

## Business Beyond Borders Episode #10 – Stefanie Lowe, Accountant and Business Advisor

Presenter: Cynthia Dearin

Guest: Stefanie Lowe

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Cynthia Dearin: Stefanie welcome to the show, it is great to have you here.

Stefanie Lowe: Terrific to be on the show, looking forward to [inaudible].

Cynthia Dearin: I wanted to start by asking you a really quick question about the Multinational Anti-Avoidance Law (MAAL), which came into effect in Australia just over two years ago, can you tell us very quickly what is it and can you tell us what you think of it?

Stefanie Lowe: Yes, the Multinational Tax was introduced as a fairer way for multinationals to ensure that they are paying the right tax in their country of origin, which as you are aware, there has been many multinationals, and we deal with them all the time like Apple, Google, LinkedIn and all those players. What the ATO are aiming to do is ensuring that they are not moving their profit, somewhere like Ireland, where it is much lower tax. I think it is a fair tax, I think that all countries, and this is just not Australia, it all OECD countries that are involved, that everyone is going to be involved in this, in these big companies, including Google and we already starting to see that.

Cynthia Dearin: What are you already seeing as a result of that law coming into place?

Stefanie Lowe: Yes, there is more transparency and reporting and I could give you examples. It is aiming at the larger end of town, so if there is a multinational with a group revenue of 1 billion, even if the Australian subsidiary is small, they now have to report. In the past if you are a multinational in Australia, you were a small

multinational, you had audit relief and tax could have been minimized but now that is under the microscope, and what this has actually done is allow further reporting and digging into those entities. They have introduced country by country reporting, which hadn't been done before.

Cynthia Dearin: Ok. So that is something quite new?

Stefanie Lowe: Yes, correct.

Cynthia Dearin: So, let's get on to talk about you, because that is what we are really here for today. When we were talking about interviewing you, it sounded like an Anglo-Saxon name, but as we were doing the research for the show, I noticed that you speak both Greek and Serbian. Can you tell me a bit about that?

Stefanie Lowe: Yes, I can. I was born in Australia, my mother and father came on the boat in the early 60's as other immigrants did and my mother's background is she is from Greece from the island of Crete and my father was Serbian, which is a country in Yugoslavia. I was born here, and I was married to an Englishman, and that is why have that name, but my maiden name is Bera. I am divorced now, and suppose I should go back to it now, but the reason I don't is because I am a director in so many companies it is a pain in the butt to get all that changed.

Cynthia Dearin: Too much paperwork!

Stefanie Lowe: Exactly! Even accountants like myself don't enjoy the paperwork.

Cynthia Dearin: Absolutely, I was wondering do you think the fact that you had this international background, from way back in your history, do you think that had an effect or played any part in the fact that you started a business that turned into a business with international clients?

Stefanie Lowe: I believe it did. The reason I believe that, not just myself, that woman can do anything they desire, nothing can stop you except yourself that is stopping you. My parents came here with nothing, they wanted a better life for their children, which you know, that has eventuated and of course we want the same for our children. So that is in my blood.

Cynthia Dearin: That is a great place to start, so let's talk about where you got started. You have been in accountancy and business advisory for 24 years. Tell me about the beginning of that journey and how did you actually decide that it was the field that you wanted to be in.

