

# ASSET FINANCE YOUNG PROFESSIONALS

**Expand your knowledge**  
asset finance explained

**Networking insights**  
expand your contacts

**Train to gain**  
from entry to expert

**Special feature**

**30 Under 30**  
the rising stars of asset finance

## BUILDING A CAREER IN ASSET FINANCE

Advice and guidance from industry leaders

Published by



In association with

**THE LEASING  
FOUNDATION**

*“The opportunities created by a career in asset finance are almost unlimited. It can open the door to a world where you can be involved in any industry, in almost any country using the same core set of skills.”*

# INTRODUCTION

*Asset finance has been powering the global economy for generations and it plays a critical role in shaping the world around us.*

In every industry, in every country, it is used as the foundation of economic growth and innovation by funding assets ranging from computers to cars, diggers, cranes and ships using products such as leasing and hire purchase.

The opportunities created by a career in asset finance are almost unlimited. It can open the door to a world where you can be involved in any industry, in almost any country using the same core set of skills.

It is also a thriving community, where you can establish lifelong friendships and find support and advice to expand your knowledge and build a wide-ranging network to help with career development.

This guide provides an overview of the asset finance market and provides valuable advice on career development.

It also includes information about key resources that can support young professionals, including The Leasing Foundation, a not-for-profit organisation that has three key focus areas – innovation, young people, and diversity and inclusion.

It has launched the 30 Under 30 initiative to highlight the industry’s rising stars, who are profiled in this report.

The asset finance industry is dedicated to helping young professionals to build their careers; the information and contacts in this report will help with the vital next steps in establishing or developing your network.

If you have any questions or wish to discuss a career in asset finance, contact us through the Asset Finance International [LinkedIn group site](#), which has more than 7,000 members who can offer their advice and support. .

## **John Maslen**

Whitepapers Editor  
Asset Finance International



# ASSET FINANCE OVERVIEW

## DEFINITION OF ASSET FINANCE

Asset finance refers to different types of business finance agreements that allow you to acquire business assets by spreading the cost over an agreed period of a time, through monthly/quarterly payments. Asset finance can be used to acquire equipment, machinery and much more. The main benefit of asset finance is that it allows you to access new equipment affordably, without the strain on cash flow that can arise when buying outright.

Source: Shire Leasing

## SIZE OF THE UK ASSET FINANCE MARKET



**£40 BILLION**

According to the annual **AF50**, which profiles the largest asset finance companies in the UK, the total net investment in leasing for the top 50 firms is nearly **£42 billion**.

## KEY ASSET FINANCE SECTORS



Plant and machinery	Commercial vehicles	IT equipment	Business equipment	Cars	Aircraft, ships and rolling stock
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Source: Finance and Leasing Association

# CREATE A FUTURE WITH PURPOSE



### SUPPORT & OPPORTUNITIES FROM DAY ONE

At Lombard we know the world doesn't wait, which is why your career path with us is supported from your very first day. From defined personal and professional development to earning accreditations while working, your opportunities will match your ambitions.

### ENSURING DIVERSITY OF THOUGHT

We pride ourselves on our learning culture and aim to be guardians for the next generation.

We look at the bigger picture: to learn about Climate Change so we can help support businesses in making changes for a more sustainable future, as well as ensuring Diversity and Inclusion is at the core of our decision making.

### PROFESSIONAL QUALIFICATIONS

All of our relationship managers are accredited. We support colleagues with completion of professional qualifications (PQ) such as: Diploma in Asset Finance, both Certificate and Diploma in Lending, Chartered Banker accreditation and we now also offer Green Funding PQ.

### MAINTAINING A CONNECTION TO CUSTOMERS AND COMMUNITIES

Part of the NatWest Group, we are a big supporter of the business sector. We are closely connected to our customers through a comprehensive range of banking and financial services, and a strong local and regional footprint. This connection helps build trust and knowledge; enabling us to support our customers effectively.

### IF YOU'D LIKE TO MAKE A DIFFERENCE IN ASSET FINANCE

Find your next opportunity at [lombard.co.uk/toolbar/careers.html](https://lombard.co.uk/toolbar/careers.html)



Forward thinking finance.

# BUILDING A CAREER IN ASSET FINANCE

Asset finance suppliers are based all over the UK with providers ranging from specialist independent companies to major banks, all offering a variety of office and home-based roles.

There is a strong focus on training within the industry, so attitude and enthusiasm, along with good interpersonal skills, are as important as the level of education acquired.

There are opportunities to enter the industry at every level, from school leaver to graduate, or by transferring from another sector. Career paths can be as varied as you choose to make them.

A great aspect of the industry is that experience drives success as you acquire knowledge in a particular area of industry or specialist area of asset finance.

This means that dedication always pays off, with many of the industry's leaders advancing from junior positions to leadership roles in their chosen sectors as they consolidated their industry knowledge.

## THREE STEPS TO BUILDING A CAREER IN ASSET FINANCE

1. Find a company that encourages cross-functional business exposure. This provides an excellent opportunity to work in different areas of the business and find the discipline that best suits you. Once you have identified a business function, make it your area of expertise.
2. Seek out a mentor within the workplace; somebody you admire or aspire to emulate. They will provide the guidance and support required and help you network effectively, develop your profile (self-brand) and grow professionally.
3. Develop and immerse yourself in a personal career training programme. Soak up knowledge at every opportunity and never stop learning.

Source: Neel Amin, managing director, New Leaf Search

## ROLES IN ASSET FINANCE

The vast array of roles in asset finance can create unique and varied career paths for anyone working in the industry. A wide range of knowledge is encouraged as part of career development.

### Roles in asset finance include:

Sales/business development	> sourcing new business and managing clients
Lease administration	> overseeing the management of new and ongoing leases
Account manager/relationship manager	> managing relationships with dealers and customers
Sales support	> providing key back-office support to sales teams
Asset manager	> overseeing assets to ensure valuations are accurate
Disposal specialist	> predicting the future value of assets and overseeing their sale
Risk and fraud prevention	> identifying risks to ensure funds reach legitimate customers
Collection and recoveries	> liaising with customers over arrears or default
Senior management	> overseeing business operations

## ACHIEVE YOUR POTENTIAL!

The Finance Broker Academy has been designed for brokers, by brokers.

The whole programme is made up of several overarching topics including:

- Introduction to Asset Finance
- Credit Skills
- Compliance
- Product Knowledge
- Business Skills
- Marketing

Giving you everything you need to become a fully fledged broker or to support existing knowledge.

To find out more, call 07894 019445  
Or email [lee.simms@afsuk.com](mailto:lee.simms@afsuk.com)

Professionalising the industry



# INDUSTRY LEADER VIEWPOINT

## Mike Dennett, BMW Group Financial Services UK

*Mike Dennett has been Chief Executive Officer of BMW Group Financial Services in the UK since April 2015.*

Having joined the business in 1999, he also recently took on the role of CEO of Alphabet UK, one of the country's largest vehicle leasing and mobility companies.

