



# Oper Playbook

Dear Reader,



Before you is the **Oper Playbook** that will help you become familiar with Oper from a different, more intimate perspective. It contains the explicit set of rules, key principles and practices that help us communicate and collaborate as One Team.

This Playbook will allow every soon-to-be Operian to get to know us quickly yet thoroughly enough to quickly adapt to the Oper way of working.

## Who are we?



Established in 2018 by 3 lovely Belgians: **Geert, Wouter and Nick**, Oper Credits is the Antwerp/Belgium based software development and a SaaS product company, whose mission is to digitise mortgage origination with the goal to create better house buying experience. We have an office in Zürich/Switzerland too, and remote, distributed team all over Europe. We are operating in financial services, where innovation is scarce.

Oper supports lenders and brokers in digitising and streamlining their mortgage distribution.

Oper gathers talented, ambitious, proactive, and creative people who work together to achieve our common goal: **to bring mortgages into the 21st century**. We are making an impact by improving the experience of making one of the biggest financial decisions in people's lives - buying a home. Our day-to-day mission is to transform complex and horrible mortgage process into a smooth end-user experience.

We nurture a culture of knowledge sharing, innovation, proposing ideas, and constantly improving ourselves. We encourage honest feedback and open and transparent communication at all levels by fostering a regular feedback culture. We are motivated and energised by a shared purpose, great teamwork, and passion for what we do best. With every Operian having their stock options in the company, we nurture a culture of ownership, trust and respect.

We are passionate about our mission and the ground-breaking path we are taking.

## A welcome note from the Management Team

*Our company culture is deeply rooted in our beliefs and actions, encompassing the way we communicate with colleagues and clients, our approach to product development, our commitment to projects, and our care for our fellow Operians, whether we are in one of our physical offices or working remotely.*



*Another equally important part of our culture is the fact that, even though we are strategically spread out through almost the entire Europe, we work as **one team***

*and we are always willing to help each other.*

*It is engraved into our culture that we enjoy working together, socialise outside of work, travel together, have fun at parties and don't miss the opportunity to hang out with each other.*

*An important part of our culture is also our focus on continuous improvement, building a feedback culture, and making sure that we nurture the fruitful environment for personal development which will undoubtedly lead to a further development of our company.*

*We hope that you will enjoy reading this Oper Playbook, find useful information here and that we will receive your valuable feedback that will help us improve.*

## **Our Vision**

Financing a property should be a seamless and delightful experience.

## **Our Mission**

Financing a dream home should be a delightful journey. Yet, the current mortgage process often feels long, stressful, and inefficient. We want to transform that! With Oper, future homebuyers can apply for their loans seamlessly and lenders can manage the whole process with ease and transparency.

## **Oper Core Values**



Core Oper values are **pure ART** - The ART of doing digital mortgages.

### **Audacity**

- We push boundaries for our clients and their borrowers.

### **Resilience**

- We build for the long-term.

- We lead our domain.
- We get out of our comfort zone.
- We are courageous and take risks to achieve our goals.
- **Pain plus Reflection equals Progress.**
- We adapt and reprioritise when needed.

## Together

- Together starts with every member to be open, transparent, sincere and friendly.
- We treat everybody as we want to be treated ourselves.
- We embrace a culture of structured communication, we build for collective intelligence.
- We make time for laughter and fun.
- We build strong teams that last.

## Oper Remote Culture



We are nurturing a strong remote company culture where we stay connected and work as **One Team** - a team that **communicates effectively and efficiently, collaborates well** with each other and is **focused on achieving the results.**

**Our remote culture is a social agreement that shapes the behaviour, attitude, and a way of working of every Operian, whether we are together in the office or working remotely.** Our culture is built on teamwork, respect, trust, flexibility, building long-term relationships, and creating a safe place for everyone to feel connected and have a sense of belonging. It is built on usage of technology that fosters efficient work and a good collaboration.

