

A passion for business and life, Riga TechGirls

Riga, Latvia – “In today’s world, where everything is digitally connected and technology plays a vital role in humanity’s development, this field is a good place to end up in.” Liga Treiliha, Managing Director of Creamfinance Latvia.

Consumer finance services provider Creamfinance was founded in 2012 in Latvia, and has experienced consistent growth ever since. The company currently operates in eight countries, utilising advanced algorithms and machine-learning capabilities to quickly evaluate and score its clients. The company offers a highly customised approach to the personal loan process in a speedy and reliable manner, and aims to become a one-click loans provider serving underbanked consumers globally. [Evita Lune](#), Global Digital Economy Partner, interviewed Liga Treiliha for [Riga TechGirls](#), an IT community dedicated to tech, start-up and digital education in Riga, Latvia.



Evita: Creamfinance is one of the fastest growing FinTech companies: in 2016, the company was nominated for a prestigious Inc. 5000 listing as the second fastest-growing in Europe. How did you work with the founders to achieve such intensive growth rate and success?

Liga: One feature that all Creamfinance employees share is passion. Every single person in Creamfinance is an achiever, striving for continuous development, and this is probably also the best way to describe our company’s culture. We tend to hire people with entrepreneurial spirit, and we enjoy personal and

professional success. We believe in diversity and synergy that each of us brings—within our team we have scuba divers, bookworms, musicians, gamers, polyglots, DJs, collectors, to name just a few, and we believe that each competence enriches the Creamfinance hive. I, for example, am currently learning how to pilot a plane. And it might not stop there—I am also considering actually owning one someday!

We believe in personal development and we understand that everyone is different. Understanding and respecting these differences along with providing support, in my opinion, is what has helped the company grow and compete both in national and international markets.

[...] Evita: You are an alumna of HEC School of Management in Paris, known for its prestigious education and a wide array of influential alumni, including François Hollande, the previous president of France. How did you decide to achieve this level of education?

Liga: After finishing my Bachelor studies in Estonia, I knew I would like to continue my studies abroad. There are two great benefits that come with studying at HEC—first, the level of education is very high. And second, you gain a strong international network composed of the people who study together with you. You learn so much from them. Even after graduation, we have regular alumni meetings, and this is a great network and a source of inspiration. I made the decision to study an executive MBA in HEC and paid for the studies myself, and I can definitely confirm that I have received a full return on this investment.

Evita: You have over 17 years of experience working in the financial sector. What was your stepping stone to this sector?

Liga: Ever since I started studying in Estonia I realised that I enjoy working with finance and technology, so my choice of this career path was quite natural.

One thing that young people are afraid of is stepping into a new field without the significant knowledge; but you’ve got to understand that you are not required to know how to code or solve complicated statistical analysis to be working in the tech field. As a leader, you of course need to understand how the processes work, but what is most important is your hunger to learn and constantly develop.

Evita: Where do you get your motivation from? I interview many people on a daily basis, and there are many who are happy with the status quo, who would not really step outside their comfort zone to achieve more.

Liga: I think I was just born like that! I have been like that as long as I remember. When I played chess, I wanted to be a champion, and I have successfully achieved my goal (*note: Liga was the Latvian girls' junior chess champion in 1993*). If I manage a company, I want to be a significant player in the field, and I like the process of achieving a goal—it takes time, practice, and strategy. Taking up new challenges, stepping outside the comfort zone and enjoying the rewards is my way of being happy.

[...] Evita: You are very talented, brave, and you have so far successfully achieved your goals. What would you recommend for girls and women who are in doubt and are not sure on how to enter the technology field?

Liga: Deciding what you want to do next might be terrifying, and especially if you are considering tech—this field that is changing so fast and going so far is predominantly male-dominated.

But sometimes, the unknown can open up more opportunities than you expect.

And in today's world, where everything is digitally connected and technology plays a vital field in our and indeed humanity's development, technology is a good place to end up in. Even more than that, I would say the industry is missing out on some major achievements because it is not including women—the gender disparity hurts the technology companies themselves. So my recommendation would be to stop doubting yourself, just try and do it. It requires a lot of work and continuous learning, but at the same time it also provides a great number of opportunities: plenty of jobs, meaningful work and greater flexibility.

The technology field is by no means static—it's ever-changing and requires constant development and learning. So if you are a change-loving, goal-achieving woman who is looking for a career to be challenged by diverse opportunities, you can be sure that your job in tech will never be boring and will always be appreciated. There's an immense potential to learn and grow.

And we definitely need more women in tech!

Evita: What else would you recommend for women interested in the technology field?

Liga: There are many reasons why you should consider working in tech—it's the fastest-changing and one of the highest-paid sectors, where career opportunities are close to limitless. Even more than that, a number of tech companies offer greater flexibility, meaning that you can have it all: a fulfilling career and a prosperous family life. I personally am very happy because I have a career and a daughter. A woman should not be forced to choose either one or another.

Also, with tech, it's never too late to consider a career change—given the demand for tech jobs, you will realise that good specialists are always needed, and there is a huge potential for growth and competitive payoff. Technology is the future, and let me repeat myself once again—we definitely need more women in tech.

Read the whole interview here: <https://medium.com/@RigaTechGirls/with-passion-for-business-and-life-b0c14831b789>



[Evita Lune](#) joined [Pedersen & Partners](#) in 2005; she is a Partner who develops and implements the firm's Global Digital Economy strategy, while simultaneously leading the Retail Practice Group and overseeing the Latvia, Poland, and Belarus teams. Currently she has a deep-seated focus on FinTech assignments, partnering with global clients to build digitisation capabilities and reinvent core organisational elements through critical talent acquisition strategies. As Partner, Ms. Lune also takes on regional oversight, and through completing numerous senior-level assignments, she has established strong cooperation with clients in Poland, the Baltics, Scandinavia, Russia, and CIS across the Banking, FinTech, Consumer Goods, Retail, Pharmaceutical, Manufacturing, and the Professional Services sectors. Her previous experience includes three years with the Stockholm School of Economics in Riga as the Executive MBA Program Director and six years with Shell in international and regional marketing management functions in Riga, Budapest, and Brussels.

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