- Stefanie Lowe: Well it's a funny thing, what I desired to be didn't eventuate, I wanted to do audio engineering. My father died when I was young, and I was brought up in a very strict Greek culture, and my mother thought well audio engineering is not a job for girls, and at that time there weren't many opportunities and it was good that my school had work experience and I joined a company at that time with work experience and I thought "This is for me" and because I was taking care of the family at the time due to those circumstances, I thought it was just a natural progression to get into accountancy. My last corporate job was with actually a multinational, a Japanese medical company that set up in Australia, they had two divisions that came out. I was recruited by Deloitte, I came through there for this role and I really loved it. What made me, and I know this is one of the questions this may lead to, what made me go into business was back in the early 90s I left because I was working long hours and I needed that flexibility for the family, that certainly wasn't there in the workplace. There was no support then, not just the company, but childcare situations, so I left, and I must say Deloitte were very supportive at the time and asked, "What do you want to do?" and I said, "I will be at home for 6 months, work part-time or something like that and they actually referred me to a few clients and that is how the journey started.
- Cynthia Dearin: So it was really your employer helping you to step out on your own.
- Stefanie Lowe: Yes, I think that I was dealing with the SME, they were like "Look we have some small clients we can't do with them; we know that you are in that space. Would you like to help us?" And I did and that probably allowed me to start my business. Going back to the question about working for international clients, and back then I feel there was certainly an opportunity to do so.
- Cynthia Dearin: More than now, do you think?
- Stefanie Lowe: The opportunities were there, because it was a fairly new thing working with multinationals. Back then, it was only the big four that were really handling these global clients. Things like [inaudible 7:50], these are things that happened during the independence started shaking the industry and stated that if the accountant or someone's dealings wasn't in order they couldn't do the accounting, they would need that independence and I felt that was a great opportunity to go into this field and help multinational companies and start-ups.
- Cynthia Dearin: So tell me where that transition came from working with SMEs in Australia to working with multinationals. Is there a bit of a story around that? Do you remember the first time you had a multinational international client?
- Stefanie Lowe: Yes, the ones that I was referred by were offices in Australia, start-ups from multinationals and straight away you got to learn who were the stakeholders

and where the headquarters were because you had to report to them. Working with multinationals and what makes them successful is that they do have good governance and reporting, and they have to because someone is consolidating in some headquarters and has to know what is going on globally. Today that is much easier to do, but back then there was no internet and communication was longer but it was still possible.

Cynthia Dearin: And so as time went on, was that really where the entire business shifted to, you know, today, to dealing with those massive international clients?

Stefanie Lowe: Yes, indeed. Also around that time it was just the start of the Goods and Services Tax was introduced, that also had opportunities for local companies, including multinationals because they had to also obey by the GST rules and new GST rules. There was local and international, but I tended to focus more on the international and one because I knew the services that were required and how I could help them, and it was certainly my target client.

Cynthia Dearin: How did you go about acquiring these clients? Was this all word of mouth and people just referring you international clients, or did you have to go out and pitch to these clients and travel around and try to get them interested in what you could offer?

Stefanie Lowe: Around that time the internet was introduced and, actually that was the biggest game changer, because all of the sudden, I think I must have been one of the first people to join LinkedIn, because that allowed me, without flying over there, I mean around that time, Cynthia, I had a young family and I wasn't able to travel as much. My husband at the time was doing a lot of travelling because he was working with a multinational, so I was at home, but that didn't stop me because companies like LinkedIn and the internet allowed me to reach out. So I looked for strategic partners that was a big thing [inaudible 11:07] and that started the ball rolling. Also, what assisted me was marketing the website and I attended the first Women In Business courses, one of the first ones, which in later years, I became a mentor as well. That was a great journey. In that program they asked about your ideal clients, which are the multinational, and how to reach those people. A lot of those times it was having those conference calls in different time zones and I believe that is still the success of it.

Cynthia Dearin: Yes, reaching out and targeting people who you want to work with.

Stefanie Lowe: Yes.

Cynthia Dearin: When you started and as you went on, where have most of these clients come from? Do they come from particular countries, or particular industries?

- Stefanie Lowe: I mainly targeted the English speaking countries because I was working with some Japanese, certainly US, UK and Canada, they were the first natural ones I was drawn to, just the fact they have similar laws and similar customs so that was certainly the first step, in the 90s and 2000, around that time. That started to evolve from there and then I reached out to other countries in Asia Pacific but most of these countries these days speak English so it is fantastic.
- Cynthia Dearin: Now I was going to ask you who is your ideal international client, but I think I am actually going to ask you, tell us about a client that you really loved working with. Do you have a favourite one that you thought was just lots of fun?
- Stefanie Lowe: I don't have a particular industry, I tend to be drawn because I am interested in technology, and technology clients coming out here. I also visited the consumer electronics show two or three years ago and what I saw there, and I also met with the US Commercial Service, they helped me identify the sort of clients that were looking to come to Australia and the technology that I saw we don't even see that in Australia.
- Cynthia Dearin: Oh, give me an example.
- Stefanie Lowe: An example? All the drones. They were flying everywhere in this show! Because I was away from my home I was thinking, who is feeding the cat, who is watering the pot plant? There was a drone that actually watered the plants! My son wasn't going to do it, I left all these tasks for the kids but wouldn't it be easier to get the drone? They're more obedient.
- Cynthia Dearin: That is absolutely hilarious! So it's really that tech space that gets you excited?
- Stefanie Lowe: It does, and there were so many new things. One of our clients that we were looking at and were bring in a product in, I know the whole thing is really important but there was where a monitor in the sock that when you are running or walking it would message your steps in the app, that was amazing and the question I asked how many times can you wash these socks, before they wear out? They said about 30 times and I thought that was interesting, but it measures your heart beat, your blood pressure and you have all these apps on your phone, how amazing is that?
- Cynthia Dearin: That is an amazing example of wearable tech isn't it? Wearable software. So, going back to your journey for a moment, you have actually had a couple of companies in business accountancy and business advisory space, right? So can you walk us through what happened? You were at Deloitte, you left you started the company you grew it, you started to work with international clients, then, what happened?

