

THE
BRITISH MORTGAGE
AWARDS 2023

PRESENTED BY **MortgageSolutions**

**CHART
TOPPERS**

**WINNER'S COMMENTS
2023**

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#BMA2023

THE WINNERS - JUDGES COMMENTS

BROKER: ADMINISTRATOR

Isabella Mann, Lucra Mortgages

Isabella's enthusiasm and calmness under pressure alongside her steadfast commitment to developing all of her internal and external relationships really impressed the judges.

BUSINESS LEADER: BROKER (FEWER THAN 10 ADVISERS)

Rupi Hunjan, Censeo Financial

Rupi is an impressive leader who creates a meritocracy in which everyone is supported to shine and deliver impressive results.

BROKER: RISING STAR - DISTRIBUTOR

Deniz Temelgun, Sequence

The Judges believed in his passion and care and he is really there for his customers. He has a good understanding of the government's agenda, genuine broker-lender relationships, and consciously builds relationships with local estate agents, solicitors and other property professionals to ensure he is well positioned to be impactful and successful in his local business area.

BUSINESS LEADER: CONVEYANCER

Kevin Tunncliffe, SortRefer

Kevin demonstrated the three P's: people, passion, and process and has delivered technological solutions that make a difference for the whole industry.

BROKER: LATER LIFE LENDING

Ed Payne, Family First Finance

Ed demonstrated real care for delivering holistic later life advice, with a tailored and bespoke approach, prioritising quality over quantity.

THE WINNERS - JUDGES COMMENTS

BUSINESS LEADER: BROKER (11 TO 50 ADVISERS)

Andrew Montlake, Coreco

In what was an incredibly competitive shortlist, Andrew's passion, strategic vision and care for his employees alongside his wider contribution to promoting the intermediary market ensured that he just pipped the other candidates to win this year's award.

BROKER: COMPLEX CREDIT

Edward Cook, Wilson Cook Mortgage & Protection Consultancy

Ed is really clued-up, with a determination to deliver and maintain exceptional service, combined with his persistence to leave no stone unturned. Ed left a meaningful impact on the judges of this category.

BUSINESS LEADER: SURVEYOR

Simon Jackson, SDL Surveying

Simon's relentless drive to innovate, educate and support his team with a strong emphasis on diversity and inclusion gave him the edge in a truly exceptional shortlist.

LENDER: TELEPHONY RELATIONSHIP MANAGER

Joe Baxter, OSB Group

Clarity, certainty, honesty, and a desire to make a difference were evidently at the forefront of Joe's modus operandi.

BUSINESS LEADER: SPECIALIST DISTRIBUTION

William Lloyd-Hayward, The Brightstar Group

Will demonstrated very credible leadership and has really driven change, always does the right thing and leads from the front.

THE WINNERS - JUDGES COMMENTS

BROKER: GENERAL INSURANCE

Tegan Brier, Mortgage Advice Bureau

Energy, enthusiasm, and a focus on improving internal processes helps Tegan to deliver the best possible customer outcomes giving her the edge in this category.



BUSINESS LEADER: PROTECTION OR GENERAL INSURANCE PROVIDER

Louise Colley, Zurich

The closest category in years, but Louise demonstrated herself as a true business leader, who has undoubtedly increased the visibility of their brand and proposition as well as participating in, and influencing, wider market initiatives.



BROKER: PROTECTION

Daniel Atmore, L&C Mortgages

Passion, work ethic and sincerity combined with industry-leading penetration rates ensured that Daniel stood out in this category.



BUSINESS LEADER: MORTGAGE CLUB

Alex Beavis, Sesame Bankhall Group

Alex's genuine care and passion shone through, taking decisive action in challenging circumstances and clearly communicating across the industry. Alex displayed strong leadership throughout changes to the business and calm leadership through the continuing market turmoil.



LENDER: BUSINESS DEVELOPMENT

Jess Whitwell, HSBC UK

Jess's confidence and passion combined with the right attitude and a focus on the best customer outcome were the key attributes which impressed our judges.

THE WINNERS - JUDGES COMMENTS

BROKER: FIRST-TIME BUYER

Annabel Dixon, Alexander Hall Associates

Annabel's empathy with her clients, human connection, as well as her contribution to the business and wider market gave them the edge in what was a truly exceptional shortlist.

BUSINESS LEADER: DEVELOPMENT & INNOVATION ADVOCATE

Lucian Morris, Mortgage Advice Bureau

Lucian has delivered real change to positively impact distribution and enhance the customer experience.

BROKER: NEW BUILD

Kirsty Dudek, Lavender Mortgages

Unparalleled passion, attention to detail and technical knowledge, combined with kindness and end-to-end investment in their clients' journey ensured victory for Kirsty this year.

BUSINESS LEADER: BROKER (OVER 51 ADVISERS)

Adrian Scott, Connells Group

In another super competitive category, Adrian's ability to manage his teams across multiple disciplines with a focus on ESG, innovation and an appetite to embrace new technology helped him to stand out in this category.