Here, he provides advice and guidance on career development, building a network, and the importance of establishing a work-life balance.

### *What career path did you take to your current role?*

I have been lucky enough to enjoy a hugely varied career, representing two globally-recognised companies, as well as experiencing business and family life in a number of different countries.

After nine years with PwC, qualifying as a chartered accountant specialising in the financial services sector, I joined BMW Group Financial Services in the UK in 1999 as head of accounting. After that I had the opportunity to spend three terrific years working for the BMW Bank in Munich as head of accounting, controlling and reporting, where I gained insights into our global headquarters functions. I primarily focused on the German market and registered banking activities over there.

I returned to the UK in 2004 as head of finance for BMW Group UK, where I enjoyed three years working for the vehicle sales



Mike Dennett  
BMW Group Financial Services UK

company, before heading overseas again, initially as chief financial officer at BMW Financial Services in South Africa, then as CEO for BMW Financial Services in Belgium and finally as CEO for BMW Financial Services Northern Europe Region, which covered Sweden, Norway, Denmark, Finland and the Baltic markets.

In 2015 I came back to the UK - with my family, who had followed my international career journey - to take up my current position as CEO for BMW Group Financial Services UK, based in Farnborough.

It is important to have a life outside of business too, so despite all the demands on

my time from work, whenever I can I try to get away on two wheels, sometimes using pedal-power but more often than not using the latest BMW motorbike. It is one of the perks of my job and great for clearing the mind!

### *What advice would you give someone starting their career in asset finance?*

Keep an open mind and keep an eye out for opportunities along the way. It is important to stay focused on what you want to achieve but as we have all realised over the past few years with Covid, plans can change quickly, due to unforeseen events out of your control. So, it is important to stay agile in your thinking and pivot to make the most of the opportunities presented by change.

As a business leader, I am looking for people who can make a real difference to our business – that could be in major ways by delivering strategic projects, and also in smaller, perhaps less visible but equally important ways, such as through daily interactions with our customers, with colleagues or the wider employee community. Business doesn't exist in a bubble; we are all part of a community and a wider world, we all have a part to play in it, we can make positive choices and bring value.

One of the great joys of a career is the sheer breadth and diversity of people you meet and the friends you make along the way. We spend a lot of our time at work together and it is important to spend that time with

*“If you have created a positive impression on someone in your career I guarantee that people will remember you. And who knows where or when you will meet these people again through your career?”*

people we enjoy working with so that we all learn from each other's experiences, skills and backgrounds.

In my experience, although we finance physical assets like motor cars and motorbikes, this business really is a 'people business'. This is not a huge, impersonal industry, as individuals can effect real change. Like anything worthwhile, it is rarely achieved easily or quickly, so personal resilience is a real advantage, both to yourself and a business. If you have created a positive impression on someone in your career – whether that's through your attitude, behaviour or your actions – I guarantee that people will remember you. And who knows where or when you will meet these people again through your career? That is the exciting part of the career journey – where you go is up to you. It is about what YOU want to achieve and making the most of the opportunities that present themselves. But don't forget, much like sports people who say 'the harder they train, the luckier they get', the more you put into something, the more you are likely to get out of it.

# ADVICE AND SUPPORT



# SUPPORT



THE LEASING FOUNDATION



# ADVICE





There is a wealth of advice and support for every stage of your career in asset finance, you just need to know where to look.

Specialist publications, such as Asset Finance International, provide candidates with a valuable opportunity to network with industry peers, while there are organisations that are dedicated to your career development.

These include The Leasing Foundation, which is a not-for-profit organisation that has three key focus areas – innovation; young people; and diversity and inclusion.

Since its inception, The Leasing Foundation has sought to demonstrate that there are

many ways to support the development of the industry with a focus on getting the job done rather than structures and titles.

As part of its Next Generation programme, the Foundation is committed to making the business finance industry a destination of choice for talented, career-minded young individuals across the UK.

It runs several networking events per year, featuring inspirational guest speakers and it passionately encourages young people to expand their networks and get to know their peers in an open and inclusive environment, giving them a significant advantage when it comes to seeking advice and guidance.

Industry associations can also provide a wealth of advice and guidance.

These include the Finance and Leasing Association, the trade body for the asset, consumer and motor finance sectors in the UK. Its members include banks, subsidiaries of banks and building societies, the finance arms of leading retailers and manufacturing companies, and a range of independent firms. Its members provide more than £100 billion of new finance to UK businesses and households each year.

Its extensive programme of training includes a Foundation Course in Asset Finance, designed for those new to the industry, ranging from those in sales teams, to credit, risk, collections and administration staff within leasing companies.

Specialist associations provide detailed advice that is specific to their sector, such as the British Vehicle Rental and Leasing Association.

Its training programmes include remote learning courses such as an 'Introduction

to the BVRLA and Vehicle Fleet Industry', 'Understanding Contract Hire', and 'Understanding Residuals and Future Vehicle Values'.

Within funding providers, there is also a wealth of training available. For example, AFS Group launched its own broker academy after it identified a lack of training courses available for credit brokers in the asset finance market.

The training programme covers all aspects of being an asset finance broker, ranging from new joiners to established providers in the industry looking to update their knowledge.

In addition to industry organisations, recruitment specialists also play a key role in helping candidates to build their careers and secure roles that suit their skills and ambitions.

For example, New Leaf Search provides a career toolkit as part of its candidate hub, with support and advice on CV writing, interview techniques and future career development.



# TRAIN TO GAIN



In any professional industry, training never stops. From establishing an understanding of a new role to becoming a recognised expert, progress is based on regular investment in formal training, backed by on the job experience and informal advice from mentors and peers.

## STEP 1 A SOLID FOUNDATION



A good place to start is the Finance and Leasing Association’s Foundation Course in Asset Finance, which is specifically designed for those who are new to the industry.

Delivered over four days, this course provides a detailed overview of the fundamentals of asset finance and leasing.

It provides delegates with a contextual and practical framework on which to build their skills, explaining how the industry has come

to fulfil such a significant role in the provision of business finance, and how it is currently shaped by legal, fiscal and financial imperatives.

## STEP 2 BUILDING KNOWLEDGE



With a solid understanding of asset finance, the next formal step is the Finance and Leasing Association’s Intermediate Leasing course.

This is a much more involved three-day course which follows the lifecycle of a lease from beginning to end, covering elements including documentation, risk and taxation.

## STEP 3 TRUSTED EXPERT



As you build knowledge, networks and a career in asset finance, there are formal qualifications that recognise your greater understanding of the industry and whichever specialism you choose.

The starting point is a Diploma in Asset Finance (DipAF), which has been designed by lenders and the London Institute of Banking and Finance.