**Stefanie Lowe:** When I was working at Deloitte, they had a HR that I worked through, I wasn't really employed by them, I was more like a recruitment service I had at the time that I don't have it now, which maybe they did that with their clients that were international so I had to go through them in a stringent HR process to their clients but I was still in touch with them. Back then between 2000 and 2008, we got a lot of referrals and worked very closely with the Big Four and the reason was because, we were in that space, but we were mainly dealing with the smaller end of things, the SMEs of those multinationals. We were working with Ernst and Young at that time and they and a whole lot of these big agencies did that the time, and they actually sold their non-core businesses, and a lot of these Big Four businesses did at the time, to form a huge international outsourcing group, which was part of EY, KPMG and those, and because we worked with them they approached me and said we would like to buy your way out. At the time, I wasn't selling but I thought it was a good opportunity, so I did stayed with them, there was a two year stint with them and non-compete after that, so that was a whole acquisition. Because I was passionate about what I did and because I still felt that I had this market and understood it, I started the process again, with nothing. The only thing I had was knowledge, the Internet was better the cloud computing came into force, I was able to upscale very quickly with all these new innovations that were out there and I did, and I probably now have triple the clients and just recently I have merged with another entity. Just to give me that scalability.

**Cynthia Dearin:** Do you think you were able to scale up so quickly because you had already done it, so you really understood what it was that you were doing much better than the first time so you could just take the technology and really use that as a force multiplier?

**Stefanie Lowe:** Yes, that was it. There were some challenges because when I went back the second time and we did get a lot of referrals from these Big Four, I went back to some of them and they said "I am sorry we are not going to refer because we are going to do this now." So they told me that "matter of fact" so I thought great I am glad I've got a lot of contacts, so I then I had to look outside the square and deal differently to where I would normally go to find a client. The scaling up was great, the cloud computing was great, you could work anywhere, at any place and even overseas, that was the game changer I then went back, because we used to work with the Consulates and the International Chamber of Commerce so I certainly went back to those. I had based good relations, never burning your bridges; I think it was a big assistance for me.

**Cynthia Dearin:** When you tell people, I have an international business, I think there is a perception out there, I think people imagine that it is very glamorous, but as you and I know running and international business can be pretty tough and we just kind of eluded to, or touched on some of the challenges you had when you

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started a new business in the same field. I wonder if you could share a bit more on that or another example of when you found it was really challenging working in this international space. Can you just tell us about how you dealt with that difficult time and what it taught you?

Stefanie Lowe: Yes, sure. Look there are certainly challenges in any business and I think mostly so in the international, you have to research those people overseas, you don't know their customs, you don't know really much about them. Whereas here in Australia if you are around them you can fairly quickly get around and find out who you are dealing with, that is some of the challenges. I think looking outside the square and trying to do something differently, playing the part, and sure we made mistakes and we thought "Ok, was that the best approach?" you will go through that, everyone does. The challenges were for me that I didn't go back to my old clients, couldn't go to my old clients and I didn't want to and that was the right, ethical thing to do, although some of them did come back. I had to start from scratch. The challenge back there for me was the GFC, people had less money, things were very competitive and certainly in the industry I am in, it became competitive also due to globalization. Because you had people saying, well why would I deal with an accountant in Sydney when I go to the Philippines with a fraction of the cost? Sure, service delivery is partly the technical side, there is a whole lot of other stuff that goes on and you know that is obviously an ongoing challenge.

Cynthia Dearin: What do you think your biggest learning was out of that challenge of really starting over and having to reach out to a whole bunch of new people, what was the takeaway out of that for you, what was it?

