

A day in the life



Vic Jannels, executive chairman of All Types of Mortgages (AToM), has juggled many industry roles over the last 20 years

AToM, which celebrates its 15th anniversary in February, was established in 1991 and has since progressed to become one of the largest mortgage packager-distributors in the market. AToM employs over 60 staff at its head office in Horsham, West Sussex, and has further regional development representation in such diverse geographical locations as Liverpool, Birmingham, London, Stoke, Alnwick and Wales.

What does your role entail on a day-to-day basis?

I tend to rise each day at 6.15am and try to do some exercise. Twice a week, at 7am, Sheila (my wife and AToM's finance director) and I are subjected to a visit by a personal trainer. He is not always popular on arrival.

We often work late as well, catching up on outstanding email and voicemail messages. Daily duties in AToM are varied but, primarily, I am responsible for running the Board and ensuring that all of the divisions run smoothly.

Who do you report to and who reports to you?

As Chairman of AToM's Board, I consider it my job to report to the Board on my internal and external activities.

I am serious about my responsibilities and need to ensure that the work I do with Unity, the Professional Mortgage Packagers Association and the Association of Mortgage Intermediaries gives value to the business that gives me income. AToM has grown out of a small family-run busi-

ness, and I firmly support my family, staff and board colleagues, as they are critical to the success of the company.

How much do you think your role affects the brand?

AToM celebrates its 15th anniversary this year. The name AToM has a timelessness about it and I would like to think that, as founder of the business, my contribution to the brand's development will continue long into the future.

What skills do you need to fulfil your role?

You need to be a real team player in this business. A thorough knowledge and understanding of the industry is important but, without being able to inspire and motivate the people around you, it is like putting up a building without foundations. The people are the business and its most worthwhile investment.

What do you least enjoy?

If I could, I would provide oversize

gob-stoppers for some of the industry commentators and lenders who continue to predict the demise of the packaging and mortgage distribution sector.

I have two things to say to them – first, look at the statistics, and second, get a life!

Where do you see yourself going from here?

I love everything about my job and I am not ready to leave the mortgage market just yet.

However, if I really had to pick something, it would be to challenge the 'status quo' with the aim of helping to drive the mortgage business forward, not just for AToM, but the whole market. I would like to encourage the regulator to spend time understanding more by seeing the business 'from the ground floor' through medium-term secondment rather than 'regulation at a distance', as often seems to be the case at present.

Oh, and I would like to play more golf. ■