

A day in the life of... Tom Athersych, Chief Financial Officer

Team

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Chief financial officer (CFO), Tom Athersych provides details on what it's like to run the finance department for TAB and his peculiar hobby away from the office...

Tom is up before sunrise at 5.30 am and heads straight to the gym for an hour. Once he's ticked off his daily exercise he has the task of getting the kids up and out of bed, helping to prepare breakfast and getting them ready for the day. He then makes his way into the office, aiming to get there at 8.30 am. As the CFO of TAB, his day varies depending on what time of the month it is and what the business is working on. Different times of the year such as month end or year end requires different approaches to reporting. It could be that TAB has just completed a loan, or a loan is redeeming, both of which require different duties from Tom and keep his day's busy and unique. Other projects include external fundraising and assisting with the financial reporting for new credit facilities.

Tom looks after the treasury and sits on the board of multiple companies within the group so his diary can get booked up quickly. He assists with the long term strategy of the business and the development of new products. Some days, he might be meeting with prospective clients and further developing relationships with stakeholders. He's always got an eye out for potential new business opportunities for TAB and the wider group.

Packing up and leaving the office between 6 pm and 7 pm he gets home in time for his children's evening routine and has dinner with the family. He'll spend some of the evening closing off any emails and tying up any loose ends and preparing for the next day. Getting some downtime before bed, you could find him watching the latest drama on TV or catching up with family and friends.

How long have you worked at TAB?

I joined TAB in October 2020 as CFO. Before TAB I held several finance and accounting roles across various industries, I was the finance director at a fintech startup, having spent several years as a financial services auditor at EY. At the fintech business, I built their finance function from the ground up and maintained financial control of a group of businesses. I also worked on various fundraising opportunities.

What does your role at TAB involve?

As the CFO, my main role is running the finance department, overseeing the financial control of the business, managing the loan book, reporting to our external stakeholders and ensuring fundraising activities are running smoothly. There is also a significant focus on corporate finance, whether that be a new funding line to support the growth of our loan book or a strategic acquisition to complement the product offering. I'm also involved in both the operations and the legal side of the company when the need arises.

Whilst being responsible for managing the financial actions of the company, I have a particular focus on cash flow and financial planning, identifying financial strengths and weaknesses, as well as developing and maintaining external relationships with clients.

I am involved in the fundraising side of the business and we have recently secured a [£120m new credit facility from Atalaya](#) which is positive news for the business. I am also involved in the strategy side of the business, as well as corporate governance.

What's the best thing about working at TAB?

One of the brilliant aspects of working at TAB is the fast paced environment and the strong and experienced team. Whilst still early in the year. We've been making waves in the market and our strong focus on employee wellbeing is highly respected and often leads to many perks such as free food. Overall TAB is a wonderful place to work.

How do you relax outside the office?

When I'm not running the finance department, I enjoy exercising, spending time with family, playing golf and flying. I am a private pilot, I enjoy flying my propeller plane from Elstree. It's led me to fly

around the country and see many of the beautiful sites the UK has to offer. One of my aspirations is to fly abroad and make an international trip soon. I enjoy taking my family and friends on the plane, it's a really great day out when the weather allows!

What does the future hold for TAB?

We're looking to continue expanding and increasing the quality team by hiring more talent that suits our ethos, and building the best possible working environment.

We want to continue building on the amazing work we've done so far. This means continuing to provide a good quality product and service to those people in the market with exciting property opportunities. We will continue to diversify our offering to suit the needs of our borrowers. I believe if we continue our trajectory, TAB has the potential to become one of the largest non banking firms in the country.

Capital is at risk. Property values can go down as well as up. Borrowers may default and investments may not perform as expected. Interest and income are not guaranteed. Returns may vary. You should not invest more than you can afford to lose. TAB is not authorised by the Financial Conduct Authority. Investments are not regulated and you will have no access to the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). Past performance and forecasts are not reliable indicators of future results and should not be relied on. Forecasts are based on TAB's own internal calculations and opinions and may change. Investments are illiquid. Once invested, you are committed for the full term. Tax treatment depends on individual circumstances and may change.

You are advised to obtain appropriate tax or investment advice where necessary. Understand more about the key risks [here](#).

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