

# A day in the life of... Faith Ndebele, Underwriter

## Team

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Underwriter Faith Ndebele, shares insights into her role as an underwriter at TAB, her favourite sport to play on the weekends and what the future holds for TAB.

Faith's mornings begin at 7:00 am. Starting the day with a prayer she will then check the day's latest news stories before getting ready and setting off for her 30-minute walk to the office.

First on her agenda is to go through and respond to any priority emails and then attend morning meetings with the rest of the underwriting team, [Danny](#) and [EJ](#) or catch up with the sales team. Once TAB internal meetings have happened, she'll follow up with brokers and solicitors to look for case updates. When she's not attending meetings Faith's reviewing cases, something she admits requires a keen eye for detail and is one of her favourite tasks.

For lunch, she chooses between eating the homemade food she brought in or opting for the wonderfully prepared food offered by the resident TAB chef. If there's time Faith will go for a short walk, appreciating the local countryside.

Once her busy day's over and she's back at home, Faith enjoys her free time by going to the gym or cooking and enjoying a meal in front of the TV with the latest Netflix series. She's in bed for 10:30 pm for a good night's sleep to make sure she's fully rested for the next day.

## How long have you worked at TAB?

I started working for TAB in January 2022. Before TAB, I was in a similar role at an alternative property finance company and prior to that, I worked for a high street bank. My previous experiences gave me a real blend of experiences that have helped me as an underwriter. I graduated from the University of Bedfordshire with a BSc in Accounting and Finance and in 2019, I completed and passed all three CeMaP exams.

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

In summary, my role is to review new loan applications and undergo our due diligence to ensure that the borrowers are suitable to lend to and that the exit strategy is feasible. Being an underwriter is a very meticulous job and requires a lot of attention to detail to spot discrepancies in deals that others may have missed. The process also involves liaising a lot with brokers, surveyors and lawyers from application through to completion to ensure everything is running smoothly and is on track.

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

The new office and the people of course! The team is great and our open plan office space means that information is communicated effectively through the different departments so everyone is moving in the same direction. The office vibe is excellent and it's generally a positive environment which makes coming into work more enjoyable.

## **How do you relax outside the office?**

Outside the office, I spend most of my time in the kitchen. My passion is cooking and love trying out new dishes and recipes for my family and friends. I also really enjoyed a good Netflix series to watch to help wind down after a long day's work. On the weekends you can find me playing football, FIFA or football manager.

## **What does the future hold for TAB?**

I joined TAB at a moment when they're seeing massive growth and it doesn't look to be slowing down in the future, especially with their innovation and the use of technology. The market is constantly

evolving and the team at TAB are doing a great job to stay ahead. I look forward to new product launches that are in the growth plans and the continuous growth in the sales and underwriting team to facilitate the market demand.

Want to learn more about Faith? Read her international women's day interview on what life's like working as a woman in finance [here](#).

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