

## 'It's better to work 80 per cent of the week with 100 per cent efficiency' – Marketwatch

by: Shekina Tuahene (<https://www.mortgagesolutions.co.uk/author/shekina/>)

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**The mortgage and housing market would have tested the stress management skills of many over the past two years, after experiencing numerous record breaking and exceptionally busy periods.**

As with any client or customer facing role, maintaining a level of professionalism is imperative. However, this can be difficult to do while under a significant amount of pressure and dealing with events out of an adviser's control.

So, this week, *Mortgage Solutions* is asking: How do you ensure you always remain professional while advising, even when things are stressful?



(<https://www.mortgagesolutions.co.uk/wp-content/uploads/sites/1/2018/07/Jonathan-Clark.jpg>) **Jonathan Clark, mortgage and protection adviser at Fairstone Wealth**

For most brokers, the last 24 months have meant the most profound and sudden changes to our working practices.

We then had the perfect storm of a sudden 'race for space' combined with record low interest rates and an ill-timed stamp duty holiday. The net result of this was a sudden, and huge increase in business for most of us, just as we were getting to grips with Zoom meetings and working from home.

Personally, I enjoyed the challenge and regular breaks away from my laptop, walking the family dog and even the odd sneaky bike ride as I live next to an excellent mountain biking trail. These all gave me useful downtime.

However, the most valuable coping mechanism for me is something that I was taught over 30 years ago whilst working on the front desk of a very busy hotel, that has helped me ever since – prioritising.

House buying is usually rather stressful for your client and it's all too easy for some of this to rub off on us, and that's not good.

So, when the emails and voicemails start mounting up and you can feel the pressure rising, split things into three: what must be done now/today, what needs to be done but is not urgent, and what really doesn't need to be done or can be deferred almost indefinitely.

It sounds obvious, but I apply this every working day and combining with 'flagging' important emails for future action and always having a notebook with me – I love a list.

This has kept me sane and my clients happy.



**(<https://www.mortgagesolutions.co.uk/wp-content/uploads/sites/1/2021/10/search-computer-work-scaled.jpg>) Mark Pattanshetti, associate director at [Largemortgageloans.com](http://Largemortgageloans.com) (<http://Largemortgageloans.com>)**

There are stressful times, but the most stressful thing is getting a case completed as quickly as possible.

I think there was a split where some people would have been really busy while things would have slowed down for others because there were restrictions and fewer products.

For me personally, it was just a question of looking closer at time management and prioritising cases which would be the best use of my time.

I treat every client the same whether it's a £100,000 mortgage or a £1m mortgage – I know for some advisers it's a question of profitability.

In terms of managing any stress and remaining professional, I would exercise, go to the gym and I took up meditation.

As for remaining professional, when you're spinning a lot more plates than usual, your professionalism might drop – it's just a fact of life. What helped us is we took on a lot more admin and support staff.

Because we were struggling to cope with multiple cases, we made that decision as a company to take on these staff, so we didn't sacrifice our professional approach and make clients feel like they weren't getting the service they deserved.

As an adviser, your response times will slow down but it's all about maintaining professionalism. If anyone said they keep the same level of professionalism every single time, it probably wouldn't be true.

Overall, time management, good support staff and maintaining a good code of ethics is the only way to uphold standards.



(<https://www.mortgagesolutions.co.uk/wp-content/uploads/sites/1/2019/09/howard-reuben.jpg>) **Howard Reuben, principal of HD Consultants**

The working environment has intensified for a number of reasons, including that the drive for advice has massively increased due to the fast-moving uncertainty of personal finances.

This is as well as the highly active and competitive mortgage market and of course, global external events which impact on each of us locally and personally.

The effect of all this on the mortgage broker is that there are now more plates spinning than before.

With a massive rise in new enquiries; calls and messages from concerned existing clients; the ongoing service reviews of special offer expiries; portfolio reviews; referrals; recommendations and introductions – we all need to know how to manage our days, and when to take a breather.

With all good intentions, we try to effectively manage our workload, not to over commit, and endeavour to always update the client over the phone, Whatsapp, text or email.

We do this even if there is no progress on a case, because in today's world, anxiety can be triggered even by the smallest of life's events, or lack of communication.

If needed, we'll close our doors, reflect and recharge for half a day or so, and then get back to work in a more refreshed and focused way and concentrate on getting things moved along.

It's better to work 80 per cent of the week with 100 per cent efficiency, rather than work 100 per cent of the week at 65 per cent.

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