

# 'See failures as opportunities to learn' - Andrea Tucker, director, MortgageMe

By  Sindy Peters

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This Women's Month, Andrea Tucker, director at MortgageMe, shared advice for those pursuing a career in property, her take on the value in diversity, and how MortgageMe is empowering women in the industry.



Andrea Tucker, director at MortgageMe

## 🔴 *Tell us a bit about yourself and your background?*

**Andrea Tucker:** I'm a just-turned-a-new-decade-old mom of two who heads up an R&D division of a locally based proptech company, and a director of MortgageMe, a digital online home finance originator. I fill my days with work, and you'll find me planning my next destination marathon. I am passionate about using the advances in technology to make processes and people's lives simpler.

## 🔴 *What does a typical workday look like for you?*

**Tucker:** After picking up a coffee on the way to the office, I'm either to be found in meetings or ticking things off my seemingly endless to-do list. I catch up with my development team (based in Mauritius) every morning, and if I'm at the office, spend the rest of the day engaging with colleagues, clients and stakeholders whose knowledge, views and opinions are so valuable to me when it comes to effecting change and making decisions.

## 🔴 *What do you love most about working in the property sector?*

**Tucker:** No two days are the same, and you realise quickly that you'll never know everything! I'm relatively new to the sector, and am continuously learning new things about all the various industry stakeholders and processes at play, and where we are able to effect change by solving for their pain points.

## 🔴 *What's your favourite trend in the sector right now?*

**Tucker:** One of the most interesting evolutions we're going to see in the property sector here in South Africa over the next few months is how buildings and other commercial properties will be repurposed as a result of them becoming obsolete since Covid in 2020 caused the world and more specifically cities to change. The conversion of many office buildings to high volume affordable residential spaces creates an amazing opportunity for people to jump onto the property ladder, right in the hub and centre of where things happen.

The value that mixed-use buildings can give to young South Africans is invaluable, be it convenience, security or all the added amenities that are being built into these properties. We can take comfort that we are doing the responsible thing by repurposing these buildings, and as long as homebuyers are making responsible decisions by taking on additional lines of credit in order to buy into these developments, the benefits are experienced by many across the industry.



**#WomensMonth: 'We should push ourselves to discover our full potential' - Lynne Africa, Konica Minolta SA**

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📌 ***As a thought leader in the property sector, what do you see as the major challenges and opportunities ahead?***

**Tucker:** We have to anticipate that the rising interest rates are going to further dampen the sales volume growth in the industry in the coming months, and the impact of that is obvious to everyone. We need to see that not only as a challenge, but an opportunity too. Specifically, the need to educate prospective home buyers on how to start the home ownership journey on the correct footing (think you've saved enough, save some more!) and how to take on additional (long-term) credit responsibly is up to the greater industry to solve for.

📌 ***Where do you believe does the value lie in a diverse, inclusive work environment, particularly in terms of female representation?***

**Tucker:** I am so thankful to be in one of those – an inclusive work environment, the benefits of which I experience on a daily basis. Each individual on our teams brings so much to the table: from diverse backgrounds, the history and experience that comes with age, and current lived experiences that differ from others around the table. The depth that this brings to solution design and development is both insightful and hugely beneficial.

Research shows that women for example are known to create and maintain a healthier balance between work and life, and this is so important for companies to embrace and encourage. Women should continue to introduce their multidimensional and diverse interests at work in order to build a strong office culture.

📌 ***Based on your experience, what advice would you give to women pursuing a career in property today?***

**Tucker:** Women (in fact, anyone really!) entering any industry now need to have one thing: resilience. There is no smooth transition into any industry anymore, and being able to push through challenges / roadblocks is a skill that one will call on multiple times while progressing through their career. At the same time, I encourage all women to bring others along with them on their journeys. This support will be repaid over and over and result in only positive ripple effects through the economy.



**#WomensMonth: 'Start small, but start doing something' - Prof Elain Vlok, Clover Mama Afrika Trust**

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📌 ***How is MortgageMe supporting and empowering women in the property sector?***

**Tucker:** MortgageMe, as an online digital originator aims to assist and empower first-time home buyers through the bond origination process using technology. We are passionate about taking the unknowns and frustrations out of the process,

and focus on educating women specifically about how it is possible to create wealth through property ownership, and how to do it responsibly.

■ ***Do you have any pearls of wisdom to share this Women's Month or words of encouragement?***

**Tucker:** The only thing preventing us from achieving anything we want to accomplish is our own mind. We need to stop holding ourselves back – and must believe that we are capable and strong individuals who can deliver and achieve what we set our mind to.

Our brains deal in fear, and we must stop letting this prevent us from taking calculated and well thought out risks. And this is a particularly hard one for me: don't be afraid to fail, and see failures as opportunities to learn.

## ABOUT SINDY PETERS

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