

The **Currency.**

"I hope people see me as not only a professional golfer but as an entrepreneur – with networking capabilities who brings value to my stakeholders"

Stephanie Meadow is one of the world's top female golfers. But she is also something of an entrepreneur - negotiating her own deals, managing her own marketing, and acting as her own agent. What has she learned from business, and what can business learn from her?

Ian Kehoe Editor

Stephanie Meadow is one of the world's top female golfers – playing on the LPGA Tour in the US and she was well on her way to representing Ireland for a second time in the 2020 Olympics. She moved from Jordanstown, Co Antrim to South Carolina in the United States when she was just 14, to pursue her love of golf. Since then, she has broken college golfing records and turned pro.

Last year, she scored a significant victory, winning the World Invitational at Galgorm Castle in the North, and, prior to the Covid-10 shutdown, was enjoying a superb season this year.

But Meadow is much more than just a golfer. An accounting graduate, she negotiates her own sponsorship deals, manages her schedule, does her own marketing and is her own agent. In short, she is a self-employed entrepreneur.

Meadow is living in her adopted home of Peoria, a small town outside Phoenix in Arizona.

From there, in this in-depth podcast, Meadow tells Ian Kehoe about the business side of golf, her role in representing her sponsors Investec, Immedis and ATA. She also talks about the impact of Covid-19 on her season, and the importance of growing female participation in sport.

Ian Kehoe (IK): In most of your interviews, you are talking about sport. After all, you are a professional athlete. This isn't one of those interviews. We're going to talk about you as an entrepreneur, you as a business woman and entrepreneur – how you do everything from being your own personal assistant to being your own accountant, to being your own manager, marketing, looking after your own performance. In addition to being on the LPGA golf tour and going to things like the Olympics, you do a lot of other jobs off the course.

Stephanie Meadow (SM): Definitely. I think it's a side of things that people generally don't see or really know about because in most sports you might be part of the team and you have a contract for the year and typically the team sets everything up and you go from there and you just kind of do as you're told. But in a professional golfers' case, it's more of a 'do-it-yourself' and 'you're responsible for a whole lot of thing's kind of job. So, it definitely makes it a bit more of an entrepreneurial type thing than what a normal sport team would be.

IK: I will come to golf later. But in terms of logistics – take us through what it is like getting ready for a tournament – the effort that involves, how you get there, what you do when you're there, everything from managing the money to managing performance.

SM: Some people might not know but in professional golf, we typically travel about 30-plus weeks a year. 25 of those might be tournaments and then I might have – depends really on the year – but I might have three weeks of sponsor engagements and different commitments that I have to do.

So, typically when I get to a golf course, I would leave on a Sunday night if we are not coming from another tournament. I would leave on a Sunday from home, fly Sunday night and Monday would be purely practice day. Sometimes it's trying to get over jet lag and get recovered. Sometimes you're in the same time zone so it's no big deal, you just try to get out to the golf course and get a feel for how things are. Luckily this will be my sixth year as a pro and I know a lot of the golf courses, so I have less kind of routine work to do at the start of the week. And then Tuesday's kind of the same sort of a day and then on Wednesday we have these days called Pro-Am days, where we play with four amateurs and typically they're sponsors of the tournament, so a lot of corporate America people that are sponsors or sometimes they're clients that they're bringing out for the day. Just a bunch of different people so honestly those are very insightful days because I have met some really impressive people on those days and I really enjoy getting to know them.

But the next day, Thursday, that's when tournaments start. We play Thursday, Friday and then the field is cut in half and then whoever makes the weekend makes money and obviously based upon placement, number one makes the most money and number 70 might only make two, three thousand. So, yeah, it's a different world.

I'm raring to get going now. I had a great start to the year and it's just kind of been stopped now but I'm raring to get going.

IK: That's it. It did come at the worst time for you because you were flying, your form was great.

SM: Yeah, I played in Florida and then two events in Australia and I played really well. I was coming off a shoulder injury in the off-season and honestly I'd only played one round of 18 holes going into the Florida tournament and I think I finished 30-something and I was just ready to go. I was just ready to go this year and obviously not being able to play now is tough. It's my job, it's my income, it's not easy but I also understand that I don't want to endanger anybody. I don't want to risk my health and I don't want to risk anybody else's health either, so I understand the importance of everybody staying home and just trying to wait it out and hopefully we'll be out there soon.

