and a really good reasoning to back it up.

**Andrea:**

I would also say that if you get knocked back or if you feel like it's not appropriate, there might be another ask that holds a lot of value for you. And that might be cutting back to a four-day week, it might cutting back to a three-day week, there could be something else that has a lot of value. There's got to be a mutual value exchange here with the employer, but maybe there's something that's not financial that could be really useful to you.

**Andrea:**

That could be education, that could be microlearning, it could be executive education. There are a number of ways to play that. If you get knocked back for a pay rise, why not ask for something else so at least you feel like your employer is demonstrating that they're meeting you halfway, that they are interested in your development so you can end up contributing more to the business?

**Kate:**

Let's say we're thinking maybe this is a conversation we'd feel comfortable having in the next six months. How can we start preparing our case, a business case for a pay rise now as you mentioned?

**Andrea:**

Look, here's the confronting reality I think of this new workforce that we're in and that is, I believe that we should constantly be behaving as if we're always looking for work, as if we're always wanting a promotion, and always wanting a pay rise. I don't think ramping up a few months before a big discussion sends the right message because you won't have that track record of consistency. And I think that's where we're at. We are in a, as I said, far looser infrastructure workforce where we've got an exceptional segment of the population who are very privileged.



**Andrea:**

If you're a highly skilled knowledge worker in this market, you are the outright and clear winner in COVID. Because we actually ran some research with Bernard Salt in January this year, and we surveyed 500 highly skilled knowledge workers. And what we found was candidly pretty remarkable in some ways. We've got this segment of the population that is feeling very secure. They're not concerned about losing their job. If they do lose their job, they're so well-established in their networks that they know they'll get another job really easily.

**Andrea:**

You've got these people who if they're over 40 years of age, they've probably got some decent equity in their home particularly with what's going on in the housing market the last 12 months, so they can [inaudible 00:21:39] on that if they need to. They're exercising options and they're exercising autonomy and authority in a way we've never seen before. So I think that for all of us we need to be one consideration is this marketplace is going to be more competitive in the years to come.

**Andrea:**

We're going to see more restructures, the great geeks will be taken by these highly skilled knowledge workers who are very well networked. And these are all reasons why we should be constantly behaving like we're looking for work, shouldn't be a one-off thing. Is that exhausting? Yeah, for sure it is. So you've got to decide. You've got to decide how you want to run your life, you've got to decide do you want to be quality over quantity? How high do you want to work? How fast do you want to work? Do you just want one clear goal and objective to meet every quarter? What's going to be your pace.

**Andrea:**

And I think that pace of work is going to be really important to all of us in the 2020s. Because we can't run at a pace that is exhausting year in year out, we need to rest ourselves. But I think we need to be consistently delivering whether that's quarterly or annually. And I think that the DNA of trust plays into this conversation. So there's a science behind trust and this is about the degree to which people trust us. And when someone's looking at us to make a decision on whether they can trust us in our business or to come onto our project, they're considering character, consistency, and competency.

**Andrea:**

Character is, does this person have my best interest at heart? Competency is, does this person have the skills and the knowledge and the wherewithal to do what they say they're going to do? But the most important thing is consistency, is this person consistent in their behaviours? And we have probably all experienced this in some way, shape, or form in our careers so far. We've got a team member who on Monday is terrific on Tuesday they're in a really dark mood or whatever it might be. They're not consistent in their behaviours.

**Andrea:**

So we need to remember that DNA of trust is going to be the scaffolding of how we move forward in a job market in the next few years. It's going to be faster, it's going to be more competitive and we need to have trust at the core of what we do. And that's why trust is reputation capital is a new measure of trust, because that is the degree to which your community or clients or your constituents trust you.

**Kate:**

I think that's a really good reminder that if we have put our career on pause over the last 12 to 24 months, it's time to press play and start thinking about development and how we're building trust and our reputation capital.

**Andrea:**

Yeah. Like I said, most of us are working an hour longer but in some respects it's been an interesting time of reflection, hasn't it? I certainly know people who acknowledged they've kind of coasted the last year. And as you say press play, we have to be ready for that. I think March, April next year 2022, I would be really surprised and disappointed if the country wasn't open for business in a way that we are used to. And pressing play, you bet. You bet we all better be ready for that.

**Owen:**

Hey Andrea, just as a side note. You said the study with Bernard Salt, what were some of the industries or jobs that people had when they felt really comfortable? Do you remember off the top of your head?