Stefanie Lowe: On was never give up, certainly, don't put all of your eggs in one basket, as I said I got a lot of referrals by the Big Four, also Deloitte and others, I relied probably in the early days on those. The second time I did not have that, so I had to find out, research, how am I going to reach my ideal client? How do I know what company overseas wants to come to Australia? We don't know that, but we can certainly target strategic partners of those. They can be lawyers, accountants, consultants, freight forwarders, recruiters, everyone that deals with someone that comes to Australia. All of a sudden, I had different people I had to reach and in different situations, certainly a lot of networking. As you know you do a lot of networking and I have learnt and accepted that, even if you go to many networking functions you are not going to get your ideal client there, however, in time people get to know you and will then refer because they know you have been around and they've see you again.

Cynthia Dearin: On that, how valuable do you believe networking is? Because as you pointed out you don't walk up to a cocktail party and suddenly your ideal client materializes in front of you. Do you think they are something worth investing time and



energy in or do you think there are faster ways to actually get the clients you are looking for?

Stefanie Lowe: I think you have to use different means and we now live in a more technologically advanced situation where we can reach out through LinkedIn, Facebook and all the social media. Certainly networking is a process, I would say, and like every process, which would likely talk about further on about the books I read, is it a process so it is great to go to these events, I love meeting people personally but you always have to follow up. Also, researching yourself, I mean like how I researched you! So I thought, wow she's in this space, she has done a lot, I need to meet her and we did, and we are still following up.

Cynthia Dearin: Yes, absolutely I think there is something in there.

Stefanie Lowe: You know, you are in a fantastic space, I want to help you. I like just doing that but that is karma to me because I know that if I help you a lot of more people through you, and then who knows what happens from it? That is all I am expecting. I just think good things will happen.

Cynthia Dearin: I think that is a really good point, I think that is a really positive way to look at it. I wanted to talk a bit now about what Penguin does, can you tell us a little bit about how you help your clients and particularly your international clients. I know one of the things you do is that you have a virtual CFO service, can you tell us a little bit about what that looks like?

Stefanie Lowe: Yes, sure Penguin Management is, if you see how a penguin is they are in a colony or they're in a team, they look business-like and that was the reasoning behind the name. We help companies come here, to go through all the compliance and assist them with that process but not just ok we are done. We set a company up and then we act as their resident director, apart from that we help with managing their operations, and how we do that is they would have sales people on the ground, we would look after for them, we would make sure they have contracts that are Australian compliant, we communicate with headquarters, we want the subsidiary to succeed, we help their office by managing their teams, by ensuring they are compliant, we have to sign some legal documents, we go through that with them because they will not be familiar with all the Australian laws so we do get involved in a whole lot of array of services including the accounting, the tax, the HR, the bookkeeping and also the company secretarial which is important. The CFO service, what that means is that we would ensure that, with any company that starts up, it would be the same if you went overseas, you need to know what is the company's constitution? What are the laws? What are the tax laws? How much do I have to pay? Am I looking after the employees? What pension systems there are, and



health care for them. These are the primary things that these multinationals are looking for.

Cynthia Dearin: And is there anything, do you think, that multinationals find particularly challenging when they come to Australia to set up or it is pretty easy to do in an Australian context?

Stefanie Lowe: Generally speaking, working in Australia, setting up in Australia is fairly straight forward. However, companies don't understand that when we set up we also set up bank accounts for them and all the regulations that go around that. We help them with that and go through all the red tape, you can say and all the legal jargon. We make it simple for them, once we have everything it is quite a simple process it does not take that long, but knowing that and communicating that information to them, and just ensuring that we are here and we are going to look after them and they trust us, that is the big component. If you could just imagine that you go overseas and you are allowing your CFO and accountant over the, a person you might not know, to trust them with lots of money, with your staff I think there is a huge stress eliminator.

Cynthia Dearin: It's great to see a woman having run a successful business, and having done it twice, in an area that is pretty male dominated on the whole. I want to ask, have you found being a business woman in this international, in this fairly kind of hard edge space, have you found that challenging, from the perspective of being somebody that is female?

