

A fusion of eastern and western cultures, and a creative, intellectual and technical synergy drive AMP's technical services manager for corporate superannuation, Soraya Devi Raju.

Widely acknowledged as a technical expert, particularly with regard to compliance, Raju was headhunted by AMP from Permanent Trustee Company, where she launched a superannuation division and prepared it for one of APRA's first superannuation licences for professional trustees. (Raju's predecessor and mentor was superannuation guru, Kevin Casey, who worked for AMP for 35 years.)

Raju is passionate about superannuation and finds her previous role as a professional trustee has given her valuable insight into legislation and the need for compliance. She does considerable reading to keep up with legislative and other regulatory changes, and highly values networking and her membership of professional bodies like ASFA and IFSA, which give her valuable information and support.

"The superannuation industry is close and very supportive – even if we are fierce competitors when the time requires," Raju points out. "This is a unique characteristic of the industry, and one that endears me to it."

Raju grew up in a Hindu Indian family in Malaysia. Her native tongue was Tamil, but the lingua franca among family and friends was English. As do most Malaysians, the family observed all the Buddhist, Hindu, Christian and Muslim religious festivals and many of the different religious customs.

"It was almost a matter of security to believe in all the gods to protect you," explains Raju.

A Chinese nanny took Raju to Chinese temples and to watch the Cantonese Opera, while her father took her to soccer games and to the Muslim mosque. The imam at the mosque would say Koranic verses into rose water, which Raju and her father would take home and bathe in to cure ailments.

Raju's home was in Ipoh, then the world's biggest tin-mining region. At 16, she was sent overseas to receive a western education and develop an "east-west perspective". She attended Melbourne's Toorak College and completed a Bachelor of Economics at the University of New England, then worked for two years as

an accountant for a Sydney engineering company before returning to Malaysia.

Working as an accountant in Malaysia, Raju was frustrated by her employer's refusal to allow her to make any financial decisions or move beyond a strictly bookkeeping role. She decided to return to the country that she realised had become her home.

"I was like a fish out of water in Malaysia," Raju recalls.

Returning to Sydney to take up a position as a client services manager with Permanent Trustee Company, Raju was encouraged by one of her clients to specialise in superannuation. She completed the ASFA Diploma in Superannuation and conducted a series of twilight seminars to expand her colleagues' superannuation knowledge. Timely introduction of the SIS Act encouraged Permanent Trustee to run with Raju's proposal to start up a superannuation trustee division.

She cold-called prospective clients, wrote procedure manuals, enthused her staff and transformed her company from a reactive to a pro-active trustee.

Raju was encouraged to move to AMP four and a half years ago, where she is part of the technical and professional services team that has won Assirt's Service Level Awards for best technical support for the past three years. She specialises in corporate superannuation and plays a major role in transfer protocols, compliance, preparing training materials and presentations.

She believes the key to compliance is to demonstrate good business practice, yet keep it flexible, relevant, meaningful and properly prioritised.

"Built properly, compliance can become a silent partner to good management practice," she argues.

"Compliance is an ongoing process and each organisation should adopt it as part of their culture and best practice. Of course, the audit function is an integral part of the due diligence process and should be used wisely."

Raju is dedicated to her career, but makes a point to find time and energy to "nourish both my intellectual and creative sides".

"It is sometimes hard to juggle my other interests, but it's important for me that I make time," Raju insists. "It is the stimulation of having a creative component in my life as well as an

intellectual component that keeps my work and life balance in check.

"There is always enough work to fill all 24 hours, seven days a week. The secret is finding a balance."

A member of Toastmasters, The Asian Arts and Textiles Society and The Carpet Society, Raju spoke at a symposium on South Asian trade last year on saris, which became a personal passion when her mother left her a legacy of 1,000 saris. She hopes eventually to write a book linking the development of the sari to western fashions.

Voted one of South East Asia's best-dressed executive women by *Her World* magazine in 1987, Raju is often asked to act as a style consultant for friends and family. She delivers style lectures for Toastmasters and wears a collection of more than 100 scarves.

A Collingwood fan, she wears the Collingwood scarf and beanie to matches.

As much as she is respected for her technical knowledge of superannuation, Raju is also admired for her encyclopaedic knowledge of textiles and their history.

Two Indonesian puppets, one of them her namesake, the imperious Indonesian goddess, Devi Tanah; the other her diminutive husband consort, stand guard over Raju's eclectic Sydney home, which is filled with meticulously catalogued and artfully displayed collections of textiles and ancient jewellery.

Favourite pieces include a Tibetan official's necklace with three compasses inlaid with turquoise, coral and fine gold filigree, ancient charms, her mother's saris, and carpets and suzanni embroidery from the desert bazaars of Central Asia.

With members of her Textiles Society, Raju has travelled along the Old Silk Route through Central Asia to the ancient cities of Samarkand and Bukharra, and collected treasures from Uzbekistani bazaars. She plans another textiles trip to outback Iran and Turkey later this year.

Proudly Australian following her naturalisation during the 2000 Sydney Olympics, Raju enjoys the cosmopolitan Sydney lifestyle and its fusion of eastern and western cultures.

Her goals are to continue making a positive contribution to the superannuation industry and help in wealth creation philosophy, yet allocate time to travel, write her book and promote harmony and cultural awareness. ■