"I get it, right, I'm not a Rory McIlroy name, so companies are not going to come to me. I have to go find companies"

IK: You said something there, Stephanie and I just want to go back to it. It is this idea that you have to cover all your own expenses. It's not like a team sport. At the start of the year,

do you set out this is how much you are going to spend, how much income that you will need to bring in? How does it work?

SM: At the beginning of the year, I generally try to be very conservative so luckily we don't have to fly private or anything like that, I can just fly economy. Most of the flights at the beginning of the year are within the US so, you know, I can cut costs there and then I can also stay with families. We have this thing called Host Housing where, instead of me staying in a hotel or an Airbnb, members of the golf courses will open up their homes to you and give you a room for free and that obviously cuts almost \$1,000 a week if you do that from not having to stay in a hotel. Either that or I try to share an Airbnb with four girls and that cuts costs as well.

At the beginning, you never know how the year's going to go. Everything is based upon performance and luckily I have quite a few sponsors now that I have built up and they kind of give me the ability to plan and say 'I have X- amount of dollars coming in and that will cover some expenses and I don't have to worry about that so much'. Especially in this time, obviously I have no tournament income, so Investec, Immedis and ATA have all said they'll support me regardless of me not playing or not which is fantastic. It would be a very scary situation if I didn't have them.

IK: It just shows the importance of those relationships with sponsors. That's a big part of your job – getting a sponsor, cultivating a relationship and then maintaining that relationship.

SM: Absolutely. At the start of my career, I had an agent and I wasn't really finding very many things through them. And so I kind of took it on myself. I was like, do you know what, I get it, right, I'm not a Rory McIlroy name, so companies are not going to come to me. I have to go find companies and I have to build that personal relationship where they can see what I can do for them. It is not just a one-way-street here. Yes, they help me out tremendously but I'm hoping to provide value to them and for their clients – whether I do a golf day or even a non-golf day.

I've done a tonne of corporate lunches now and things like that where I just give people insight into my world and I think people enjoy it and the sponsors get something out of it.

But at the end of the day I have to take charge of that because nobody can represent me as well as I can represent myself. It has been a little bit of a winding road to get to that point but I now realise how important it is and I think I've done a pretty good job.

IK: And it is a relationship. You talked there about doing different events but are you constantly in touch with your sponsors?

SM: Absolutely. For example, I've been with Investec for four or five years now and the CEO, Michael Cullen, texts me within 20 minutes of every competitive round that I play. So, that's pretty impressive. He genuinely cares about my career and how I'm doing and how I can represent Investec. Immedis has just come on board very recently and it is really nice to have people that are truly invested in you – not just from a monetary standpoint but they want to see you do well as well and it's really quite special.

"I hate it when the atmosphere gets very flat; I like to have a bit of intensity and that is very much based on my personality"



'The Winner': Stephanie Meadow celebrate after winning the ISPS title at Galgorm in 2009

IK: Now, ladies golf is big business in the United States and you're on the big tour. You mentioned you got rid of your agent. Most people looking to see a professional athlete, it's glamorous, you're jet-setting around, you're playing beautiful golf courses that most people can only dream of hacking up, why did you get rid of your agent? Would it not have been a lot easier to have somebody managing your schedule, so you don't have to think about all of those things?

SM: There's two sides. Sometimes it is easier but when you're in sort of my position, you know, you have the sponsorship side of it but you also have the agents – they'll book flights for you or book hotels or try to organise different things. At the beginning, when you're trying to cut costs and someone doing that for you, it isn't necessarily the best thing. I have to fly from Phoenix to Orlando and they'll see a flight, times look good, okay, book. And it might be \$500-and-something. And then, you know, I could have gone on and found it for maybe 300, and just put a little bit more time into it. Because obviously agents, they have multiple athletes, lots of things to do so they're not going to look as in-depth as what I would for me to cut costs. That's how I kind of decided I need to organise this myself.

Sometimes we go to really nice cities and I might want to stay there on the Monday after or I might be in a place where I might go, 'Okay, I can't wait to get out of here, I'm going to leave on Sunday night,' and agents won't typically know those things, so if you organise it yourself, you can kind of make weeks better and give yourself some nice off days in between weeks. You might have six or seven tournaments in a row so it's nice to kind of have a nice stay in a city where you can kind of explore.

