

Bridging Loan Directory interview with Sam Morris

Opinions

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Lending Associate, TAB

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“Specialist finance is an industry built off relationships and trust,” says Samuel Morris, lending associate at lender TAB, “and when you genuinely believe in the products and services you are providing, it’s easier to build and maintain those relationships”.

A stress on the importance of work relationships (beyond an ability to mingle at conferences offering varying levels of excitement), can, in some sectors, like media and politics, translate new into entrants who lack family or old school tie connections to help them along, struggling to make a mark.

However the frequency with which both old industry hands and recent joiners like Morris, mention the collegial nature of bridging seem to point to a better kind of club in this sector. In fact, Morris says, picking decent people, and companies, to buddy up with makes selling significantly easier.

“One of the most important things that I would advise to someone starting out in the industry would be to join a company whose beliefs, focus and principles are aligned with your own,” says Morris.

“You need to believe in the products and services you are providing your clients and feel excited about telling people “this is who I work for!” It’s beneficial to yourself, the company and especially the sincere and legitimate relationships you’ll build off the back of truly enjoying and believing in the work you do.”

Personal relationships, as well as the integrity to maintain them, are what have helped Morris get where he is today.

“I came into the industry quite young and you always face challenges early on in your career,” he says, “fortunately, I always had great people around me which empowered me to develop and build the understanding and experience I have today”.

Morris started his property finance career in 2014, working for Auction House London, a property auctioneer. It was during this time he first developed a relationship with Duncan Kreeger, who would later become the founder and CEO of TAB, his current employer – but of course, Morris didn’t know that then.

His immediate concern was spreading his wings and gaining as much experience as he could. After spending a few years working in the auction sector, he ventured out on his own, seeking to acquire and dispose of land, developments, and investment opportunities on behalf of clients.

"I gained a lot of traction working with SME developers and investors and then started leaning towards discussing their financing requirements on a deal to deal basis," he recalls.

Presented with an opportunity to join a fast growing development finance lender, he took it, and used the move as a platform to further develop his understanding of the commercial lending sector.

After two years of working in a business development and originations role, he joined TAB as lending associate, coming full circle to work again with Kreeger, who he had impressed way back when. Unsurprisingly "developing and maintaining relationships" forms the bedrock of his role, along with ensuring clients are provided with the right lending solutions, structured to their individual requirements.

"I moved with the view to provide additional commercial financing solutions to my network and focus more of my attention on short term bridging solutions for active investors looking at interesting and often quirky deals.!" Morris says.

For all its talk of familial care, however, bridging is not without its bad apples. For someone who prides himself on doing the best by clients, among Morris's most difficult business hurdles is picking up the pieces of broken deals.

"The biggest challenge I face is working with new individuals who have been stung elsewhere and have had bad experiences that make them a little more reluctant to trust a new lender," he acknowledges.

Needless to say, he is quick to add that, TAB is focused on client retention and upkeeping a high level of service in everything it does.

"When we are given the opportunity to show exactly what we do and how we do it, it's an amazing feeling to see the trust built up and know that we have made another long-term relationship with a client," Morris says.

He does, as you may expect by now, wax lyrical about how his job "doesn't feel like work and Mondays are looked forward to", a partially forgivable sin against cliché.

"My colleagues offer huge amounts of value not only through their experience and expertise but also thanks to their contribution to the great culture that's been developed throughout the team," he says,

“this makes it a pleasure to be around and makes me more motivated to work with them on a daily basis”.

You need a good team behind you to take on the necessarily varied daily diet that is working in bridging finance, especially now with interest rates on the up and inflation eating into cash stores.

But Morris is up for a challenge, including his latest decision to up the ante on his already envious fitness regime of running and gym sessions each day – Jiu Jitsu.

“This year I’ve made a leap out of my comfort zone and have started learning the martial art. The mental engagement is what really keeps me coming back,” he says.

Navigating your way through a series of ever changing situations and challenges that your opponent presents leaves little room for error, he points out.

“Jiu Jitsu for me is like a game of chess where every motion, movement and decision has a knock on effect for the rest to follow. One wrong move and you’ll find yourself in an even more challenging scenario,” says Morris.

More armchair bound colleagues might grumble bridging has quite enough of that already thank you.

This interview was first published on [Bridging Loan Directory](#).

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