Stefanie Lowe: I could say that although there has been some progress over the years, it is challenging. I just think you should not lose sight that we are female and we should not be thinking and acting like a male. I think a female brings different dynamics to anything, to a business situation, we are more nurturing, it is just how we are, and I just think we shouldn't lose sight of that. Our service offering may be different to males and that is a good thing. I don't think it is a challenge, I think that there are so many men out there, as opposed to female I am going to do it differently and this is the reason I am going to do it. The networks that I deal with, there is definitely more males but what I have seen is the last five to 10 years there are groups of women in those organizations, for example, I was last night at the Australian Institute of Company Directors, they had a women's group and I attended that network, 20 years ago they would not have had that. So it is good to see the women out there and I think they should never think there is a barrier. I am not saying there aren't any challenges, but I just think that we have to be confident and anything is reachable if you go for it.

Cynthia Dearin: You set your mind to it. Tell me a little about raising a family and running a business at the same time because I am sure that has been something which has had its moments as well. How did you do it?

- Stefanie Lowe: Well that was one of the reasons I got into business, because of the flexibility. When I first started I did not work a normal 9-5, because I wanted to attend schools and participate in the reading for the children. My children now are 24 and 20 and I just remember them as babies, five-year milestones, 10-year milestone. That seems like yesterday, time goes by so quickly it is very important that you spend that time with them and that is why I got into business, because of the flexibility. There were certainly challenges but I was lucky enough in the area that I was in was international. When the children went to bed, for example, after dinner, I was able to get on the phone with Europe and speak with someone in their time zone, which wasn't a problem for me. Or I would get up earlier and speak to North America, New York. In some ways that helped having those different time zones and having the flexibility.
- Cynthia Dearin: And so you made it work.
- Stefanie Lowe: Look we made it work because we had family support, there was childcare then, you need to have those support networks otherwise it won't work. You can get a nanny. You know it is interesting over in Asian countries, or Dubai, they have a lot of helpers; unfortunately we don't have that luxury here, do we?
- Cynthia Dearin: I think it is definitely more difficult than it is in other places.
- Stefanie Lowe: It is, it is.
- Cynthia Dearin: Now you've got a strong interest in women and business, which we talked about briefly a little while ago. Can you tell me about some of the projects related to this women in business field that you have been involved in? Maybe a couple of your favourite ones?
- Stefanie Lowe: Yes, sure. I think the one that I was in recently was an Austrade mission to the Middle East and that was led by the Premier, and she wasn't the premier at that stage, the minister Kristina Keneally, because she was female she had to come along with us. We were going to the Middle East and you can imagine the challenge there, the women over there were very interested to know about our business and we had to share. Also, in our group there were women who were interested to reach out for business in the Middle East, and the trade mission was about the connections, meetings and just meeting the people there. That was fabulous, one the culture was so diverse, opposite of our culture and understanding how they do business is very important because we do have to bear in mind the culture, if we go international we have to understand the culture and how people act. Certainly, that was trained for us at the time. An example would be if you go to Dubai and you are meeting with someone there, it is always best to have someone else with you if you are meeting a man. I don't

know, maybe it is a cultural thing. That was something different that we were taught and experienced. The women there were quite bold who wanted to come to Australia and expand their service offering and they learned a lot about us, about how we deal with business here. To me just that cultural understanding was very valuable and very interesting for me because I think we do have to deal with countries, particularly the non-speaking English countries which have different cultures. I do remember there was one of these ladies that, she did succeed so I would like to share this that she had a kitchen near the Blue Mountains and she was making lavash, do you remember that, the lavash biscuits. She had a kitchen and was making those. It was interesting because of how she was making them, she obviously thought about the culture here, the multicultural here, the olives and all the foods that would go with that type of biscuit. What she did was, she introduced it to a few firms up there and I am glad to say that on the Emirates flights the biscuits are now on every flight, so what a great achievement that would have been.

Cynthia Dearin: That is a great achievement.

Stefanie Lowe: So this was a lady that was able to do that at home, and of course she has expanded to a factory.

Cynthia Dearin: I like that story because I think a lot of people and specially a lot of women who are running businesses may be in their spare room or maybe in the kitchen table think "Oh well, I got this business and it generates me some money, but I couldn't expand my business internationally, that is way too difficult, that is not something I can achieve." Your own story and the example that have you just shared of the biscuit company demonstrates that if you actually want to, you can achieve it, if you have the right determination and the right tools to do it.

