

Mr Chancellor,

Mastercard is certainly on the list of many students' best friends although some parents may not necessarily always approve of its influence. Today, Newcastle University is celebrating the impressive achievements of one of its alumni, Ann Marie Cairns, Vice Chairman of Mastercard. A Geordie lass who is as proud of her Newcastle roots, as her University is of her, is being recognised for making life changing differences to millions of people.

Ann is very proud of her company and believes its success is down to its strong values in doing good and applying ethical business practice. For example, Mastercard has created biometric cards to enable people in South Africa, especially women, to gain access to their social security payments. The new fingerprint-detecting cards have a small biometric scanner. When a finger is placed on the scanner, if a match is found a payment can be authorised. The reliability of the technology is based on the power of algorithms. Ann, being a mathematician by training, uses her expertise and conviction to identify solutions for helping the neediest people on our planet. When she went to Soweto to see first-hand how these biometric cards were working, she was surprised after asking an old lady for a photograph of her using the card, that all the women in the queue ran away. She was later relieved to learn that the ladies had all ran home to get their cards because they had not understood they could use the cards to buy things as well as receive payments. Many people in South Africa are now free to make their own financial decisions for the first time giving them a level of independence never experienced before. Poor people caught in a poverty trap wrapped in fraud and misuse of funds have a chance at a better standard of living by Mastercard creating inclusion and inclusive growth, by Africans for Africa. Many women have started up their

own businesses. Such life changing impacts made realisable by large conglomerates such as Mastercard are not always captured by the media. It is thanks to people like Ann who have the vision and core values, especially around equality and equitable sharing of benefits, that big global challenges, including corruption and fraud, can be tackled in real-time.

Ann was born to hard working parents who left school at the age of 14. They instilled in their three children the importance and value of education. Ann, like her two siblings, went on to get good degrees in mathematics. Her mam, Millie is 88 and I am reliably informed, definitely still numerate. Her dad, Tom who died over 25 years ago, was a shoemaker and very creative. Perhaps this is where Ann's propensity for imaginative solutions is derived. Ann credits her parents as inspirational, who raised high achieving, confident and happy kids. Her dad told Ann she could and should do anything she wanted to. And so she did with grace and spectacular success that involved helping others.

Ann studied pure mathematics at Sheffield University where she met her best friend by the same name. Thanks to her friend's resourcefulness in sourcing a ready supply of Mars Bars during their first semester, a timeless and special bond was created. Thereafter, when Ann was doing her MSc in Medical Statistics at Newcastle University she was approached about a job opportunity at British Gas. The company was searching for a smart statistician who could design experiments for chemists, engineers and physicists. Unsurprisingly, Ann was recommended. After being sent for an interview at the Engineering Research Station, she recalled, "I think I blew it" as when asked about how good she was on stochastic processes she replied, 'shit hot'. The interviewer later said they had never met a female like Ann before and offered her the job.

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During her induction, one gentleman was very open in expressing his surprise that British Gas had appointed a woman (and a Northern one at that) to her position and declared that he hoped she had some good insights into the gas industry. To "help" her he recommended some references, one of which was a paper on the stresses and strains in gas pipes which he declared was the definitive work and demanded to know if she had read the paper. Quietly and with some aplomb Ann advised him that "I think you'll find I wrote it". He retrieved the paper he was in the process of handing over and slowly read out the name of the author "A Cairns" then looked directly at her and continued, "Ann Cairns – made a bit of an ass of myself, haven't I?" he said. They become good friends, Ann is always willing to forgive those who admit their mistakes.

Ann's first task when she joined British Gas was to pass an offshore sea survival course in Yarmouth in 1985. This is a tough course as involves jumping off high level platforms into a cold swimming pool, righting a life raft and escaping underwater from an overturned helicopter. Ann was the only female in a group of 40 men. Although renowned for her patience she challenged the course leader and ex-Royal Marine as to why he was always making her jump and do all the tasks first. He looked her straight in the eyes and said most of those guys are terrified but if you do it first then they will. Ann needed a custom made dry suit because when she tried the standard design for men, icy cold North Sea water would seep into the suit. Sadly, the much awaited and tailored suit was left on the London underground. I am told there was an amused look when Ann went to the 'Lost Property' office to explain she had left a rubber suit in a bag with a tin of Marvel's powdered milk. She couldn't help think at the time that they didn't believe she worked on an oil rig.

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Ann left British Gas, despite loving her time there, to join Citygroup in 1987. This was after realising if she wanted to take her career further she would need to gain the financial experience required for senior leadership roles.

Ann is described as a tough character both in and out of work in terms of her sheer grit. When skiing down the men's Olympic black run in Mirabel, France she snapped her cruciate ligament doing a slow turn but didn't find out until she had got off the slopes. At the same time, another skier had to be air lifted off the same slopes after breaking their thumb. But Ann is perhaps best known by her friends for her beautiful laugh. Among the sailing fraternity her boat can be located by following the sound of Ann's laughs.

When I asked Ann what this award means to her she said, "Tremendous, I am very proud to have gone to Newcastle University, where I also share my birth place and where I was brought up. The Professors were wonderful, launched me on a career that changed my life". Ann told me she is extremely grateful to many people who have supported her over the years and helped her up the ladder. In particular, her husband for all his love and support who balanced his career as a teacher with moving around and looking after their family. Both Ann and Jim are immensely proud of their daughter Sophie who recently graduated with a first class Master's degree in Management from the London Business School on 12 July 2018. Their daughter explained despite working and travelling my whole childhood, my mum was always home when I needed her. I always felt close to her because she made the most of the time we had together. I'd never dare tell her, but she is a great mum as well as businesswoman, and inspires me all the time with her intelligence, compassion and sense of humour. I could think of no better way than to finish with these touching words straight from the heart.

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Mr Chancellor, for her determination, inspiration and strong ethical values in applying her mathematical training to do good for others, I present to you, Ann Marie Cairns, for the award of Doctor of Civil Law, *honoris causa*.

*Citation by Professor Selina Stead, Public Orator
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