IK: And do you put aside certain hours of the day for management, the accountancy side, the relationship side? Do you have to structure your day between that and practising on the golf course?

SM: Definitely. I mean I think at tournaments most of the time I do a lot of the kind of business side of it on a Monday. I'll put in all my expenses from the previous week or I have a pretty good app, it doesn't take me that long now. And then every two weeks, I pay my caddie so figuring out percentages and sending that transfer through and maybe checking up with any of the sponsors to see if I need to do things or social media – lots of different things. Or making sure that I have my flights booked for the right time. I've done that before. I remember my rookie year I was heading to Hawaii and I'm getting to the airport and normally I got all these texts saying, you know, flight leaving at nine o'clock or whatever, and I wasn't getting any texts and I'm thinking it's so weird. I got to the desk and I realised I'd booked it for the next week. So, you have to manage all these different things. And that was me, I was 22 years old, trying to figure this all out. And I think I've got it

down now, fingers crossed, I won't make that mistake again. That doubled that cost for sure.

"It's not the easiest thing to be in the middle of a competitive round trying to make a living essentially and have to tell your caddie something about where he's putting the bag."

IK: The relationship with you caddie, obviously it's a very intimate relationship in the sense of the amount of time you spend with that person. But you're also their employer and the way it works, obviously, they get a cut if you do well.

SM: It's actually very hard to find someone. If you think about it this way, when you go into work or most people go into work they're in an office with ten people, maybe hundreds of people. And you're working with different people every day, whereas I'm just working with one. And typically, tournament days, we could be spending anywhere from like seven to eight hours together, same on practice days, every week. So, first off you have to find somebody that you can actually get along with, just on a personal level, because you can't be professional all the time. You know, you have to talk about things and try to take your mind off it and you have to find somebody who works with you and your golf style.

So, say some people might like caddies to be super-involved, other people don't like caddies to be very involved, so that's kind of something that you have to define at the start of the relationship – what exactly do I want you to do, and that's actually something I learnt pretty recently was that when I hire a new caddie that I actually have a Word document that says like this is what I expect and this is what I absolutely hate. Because it's so much easier to just get it out there and for them to know, otherwise they're guessing at the beginning.

IK: And what do you hate? What do you hate?

SM: Yeah, different things. It is finicky things, if we're hitting a shot, preparing to hit a shot, he'll tell me a yardage and I always say the club I want to hit, whereas a lot of caddies

will say, 'Oh I think it's a perfect 7-iron,' and I just hate that because sometimes I'm not feeling that and then it comes back and through. I also hate it when the atmosphere gets very flat; I like to have a bit of intensity and that is very much based on personality. Some people are very level-headed and other people get a bit more excited and pumped up and I prefer the more pumped-up side, otherwise the flat side just makes me more flat and then I don't play as well. And it can be little tiny things like about where you put the bag and there's just all these golfer things that a caddie would have no idea about for months if I didn't say anything.

And it's not the easiest thing to be in the middle of a competitive round trying to make a living essentially and have to tell your caddie something about where he's putting the bag. It causes tension and I just want to get that all out of the way at the beginning so we know we're on the same page. But definitely it's a tricky job. I travel with my fiancé, he caddies for somebody else on tour but, I spend more time with my caddie than I do with my fiancé so it's just part of figuring out that relationship and I've been with my caddie now for a year and a half so things are working well.

IK: So, you're not tempted to hire your fiancé?

SM: At one point we actually did discuss it. We played the World Invitational last year at Galgorm. He caddied for me there and we won, but it was an interesting dynamic because it's a lot more stressful for the caddie if they're very heavily emotionally invested so I think it's a little harder to stay cool at certain things. So, we just decided, you know, for our probably household relationship, it would be a lot better if we just stayed separate.

Why showing up is never enough

IK: We've talked there about that role of managing and defining roles and responsibilities with a caddie. I imagine the same applies with sponsors and corporate partners – knowing what they want, educating yourself about it.

SM: I've come a long way since I first started with him Michael Cullen. He has thought me so much. I'll give you a good example. Last year I did a golf day with Investec up at Portrush and Portrush is my home course so we got on there and, you know, Michael has taught me over the years that just showing up isn't enough. I might have twenty people in a day but trying to get a list of photos with the names and who they work for, something about them that I can learn before I even get there is very helpful. Because when you're introduced to twenty people at one time as many people know, it's really hard to try and digest all the information if you're going back to back.

