**PAUL RITCHIE**

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# SUMMARY

Dedicated hard working Director with 20 years’ experience in financial services as a Mortgage Advisor. Experience with successfully setting up and running 2 previous companies at director level achieving turnovers of 1 million plus per annum. Successfully built a team of brokers which involved training and supervision and maintenance of industry criteria. Offering a great level of leadership and advising to ensure confidence and growth in a challenging, ever-changing market. Currently working and training as a Business Analyst.

# EXPERIENCE

# 01/2023 to Present Customer Service Adviser

# Thames Water – Hybrid

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**Resolving all customer queries and ensure that customers are satisfied with the company’s service or products. Main duties and responsibilities include:**

* **Responding to customer complaints**
* **Escalating problems to the technical team or other members of the product team**
* **Updating customer information in the company database**
* **Providing information about new and existing products and services**
* **Tracking and processing new orders and refunds**
* **processing payments, when necessary**
* **Performing administrative tasks as assigned by the Supervisor**

**04/2023- September2023 – Digital Business Analyst**

**Robson Moore – (Pitman) Hybrid**

**Working on behalf of a major consultancy firm to deliver a fully functional learning management system within the EdTech space. The company was a traditional training provider looking to modernise and move away from traditional classroom based training in order to lower costs and scale to different locations at a fast pace.**

* Held meetings with major stakeholders from the client to capture major issues for implementing new LMS. Documented options for improvement within a business case
* Documented AS IS and TO BE models using case diagrams, to provide stakeholders with clear illustration as to the functionality a new LMS would provide.
* Captured detailed requirements for the LMS, using a variety of techniques. Broke them down into epics and user stories
* Created detailed wireframes/prototypes in balsamiq cloud to ensure new system was delivered as per stakeholder requirements
* Assisted team by drafting UAT (user accepted testing ) scripts
* Provided benefits realisation document to inform senior stakeholders how the project went.

# 02/2021 to 09/2022 Assistant Relationship Manager

# Victoria Mutual Finance Ltd – Brixton, London

* Involved in the set up and management of the residential MortgageBrokering department.
* Incorporating the Mortgage Sales process within the company and implementing adequate sourcing software and customer database.
* Responsible for the development and growth of the company client base from the start.
* Helping clients through the mortgages process from interview to application to completion. Advising and recommending suitable products

## 04/2020 to 02/2021 Mortgage Adviser

**Prosper Protect Ltd (Self Employed)** － Bournemouth, Dorset

* Helped clients throughout mortgage processes, such as completing applications, financial advice and recommending appropriate deals. Maintained excellent client satisfaction providing knowledgeable, friendly, expert and helpful customer service.
* Managed team of 5 qualified brokers, overseeing the hiring, training, and professional growth of employees and enabling them to become fully competent Mortgage Brokers.

## 08/2016 to 12/2019 Director

**PIA Financial Group Ltd (Self Employed)** － Finchley, London

* Managed daily operations by overseeing financials, key performance indicators and employee performance.
* Developed and supervised staff by providing orientation, training, support and direction.

## 02/2012 to 08/2016 Director

**Independent Mortgage Solutions Ltd** － London, London

* I set up and successfully ran the company IMS Ltd as a (Self Employed) mortgage broker.
* I was responsible for all aspects of the day to day running of the business. Conducting mortgage interviews,
* Expertly advising clients on the best mortgage deals and overseeing the process from acceptance of offer to completion.
* Maintaining excellent customer relations and guaranteeing repeat business. Also effectively managing 2 members of staff and maintaining compliance responsibilities to ensure the smooth running of the business.

# SKILLS

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| --- | --- |
| * Budgeting | * Hold CeMAP 1, 2 and 3 certification |
| * Relationship building | * Management * Business Analysis (in View) |
| * Recruiting and hiring |  |

**EDUCATION**

**Bachelor of Science**: Chemistry

**Salford University** － Manchester, Lancashire