

Are you the constraint

The question is not whether you are working too hard.
It is what stopped happening because you are the only one who can do it.

185 support seats advertised against **282** broker seats

Two in three producer seats has a support seat behind it

The tell is what stopped, not what is slow

Is this you

Something in your business only moves when you touch it, and you have stopped noticing because you always touch it.

The honest test is not how many hours you work.

Every principal works too many hours and most of them are proud of it.

The test is what has quietly stopped.

One principal in a seven-person business, the only one seeing clients, listed his: no outbound calls at all, almost no time with referral partners, and a growing sense that he did not want to work fifteen hours a day to keep it that way.

Nothing was broken.

Things had simply stopped, and none of them stopped loudly.

Another put it more plainly.

He does not need marketing.

He does not need more leads.

What he needs is to reduce the wastage, because until the process is tight, turning the taps on just makes a bigger mess faster.

If you read those two and recognised yourself, the rest of this guide is about what to do rather than whether it is true.

FinTalent client call records, 2025 to 2026

**My own bad taste from 10 months of
recruiters telling me they're going to
have someone and sending me people,
but they're just not even relevant.
I really do feel like, am I the problem?**

A principal after ten months of unsuitable candidates, asking the question himself

FinTalent client call record, verified against the transcript. Raised unprompted.

The queue forms where the judgement sits

You are the constraint when work has to wait for your judgement, not when you are busy.

Those are different problems and they have opposite fixes.

Busy is solved by capacity.

Somebody else does more of the same work.

A constraint is not solved by capacity at all, because the new person still has to wait for you, and now there are two people waiting.

This is why hiring another producer so often makes it worse.

An eleven-person firm with four brokers still had the brokers doing their own credit work, because there was no analyst and no parabroker.

Adding a fifth broker there does not relieve anything.

It adds a fifth queue at the same desk.

The thing that gives it away is what you cannot delegate rather than what you have not.

If the answer to who else could do this is nobody, that is a constraint.

If the answer is somebody could, but I have not shown them, that is a decision you have been making by not making it.

One principal is explicit that the constraint is a choice he has made on purpose.

There is no shortage of leads, he says, and enough work for ten to fifteen brokers.

He runs four to six, because more people means more personalities and more headaches than he wants.

That is a legitimate answer and it is the only one in this guide that does not need fixing.

It just has to be said out loud, because a business that has chosen its ceiling behaves very differently from one that has hit an accidental one.

FinTalent client call records and placement experience, 2025 to 2026

What the market is buying

185

support seats advertised

Loan processors, broker support and client service managers, against 282 broker advertisements over the same six months. So the market buys two support seats for every three producer seats, which is a market that has already worked out what this guide is about.

BD Machine ad index, 991 ads, 23 Feb to 20 Aug 2026

106

of those say broker support

The largest support family by some distance, and the vaguest. We read all 106 and about half describe a loan processor's queue under another name. The title tells you almost nothing about the work, so specify the work.

BD Machine ad index. Six readers classified every advertisement by the duties described rather than the title, cross-checked on advertisements served to more than one reader

174 of 282

broker advertisements named a salary

Sixty-two per cent. Support advertisements do worse, which matters here: the seat that would take the work off you is the one the market is least willing to price, so you are negotiating it with less information than you have for a broker.

BD Machine ad index, 282 broker ads

Not measurable

what the delay is costing you

The number this guide would most like to give you. Nothing FinTalent holds records what a business did not get done, so the cost of being the constraint is real, unquantified, and yours to estimate rather than ours to assert.

Stated rather than derived, because no source in the estate measures work that did not happen

The fork

YOU HIRE CAPACITY

- **Another producer.** Right when the queue is genuinely volume: more deals than hands, and the work does not need you to decide anything.
- **It fails when the queue is judgement.** A second broker who still routes every complex file past you has not relieved you, they have doubled the routing.
- **Test it before you hire.** For one week, note every time somebody waits on you. If the waits are for a decision rather than for time, capacity is the wrong hire.
- **One principal named the cost of getting this wrong.** He had tried hiring from banking and it had not worked, and he was clear about why: he was not paying enough for the quality, and he was not training.