And I found out how important it is to kind of make the client feel special – that a professional golfer knows something about them, and I remember I shocked a few people last year at that golf day because I saw them in the hotel lobby and I already knew their name. But those sorts of experiences for clients just makes such a difference because it means I'm invested. Then social media for sponsors as well is big, being able to connect with people, have the logo on me or talk about what the company does. You don't want to just show up and be like oh I don't know what Investec is, or I don't know what Immedis is. You need to know the background of the business. I did major in accounting in school so I have a little bit of business knowledge and that has definitely helped me as well.

IK: And of course you went to college in the States, broke a string of records on the college circuit over there.

SM: Yeah.

IK: Tell me, in terms of performance, Stephanie, I mean obviously you can have the best accounting, get yourself into the right hotels, you can manage your flights, you can do the management with you caddies, but it does all come down to how you perform on that golf course, so how do you monitor and assess that element of your business, so to speak?

SM: Performance is everything and, at the start of the year, I have a sport psychologist and then a golf coach as well, we sit down and analyse how the previous year went. So, I will keep stats, both non-tournament and tournament stats and they're pretty in-depth. It can be anything from how many greens I hit around to, you know, in between the yardage of 120 to 130, what was my average proximity to the hole – so it is in-depth and we look at

that, find the weaknesses, find the strengths and just like in any other business, you know, you'd set a goal for the next year and then you'd have certain KPIs that you'd want to meet. So, I could say that my green and regulation last year was like, you know, 62%, next year I want it to be 65%. And those little small incremental improvements will make a huge difference, and could be the difference between 50th on the money list and tenth. You know? That's how golf is. So, I'll do that at the beginning of the year and then obviously after every tournament I'll be tracking am I close, what am I doing in practice to improve this and is it working? And if it's not working, okay, do I have to readjust something or is it not working because I just haven't given it enough time yet. So, you're kind of balancing that.

IK: So you're doing a deep-dive analysis of the performance every time and how you can improve upon that, so it's almost like you're updating your business plan.

SM: Exactly.

IK: On a weekly basis? SM: Yes.

"I didn't have really any female role models because in Ireland there wasn't any Irish female role models in golf – because there wasn't anybody that had made it yet"



'The Role Model': Stephanie Meadow has been heavily involved with the 20X2 campaign

IK: I want to talk about the 20X20 programme and your involvement with that. For those people who haven't heard of it, you might just take them through what it is and what it aims to achieve.

SM: 20×20 is a campaign where we were going to increase participation, attendance and media coverage by 20% by the year 2020 for female sport. And, you know, at the beginning of the campaign they were showing me all the numbers of the percentage of media coverage for women's sport compared to men's sport, and we're not talking 30/70, we were talking 2%/98%. It was shocking. Like I knew it was different but I didn't realise how different it was and, you know, growing up as a golfer, I didn't have really any female role models because in Ireland there wasn't any Irish female role models in golf – because there wasn't anybody that had made it yet. And so I had to look kind of elsewhere.

But then we actually realised that even now that there are female role models in a lot of Irish sport, that kids may not necessarily know them. And one of the videos that I just thought was so shocking was that I had all these little girls talking about, you know, they love football or tennis and you ask them their role models, and every single one of them said a man. And then they were asked, 'Okay, who's your female role model?' and not one of the kids could name a female professional athlete in their sport. I think that has started to change thanks to this campaign, we're trying to get us more out there and get kids involved in sport. I don't care what sport it is, golf, tennis, whatever, but I just think sport teaches young girls so many things and it's so important for them to not just drop out because they're eleven years old and now sport has this uncool factor, you know. Or trying to change that kind of thinking around sport that it's not that it's uncool just because you're 13 and you still play a sport as a girl, you know. You can be an athlete and be a girl.

IK: And what age did you take you take up golf at?

SM: I think I was about five or six. So, my dad was big into golf and I guess his way of babysitting me was just to go out and take me with him so that's kind of how I got into it.

"It was my dream come true, I was 14, I got to play golf every day"

IK: And at what point – there's always a tipping point – at what point did you realise, 'I can actually do this, I can make a career from this?'