## How we collaborate?



To achieve our key results, every Operian needs to be ambitious, resilient and work together effectively. We have set our OKRs and we know our North star, so we expect every Operian to be focused and work toward our common goal - revolution of the digital mortgages. How do we encourage the good collaboration in a remote environment?

- **One team mindset:** It all begins with the **effective collaboration**. We are all in this together and even if the primary focus of our work might be different, we are still **One team**.
- **Using Notion:** In a remote culture, async communication needs to be on point. Luckily, ours is. With the use of Notion, we organise all the information in relevant Notion workspaces.
- **Using GitLab:** GitLab is the main source of truth for all engineering and product activities and product state.
- **Using OKR framework:** The purpose of the OKRs are to be the single source of truth for company priorities. They provide a laser focus on our priorities.
- **Using Factorial HR:** HR software that helps us to have all the HR processes and documents in one place.
- **Using Spendesk:** for expense management.

## How we communicate?



Basic principles of communication: **be respectful, be responsive and be clear.**

- **Using Slack:** In the almost fully remote company, Slack is our virtual office. To be able to collaborate in the most effective way, we need to be able to communicate in the most effective way. We are relying on Slack heavily for our day-to-day communication.

- **Using Teams:** For most of the company-wide meetings, we use Microsoft Teams. You use your Oper O365 account to join the meetings.

## How we onboard new Operians? 🎯



To get new Operians off to a good start we have a structured onboarding process. We always prepare an **internal onboarding checklist** to make sure everything is ready before their first day (MO account, equipment, invitation links, etc.). This is usually done by the MT team and the dedicated buddy mentor/coach.

### Who is a buddy mentor?

- A team member who helps the new Operian to understand the main company processes, current product state, how the team works, etc. This can be anyone from the team who's been with Oper for longer than 3 months.

## How we approach information security? 🔒



Oper Credits has designed, implemented and is operating an **ISO/IEC 27001 standard compliant information security management system** to protect confidentiality, integrity and availability of information and all other assets, that are used to carry out activities within the scope of the management system.

- Every employee needs to go through the ISMS training, and we expect every new Operian to do this in the first week of their onboarding.

## How we approach feedback and career path development? 🏃





At Oper, we nurture **open and regular feedback culture**. This is why we have official **Quarterly performance reviews** following the 360 framework, and we coach our team to provide feedback to their team members on a regular basis and in a timely manner.

Main principles that guide behaviour of every Operian when it comes to feedback are:

- **Give direct and honest feedback** to your team members.
- **Give examples of the performance or behaviour** - be factual and make it objective.
- **Mention the impact of their performance** on you, the team, and/or the company goals.
- **Focus on performance and behaviour**, never on personality.
- Be also **open to receive feedback**.
- **Give feedback the way you would like to receive it**.
- Don't wait for the official performance review meeting - **provide feedback in a timely manner, and refer to this feedback, and possible progress, in the Quarterly Performance Review**.

## How we rest and recharge? 🏖️



Taking time off from time to time is crucial! We are a company that works at a high pace so it's important to take some rest and enjoy other things in life. **Most important rule is - no skipping your vacation!**

- You need to use your vacation days because it is important for your mental and physical health that you are fresh and well-rested, but also for the health of the entire Oper team.
- Additional to the vacation days, you can use **one paid Mental Health Day during the year**.

## What are our expectations from you? 🤝

- Be available on Slack 🗣️
- Set your Slack statuses accordingly 🚪
- Be responsive 🙌
- Plan your time off with the team first and then request it through Factorial 🌴
- Do your work within the working hours - don't work overtime 🧑
- Be focused: work smarter not harder 🤖
- Raise your voice when you feel things are not going the right way 🗣️
- Think in options and solutions rather than problems 🎸
- Focus on the impact and outcome 🧑
- Ask for forgiveness, instead of permission 😊
- Don't plan meetings for the sake of meetings 🙌
- Don't take things personally 🧑

***If you would like to become a part of our amazing team, check out our open positions and apply! See you at Oper!***