

# A day in the life of... Duncan Kreeger, CEO and Founder

Team

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TAB's CEO and founder, Duncan Kreeger shares insights into what it's like to run a bridging lender and property investment company as well as how his daily routine keeps him motivated and driven.

Duncan is a strong believer in positive thinking and he starts his day at 5.30am with an affirmation, reminding himself that today is going to be a great day. After he's got his morning workout in, he's off to TAB HQ, aiming to be at his desk for 8.00am.

First on Duncan's agenda is going through his inbox and addressing any urgent tasks, he's usually then occupied for the rest of the morning with meetings, ensuring all departments are running smoothly. For lunch Duncan enjoys the well prepared food served by TAB's resident chef. As well as his internal meetings, his afternoon can be spent with client meetings, ensuring investors, brokers, borrowers and any other stakeholders are satisfied with TAB. His day is spent assessing risk and making decisions.

After work, he collects his children from school, before heading off to enjoy a fun activity with his children, this could be at the driving range, go karting circuit or with a football in the park! Duncan tries to be in bed for 10.00pm to make sure he's rested and recharged for the next day.

#### How long have you worked at TAB?

Well... from the beginning! I founded TAB in 2018. In my previous business, we sold bridging loans. With TAB, I started doing something similar but with better technology, a better team, and better



products. Focusing on innovation and trust. Operating transparently. One of my main goals for TAB is to create a company that opens up real estate investment opportunities to everyone. I started my first company at the age of 17 and since then built and sold a £120m valuation business, overseen more than £2.5bn of new loans throughout my career and managed a loan book of over £400m by successfully co-founding, growing and selling another lender.

#### What does your role at TAB involve?

As CEO, my job involves analysing risk, making executive decisions, planning for the future and keeping the wheels of TAB moving. The team at TAB is growing and more and more responsibility is being shared within our senior management. It's part of my role to make sure all departments are coordinating well and every employee feels valued by the company. I try to do this by arranging regular lunch meetings with each department to gain insight into every area of the business. I'm always looking for new opportunities to keep TAB growing from strategic investments into other businesses to new products and credit facilities.

## What's the best thing about working at TAB?

It's got to be the team we've built at TAB. In my experience I have found that building a team and embracing cultural change is ever more important. I find surrounding myself with positive and motivated people who aren't trying to put you down is hugely inspiring. Having a team that gets along well drives efficiency and productivity which is important to any business success.

## How do you relax outside the office?

When I'm not planning for the future and making sure TAB runs smoothly on a day to day basis, you can find me at a dads and lads football match with my children, rock climbing or playing golf and generally spending time with my family and friends. In the winter, I enjoy a trip to the alps as I am an avid skier and in the summer you might find me on a road trip across Europe!

## What does the future hold for TAB?



TAB's future is hugely exciting and doesn't look to be slowing down any time soon... My aim is to create liquidity in real estate investments, and we have several projects in the pipeline to accommodate this. Our existing investor portal allows investors to handpick from a range of investments, including fractional property and bridging loans, and we are constantly using technology to develop new platforms for our borrowers and brokers so that they can also transact and track their loan progression. We have recently secured new funding lines that have enabled us to further technology advances and allow for more competitive lending rates. I'm also always looking out for ways to support new and existing companies to add to our portfolio. I look for potential investment into businesses where there is overlap or common ground and where I can truly add value so I expect that there will be several opportunities that will suit and help facilitate TAB's growth.



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

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