It provides a syllabus that is specific to the industry and is highly valued by employers.

Areas covered include the legal and regulatory requirements for the sector, business management, competitive strategies, and sales and account management processes.

Studying for a DipAF, which typically takes 15 months, will enable you to build the transferable skills you need to progress your career and be recognised as a trusted expert in your field.

# THE SOCIAL NETWORK



*Business isn't business without people. The networks you build during your career will help to define your success and expand your knowledge.*

At every level, from new joiners to the boardroom, networking is recognised as one of the most crucial factors in business development.

Organisations such as The Leasing Foundation recognise the importance of expanding contacts right from the beginning of your career. In response, it offers a series of events through its Next Generation programme.

This normally takes the form of a series of networking events, featuring inspirational guest speakers, where young professionals can meet

with each other and industry leaders in an informal setting.

This builds in long-term benefits for attendees, particularly when it comes to seeking advice and guidance in the future.

The Next Generation Network programme is managed by a steering group led by Nathan Mollett, head of asset finance, United Trust Bank, and Graeme Chisholm, managing director, CBC Resourcing Solutions.

To help support networking, the network also has its own [LinkedIn Group](#).

## Five key benefits from networking

### 1. OPPORTUNITIES

The greatest opportunities often emerge when they are least expected. A chance conversation with a colleague or senior contact could yield anything, from a new role to a training opportunity or originating new business.

### 2. CONTACTS

A broad network of contacts who you know personally will be a valuable asset throughout your career. It could be as simple as obtaining a quick response to a question by email or over the phone, or it could mean being able to resolve a business issue quickly. Alternatively, it can raise your profile in the industry, as you may be mentioned during discussions about a specific issue or opportunity, which opens the door to future career growth.

### 3. MENTORING

A mentor is an essential ally who can provide advice and guidance throughout your career. A strong network unlocks opportunities to meet people who may be able to offer you support, unearthing hidden knowledge, advice and information that you might otherwise have missed throughout your career.

### 4. CONFIDENCE

Knowledge builds confidence and you can improve your understanding of the industry by networking and expanding your range of business contacts. Regular meetings help to identify common themes in discussions and market trends, but also allow you to sense check your own view of the market and engage in debate when your experiences differ. On a more basic level, participation in social events builds confidence when meeting new people.

### 5. FRIENDSHIP

Asset finance is a community where thousands of lasting friendships have been built. Networking goes beyond a mutual understanding of work issues and expands to include common hobbies and interests that cement lasting relationships, which often remain long after people move on from a role or the industry.

# INDUSTRY LEADER VIEWPOINT

## Nathan Mollett, Head of Asset Finance, United Trust Bank

*Nathan Mollett is the head of asset finance for United Trust Bank and a board director of The Leasing Foundation, with responsibility for the NextGen Network and Industry Insights programme.*

He has worked to promote the industry to young professionals with a series of events and initiatives and received a Lifetime Achievement Award at the Asset Finance Connect Conference and Awards for his commitment to supporting the next generation of industry leaders.

Here, he provides insights into his career development and lessons learned during a career spanning nearly three decades.

### *What career path did you take to your current role?*

I started in finance straight after university working for NWS bank. My degree was in English and like a lot of people I ended up in the asset finance industry by chance rather than intention. I started at the bottom selling gap insurance over the phone to customers who had just taken out consumer motor finance and then moved to internal sales roles supporting car dealerships. NWS was a great place to learn the ropes and it still surprises me how many people in our sector started their careers there. After a few years, I joined IT tech finance broker Syscap and stayed for 16 years, reaching the position of sales director before I left in 2015. I learned a lot about sales and account management at Syscap, and the work ethic that was instilled in me there has served me well since I left. I joined Metro in



Nathan Mollett  
Head of Asset Finance, United Trust Bank

2015 to lead their asset finance business and my learning curve there in my first 12 months was very steep. Luckily, I was surrounded by very experienced bankers there who helped me make the transition smoothly. After almost six years, I left Metro to take my current new role at United Trust Bank, where I am responsible for asset finance and the build out of their wider business finance proposition.

### *How did you first learn about the asset finance industry?*

After I started working for NWS, initially consumer motor finance.

### *When did you realise asset finance was the right industry for you?*

When I worked at Syscap. I liked the culture of the business, the pace of the work, and had a lot of respect for my boss. I got to see both sides as the business transitioned from being a broker to an 'own book' independent, when it was eventually sold to a bank. I liked my colleagues there, the people from the funders and banks that supported us, and the industry events that I used to attend. The industry we work in is full of good people, who are fun to spend time with, and who are willing to help others.

### *What had the biggest impact on your career development?*

The pivotal moment for me came when I joined Metro and was given responsibility for their asset finance business, even though my background was primarily sales in a non-bank environment. The support I was then given by them, combined with the investment they made in their asset finance business, helped me take the business to a loan book of around £240 million. I also took a seat on the board of The Leasing Foundation a few years later and this has also been an enabler for me. I get to give something back to an industry I love, I get to spend time with some great people who I continue to learn a lot from, and it has probably raised my profile in the sector a bit too.

### *What role has advice and training played in your career? What steps would you recommend?*

I have actively participated in training programmes and found them valuable but I wouldn't say they have been a key factor in the development of my career. Advice from

*"Work hard to build a network both inside and outside of your own organisation...you'll be surprised by how willing people are to help others."*

colleagues, peers, and friends has played a far bigger role. I had a strong relationship with my manager at Syscap and benefited from career and life advice from him. In fact, he remains a mentor as well as a close friend to me today and his support over the past 25 years has undoubtedly been a factor in some of the success I have enjoyed. My role at Metro was a stretch for me compared to my previous role and there were definitely knowledge gaps in the early days. In addition to a supportive network in the bank, I also took advice from peers in the industry who were in similar jobs at other banks. Being able to bounce ideas off peers was really valuable in my early days at Metro.

### *What advice would you give someone starting their career in asset finance?*

Find at least one mentor in the industry, ideally two. Work hard to build a network both inside and outside of your own organisation. Don't be afraid to target specific people in the industry who you think you can learn from (they don't have to be MDs or business leaders). You will be surprised by how willing people are to help others, particularly those who have the energy and drive to ask for help. Other than that, work hard, be nice to people, and retain your integrity. Finally, if you get the chance to give something back to the industry then do so.

# INDUSTRY LEADER VIEWPOINT

## Neel Amin, Managing Director, New Leaf Search

*Neel Amin, managing director of recruitment consultancy New Leaf Search, has a unique perspective on the asset finance sector.*

After building a successful career working in asset finance, he moved into recruitment, where he has built a detailed knowledge of the vital elements of building a successful career in the industry, including understanding the requirements of major employers in the sector.

