

Speaking the language of finance



This edition, we caught up with Gemma Wright, managing director sales & distribution at Reward Funding, a UK alternative finance provider established in 2010 and headquartered in Leeds. Reward offers asset-secured lending solutions to SMEs across the UK.

Gemma joined Reward as commercial director in 2017 with the responsibility of building and running the operations team across the Leeds and Manchester offices and has played a key role in overseeing the continued growth of the business.

With over 20 years' experience in financial services with RBS, Gemma's background was originally in operations before a passion for driving innovation and change led her to move into more strategic roles. Gemma shares her journey so far with us:

"Even before I was born, my dad had grand plans for me to play cricket for Yorkshire - making sure my poor mum headed back to Yorkshire to give birth despite living in Humberside as it was at the time so I could have my 'Yorkshire passport'," Gemma explained. "Needless to say, that dream didn't happen."

Her own dream was to be a meteorologist - or more accurately,

a weather presenter on TV. “I genuinely can’t remember when or why it fell away but I think it was around the time I realised I loved languages more than science!

“Because of my passion for foreign languages, I decided to study a combined languages degree at Hull University. Essentially a degree in French, German and Spanish across four years, it involved me studying at university in the UK alongside a period abroad, where I spent most of my time working as an English teaching assistant at a high school in La Rochelle, France.”

Gemma also spent a summer studying at a language school linked to Salamanca University in central Spain, as well as completing an internship in the export department of a trouser manufacturer in Rothenburg, Germany. “I loved my degree,” she explained, “because it fulfilled my two passions, speaking languages and travelling. Hull was also a fantastic university city, where I had lots of fun and made friends for life.”

Growing up, Gemma had the usual part-time waitressing jobs and spent her summers au-pairing in Europe. Her first job post university was working for HSBC in their personal banking call centre. “I went there with a purpose,” she said, “to save enough money to go travelling. So, after nine months, I handed in my notice and went straight to Trailfinders to buy a round-the-world plane ticket!”

Returning home after travelling the world for 12 months, Gemma joined a factoring company in Leeds, Euro Sales Finance. “Perhaps my time at HSBC gave me a thirst for finance,” she explained, “but I think it was more that Euro Sales had offices in France and Germany, so I saw it as an avenue to return to working abroad. What ultimately happened, though, was I



got the bug for working in finance, or more specifically for working with businesses and SMEs. I quickly realised that what I enjoyed most wasn’t necessarily finance itself, but getting under the skin of businesses, meeting the owners and hearing their stories. I walked their factory floors to see how everything worked, understood their ambitions and helped them achieve their goals. Twenty-six years later, that’s still the part of my job I enjoy the most.”

It’s coming up to nine years since Gemma joined Reward following 18 years working at Royal Bank of Scotland. “I was becoming increasingly frustrated with the automation in the banking sector,” she explained, “and lack of appetite to lend to businesses that their algorithms don’t like. I had a huge amount of lending experience at that point but felt I wasn’t empowered to use it, so I wanted to join a company where I could leverage from my



experience and go back to basics of supporting business owners. Reward fitted the brief perfectly.”

“And I love it. During my time in finance, I’ve worked in risk, audit, projects and strategy, but I am always pulled back to working with the front-line teams that build and hold those customer relationships. This is what gives me a real buzz,” she continued. “My current role, leading the national sales team,

is perfect as it still allows me to interact with the businesses that we support and I also get to grow and develop a team of great people, all of whom are at various stages of their career, to be the best they can.

FACT FILE:

Husband / partner name:

Jeremy (Jez)

Children:

Matilda (16) and Jack (11 years)

What car do you drive?

Jaguar F Pace

What do you do in your leisure time?

Travelling at every given opportunity! Cheering the kids on from all the different sidelines! Running... very slowly!

Where is your favourite restaurant?

Pinotxo - the tapas restaurant inside the Boqueria market in Barcelona

What is your favourite food and drink?

Moules frites alongside a pale rosé!

Where is your favourite holiday destination?

The Greek islands - the more remote the better!

Where is your favourite place in Yorkshire?

Hunmanby Gap on the east coast - I can happily walk that beach for hours and never tire of it

What is your favourite gadget? My new ice-maker - perfect for all these heatwaves!

What couldn't you live without? My paper diary - it's old school but nothing beats putting pen to paper and planning out my chaotic life!

The highlight is seeing the potential in people, coaching them, pushing them to take risks and watching them thrive and achieve things beyond even their own expectations. My proudest moments have been in seeing what my teams have achieved, even more than what I have actually achieved myself.

“One thing I love about working at Reward is that there is no such thing as a typical day or even week! Just in one week for example, I’ve delivered external training with a professional broadcaster, toured a prospective client’s operation, debated strategic initiatives in our board meeting, sat on credit committees and deal clinics, hosted an introducer event on our sun-drenched terrace and even found time to celebrate a colleagues milestone birthday with lunch with the team. No two days are ever the same!”

Reward is at an exciting stage in its journey, Gemma explains: “We’ve invested heavily in our funding structure, systems and people over the last few years and I’m excited to help shape the next chapter. Personally, I still get a huge buzz from seeing talented people develop and helping ambitious businesses achieve their goals. There is plenty more to come from Reward.”

So what advice would Gemma offer to her younger self? “I would say don’t worry about having all the answers. Some of the best opportunities in my life have come from taking a chance, trusting my instincts and figuring things out along the way. I think, looking back, I would have been braver earlier. For years I thought confidence had to come through experience, but I have learned it’s often the other way around,” she concluded.