

Introduction

Shereen was born in Mozambique and holds both Portuguese and British nationalities, and speaks English and Portuguese. She is the youngest of five children (two brothers and two sisters), is single and in her early 40s. She gained an degree in economics and is a certified chartered accountant (CAA). She was brought up in Europe and has lived in the United Arab Emirates (UAE) for two years. She is the owner of 'NTI' business and training consultancy, a limited liability company she started as a sole trader in in March of 2011. She started this company, which offers financial services, following a position with 'Deloitte' where she had brought in a client who wanted her to work as a CFO for her company. Shereen suggested that instead she would start her own business and then the client could hire her – which she subsequently did. Currently, she is hired for 2-3 days a week as a Chief Financial Officer (CFO) for a Berlin healthcare company consultancy.

On family

She describes her family as “a nice family” who spoiled her as the youngest child. One sister is the Coordinator of volunteers for a charity in London and the other sister is a housewife, who “literally manages everything at home, so I would say she is a great manager”. One brother is a graduate in management and is the strategy director in a group of hospitals in Portugal, “he is a fantastic guy and a very good professional, a fantastic family man also”. The other brother became a trader and her father used to do have a shop and was in the trading business.

Her father passed away from a stroke. He didn't finish high school, “but he was a very bright guy..... he actually designed a mosque that we have got in the area”. Although her father didn't have an education “he had a very high appreciation of education”. Her mother also didn't go to university and “was very much a house wife, she was very much supporting to my father and to all of us, and she was always there for us pretty much”. She describes her parents as having “a very good social network”, that included Muslims, non-Muslims such as Hindus, expatriates, and Portuguese people – which meant she was “exposed to different cultures”.

She says her move to college in the UK “was hard for my family, especially my father, that I took that step, my mother was more supportive, and I think that having my aunt there, my mother's sister was very helpful”.

On religion

Shereen is a member of a Muslim family, and says “I do find that my faith has inspired me a lot.....when I think about my faith I think it has strengthened meand in no way had made me stay behind”. Having previously lived in the United Kingdom (UK), she considered that country “a place where I feel that there is a place for anyone, from any religion, any culture, I found that open mindedness”.

When she was at secondary school she did question her faith and thinks this was because of a philosophy teacher she had who was an atheist. Shereen considers that teacher felt “her job was to try to convert us to atheism”. But looks on this as positive because it means she believes in Islam not simply because her parents are Muslim, “I feel I am a real Muslim at the end of the day because I do believe that Islam is a way of life, I do believe it is a true religion. Her belief is supplemented by having read about “the explanation of the theory of evolution”, and “reading about Islam” as well as having “Christian friends which I get on very well with”.

When Shereen was considering setting up her own business she commented on her faith for giving her strength, “I will tell you something about Islam that is very beautiful. You know I find lot of strength, I find Islam very liberating..... I find when I stand in front of God and when after prayer this is the time where we ask God what you want. I do believe and I do see things coming true this is very much a saying from the prophet, peace be upon him, the saying is when you trust fully in God, you will be provided for”. The concept is that “you have to do something.....you trust in God but look at the birds that have to leave the nest - so they have to do something”. She further explains

you have to help yourself, and God’s help will be there, and this is what I believe and this is where Islam has been an inspiration to me, I knew that God guides me to take the right step. When you are doing the right things, you get small tests on the way but you know that you have got someone to rely on, and you know you won’t be let down, until now I have not been let down thankfully to God, and I have full trust that it won’t happen.

On other significant people.

There was one American woman, “a lovely lady she told me one thing that I will never forget when I got the job”. Shereen had gained a big promotion and the woman told her “don’t think that they are doing you a favor..... you don’t owe them, you deserve it”. Shereen said she found those words very inspirational and believed the woman saw the potential in her, “she meant you have got something to offer it is not like they are taking you because they love your brown eyes”.

Shereen had wanted to move to the Middle East as it “always fascinated, you know I wanted to experience it”. So this is when she contacted people in the ‘big four’, who she had also known through Monitor. This included a contact at Deloitte as she had dealt with the partners including Martin Piers who was in the UAE and they had been together in some trust work. Although at that time they “never saw each other face to face” but had meetings by phone calls and then she worked for him at Deloitte for two years and “I’m still friends with him today”.

Health care is an area that Shereen has a lot of interest in and met a female German entrepreneur at a health care conference who had established a clinic. She was working for Martin at Deloitte at the time and tried to convince him to invest with her in a business by giving him a proposition of a 50/50 split where “if I bring any new business you give me back my 50%”. He didn’t want

The story of shereen

to join because of fear of the business failing but Shereen had confidence. When she met this woman she sensed “that I found something very special in her..... she has a very good clinic going in Abu Dhabi and she had other business plans”.

