

Tamsin is the Head of Underwriting for MaxCap, a scaling SME lender in the unsecured lending market. Throughout her career Tamsin has been a leader internationally which has helped to shape her overall experience.

How did you start your career within FinTech?

Tamsin's first exposure to the FinTech market was working for the alternative lender, Nucleus. She was hired as Risk Director to set up the Cash Flow and Property products that were new to the business.

Prior to Fintech, Tamsin had a successful career within asset finance where she managed cross-country teams internationally at Siemens. Moving into Fintech was a big change for her: transitioning from a large international corporate to a smaller business offering different finance products, as well as building out teams in Operations, Risk & Collections in both India & the UK.

This change was daunting at first, presenting her with the fear of the unknown as well as huge amounts of responsibility, but now she looks back at this challenge very fondly. She recognises the opportunity that the move presented in enabling her to further develop her skill set. Tamsin described being extremely proud of her achievements. The opportunity to work with another new start-up business presented itself and she is enjoying this challenge within MaxCap.

What is your experience of being a leader?

Tamsin credits her experience to the leaders she was influenced by in her early career. She observed and learnt about the good and bad attributes of a leader which helped her to develop an understanding of how she likes to be managed. This helped to mould her as a future leader, adapting the most effective styles of management and leadership in her approach moving forward throughout her career.

She references the importance of leadership training when coaching managers so that they may become effective leaders. Siemens had a great training scheme that allowed Tamsin to be confident in her ability to lead by cultivating a solid base of skills.

Throughout her career, Tamsin has managed global teams which has required her to adapt her leadership style to different cultures and norms. One example she uses is the difference in structure across the Nordics which is very non-hierarchical compared to the UK. No matter what team Tamsin has managed, she has always prioritised a people focus, with open communication and a culture centred around celebrating team success.

What's been the biggest success in your career to date?

Tamsin shared her biggest professional success and biggest personal success in her career.

Professionally, she is proud of helping to build the automated risk function at Nucleus. At the time, this was a huge challenge that started with Word and Excel spreadsheets, to becoming a fully automated risk model. This experience pushed Tamsin out of her comfort zone and challenged her which was invaluable for her development and is ultimately what allowed her to progress and be hugely successful in her role at MaxCap today.

Personally, Tamsin's biggest achievement was winning an award at Siemens; the first of its kind. She won this award for speaking out at a conference in which her contribution was key in changing the dynamic of the event, making it more open and productive. The award was named after Tamsin, 'The Naylor Award', and it emphasises the importance of being confident in your opinions and to voice them in a group setting without fear.

What would be your advice to the next generation of female leaders?

Tamsin's main advice to the younger generation of leaders would be:

- Be confident in your ability to do your role.
- Speak out. Don't be afraid to voice your thoughts and opinions.
- Be approachable and create a transparent line of communication in your team.
- Embrace talent and don't be afraid of hiring people that you perceive to be 'better' than yourself as this will only push you to learn and develop.

What initiatives have been used to promote D&I within your employers?

Tamsin has always been passionate about D&I and has always ensured that she has upheld an active position in promoting change and progress throughout her career. She has continuously upskilled herself and developed her understanding on D&I as it has evolved over time, for example undertaking unconscious bias training to inform her on how to eradicate bias from strategy and the recruitment process.

Tamsin praised Siemens as an exceptional advocate for D&I, describing them as a perfect example of a large corporate who champions diversity from the top down. Their moto #belongingtransforms is demonstrated D&I in every business decision made which is evidenced in their recruitment, community engagement and bi monthly events.

In Tamsin's more recent businesses, that are all in their infancy, diversity and inclusion has been championed by the CEO from inception, embedding a culture where such values are 'the norm'; ensuring that D&I is deeply rooted in early conversations will allow the business to continue to scale and thrive as an inclusive environment. Tamsin is incredibly proud of the culture they have developed at MaxCap – there is a strong representation of successful female leaders who all feel valued in their positions.

Tamsin's story exemplifies how all employers, across corporate and start-up businesses, should have a strategy for diversity and inclusion. As a leader, to achieve such goals, you need to personally believe and commit to it.

Edited by Siobhan Humphries