YOU HIRE JUDGEMENT

- **Somebody who forms a view before it reaches you.** A credit analyst, a senior processor, an operations lead.
The seat exists to shorten the queue rather than to join it.
- **It costs more and it is worth more.** You are buying back the decisions, which is the only thing that scales you.
- **It only works if you actually let go.** The most common failure is hiring the judgement and then still checking every file, which buys the cost without the relief.
- **Expect it to feel worse for a month.** Somebody learning your judgement is slower than you doing it, right up until they are not.

Work out your own answer

One week of noticing beats a year of suspecting.
None of this needs a consultant and none of it needs us.

01

Write down what stopped

Not what is slow.

What has stopped entirely.

Outbound calls, referral partner coffees, the review conversations, the thing you keep meaning to build.

That list is the real cost of being the constraint, and it is the only version of the cost anybody can actually measure, because you can count the items.

02

For one week, log every wait

Every time somebody in the business is held up on you, write down what they were waiting for and whether it was your time or your decision.

The split tells you which hire to make.

Mostly time means capacity.

Mostly decisions means judgement, and hiring capacity will make it worse.

03

Pick one decision and give it away this month

Not the whole function.

One decision, with a written rule and a limit: below this figure, you decide, and tell me afterwards.

You will find out in three weeks whether the constraint is the business or you.

Both answers are useful and only one of them is about hiring.

04

Say whether the ceiling is chosen

Some principals have decided they do not want a bigger business, and that is a real answer rather than a failure.

But it has to be said, because an accidental ceiling and a chosen one feel identical from the inside and lead to completely different hires.

What people do instead

Hiring another producer.

It is the most natural hire and the one that most often deepens the problem, because a new producer routes their hard files to the same desk that is already full.

Blaming the market.

Ten months of poor candidates is worth taking seriously, and it is also worth asking what the brief looked like.

The principal quoted above asked himself that question before anybody asked it of him, and the asking is what changed his search.

Hiring the judgement and then not using it.

The expensive version of doing nothing.

You carry the salary, they carry the title, and every file still stops at your desk on the way through.

The one thing to do today

Write the list of what has stopped.

Not what is slow, not what is hard.

What used to happen and no longer does because there is no room for it.

Five minutes, and most principals surprise themselves with the length of it.

That list is your business case.

It tells you whether you need hands or judgement, it tells you what the delay is actually costing, and it is the one document that makes the next hire obvious instead of arguable.

Where this comes from

The market figures are counted from a frozen advertisement set.

Everything else is what principals said in recorded conversations, checked against the transcripts rather than the summaries, and anonymised.

BD Machine ad index.

991 Australian mortgage and finance advertisements posted between 23 February and 20 August 2026, frozen so the counts cannot move.

282 broker, 106 broker support, 44 loan processor, 35 client service manager.

An advertisement is not a seat, so those cover 264, 99, 43 and 33 distinct listings.

The broker support reading.

All 106 broker support advertisements were read in full by six readers classifying on the duties described rather than the title, with advertisements served to more than one reader as a cross-check.

About half describe a loan processor's queue.

That is a described finding from expert reading, not a count a script reproduces, and it is stated that way.

FinTalent client call records, 2025 to 2026.

Every quote verbatim from a recorded conversation and verified against the transcript rather than the summary.

Each was checked to confirm the principal raised the point themselves rather than agreeing with something we had said.

Businesses and people are anonymised.

If everything waits for you

The hardest part is not the hire.

It is deciding whether you are buying hands or buying judgement, and most businesses buy the wrong one because it is the cheaper conversation to have with yourself.

If it would help to work out which one your week is actually asking for, that is a conversation rather than a pitch.

Joe Shephard, FinTalent

Data current to 20 August 2026