SM: I'm not sure I knew I can make a career, but I knew that it was what I wanted to do, probably at the age of eleven. I played in the Irish Girls Close and it was kind of my first big event. And I finished second there and beat everybody who was 18 or 17 and that was kind of the moment where I kind of realised, 'Oh, wait a second, I'm actually pretty good at this.' And then I just went from there. I'd say, from about 13 or 14 when we moved to the States to go to the academy here was kind of when I knew that professional golf was definitely what I wanted to do.

IK: So, you really followed your dream. It is a big move to move to the States at that age.

SM: 100%. I cannot thank my parents enough. They literally packed up and left with me and came over to here and I went to a place called International Junior Golf Academy and

basically it's school in the morning from like seven to noon and then the afternoon is golf and your coaches are there and, you know, you just do that every day and I really think that it really helped me, the coaching at that point in time was a little bit ahead of where it was in Ireland. I think Ireland has actually caught up quite a bit in the last probably five years, ten years, but at that point I think it really helped me. And I mean I loved it. It was my dream come true, I was 14, I got to play golf every day. You know, and at home in the winter you went to school in the dark and came out of school in the dark, you know, there wasn't much, there wasn't much golfing going on there, so I definitely, I absolutely loved it and it was a great path for me to continue on to college here in the States and that was an experience that I'll never forget. I absolutely loved it.

IK: But it just shows to other young girls playing golf or be it tennis, that you can actually achieve it.

SM: Absolutely, there is a path there and I think if you look now, there are several Irish girls coming up golfers that are coming through the college ranks or maybe they stayed at home and they're coming through. You know? But tons of them, I think even just to get the girls over here to go to college, like it's four years of pretty much amazing golf facilities, amazing golf coaching, everything you could possibly imagine and then a free education on top of that so, you know, why not.

"I'm lucky that I have the sponsors. But like everyone, I have to look at where can I cut the costs and preserve the cash."

IK: We mentioned at the top of the interview, Stephanie, that obviously your momentum has been halted as a result of Covid-19 and the shutdown. Another big thing is the Olympics, you know, you were going to Tokyo, you were in the previous Olympics, that must have been a massive disappointment.

SM: It was, and I have very mixed feelings because obviously disappointed that it's not this year but I also thought about it, you know, I remember Rio and how great of an experience it was for the fans and going to all the different sports and watching everything and then I thought about what is the COVID-19 version of the Olympics if it somehow was being able to be held this year. I think about having no fans and it just didn't seem like the

overall experience and I think anybody who makes it to the Olympics deserves to have the overall experience so initial, you know, I think they 100% made the right call. And, we are just going to have to wait another year.

IK: In terms of what can you do at the moment or what are you doing at the moment to stay match fit and be ready for whenever the season reopens, be it potentially in June or even September?

SM: The season is now delayed till mid-July so it just keeps being pushed back. But also when we start in mid-July, we'll only have one week off until December 20th, so obviously that's going to be pretty stressful, taxing. So, I need to keep on top of everything at the minute, but I need to make sure that I'm really healthy and ready to go, no injuries, we're going to be playing back to back weeks all the time.

Obviously just make sure that you're not burnt out either. You don't want to grind, grind, grind, and be tired by the time July comes. So, basically just trying to keep on top of things and just maintaining working really hard in the kind of fitness area. I've got a pretty good like mini home gym thing set up that I can kind of work on those sorts of thing that I wouldn't normally have the time to work on, so being doing that and, you know, just even simple things, like keeping on top of nutrition. This is kind of the time where you're sitting at home a lot and snacks are everywhere. You know? It's easy to kind of slip off and just let it go so I'm just trying to be aware of those sorts of things.

IK: And mentally, you have to be in a position mentally as well. I mean it's a tough time on everybody at the moment and we keep on hearing constant reminders to people to mind their own mental health. Mental health is a big part of golf. You can have the best game in the world, but if you haven't got the right mindset to deal with it, you're not going to get anywhere.

SM: 100%. You need to keep on top of it mentally with golf, to be ready. I don't know what's going to happen, we could start in mid-July, we could start in mid-September but if I'm not mentally ready to go at that point or, you know, it catches me off-guard, that could cost me my season so every time they come out with a date, okay, I'm just convince myself

that's when we're starting and just wait until then and prep everything, schedule everything for that date.

