



Oper Playbook

Dear (future) Operian,



Before you is the **Oper Playbook - our company culture guide** that will help you become familiar with Oper from a different, more intimate perspective. You have a chance to get a glimpse of our amazing, supportive and diverse culture and get to know us better.

About Us

Company History

Who are we?



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

Oper supports lenders in digitising and streamlining their mortgage distribution.

Oper gathers talented, ambitious, smart, proactive, and passionate people who work together to achieve our common goal: **to bring mortgages into the 21st century**. Our diverse team is 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 analogue mortgage process into a smooth end-user experience.

We nurture a culture where everyone belongs. A supportive, inclusive culture where there is selfless knowledge sharing, lots of innovation, free sharing of ideas, and constantly improving ourselves. We encourage direct, honest and timely 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 personal 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.

Our Vision

Financing a property should be a seamless and delightful experience.

Leadership team



Our Management Team consists of 6 people working tirelessly to build the best digital mortgage product and the best team ever.

- Andrea Brusoni - G2M Lead
- Merlina Ramani-Muhovic - Talent Manager
- Geert Van Kerckhoven - CEO and Co-founder
- Charlotte Mast - COO

- Wouter Lachat - Head of CS and Co-founder
- Sumit Tada - Head of Engineering
- Stephanie Ng-Fragner - General Counsel

Where are we

📍 You can find us in our lovely **Mortgage Magic Lab** in Antwerp:
<https://maps.app.goo.gl/uuuSUy8EK3JVJYjGA>

📍 Or, in our vibrant office in Zurich:
<https://maps.app.goo.gl/Moh7VtnQMQ2zWJrk9>

We have our team spread out through 12+ European countries working remotely and benefiting the co-working space budget by gathering in their nearest co-working space.

Oper Core Values



At Oper, we're a group of smart, passionate people. We are resilient and work hard, audaciously question the status quo, and have a blast doing it. Our diverse team thrives in an inclusive environment where everyone's voice matters. Growth, respect, and good vibes are at the core of what we do.



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

Audacity

- We dream big to be leader in our domain.

Resilience

- We build for the long-term.

- We get out of our comfort zone.
- We push boundaries for our clients and their borrowers.
- We are courageous and confident to take risks to achieve our goals.
- We challenge the status quo and disrupt the market.
- We know it's human to make mistakes - we learn from them, try again and push forward.
- We adapt and reprioritise when needed.
- We grow stronger with every challenge and setback we overcome.

Together

- We build strong teams that last.
- We make time for laughter and fun.
- We treat everybody as we want to be treated ourselves.
- We collaborate together openly, transparently and friendly.
- We embrace a culture of support, structured communication, and we build for collective intelligence.
- We value and leverage on the diverse perspectives, strengths and experiences of everyone in the team.

We walk the walk - we live our values every day

We like to spend time together



Every year we organise the big Team G2G in one of amazing European countries.

The main goal is just to spend some quality time together - to foster collaboration, create stronger bonds and have fun.

Besides the big team gatherings, we also encourage the team to meet in one of our offices, as well as to use the co-working spaces in their countries to work together.

- Quarterly business review meetings
- Team plannings
- Idea-thons
- Team workshops

We nurture feedback culture



At Oper, we nurture **open and regular feedback culture**.

This is why we have a cadence of **Quarterly performance reviews** and create individual growth plans (together we define OKRs, goals, learning path).

We dedicate time to the structured onboarding process



To get new Operians off to a flying start we have a very structured onboarding process.

A dedicated buddy mentor and Hiring manager prepare detailed personalised **Onboarding checklist** to make sure everything is ready before the first day (MO account, equipment, invitation links, etc.), as well as all the documentation and information needed for the first several weeks at Oper - to better understand the product, processes and Oper way of working.

We help you create your career path



Growth and career development is one of our main focuses.

Working in a high-paced startup opens a set of opportunities for you to grow and work on different things, wear different hats and move from one role to another. We have dedicated budgets for learning and development initiatives: additional education, certification, training, professional development.

Besides this, you have the opportunity to initiate 1:1 coaching sessions for knowledge sharing and any other support. Our founders have dedicated time for Founders office hours - individual 1:1 meetings with every team member to offer a listening ear and opportunities for growth, working on new initiatives, interesting features, etc. Our flat hierarchy offers an easy access to any information and company update, and allows everyone to pitch in with their ideas and insights.

We organise Lunch and Learn sessions, tech discussions, brainstorming sessions, etc.

We offer regular performance-based promotions: both financial and lateral moves across the roles in the company, new project leadership roles, and cross-functional experiences.

We prioritise our mental and physical health



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. We build for the long run.

Additional to the vacation days, Operians can use **one paid Mental Health Day** per year.

We communicate openly, transparently and effectively



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

In the hybrid company, Slack is considered as one of our offices. 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. Luckily, Slack offers great features, channels, and options for very inclusive, collaborative formal and informal communication. Slack offers great Slack etiquette guidelines that can be found [here](#), and these communication rules are the ones we should all know and adhere to.

For most of the company-wide meetings, we use Microsoft Teams. 3 simple principles that guide our behaviour on Teams meetings:

- **Camera On** - so we can see each other.
- **Mic on Mute** - if you're not speaking.
- **Participate.**

We nurture the 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**.

- **Be respectful, responsive and helpful**
- **Educate and share knowledge**
- **Connect and be engaged**
- **Practice extreme ownership**

We shape our culture together



Every Operian has the opportunity to shape Oper's culture by taking part in the Culture Committee.

Culture Committee is a body that organises team events, DEI initiatives, and other company events. We gather once a month and discuss potential culture improvements in the company. Every motivated Operian can be a part of the Culture Committee.