**Andrea:**

Yeah. And actually I'm going to just click open that now and go into a bit more detail. Because it was a pretty fascinating insight into the lives of people who were mostly in financial services, in management, in insurance, that kind of thing. I'm actually just [crosstalk 00:25:38].

**Owen:**

[crosstalk 00:25:38], I guess can be done remotely pretty... You can just pick up your laptop and go, right?

**Andrea:**

Absolutely. These are highly skilled knowledge workers. So we had 477 people, 63% female, 35%, male, 86 with university degrees and 81% who work in a business. And so more than half of them were confident in their role stability and only 18% at the time, this was December remember when things were kind of shaky, only 18% then actually said that they were worried about their security. That's a pretty low number.

**Owen:**

Very low.

**Andrea:**

Yeah. We have people across big banks, big finance, professional services, and anything that you would want to put into that category.

**Owen:**

Yeah, right. Interesting. So how about then the question that we have around leadership and positioning ourselves within our company for that. And how can we position ourselves going forward to get promotions to increase responsibility? What are some strategies you might have for people?

**Andrea:**

I reckon the easiest one is to step in when someone's stepped out. I'm actually hearing this on a regular basis from friends of mine who are quite senior in HR. They're saying that when people are stepping out for whatever reason or taking a break or they're on secondment, the person who puts their hand up and then shows that discretionary effort is the person who is signalling, I'm up for the job, I've got the energy, I'm ready to go. And I also think what's really important about positioning ourselves is understanding and recognising that you need to be in a business where your values are aligned with the business.

**Andrea:**

And this is especially important for, I think, graduates and people who are coming into the workforce. I'll give you one example of a story that I heard from someone who's basically head of HR at a bank based in Sydney. And she said to me that she asked someone she tasked someone in her team with something and the team member turned around, she was a graduate basically, team member turned around and said, "I'm not prepared to deliver on that task because I don't believe that it's aligned with my values."

**Andrea:**

Now my response to that would be you, "You work at a bank, no one's values are aligned with a bank." But in all seriousness, if you really think about it and your values are clashing to such a degree that you can't deliver on something that you're asked to do, that's going to go up the chain. And so the team leader said to me, "Unfortunately that person's just discounted herself from promotion. I don't want her in my team, I'm going to ship her off somewhere else so she can't impact the productivity of my team."

**Andrea:**

I think the most important thing about developing ourselves as future leaders is making sure where, with a business, where we feel like we really belong, where the values and belief systems are very closely aligned with where we're at. And those things change over time. So perhaps even coming out of COVID, you might think, you know what? I used to really think that my values were tied with the business, but now I feel like they're coming apart for whatever reason. So maybe it's time I explore other opportunities. If you're not at the right business or not in the right culture now is the time to make a move.

**Andrea:**

And I think that's the best way you can position yourself as a leader or a future leader. It's the only way you are really going to be able to extend yourself and give everything that's going to be required of you to accelerate in your career. You know I couldn't work at Big tobacco, for example. Like imagine stepping into a business where you actually felt like you were probably opposed to the values of the business. So if you are, then get out and go somewhere where you can really do the best work and serve that mission in a way that makes you feel amazing.

**Kate:**

That's a really good reminder because I think we've had a lot of time to reflect on what we're doing in our lives and what we want our career to look like over the next decade. And I think many of us may have come to that realisation, as you mentioned that, hey, my goal is not quite aligned with my company anymore.

**Andrea:**

And that's completely fine. And I also think that volunteering that is completely fine, as per my example. But if you are going to volunteer that you have to understand that the repercussions are highly unlikely that you will be promoted within the system. That's the reality of the workplace. And yeah, it's perfectly fine for your values to shift over time, but recognise when they have and make a move on that.

**Kate:**

And if we want to make that move, hiring a new employee is risky business for many companies. It can cost a lot in time and energy, it can affect the culture especially in smaller businesses. And if you are trying to get a job online where you never actually get to meet the people in the hiring process, what are some things we can be doing now to essentially derisk ourselves to future employers so that we're a much sure bet for them to hire in the future.

**Andrea:**

Yeah, you're right. It's a risky venture for business to be hiring out of line. I really believe that now's a great time to pull together examples of where you've demonstrated leadership and where you've particularly demonstrated an adaptive mindset. It's one thing to talk about, this is what I did in 2010, it's another thing to talk about, well this is what was my suggestion for our supply chain when we had the weather event, when we had the COVID event, when we brought it back locally and decided to manufacture in Australia instead of China.