Even just on a personal level mentally, it's such a hard time, you're not seeing friends and family. I can't compete, that's a big part of my life so this is very strange for me to be home at this time, so, you know, I've been doing a lot of Facetiming with my cousins back in Ireland and just making sure everybody is okay and trying not to watch the news all the time. I can only imagine the people that are listening to this now that are stuck at home with young kids, and I know my cousin is the same thing and it's just really hard, so I guess, you know, give yourself a break as well and don't expect normal life to just be there all the time.

IK: It hasn't just shut down the tour, it's also cut off a large portion of your revenue stream. Like a lot of companies, your revenue stream has been decimated. How do you react to that?

SM: I'm lucky that I have the sponsors that are continuing to support me in this time. But like anybody, I have to look at where can I cut the costs and preserve the cash. It is interesting over here; I don't know if many at home would know, but I would actually be eligible for the payment protection programme from the US government because I pay taxes here. Actually, I'm not eligible because I still have my sponsor income but for those girls out there, you know, we're self-employed, we're a business and we can use that payment protection programme for our pay cheques basically. I so a lot of girls are finding some relief there, if they can get it. It is nice to know that that would have been there if I didn't have the sponsor, so I know a lot of my friends are taking advantage of that to be able to survive and keep things going.

"Negotiating is negotiating. It can be tricky at times."

The logo is the main source of kind of awareness for them and that's not being shown right now, so I'm just trying my best to figure out how I can give them their money's worth, **IK:** You're obviously a golfer, you're an entrepreneur as well, you're networking, you're working with stakeholders, what's the next phase for you now of this entrepreneurial journey? Where do you go next?

SM: Golf is always the biggest thing, right? I've always dreamed of being number one in the world or how can I be top twenty in the world and, like you said, performance is everything, so mainly it is about keeping on top of golf and trying to find that tiny competitive edge, whether it be through mindset or fitness or just something I'm doing in practice

But from a business standpoint, is about continuing to bring value to my stakeholders, you know, that's me, that's also Investec and it's also Immedia and ATA, so how can I continue keep them relevant – doing interviews and Instagram posts and Zoom meeting calls with some of their employees and just trying to give them their money's worth, even though I'm not on TV or playing. The logo is the main source of kind of awareness for them and that's not being shown right now, so I'm just trying my best to figure out how I can give them their money's worth, really, and benefit them because they're benefiting me so much.

"I just want to say to anybody out there who thinks that maybe I can do anything for them or their company, I have a website and my email is stephmeadowgolf@gmail, and I'd be very happy to help."

IK: I think your own relationship with Investec came through Paul McGinley who has been with them for years upon years and it just shows if you can build that sort of long-term relationship, it can get through the troughs like this one where there is no golf on.

SM: I've been with Investec for I think five years now and it just gets better every year. Michael is a great mentor in these sorts of things and I have learned so much from him that I can transfer over to other sponsors, you know. Immedis have just come onboard. I've been talking to them for quite some time and everything's kind of come together now, but, you know, even for somebody to be a new sponsor and to still want to support me during this time, you know, it just shows that they see the value in the long-term relationship and that I've worked hard to kind of convince them that there is value there and that I know that there is value there. It means a lot from all of them, they're just very steady.

IK: And finally, do you do those negotiations yourself, Stephanie? I know obviously you've studied business in college and accountancy so at least you have a sense of numbers, but do you sit down and negotiate them out yourself?

SM: It's quite funny. Michael refers to me as 'the accountant-head' when we're talking about money. Sometimes he talks to the professional golfer Stephanie and sometimes he talks to the CEO Stephanie so yeah, I sit down and do the numbers and negotiate. Negotiating is negotiating. It can be tricky at times. But obviously everybody has been so generous and there's been very few times where I've encountered problems, they're just fantastic to me and I'm very, very lucky that I have all of them.

IK: Well, Stephanie, I'd like to wish both the golfer and the CEO the very best wishes for the future when the season gets back on. We hope that that momentum continues, so thank you very much for joining me here today.

SM: Thank you so much, I really appreciate it and I just want to say to anybody out there who thinks that maybe I can do anything for them or their company, I have a website and my email is stephmeadowgolf@gmail, and I'd be very happy to help.

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