Stefanie Lowe: You are absolutely right. I started working from home, and there are so many different opportunities. If you need to meet someone in the city you can use the virtual offices, that's available now that wasn't there. Even through your website and your marketing, think big because it is only a perception of how you deal with it. That is all it is.

Cynthia Dearin: Glen Carlson, who is someone who I have worked with in the past, who mentors and teaches small businesses, Glen is very fond of saying "Perception is reality" and I think there, is a lot of truth in that. So if someone thinks that you are big and reputable they are going to treat you as if you are but if they believe you are small and disreputable they are going to treat you that way. It is really important that, as much as you can, you make people believe that you are big and reputable.

Stefanie Lowe: Exactly, that is true.

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- Cynthia Dearin: Let's move on to books. I wanted to ask you whether there are any books that have profoundly influenced you and if you could tell us, maybe you have a whole list, some people don't want to recommend any books, some people have heaps of books they want to talk about. I wondered if there are a couple of books that have had an impact in your life and if you can tell me what they are and we could just talk about each of those and why you have chosen them.
- Stefanie Lowe: One book that is still in my mind is by Richard Branson, and I do follow him, "Losing my Virginity." I find it was a great journey of where he started and where he began, he is visionary, the whole journey and making it until you fake it. He certainly went through all that; I thought it was a great book. The other one is "The E Myth" by Michael Gerber, the reason is that when you start a business it does, when you read that book it will go through how to succeed when you start small and what it means in the process to start expanding, because you do need to have those processes in place, now that doesn't mean you have to do them, you have to identify that you will need staff, you will need systems, the book goes through that and I think it's a very good book for people who are looking to start business and expand business.
- Cynthia Dearin: Ok. So the "E Myth" by Michael Gerber and "Losing My Virginity" by Michael Branson, which is now followed up with a couple of more, I believe, with the latest one being called "Finding My Virginity" although I have to confess I have not read it yet.
- Stefanie Lowe: Exactly. The other book is probably more recent, it is "The Lean Startup" by Eric Ries. That is a great book and it is based out of all these new technology companies that do start up and don't have many resources in way of money and people and how they quickly evolve. It is ok to make mistakes and it teaches you the different ways to identify if you have a good product or service. I think that it is quite a good book in these times. I regularly read that one.
- Cynthia Dearin: Those are three great recommendations. So how can people get in touch with you? If they would like to connect with you and use Penguin services or find out how they can connect with you around the women and business stuff? Where should they go to look for you?
- Stefanie Lowe: I think through my email, or LinkedIn, happy for you to share those details.
- Cynthia Dearin: Do you just want to share it here on the recording so that people can go online straight away and look for you if they would like to?
- Stefanie Lowe: Yes, my email is [stefanie@penguinaccounts.com.au](mailto:stefanie@penguinaccounts.com.au) I hope you got that, I think we just paused for a moment.

- Cynthia Dearin: That's alright we will just put it into the show notes so that people can actually download the show notes and they can find it there as well.
- Stefanie Lowe: I have got a of a guide, if there is anyone interested coming to Australia or wanting to set up, I do have a guide that provides all of that information. I am happy to share that.
- Cynthia Dearin: Yes, we will get link to that and we can put that into the show notes as well people can click on the link and get a hold of that guide.
- Stefanie Lowe: Terrific.
- Cynthia Dearin: So, Stefanie, one of the reasons I was really keen to have you on this show this month is that as you know we are currently running the Girls Going Global Campaign to inspire, encourage and empower more women to take their companies international. I was wondering if you had any final thoughts for the female entrepreneurs who are listening to this program and who are thinking about actually going out there and taking on the world.
- Stefanie Lowe: I think they should go for it! First, have that dream, dreams can be possible of course understanding where that market is and who that market is and then identifying who are the players in that. By all means they should be talking to Austrade and so many other organizations as well that can tap into. Just try to get information. LinkedIn is quite good if you want to reach out to some strategic partners, I think that social media is great. And also chamber of commerces, if you are in a particular field, I think it is great for them to reach out to or attend some of those chamber of commerces there is a lot of valuable information and a lot of connections in those organizations.
- Cynthia Dearin: Stefanie, it has been great to have you on the show, it has been great to hear about the books that have inspired you, and the journey that you have come on. Thanks for being with us today.
- Stefanie Lowe: Thank you very much for having me and all I could share is: Go for your dreams and everything is possible.