LENDER: OPERATIONS/CREDIT RISK

Nick Piper, Accord Mortgages

Nick clearly demonstrated a real desire for positive change, strategic leadership and a focus on making process improvements that bettered all parties.

THE WINNERS - JUDGES COMMENTS

BUSINESS LEADER: INTERMEDIARY LENDER (LESS THAN £5BN GROSS LENDING P.A)

Adrian Moloney, OSB Group

Adrian has overcome significant challenges over the past 12 months, demonstrated business growth and brought together three separate brands. He has proactively changed the business culture and made the right decisions at difficult times. One judge commented: "Adrian is a leading light who has demonstrated strong strategic leadership with clear goals, focus and foresight to meet the ever-changing dynamics and demands of the marketplace."

LENDER: HEAD OF SALES OR NATIONAL ACCOUNTS

Nicola Goldie, Aldermore

Nicola has clearly inspired both her own positive business performance and led a proactive role in tackling the important wider market issues.

BROKER: BUY TO LET

Jessica Folkes, Dynamo

Jessica sparkled with enthusiasm. Her true passion, knowledge and care all shone through in her interview.

BUSINESS LEADER: NETWORK

Rob Clifford, Stonebridge

A really difficult decision for the judges, with very little to split the three finalists. Rob demonstrated clear, strong leadership and support to the business during turbulent times, without hesitating to roll up his sleeves and get involved with the day-to-day operations of the business.

THE WINNERS - JUDGES COMMENTS

BROKER: LARGE LOANS

Scott Rochester, Trinity Financial

Comprehensive knowledge of his business area, impressive depth and complexity of deals completed, and dedication to nurturing his people to be great brokers. Scott demonstrated an ability to lead by example to create a successful firm.

BUSINESS LEADER: INTERMEDIARY LENDER (£5BN OR MORE GROSS LENDING P.A)


Jeremy Duncombe, Accord Mortgages

Jeremy is a fully rounded and consummate leader, championing the broker both externally and internally to ensure a fairer and more prosperous industry - further demonstrated by work with advancing IMLA, chairing the internal women's network and engaging with the internal diversity and inclusion panel, all whilst being a spokesperson for the industry.

BROKER: OVERALL

Gemma Pritchard, Countrywide

Gemma consistently delivered successful outcomes for her clients. Her knowledge, determination and passion shone through. Gemma is focused on the whole customer journey to ensure the best outcomes are always achieved.



THE WINNERS

THE BHARAT SAGAR LIFETIME ACHIEVEMENT AWARD

Robert Sinclair, Association of Mortgage Intermediaries

Robert has been working in Financial Services for 30+ years within numerous sectors including sales, marketing, training, as well as internal audit. He currently utilises all of these skills on a daily basis whilst adding in mediator, mentor and optimist.

He has the unique skill to pick up what was not said in a meeting, which tends to be the most important part. He also seems to always know what is happening in the market and whilst he has access to the various corridors of power, he also picks up many nuggets in the early hours of the morning at industry events. Well, that's his excuse!

Robert has an interesting style of management which has allowed his team to be their true selves and blossom.

He is a key supporter of D&I, the protection market as well as championing the value of advice in the intermediary mortgage market. He has also instigated many industry leading initiatives to improve the experiences for all people in the industry and for the end consumer.

For the last 15 years Robert has been focused on promoting and protecting the mortgage intermediary market, working closely with Trade Bodies, the Regulator and policy makers whilst trying to educate both the national and trade press on the value of advice. During this period, he has saved the intermediary over £30m in fees which is truly phenomenal.

At times he has been chided for being a curmudgeon and whilst many feel that this tends to be where he sees injustice in the market and fights it with a passion, it could also be that our market challenges are running parallel with the downturn in fortunes of his beloved Manchester United and the rise of the blue side of the city.

Robert has the wellbeing of the intermediary at heart, he is respected by lenders, plus the regulator always seeks out his opinion, even though they may not always like what they hear. This must be unique in our market.

He has fought hard for our market like a pole-vaulter through the Chariots of Fire, even if he has never been given the credit for it.

In the last two years, the wellbeing of the entire intermediary market has been in sharp focus and he has responded like all great leaders, and any great human, would do to the uncomfortable findings from the AMI viewpoint report on Diversity, Inclusion and Equity in the market, the results of which made for some sobering reading and important reflection.

Robert did not shy away from the challenge of making our industry fairer, more balanced, more welcoming, and more progressive for all. Developing a true cross-industry taskforce to stimulate conversation, learning and action; Overseeing the launch of the Working in Mortgages website to offer everyone a framework for success, and the launch of a mentoring programme will ensure that Robert's legacy will be one we can all reflect on with thanks and gratitude.

The recipient of this year's Lifetime Achievement Award, and a person of the same vintage as a classic Chateau Lafite Rothschild Bordeaux, is Robert Sinclair, Chief Executive of AMI.

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CHART TOPPERS

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