**Andrea:**

I think it's an excellent time to start thinking about how were you demonstrating an adaptive mindset? Where are the disruptions coming from that are headed towards a business that you might be a candidate for to work in? And bring those examples up. I think that hiring for will and not skill will be a big priority for business moving forward. I think attitude is everything in this environment. And where you can demonstrate the fact that you have not just... Where you've demonstrated bold leadership and where you've held the space of discomfort.

**Andrea:**

It's one thing to put a big idea out there, but what if you had to hold a really awkward space around that for a month until decision was made? I think that that's really what we're after. We are after leaders and we want to be leaders who have that. Not only do they go beyond delivering, they're up for rethinking and relearning and experimenting what life might look like for a business. And they're up for navigating and holding that discomfort of a space that ultimately leads to innovation, extraordinary innovation in a lot of cases.

**Andrea:**

I'll give you a really brief example and this is where I want everyone to go. Because when you think about an adaptive mindset, so one consideration there is simply asking yourself, what if? So it's almost feeds into the situational awareness that a pilot has. So when you're a pilot, you're constantly going through scenarios that it could go wrong. So you can respond to them quickly and efficiently. And I think that we all need to embrace that as part of our own mindset.

**Andrea:**

I did a programme a couple of years ago in Silicon Valley, there was a case study around Red Bull and Red Bull's business strategy to 2030. And one element they had in that, which I wasn't expecting, was driverless cars and Tesla. I thought, well, how does that impact Red Bull? Well it turned out that a huge chunk of Red Bull's revenue, of 25 or 30%, a huge chunk of that came from gas stations. So if driverless cars really took off, or if Tesla were building cars that went for a long range like hundreds and hundreds of ks and so you didn't have to stop at a gas station, that was going to significantly impact their revenue at gas stations.

**Andrea:**

And so in that sense, the disruptor wasn't coming from arrival, it wasn't another brand that was going to knock Red Bull out of the market, it was actually a whole different sector. And so I feel like we all need to be asking ourselves these what if questions? What if this happened to my business? What if this happened in my role? Mapping your own disruption, I think, can be one of the greatest ways to innovate yourself and a potential business that you want to work for.

**Andrea:**

If I was a candidate for a role in an interview, I would be openly discussing what I thought could be their biggest challenges in the next 10 years. It could be weather. It could be a weather event, it could be something totally out of left field. But often when people are working in a business, they're not spending time on what's going on outside of the business. And I think playing the outside game is a great mindset to be in and a great attribute to bring to a business as a candidate.

**Kate:**

And you can really show the employee you've gone the extra mile to think more widely than just, can I fulfil this role and job criteria?

**Andrea:**

Well, it's so much more than that, isn't it? It's about mindset, it's about forecasting. We cannot adapt, we can't respond to change unless we know it's coming or have some kind of idea it's coming. We can respond to it a lot more effectively if we know it's coming down the pipeline. So it really does pay to spend some time thinking about those what if scenarios and how they might impact your industry.

**Owen:**

Yeah. That's a really interesting point, particularly in the context of derisking yourselves. Just being aware of what else is out there and what's happening, this is so important. Andrea, you talk a lot about leaders and you talk about individuals and how they can help themselves as well. I know you serve both of these two markets with what you do at Future Fit Co. Can you just explain to us, if people are interested in getting in contact with you or getting a copy of the book or whatever, how can they find out? And what would they expect if they were coming to you?

**Andrea:**

Well thanks, Owen. Well [futurefitco.com.au](http://futurefitco.com.au) is my website, anyone can connect with me directly through there or on LinkedIn. And if you don't know me please just put a note, just add a note to that. That's my advice to anyone. Just add a note so I know the reason for being in touch. So I deliver digital programmes around adaptive mindset to businesses. So typically I'm a B2B organisation. But if your organisation is looking for a programme on objective mindset, then please be in touch. Because we've seen really great results with the cohorts that we've been running the past year and a half. And yeah, it's a really interesting way to mobilise your teams toward the transformation that you're trying to achieve as a business leader.

**Owen:**

It's even more important now when people, I think, and businesses can't really think of how we can engage the team and how we can grow the team. Like in terms of grow the talent pool that's already there and force them or encourage them to think across all aspects of the business and themselves. So Andrea, thank you so much for taking some time to join us today. We really appreciate it.

**Andrea:**

Thanks for having me again.