Here, he provides advice and guidance on strategies for long-term career success:

### *What career path did you take to your current role?*

I began my career in asset finance and leasing with Ford Credit Europe and worked in several functions, giving me broad exposure and a strong foundation in lease products, lease systems and the interdependencies between the different business functions. I then secured a role in fleet sales and later moved into a field sales role with Lombard North Central as an account executive. I excelled in the role and quickly progressed to dealer development manager, supporting and training dealer sales staff in maximising finance and insurance sales. I then jumped at the opportunity to join a captive - Daimler Chrysler Financial Services - as an area manager. I also worked on business projects as a representative of the sales function, which developed my understanding of the intricacies of a financial services business, broadened my commercial knowledge and raised my profile within the



Neel Amin  
Managing Director, New Leaf Search

wider business. I was promoted to manager of dealer services, VideoLink and company car fleet, managing a team of 21 sales support staff and was then invited to join Shell Capital (Auto Finance) as sales leader to launch, manage and develop the UK sales operation. When Shell regrettably decided to abort the auto finance venture, I became head of sales for BT Financial Solutions. Illness led to me taking voluntary redundancy, but a long-standing ambition of mine was always to be self-sufficient and run a business. As recruitment was a key feature in my senior roles, when my health improved I co-founded New Leaf Search (asset finance and leasing recruitment) in 2004.

### *How did you first learn about the asset finance industry?*

I hadn't heard of asset finance until I embarked on my training at Ford Credit. I clearly remember the trainer drawing a simple tri-partite lease arrangement diagram on my first day.

### *What had the biggest impact on your career development?*

Career mentors. Finding the right people/role models (informal and formal) to offer career coaching and counselling was fundamental to my development.

Mentors have provided powerful and meaningful insights, helping me look at opportunities and obstacles from different perspectives. I have been fortunate enough to have benefited from having a mentor in every position held in the corporate environment.

Even as MD of New Leaf Search, I have sought mentors from within the recruitment industry. As a way of 'giving back' I have been fortunate enough to mentor a couple of small business owners who have approached me in recent years.

### *What role has training played in your career? What steps would you recommend?*

Aside from elementary product courses, I have benefited from numerous sales, negotiation, people development and management courses.

Training courses provided an excellent way of reinforcing my practical experience as well as enhancing my skills and knowledge.

*"Training courses provided an excellent way of reinforcing my practical experience as well as enhancing my skills and knowledge."*

They were also invaluable in preparing me for higher responsibilities, including people management and leadership.

Studying for the Finance and Leasing Association Diploma (Business/Consumer Credit) also reinforced my day to day understanding of asset finance.

### *What advice would you give someone starting their career?*

My advice to someone starting their career in leasing would be threefold:

Find a company that encourages cross-functional business exposure. This provides an excellent opportunity to work in different areas of the business and find the discipline that best suits you. Once you have identified a business function, make it your area of expertise.

Seek out a mentor within the workplace; somebody you admire or aspire to emulate. They will provide the steer and support required and help you network effectively, develop your profile (self-brand) and grow professionally.

Develop and immerse yourself in a personal career training programme. Soak up knowledge at every opportunity and never stop learning.



## Asset finance industry's brightest and best revealed in inaugural **30 UNDER 30** from **THE LEASING FOUNDATION**

The brightest and best young executives in the asset finance industry have been revealed in the inaugural 30 Under 30 index from The Leasing Foundation.

The 30 Under 30 listing will be published annually to celebrate the most influential and highest achieving individuals in the asset finance industry.

This year's recipients represent 22 different lenders or service providers who together are investing in the future leaders of the industry.

Nathan Mollett, director at the Leasing Foundation, who has received a Lifetime Achievement Award for his work in supporting young professionals, said: "The Leasing Foundation 30 Under 30 celebrates the individuals that are guiding the industry forward. We were inundated with nominations, all of which were of an incredibly high standard, which made the judging process very tough.

"In the end, we had to focus on looking at the qualities and the skills required to prosper in today's competitive and fast-changing environment. It is a privilege to shine a light on a diverse and impressive mix of next-generation leaders who are shaping the future of business finance. They all have great careers ahead of them."

The Leasing Foundation, founded in 2012, is a not-for-profit organisation that focuses on innovation, young people, diversity, and inclusion.

Mike Randall, chair of the Leasing Foundation, said: "These 30 ambitious professionals demonstrate the talent, drive and leadership to steer the asset finance industry through the next stage of evolution and disruption. It is heartening to see our industry in such safe hands for the coming years."

The inaugural 30 Under 30 was launched at the Asset Finance Connect UK Conference & Awards.

Edward Peck, founder of Asset Finance Connect, welcomed the candidates to the stage during the evening awards ceremony in London to receive trophies recognising their achievement.

**In alphabetical order (by first name) the Leasing Foundation 30 Under 30 are:**

NAME	COMPANY
Adam Cunliffe	Time Finance
Alexia Perez Rosell	Funding Circle
Archie Hall	Hitachi Capital
Aysha Ellis-Aziz	NETSOL
Caterina Di Sapia	Alfa Financial Software
Charlotte Downing	Simply
Chloe Gibbs	Lombard
Christie Bell	Lloyds Banking Group
Claire Perman	Shawbrook
Debra Grimshaw	Asset Finance Solutions
Doyinsola Ishola	Alfa Financial Software
Eleni Simpson	DF Capital
Elliot Wilson	Haydock Finance
Elly Rowley	Lombard
Freia Janes	Wesleyan Bank
Hannah Tydd	Hampshire Trust Bank
Hayley Macfarlane	United Trust Bank
Jack Camilatto	Societe Generale Equipment Finance
Jamie Sangwin	Societe Generale Equipment Finance
Jamie Smart	Lloyds Banking Group
Jenna Gass	CloseBrothers
Jeremy Wright	QV Systems
Jessica Hall	Lombard
Lauren McQuilken	Metro Bank
Louisa Singo	Aldermore
Ricky McNeil	MAF Finance Group
Robyn Glenny	Simply
Sam Peach	Shire Leasing
Shannon Fairhall	Hitachi Capital
Tamara Hill	Aldermore

# 30 UNDER 30 PROFILES

*In this section, we profile this year's inaugural 30 Under 30, the annual index, from The Leasing Foundation, which lists the rising stars of asset finance industry.*

The 30 Under 30 listing will be published annually to celebrate the most influential and highest achieving individuals in the asset finance industry.

This year's members come from 22 different lenders or service providers representing every area of this diverse industry.

Members are listed in alphabetical order, based on first names.

## ADAM CUNLIFFE

Sales Support Executive  
Time Finance

LinkedIn profile:

<https://www.linkedin.com/in/adam-cunliffe-335712b1/>

Adam has eight years' industry experience and joined Time Finance in May 2021 after spending two and a half years at United Trust Bank as an underwriter. He has an NVQ Level 3 in business and administration, an NVQ Level 3 in IT and an NVQ Level 2 in customer service. Adam is described as dedicated and enthusiastic and has been earmarked for future development within the business.