On leadership

Three concepts come to her mind; inspiring, giving direction, giving guidance. She considers it is the last area that relates to coaching but not spiritual guidance. It's about direction “if you are managing a company..... direction and vision. Making judgment when you have to”.

I think leadership is about inspiration and giving direction.....One more thing it is about if needs be you put your sleeves up....if I have people under me and if they are struggling I will do their work if they need me to.

Early years

Early years were spent in Mozambique where the family lived in a big house, “I remember the warmth of Africa, the people are warm in Africa”. The family holidayed each year in Malawi as that was where her mother was from. She also recalls summer holidays in London and Leicester as they had family in the UK.

The family left Mozambique because when the country went independent “the transition government literally made hell for people who were not African.... and they made hell for Africans too”. They had imposed military rule for women over 18 years old and one of Shereen's sisters was approaching that age and this was unacceptable for the family. Also they left Africa to get a better education and because of problems with security, although the family “survived 4 years under the new era and I don't remember that much but my family says things were really getting bad”

So when she was 10 years old the family moved to Portugal as Mozambique used to be a Portuguese colony and at home and in school they had spoken Portuguese. In Portugal they rented a small flat.

School

In Portugal, Shereen attended a mixed sex state school and learned English at school. Her favorite subjects were English, math, economics, and geography. She also “used to love gymnastics..... I used to love sports.....I always liked running” . Although this was confined to school activities as there may have been a “cultural hindrance” to participating in sports outside. She describes herself as “a good student” who would have gained ‘A’ grades. She left school at 19 years of age as there was an extra year of schooling in Portugal before university. She studied math, English and geography to get into university.

College

Shereen studied management for two years at university in Portugal, before moving to Leicester university, UK, because the “UK fascinated me, the education system fascinated me”. She had a government grant that paid the university fees and her parents paid for the accommodation. One of her aunt’s also lives in Leicester and she lived with her aunt for two years before moving into university student accommodation. During her time at university Shereen made friends with “people from different backgrounds”. She was also a Vice President and member of the Islamic society.

Career

While studying in the university in Portugal, Shereen was also working part time in accounting for what is now *PWC* and was offered a full-time job there for after she graduated university. But she refused the job because she “wasn’t sure that that is what I want to do”. After university, Shereen went back to Malawi for six months to visit her sister. At that time Shereen helped some relatives in their shop.

On her return to Lisbon she started a small tutoring business teaching mathematics to secondary level for older children and a university student in their homes. As well, she worked for a private school and did some freelance translation on management for an MBA Angolan student who didn’t know English and she translated the course books. She also did some voluntary charity work for a UK Muslim charity where she became “ an informal coordinator in Lisbon” raising funds for development projects with a small team of people. She very much believed that it was important to raise money to “make people independent”.

She returned to the UK in 1997 and stayed for 12 years. Her family were happy to pay for one installment for her accountancy studies but she mostly wanted to maintain her independence and therefore took a succession of temporary jobs. She took courses for her studies when she could although she stopped one year as her father passed away a day before the exam.

She worked in London for three months for the same charity in a paid capacity and then moved to an accounting firm for three months as a receptionist but also helped with bookkeeping. When this temporary job finished she got a job through the job center in a bookkeeper position with a fashion designer for 10 months. She took the job because she

had a rent to pay, I had a very supportive family but it was just not fair it is like thank god we are fine but it’s not like I was a millionaire or my family was rich yes we were comfortable but we were not rich as such that I can say dad pass me a check it just wasn’t right.

By the time she qualified as an accountant, Shereen was working for ‘British Airways’ (BA) for six and a half years in three different departments e.g. as a financial analyst in the cargo department doing analysis, and preparing reports for senior management. She also spent time as a regional accounting officer. Eventually it came to the point in BA where she wanted to move

on further to a management position, “I knew I was appreciated as a financial analyst but I needed to move on”. However, during those years “BA was going through a big crises” and she applied to an agency for a job with ‘National Grid PLC’. They offered her a job as a group financial analyst where the salary was “a huge jump and I felt like I was heading in the right direction”.

She says of ‘National Grid’ that “those people loved me, I loved the people but I found the role so financial accounting orientated for someone who liked to think all across the path”. Previously she had enjoyed her work with BA because she worked in different departments and was in contact with different people. However, now she found herself in the financial accounting department where they were “very much focused on getting the accounts right, getting the disclosure met” so it was rather “constraining for me”. She recalls that when she decided to leave, the financial controller called her up and asked why are you leaving and she told him how constrained she felt.

