



STRUCTURED
FINANCE
SOLUTIONS

SPOTLIGHT ON OUR PEOPLE:

*From
corporate to
independent*



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Callum Bull, Structured Finance Director, has had a whirlwind year at PMD since joining in January 2020. We were keen to know what he thought of the transition from corporate banking into the independent market and what he really felt about his first few days here.

At PMD we are proud to offer endless opportunities to those who have the passion to work hard for them. In his interview, Callum delves into the new (and blue) Structured Finance Solutions division and what it has to offer for our partners.

You worked at a couple of other finance companies before joining PMD. How does PMD match up to where you worked previously?

Having worked for both a corporate bank and alternative lender previously, both of which have been much larger global organisations, PMD has been a refreshing change.

The fact that we are an SME ourselves allows us to truly understand our customer's and introducer's needs. We are big enough to have an impressive reach and infrastructure, but small enough to remain close to our partners. This makes us adaptable; if we strategically need to change a process, take a new direction or make an investment, this can be signed off and implemented the next day after a senior internal meeting.

How has PMD provided a platform to enable you to act in an entrepreneurial fashion and fulfil your career aspirations?

I've always treated my role in any organisation as my own business and this was one of the initial attractions of PMD. Whilst I enjoy and take responsibility for supporting the wider growth of the company, the senior management team very much encourages the culture of managing your own business.

I have great aspirations for my career and the management team has been fully supportive. This support led to me taking on the Structured Finance mantle, which has many exciting plans... Watch this space!

What do you think is the secret to a successful career in the alternative lending market?

Act with integrity and with the customer at the heart of everything you do and you can't go wrong. I'd also say working hard, listening, continuing to learn and most importantly to enjoy what you do.

How have you found the culture at PMD since you started in January 2020?

I would say that there is a genuine feeling of togetherness unlike what I've found previously in my career.

I knew I was in the right place when just a few days into joining the business I felt like I'd never worked anywhere else! There is a buzz and an energy about the place which is difficult to describe. Whilst the business has grown rapidly over the past 10 years and coming with it a number of different divisions and specialisms, we are all one big team working towards the same goal – which is to deliver for our customers.

Is there anything you would tell your younger self when you worked at Lombard as Business Development Director?

Other than investing in Tesla shares? Probably just to keep working hard, learning and to enjoy the nights out at the pub even more so as you never know when a global pandemic is round the corner!

You played a key role in creating and developing PMD's new Structured Finance Solutions division. What excites you about this new offering?

All of it! But to narrow it down, it's a great opportunity for us to support our clients and professional networks with solutions where there has been a big gap in the commercial finance market... continued

SPOTLIGHT ON OUR PEOPLE:

Playing a key role in PMD's new Structured Finance Solutions division

Historically, the banks were the first to be approached when looking to raise additional debt or finance an acquisition, but we are finding that their credit appetite is limited – more so now than ever during the current pandemic and it will probably take a few years to recover.

Whilst the credit appetite in the independent and alternative space remains strong, it's with asset based lending where we come into our own. It's exciting to deliver on what can be challenging asks. We are always running at 100mph but we have a detailed understanding of the market, which allows us to source the right solution and maximise the availability of funding.

The department is a great opportunity to refer work back to our professional contacts who have been proactive in terms of trusting us to support their clients with their financing requirements. We encourage clients to ensure they take professional advice when re-structuring, acquiring a new business or completing a management buy-out.



Give Tom Brown a call on 07793 242 280 if you have high career aspirations like Callum and are looking for a team to support you in your journey to success

