

RQ Capital

Paula Milligan | Office Manager



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What does your role involve?

Essentially, I work with borrowers, solicitors and valuers to keep everything moving in the business. Among other things, I am responsible for due diligence, instructing professional bodies, and drafting and collating documentation.

I ensure everything is up to date, and that all parties are kept well informed of progress. I help initiate and maintain strong, mutually beneficial relationships with clear communication.

I also contribute towards finding new business, and running our office on a day-to-day basis while keeping an eye on what's coming up. I work hard to keep things running smoothly, from ordering stationery and managing diaries to sending out payments and reviewing valuation reports.

How long have you worked for RQ Capital?

Nearly nine years.

What is the most enjoyable aspect of your role?

I thrive on the variety, so it's hard pick just one element of the job.

And what do you find most challenging?

When people don't respond straight away!

What led you to a career in the industry?

Years ago, I went to view a house – but the agents never turned up to show us around. When I asked why, they said they were short-staffed. Seeing an opportunity, I agreed to work for them part time whilst my youngest son was at nursery. I initially joined the estate agency branch, but then moved across into the financial services department.

What do you think differentiates RQ Capital from the competition?

We are not a tick-box lender, and we don't count people out too quickly. We are willing to work with the borrower, whatever their credit history, to achieve the best we can for them.

There are four of us here at RQ Capital, and each of us is always on top of what is happening with every loan. When a borrower, solicitor or valuer calls we can help straight away, without having to pass them over to another colleague.

We try to release drawdown funds as soon as possible; either once a monitoring surveyor has provided a report, or when one of the directors has visited the site and agreed the drawdown.

We like to meet all of our borrowers face to face. We also visit every site, so we understand what borrowers are looking to achieve. This hands-on approach also helps us build a strong mutual understanding from the start.

We are not a 9-5 lender and often assist outside of standard working hours, including on weekends.

What do you like to do in your spare time?

I like keeping fit, socialising with friends and family and going to the theatre.

Quickfire Round

Any TV recommendations?

Line of Duty, forensic science programmes and documentaries.

Read any good books lately?

I'm a big fan of LJ Ross. During lockdown I read the entire DCI Ryan books (all 18 of them), the Dr Alexander Gregory books (I am currently reading the fourth in the series) and a murder romance novel – all of these books are by LJ! I also enjoy Lee Child's Jack Reacher books.

Favourite music?

I don't have a particular favourite; I like most genres.

Your dream dinner party guests?

My (now deceased) grandparents and my extended family.

What did you want to be when you were growing up?

A barrister.

Favourite film?

The Emerald Forest, a 1980s adventure film set in the Brazilian rainforest.

Describe yourself in three words?

Efficient, personable and outgoing.

Describe RQ Capital in three words?

Flexible, straightforward and approachable.