*"We have had great feedback from brokers saying how helpful and knowledgeable he is and he's instrumental in helping to win deals."*

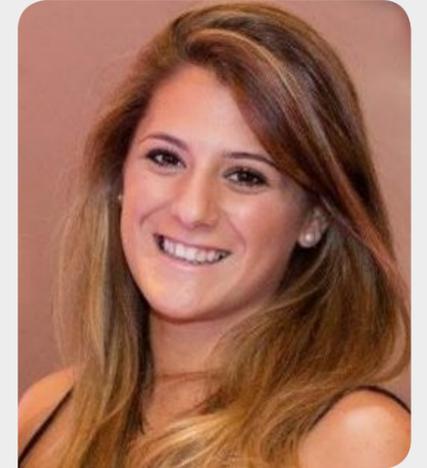
## ALEXIA PEREZ-ROSELL

Marketplace Operations Lead  
Funding Circle

LinkedIn profile:

<https://www.linkedin.com/in/alexia-perez-rosell-5b289a95/>

Alexia started out as an intern at BLME, progressing on to become a business analyst and then joined Funding Circle in 2018 as a loan operational analyst. She rose quickly through the ranks and was promoted to marketplace operations lead in 2021. Alexia is actively involved in the Leasing Foundation Industry Insights programme and played a key role in organising the Funding Circle-hosted session in September 2021.



*"Alexia is a joy to work with and will go far in her career."*



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[www.shireleasing.co.uk/careers](http://www.shireleasing.co.uk/careers)

**ARCHIE HALL**

Account Manager  
Hitachi Capital

LinkedIn profile:

<https://www.linkedin.com/in/archie-hall-483526195/>

Archie has been with Hitachi Capital for two years and in that time he has received an outstanding level of praise from high-profile large brokers in a relatively short space of time working in the industry. Totally committed and passionate to excelling in customer service - to brokers, colleagues or end users alike – Archie delivers a market leading service to brokers and customers. He recently stepped up to cover a senior account manager's patch alongside another senior salesperson whilst they took a three month sabbatical. Archie has also undertaken the Asset Finance Diploma and is currently juggling his career and studying - such is his quest to deliver the highest standard of knowledge backed service.



*"Archie is constantly going above and beyond. He take ownership of issues and sees them through to resolution even if outside his immediate responsibilities. He has shown himself to have all of the hallmarks to be an excellent account manager and beyond at just 20 years old."*

**AYSHA ELLIS-AZIZ**

Global Marketing Manager  
NETSOL

LinkedIn profile:

<https://www.linkedin.com/in/ayshaellisaziz/>

Since joining NETSOL five years ago, Aysha has demonstrated a comprehensive understanding and application of marketing best practices in the finance & leasing sector and has developed within her role. She now represents the business on a global scale. Aysha has also been part of the AFPA board for the last three years and has increased awareness and raised funds for a number of charities. Her key aim is to help attract a more diverse workforce with broader skills and perspectives (D&I) into the sector.



*"Aysha's work ethic and can-do attitude have led to real and tangible deliverables within the business."*

**CATERINA DI-SAPIA**

Principal Software Engineer  
Alfa

LinkedIn profile:

<https://www.linkedin.com/in/caterina-di-sapia-044b4484/?originalSubdomain=uk>

Caterina started out as an engineer when she joined Alfa in 2015, before getting the opportunity to move to Michigan, USA for two years to work as an implementation consultant on a project with a large US auto client. Here she specialised in Alfa's reporting offering, before returning to the UK as an engineer and further specialising in accounting. Since returning to the UK in 2019, she has been promoted to stream lead within the engineering department and accounting area lead. Caterina is part of the training delivery team at Alfa, and is heavily involved in recruitment of new graduates to the company.



*"Caterina is an exceptional talent who is quickly taking on more and more responsibility. With experience implementing Alfa onsite with our clients, she is now excelling in several roles in Alfa's Product Engineering team"*

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**CHARLOTTE DOWNING**

Head of Business Support  
Simply

LinkedIn profile:

<https://www.linkedin.com/in/charlotte-downing-b6326a144/>

From the moment she started working at Simply, Charlotte was intrinsic in identifying areas where the support function required development to ensure the greatest level of scalability and continuous improvement to the customer journey. Within her first few months in the role, she was instrumental in the electronic signature roll out, paving the way to convenient, simple and intuitive way of helping our customers. Her team prides itself with some of the best service levels in the industry.



*“Charlotte is an absolute inspiration and a true role model. She never stops looking for challenges and ways to enhance her own skillset and make the asset finance industry a better and more inclusive place.”*

**CHLOE GIBBS**

Senior Relationship Manager  
Lombard

LinkedIn profile:

<https://www.linkedin.com/in/chloe-gibbs-2089b3116/>

Chloe performs consistently and strongly in her role and has developed her agricultural specialism over the past six years at Lombard. She specifically focuses on poultry and dairy, noting her South Wales location. Chloe is committed to ever broadening her knowledge and contacts in this area through her affiliation with the Welsh NFU and contact within The University of Wales.



*“Chloe acts as sector champion for agriculture and seeks to disseminate her learnings across her agricultural peers in the South West, particularly highlighting new areas of climate and agritech.”*

**CHRISTIE BELL**

Associate, Broker Sales  
Lloyds Banking Group

LinkedIn profile:

<https://www.linkedin.com/in/christie-bell-125ba2b7/>

Since joining the company a little more than 10 years ago, Christie has held a variety of roles including client support, telephony sales and now works in the broker team where she is responsible for managing a panel of brokers, working with them to deliver solutions for clients. Christie has a keen focus on personal development – she has recently taken part in credit training and is a candidate for LBG's Women in Leadership programme.



*“Christie has built excellent relationships with her panel – she’s a real people person. She is technically strong, and knows how to best structure facilities.”*

**CLAIRE PERMAN**

Healthcare Director  
Shawbrook Bank

LinkedIn profile:

<https://www.linkedin.com/in/claire-perman-6a9b0088/>

Claire has been at Shawbrook Bank for almost eight years and has seen rapid progression since she joined in 2014 as a credit analyst. She is now a director for Shawbrook's healthcare business. Prior to Shawbrook, she used to work at AJW Group and Kafevend.



