

Five minute interview - Sam Morris

Team

14.02.23

What is the best thing about being in the bridging and development finance business?

I like that there's always something new happening in the industry. No two deals are the same, products are always being refreshed, and I get to work with people who are just as motivated as I am.

The fast-paced nature of our business keeps me on my toes – it means I am always engaged and extracting loads of information with every new case.

I love that I end every day having learnt something new.

What keeps you focused?

Coffee mostly! Although even without the caffeine hit, I genuinely do have a keen interest in the mechanics behind every loan we write.

It's easy to remain focused when doing something I'm keen to engage with.

Bridging is a competitive market too, with many lenders continually tailoring their services and product propositions there's always a healthy amount of competition for market share.

Staying in the know and keeping a close eye on the wider market and landscape is key – so focus is a must!

What qualities do you look for in your employees or colleagues?

Trust. Transparency. Although it's quite cliché given that those words are TAB's core values, it rings true that they're such important qualities for colleagues to have.

I do feel lucky that I work with such a phenomenal and efficient team that I can rely on.

We have a strong collaborative energy in the office which not only facilitates growth and learning but also means we act as one large team.

Are you an optimist or a pessimist?

Optimistic person, but some may consider me a pessimistic lender to some degree...Let me explain:

I don't like to set false expectations for people. I would rather be known as the person who under promised and over delivered than the other way round.

We work in a risk-based environment, so it's important to understand the worst possible outcomes. I guess that might make me a pessimist!

What will be the greatest challenge facing the bridging and development finance industry in the coming months?

I think the inevitable rate rises will definitely be a challenge, but we'll adapt, of course, as we've done with the other challenges that we've faced over the past years.

I do anticipate some market corrections too, but nothing too drastic!

There will also be challenges that come with construction costs rising and eating into the profitability of certain projects.

However, with all of the above comes creativity and a lot of out-the-box thinking which is what inspired the creation of TAB, so I think we're well placed to adapt.

Who or what makes you laugh?

It's got to be stand up comedy at the top of the list, but only ever so slightly ahead of TAB's sales director, [Nick](#).

For someone in his position under the daily pressures of his role, he certainly has a great sense of humour (he didn't tell me to write this!).

Do you dread Monday mornings?

Not at all. Need I say more?

If you could change one thing about yourself, what would it be?

I'd love to have better mental arithmetic skills. They're ok, but they could always be better.

I'd also like to be able to be better at speaking Spanish, but I should probably make sure my English skills are improved first!

With whom would you most like to have dinner?

Duncan the CEO of TAB, but I don't think the diaries would ever allow it!

So failing that, I'll settle for any one of my top few stand up comics. It'll certainly be a good laugh.

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