She had accepted a position with ‘Monitor’, the regulator of the National Health Service foundation trust that began around 2004, and the Chairman was Bill Moyes. In his 60s, he had been involved in the health care sector and private equity. She didn’t work with him but did work closely with the Assessment Director. The aim of Monitor was “to make NHS more business minded....obviously the service was still free but delivered more efficiently so the state would waste less money”. Monitor was created as a regulator and was “built up by people from the big four in the industry 99 % of our department was literally PWC, KPMG, Deloitte and people like myself who came from the industry”. They wanted to create a different mindset to the “ public sector mindset”.

She found inspiration at Monitor because the role was very strategic. Shereen was an Assessment Manager to assess whether a hospital or a trust could apply to become an NHS foundation trust. This would mean they would become independent of the government and would have much more freedom as an NHS foundation trust. Her role was to manage the process as

they needed to prove to us that they can stand on their own feet. So they needed to do the business plans, they need to show us that they have the right management team, they have the right plans, and how were they going to achieve.

She found the work “fascinating” because it “was very much like you get involved in so many different things”. She dealt with many different people at a high level, dealing with the board of directors, senior managers, “I was reviewing CEOs and Chairmen”. During her time working for ‘Monitor’ she was sent on training courses including a two-week financial strategic leadership course at ‘CAS’ business school, London. She had applied for some senior level jobs but didn’t get them. Then came the recession time 2009-2010 and they were not promoting internally anymore.

That is when she moved to the Middle East gaining a job with Deloitte through contacts previously made. She joined “their due diligence team in the UAE” and considers that Deloitte had a very good consulting proposition and due diligence became very familiar to her and it “started to get momentum in the years I was there”. She was also supporting Piers in “getting health care business” and very much wanted to be involved in the health care sector through setting up a Deloitte health care proposition. She knew through friends at PWC that they had a “very good health care proposition”. However, there were limited resources to do so and she “feeling a bit frustrated” because they were not letting her grow the business. Even though she used to go out and bring in business for them earning her bonuses for her performance.

Currently

Shereen brought a client to Deloitte but then decided to set up her own business, NTI, and work for the woman as a consultant. She used some of her savings to set up the business. Although she admits this was risky and her family reminded her of that. She owns a flat in the UK and her sister pays her rent to contribute to the mortgage and the sister felt that paying the mortgage would be at risk. But Shereen commented on how she relied on her faith to continue.

The company is located in a convenient location for her home. Because NTI provides services, and as the client’s business is also a start up, it gives the client the flexibility of not having to hire a full time, permanent finance officer. Shereen benefits through the flexibility of being “my own boss” and has time to do other finance related work. Her company is also involved in training and coaching e.g. for confidence building and performance improvement including training in leading, managing, and coaching. She considers that she helps people achieve personal goals who “don’t need a counselor, but “just need someone to make sure [they are] heading in the right direction”.

The Future

Currently she has a contract which is open ended and is working on getting another health care contract because she is already making a contribution in health care. She likes that she is involved “in all different parts”.

Shereen wants to keep the company open to opportunities to anything where she “can help in business plans, supporting CFOs”, but to ensure it keeps “in line with coaching”. She describes herself as “very optimistic” and one can achieve “*In sha'Allah* if you set your mind to it”. Shereen believes she is a motivational speaker and hopes to inspire people, which gives her “a lot of satisfaction”. She has attended a coaching course on performance at a coaching academy in London. She already has a coaching client, a young guy with potential, but struggling to achieve goals. She is doing this work for free. Another contact suggested “she focus on executives, CFOs, and executive women”, although she would also like to guide younger people. However, she recognizes that this maybe a problem later if she has too many clients. But she sees that it is

advantageous in coaching as it is a fluid arrangement where you coach someone over three months but not every day. Her aim with coaching is “yes I want to make money, I want to be rewarded, but I want to make sure that the end point is not far away from the start, so I want someone to be on their feet very soon”.

An area she wants to focus on in the future is “very much on women, particularly executive women who want to climb the ladder but who are struggling in some form, I do believe I can support them in this journey Insha'Allah” (*God be praised*). She also thinks there is a market to train people who don't understand business or have little financial understanding as well as in entrepreneurship. She believes she can make a difference in training and coaching by bringing the best out in people so they can “stand in front of people and be able to talk to people when they want to”. She has a wide range of courses that she is working on at the moment. As well as wanting “to make a profit out of my business” she also wants “to make a contribution to the society”. But she recognizes that she needs to have her needs met, “if I am able to help myself then I am able to help other people” and that needs a “level of income that gives me the comfort zone that allows me help other people”. Ultimately she reminds us that “I am an entrepreneur, I need to have good income so I am to look into these opportunities”