*“Claire is a shining star at Shawbrook and excels at everything she does. It’s a pleasure to work with her.”*

**DEBRA GRIMSHAW**

Broker Manager  
Asset Finance Solutions

LinkedIn profile:

<https://www.linkedin.com/in/debra-grimshaw-2168b510a/>

Debra's current role as sales manager is to actively support and drive the growth of AFS' broker network. She is key to guiding existing brokers in being the greatest versions of themselves as well as assisting new brokers in becoming the best versions of themselves. Debra has performed all aspects of the asset finance job, starting as an office admin junior and working her way up the ranks to sales co-ordinator and sales executive, making her well-positioned and well-versed in being a key contact to support and assist AFS' broker network. This is no easy undertaking, especially with just over 220 brokers to manage! To ensure a high-quality service is delivered to the broker network which is up to date and relevant, Debra maintains good knowledge of the financial products available, the funders, and the processes they work with by continuous placement of her own direct business from new and existing customers as well.



*"Debra is a true asset to not only Asset Finance Solutions but to the whole of the industry and we are honoured and proud to have her on our team."*

**DOYINSOLA ISHOLA**

Senior Consultant  
Alfa

LinkedIn profile:

<https://www.linkedin.com/in/doyinsola-ishola-b19898a4/>

Doyinsola joined Alfa's graduate programme in 2018. She has worked in a variety of teams, ranging from technical to functional. In each role, she has worked hard, taking every opportunity provided to her to develop herself while providing value to her team members, Alfa and its clients. Doyinsola has recently taken on a new role as functional lead and was nominated for excellence in how she supports one of the UK's largest fleet owners on their projects. Doyinsola co-chairs the Alfa For Racial Equity community and leads the events sub-committee within the community.



*"From early on in her career, Doyinsola has gone above and beyond the call of duty, impressing clients and colleagues alike with her ability to solve problems and get results."*

**ELENI SIMPSON**

Operational Risk Manager  
DF Capital

LinkedIn profile:

<https://www.linkedin.com/in/eleni-simpson-41b0b2100/>

Eleni is focused on keeping DF Capital and its customers safe by driving a culture that is deeply invested in managing risk and enabling the continuous improvement of our approach to risk management. Since joining the Bank in January 2021, Eleni has been instrumental in developing and promoting its risk culture; she has taken the lead in the design and implementation of numerous key frameworks as well as making material contributions to the delivery of other key risk deliverables such as the ICAAP and implementing a governance, risk and control system.



*"Eleni has consistently produced high quality work above and beyond the expectations of her role, particularly her contributions to the Operational Resilience framework that has been well received at Senior Management Committees."*

**ELLIOT WILSON**

Regional Broker Manager  
Haydock Finance

LinkedIn profile:

<https://www.linkedin.com/in/elliott-wilson-26988b16b/>

Elliot is a regional broker manager at Haydock Finance for the North West of England. He joined the business almost two years ago and has since gone from strength to strength in his role, which involves actively supporting and driving the growth of the business' broker network. On a day-to-day basis, he builds strong personal relationships with broker partners and is one of the first points of contact for proposals, quotations, documentation, risk queries, and appeals. Prior to Haydock, he worked at Lombard for three and a half years, in various roles including customer services agent, relationship manager and solutions delivery manager. Elliot is also a qualified level 3 personal trainer.



*"Elliot has a proven track record within the industry and does a great job every day. He's a star."*

**ELLY ROWLEY**

Corporate Assistant Relationship Director  
Lombard

LinkedIn profile:

<https://www.linkedin.com/in/ellyrowley/>

Elly joined the NatWest Group as an apprentice in 2016 on an 18 month scheme, which she completed six months early. Elly provides excellent customer service, surpasses challenging targets, coaches new apprentices and graduates, and offers constructive feedback to optimise Lombard's internal processes as part of its digital transformation. She had a significant role in extending an employee-led network – Aspire – to the South West which encourages self-development and is open to all colleagues. Elly now engages with this on a national basis to champion D&I so that her reach through Aspire is irrelevant of role, job grade and location.



*"It comes as no surprise that Elly has been accepted onto NatWest's Talent Academy, as well as a specific talent programme for aspiring leaders in the South West."*

**FREIA JANES**

Commercial Account Manager  
Wesleyan Bank

LinkedIn profile:

<https://www.linkedin.com/in/freia-janes-622b7a82/>

Freia is a member of Wesleyan Bank's direct sales team, providing short, medium and long term finance to customers within professions and SMEs. She has been with the business almost five years, starting in a lead generation role. Within her first year she was promoted into account management. During her manager's maternity leave, she stepped into a part-time team leader role in addition to carrying her personal target. This involved giving feedback and guidance to other team members. She often hits or exceeds her targets and her feedback from customers has been in the highest percentile in Wesleyan's Net Promoter Scores. Freia has been involved with the Shropshire Fund and raises funds for Hope House.



*"Freia has an unwavering commitment to ongoing learning and development."*

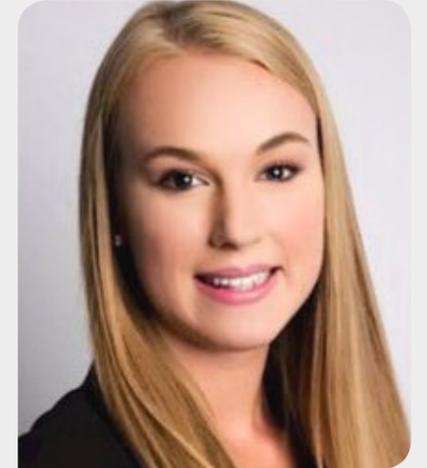
**HANNAH TYDD**

Sales Manager, Middle Ticket Asset Finance  
Hampshire Trust Bank

LinkedIn profile:

<https://www.linkedin.com/in/hannah-tydd-0209b3107/>

Hannah began working in finance at the age of 18 after being selected to take part in an apprenticeship programme with Close Brothers. In early 2020, Hannah was invited to join Hampshire Trust Bank to help develop a new middle ticket asset finance offering. Hannah goes above and beyond her day-to-day sales role. The word 'customer' for Hannah is defined as being both internal and external and she does not shy away from raising and sharing her thoughts on areas where change can be implemented. She is a key driver of promoting and implementing change, and continues to support her colleagues whenever possible by using her own time to help with the learning and development of others.



*"There is no doubt Hannah has been key player in the success the bank has enjoyed to date in establishing HTB as a credible player in this very competitive market space."*

**HAYLEY MACFARLANE**

Credit Analyst and SME Underwriting Specialist  
Untied Trust Bank

LinkedIn profile:

<https://www.linkedin.com/in/hayley-macfarlane-2297159b/>

As a young graduate that transitioned from ops to credit and then fast-tracked her way through the credit team Hayley is a real inspiration to colleagues. Her brief background in operations means she is well placed to identify process improvements and provide support the ops team. During a period in which UTB's asset finance business has experienced record breaking growth, Hayley has worked diligently to maintain service levels to brokers. She takes the time to speak with brokers, listen to what they have to say, and understand the story behind some of the more challenging transactions. Hayley is active participant in the 2021 cohort of the Leasing Foundation's "Industry Insights" initiative and is actively involved with the NextGeneration network attending networking events, calls and meetings covering other topics such as mental health.



