

This CV is presented by



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Thomas Baldock

- An ambitious and conscientious Relationship Manager with exemplary financial expertise in Commercial Real Estate gained through external qualifications in banking and 5 years' experience working for Nationwide Building Society.
- Possess impeccable written and verbal communication skills and able to communicate concisely at all levels, with a robust understanding of risk analysis and a solid understanding of commercial lending policies.
- A compassionate and benevolent person with a competitive edge and he feels these qualities will help him achieve success.
- He sets high standards for himself and will undertake as much work as necessary to ensure he achieves these standards.
- He is passionate and enthusiastic, and has the ability to prioritise his workload and manages his time effectively, which enables him to work to tight deadlines under pressure whilst maintaining the highest of standards.
- Seeking a challenging role where he can utilise his transferable skills and qualifications to add value from the outset whilst he continues to further develop his knowledge and skills in the financial industry.

Residence

London

Education

2005 – 2007. A Level Double E-Business (Distinction/ Distinction).
Level ICT (C).
AS Level Sociology (C).
AS Level ICT (D).

2003 – 2005. 11 GCSE. (4B/7C).
2001 – 2003. GNVQ Merit Level.
2001 – 2007. Brooke Weston City Technology College.

Professional Qualifications And Membership

2016 – Present day. CIMA Certificate in Business Accounting – Currently Studying.
2014 – 2016. Certificate in Banking (Level 4) – Distinction Grade.

Employment History

August 2015 – Present day

Nationwide Building Society

Relationship Manager, Bilateral, Syndicated and Subordinated Commercial Real Estate Team

- Management of a multi-industry Commercial Real Estate portfolio, consisting of office (including serviced offices), residential, retail and industrial properties.
- Part of this portfolio consists of a participation in a £450m facility secured against a portfolio of 100 car parks. Accordingly, he continually appraises the sponsor's recommendations of the portfolio to ensure focus is provided on initiatives that realise best value and maximises disposal proceeds to enable the recovery of value of the debt.
- He was able to manage a consensual portfolio sale of 100 serviced offices, collaborating with key stakeholders which resulted in a significant provision write back and was achieved ahead of forecast.
- Currently advancing a £40m development finance project with the objective to develop and construct a sizable innovative housing scheme. This comprises of managing senior stakeholder requirements through ensuring this project accomplishes all of the Society's key objectives whilst de-risking a significant proportion of the development risk.

- Negotiated exit strategy of a £30m retail portfolio based in Glasgow, whereby administrators were appointed with asset managers acting as quasi LPA Receivers to implement a credible asset management strategy that enabled Nationwide to extract maximum value uplift.
- Part managing the restructure of a £100m majority lender facility, secured against a long established serviced office business.
- Developed a robust understanding of complex loan structures, documentation, and the wider commercial property market.
- Selected to join an internal talent programme that recognises future leaders of the Nationwide Group that have the potential to make a significant career move both upward and across other divisions.
- Obtained line management responsibilities, which has allowed him to establish an effective team dynamic that consistently surpasses all performance measures.

August 2013 – August 2015

Nationwide Building Society

Assistant Lending Manager, Syndicated and Subordinated Commercial Real Estate Team

- Managed a debt sale of a junior debt facility which was secured against a hotel portfolio and was part of a total debt facility of £400m.
- Successfully completed a disposal strategy of an €18m facility secured against 6 highly complex properties situated in Germany. He instructed German administrators and asset managers to ensure optimum recovery was achieved. This resulted in significant provision write back over an accelerated exit period.
- Work closely with senior management and external stakeholders to negotiate complex restructures, disposal programmes and debt sales.
- Produce professional, well-reasoned credit reports, supported by thorough market research, portfolio analysis and financial modelling.
- Continue to broaden his knowledge by attending training sessions and seminars on topics such as loan documentation, hedging/SWAPS, guarantees and debt recovery.

January 2013 – August 2013

Nationwide Building Society

Assistant Lending Manager, Professional Negligence Team

- Organised and structured the PI Team through inputting new processes and implementing the infrastructure of the team.
- He delivered team training using previous experience and self-tutorage.
- This role included line management, which proved fulfilling after receiving positive feedback through aiding their progression within the Society.
- The role enabled him to gain an in-depth knowledge assessing valuations, particularly their reliability and validity.
- He was able to partake in mediation/settlement meetings, which involved complex negotiations with the defending valuer/solicitor firms.
- This team has now successfully recovered >£16m of bottom-line income.

July 2012 – January 2013

Nationwide Building Society

Lead Support Officer, Recoveries

- Obtained a portfolio of LPA Receiver cases to extend his development and understanding of distressed facilities in the Commercial Real Estate sector. This broadened his knowledge within the Recoveries team and allowed him to gain an enhanced understanding of deleveraging defaulted facilities.

October 2011 – July 2012

Nationwide Building Society

Lead Support Officer, Relationship Management

- To identify at risk Borrowers and make appropriate recommendations both to senior colleagues and credit.
- Supported senior management with several restructures upon joining Relationship Management. He fully understands the need for financial modelling and how to interpret/ evaluate this against the Society's lending position.
- Regularly performed annual review reports to an exemplary standard, capturing borrower's financial performance, identifying new income opportunities and assessing the terms of their loan agreements. If failures were identified he would take the appropriate course of remedial action.

May 2011 – October 2011
Nationwide Building Society
Customer Support Officer

- His core responsibilities involved working closely with his colleagues, analysing borrower's financial performance.
- He undertook a variety of assignments outside his core role to further develop his understanding of the Commercial Real Estate industry.

This CV has been carefully prepared, in good faith, from details provided by the candidate and is supplied in the strictest confidence. All introductions of candidates are subject to our Terms of Business and an arrangement of interview confirms acceptance of our Terms. References on permanent candidates have not necessarily been established and we recommend that clients take up their own references upon appointment.