*"The industry needs more people like Hayley. She's a very capable underwriter despite only moving over from ops four years ago and her success is a real inspiration."*

**JACK CAMILATTO**

Account Manager  
Societe Generale Equipment Finance

LinkedIn profile:

<https://www.linkedin.com/in/jack-camilatto/>

Jack joined Societe Generale two and half years ago taking over a number of struggling technology accounts. Through his commitment and determination he has turned the accounts around and grown the NBV by 50%. Jack has consistently overachieved against his target, by exceeding the last four quarters in a row achieving 130%. He has done this by understanding his customer's needs and challenging internal policies and procedures that created barriers in the past. Jack continues to push to achieve better results for his customers and is working hard so he can take the next step in his career.



*Jack has built himself an extensive network internally and uses this to his customers' benefit by working with key stakeholders to implement change and innovation.*

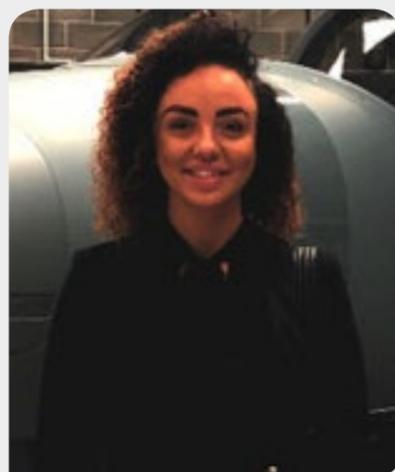
**JESSICA HALL**

Assistant Relationship Director Green Energy,  
Aviation & Commercial Marine.  
Lombard

LinkedIn profile:

<https://www.linkedin.com/in/jessica-hall-8032b9140/>

Jess has a widespread role supporting the Lombard renewable and sustainable funding team. She is the chair of the Lombard specialist sales junior management team, and has recently been accepted into the NatWest Talent Academy. Highly focussed on the wellbeing of others (including animals), she champions diversity and inclusion across the specialist sectors business. Jess takes a lead in planning and organising the specialist sectors CSR days and the next one is focussed on building bird boxes!!



*"Jess lives and breathes the bank's sustainable purpose with high levels of engagement and activity and provides regular updates to the Lombard sustainability champions."*

**JAMIE SANGWIN**

Account Manager  
Societe Generale Equipment Finance

LinkedIn profile:

<https://www.linkedin.com/in/jamie-sangwin-39557011b/>

Jamie joined SGEF's technology finance team a little more than a year ago after working at Skillsoft and Released in business development roles. It was a steep learning curve in terms of financial structuring and customer relationship management, but he soon got to grips with the business and in no time at all was flying. Jamie is a talented individual and is set for great things in his career.



*"I was impressed by Jamie's fast learning attitude, his maturity and dedication. Jamie has shown ongoing initiative, drive and teamwork. He has earned the respect of his peers by inclusiveness and collaboration and became an essential part of our team."*

**JAMIE SMART**

Associate, Broker Sales  
Lloyds Banking Group

LinkedIn profile:

<https://www.linkedin.com/in/jamie-smart-b2b886139/>

Jamie joined the Lloyds Banking Group broker sales team after working in the broker support team. He joined Lloyds as a fraud prevention officer. He is responsible for managing a panel of brokers and working with them to deliver solutions for clients. He has a very strong capacity to get through a high volume of transactions.



*"Jamie is a customer focussed and service driven individual. He played a real team role during the pandemic, transitioning to support the high volume of payment holiday requests received."*

**JENNA GASS**

Sales Director  
Close Brothers Commercial Finance

LinkedIn profile:

<https://www.linkedin.com/in/jenna-gass-1a648b91/>

Jenna joined Close Brothers as a client executive, a dual role which gave her exposure to Sales Support and Operations. She then became trainee area sales manager after successfully being selected to take part in the Close Brothers Sales Academy. She quickly moved through the ranks as an area sales manager and has recently been promoted to her current role as a sales director within the asset finance team. Outside her current role, Jenna has remained interested in wider networking groups such as Evolve and Women in Business.



*"Jenna has a desire to work hard and continually remains motivated. She is an inspiration to us all!"*

**JEREMY WRIGHT**

Former Sales and Client Success Manager  
QV Systems

LinkedIn profile:

<https://www.linkedin.com/in/jeremy-wright-46390593/>

Jeremy Wright led the businesses broker channel at QV Systems by helping brokers take their business to the next level, and ensuring clients are as successful as possible. Since joining QV Systems in 2019, he increased the overall customer base by 25%, having transformed the pricing structure for smaller brokers and becoming the go-to voice between clients and company. As a member of the Black Tech Sales Network, Jeremy promotes the industry as a viable and successful option to a group of over 70 students, giving up his free time to provide an overview of sales and the automotive industry. In January, 2022 he joined data-driven loyalty and engagement platform LoyaltyLion as account executive.



*"In placing customer experience and relationships above all else, Jeremy has been responsible for driving change in our organisation by opening an increased dialogue between departments. He has been particularly instrumental in the education of employees coming from outside the industry."*

**LAUREN MCQUILKEN**

Business Development Director  
Metro Bank

LinkedIn profile:

<https://www.linkedin.com/in/lauren-mcquilken-91908612a/>

Lauren has been at Metro Bank for the last five and a half years and has worked in a variety of roles, joining as a proposal management executive, then moving into business development. She was promoted to business development director in June 2021. Lauren is actively involved in the Leasing Foundation NextGen programme, and has been one of the driving forces in organising events for young people in the industry. She is also currently attending the Leasing Foundation's Industry Insights programme.



*"Lauren is an absolute star. She passionately encourages other young people to expand their networks and get to know their peers in an open and inclusive environment."*

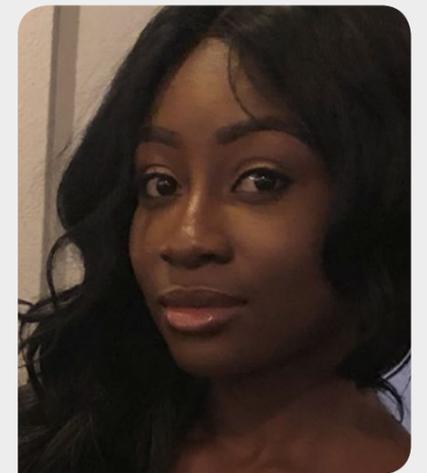
**LOUISA SINGO**

New Business Originations Specialist  
Aldermore Bank

LinkedIn profile:

<https://www.linkedin.com/in/louisa-singo-b661131ab/>

Louisa joined Aldermore in September 2016 as a document specialist, straight out of university. She moved into a sales support administrator role in August 2020 and, using her knowledge of other areas of the deal journey, has hit the ground running. She is part of the Leasing Foundation's Industry Insights programme, and has played a key role in organising the Aldermore hosted session in November 2021.



*"Louisa has a can-do attitude and strives to maintain a first class service for her brokers."*

**RICKY MCNEIL**

Director of Operations  
MAF Finance Group

LinkedIn profile:

<https://www.linkedin.com/in/ricky-mcneil-20a72359/>

Having joined MAF almost six years ago as a business development manager, it was immediately recognised that Ricky had a strong set of skills that could be developed across the wider firm. He has an immense enthusiasm for the business, drive and determination to learn from everyone around him and a dedicated focus on always pushing the boundaries and going the extra mile. Ricky strongly believes in MAF's culture for talent development and has coached, trained and developed several people within MAF with great results. And on top of this, as an aside but of equal great importance to the directors of MAF, he is a genuine, kind man who cares about the people he works with and their continuous development.



*"Ricky is highly motivated and is an example of what 'world class' talent looks like. He is very much part of succession planning in our business. He embodies our culture of making people feel valued and putting customers at the heart of everything we do."*

**ROBYN GLENNY**

HR Administrator  
Simply

LinkedIn profile:

<https://www.linkedin.com/in/robyn-glenny-6b6544171/>

Robyn joined Simply as an Office Manager in January 2019, and it soon transpired that she was to take more of a people development centred role. Within a few months she became Simply's first HR Administrator. Robyn has been an integral part of the HR team and has been a driver of transformation within the business. She has dedicated her time into implementing an impressive amount of HR processes and has been instrumental in assisting with the maturity of the HR function. She has been proactive and diligent, whilst efficiently managing the administrative demands of the HR process.



*"Robyn's overall contribution is in creating an attractive working environment and career opportunities for professionals wishing to work in asset finance. She is an absolute pleasure to work with and has often been described by colleagues as 'an absolute legend'."*

**SAM PEACH**

Trainee Accountant  
Shire Leasing

LinkedIn profile:

<https://www.linkedin.com/in/sam-peach-071817107/>

Sam initially joined Shire in July 2016 for a six week work placement and this soon morphed into a permanent position. It is important to note his speedy progression within the finance team, his diligent professional qualification studies in his own time and for the relationships he has developed within the wider Shire group and its external funders. Sam has played a pivotal role in a number of projects at Shire that have had a direct impact on the business' bottom line, leading to improvements in service and enabling the sales teams to win new business.



*"Sam is as an up-and coming star within the Shire Leasing finance department who goes above and beyond that required in his ever-evolving role and works hard to contribute to our ambitious targets."*

**SHANNON FAIRHALL**

Account Manager  
Hitachi Capital

LinkedIn profile:

<https://www.linkedin.com/in/shannon-fairhall-910548146/>

Shannon joined the newly formed stocking team at Hitachi Capital from the very beginning. She moved from the broker support team to an internal account manager role supporting the field sales team and nurturing relationships with the dealers & manufacturers. As the reality of the pandemic sunk in and Hitachi's customers were in critical need of an understanding, supportive partner, Shannon handled some calls from understandably distressed customers with professionalism and empathy. Shannon was also instrumental in creating Hitachi's very first stocking newsletter which included a short survey so that she and the team could understand how they could look to improve the service provided to this customer base.



*"Shannon is a committed individual with a strong work ethic who is absolutely passionate about delivering outstanding customer experience."*

**TAMARA HILL**

Internal Sales and Support Account Manager  
Aldermore Bank

LinkedIn profile:

<https://www.linkedin.com/in/tamara-hill-31384689/>

Tamara joined Aldermore in April 2019 as an internal sales and support account manager. She has a proactive approach to sales and has supported a number of field and internal account managers and their brokers. Tamara has a passion for building relationships with brokers she works with. In her own words, the best part of her career so far has been "getting to work with a diverse group of people who have a wealth of knowledge and experience that I can learn from."



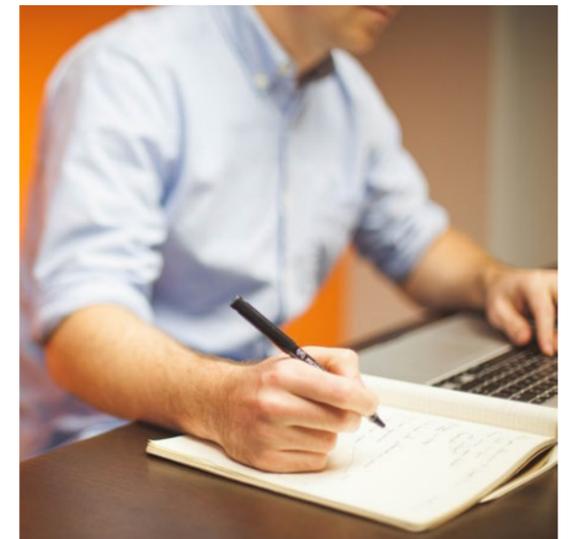
*"Tamara is highly regarded by the brokers she helps and is often called out by name with glowing comments in feedback we get."*

# NEXT STEPS



## WRITE A CAREER DEVELOPMENT PLAN

It is never too early in your career to set out some clear goals for yourself. These will help to define the roles you look for and the companies you approach. Try to set specific career development goals, starting with where you are currently, what you want to achieve and the personal development ambitions you aspire to on the way. It is important to consider what you enjoy doing and what motivates you. Where would you like to be in five or 10 years' time? Consider what training you might need and set out a timeline, with milestones for achieving key goals. This isn't something you need to do on your own. Work with a mentor or close colleague and take time to discuss your plans before embarking on your career development journey.



## LEARN



A cornerstone of every successful career is an ongoing commitment to learning. Take every opportunity to expand your knowledge, either through informal discussions, participating in projects or formal education. Review the courses available and discuss your needs with your manager or your potential employers; the asset finance industry supports ongoing training and values its impact on business growth, innovation and customer satisfaction.

## NETWORK

The asset finance industry is a global community where networking thrives as insights and knowledge are shared. Whether it is in-person or online, your career will be shaped by the people you meet along the way, who will identify opportunities and share their experiences so that you can develop your future career in asset finance. Keep in touch through platforms such as Asset Finance Connect or the Asset Finance International LinkedIn Group, along with formal programmes, such as the Leasing Foundation Next Generation programme.



## KEY RESOURCES



[www.assetfinanceinternational.com](http://www.assetfinanceinternational.com)

[www.leasingfoundation.org](http://www.leasingfoundation.org)

[www.fla.org.uk](http://www.fla.org.uk)

[www.bvrla.co.uk](http://www.bvrla.co.uk)





**Asset Finance International Ltd**

39 Manor Way  
London  
SE3 9XG

+44 (0) 207 617 7830  
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