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Asset Finance Young Professionals 2022

THE NEXT GENERATION OF INDUSTRY TALENT

In association with

THE LEASING
FOUNDATION

Introduction



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Editor
Asset Finance Connect

The asset finance industry is a core driver of the global economy and it plays a crucial role in shaping the world around us.

Asset finance can be applied in every industry all over the world as a foundation of economic growth and innovation, using the same set of core skills from country to country.

Opportunities created by a role in asset finance are unlimited and far-reaching, opening the door to a career where you can be involved in any industry, in any country.

It is also a thriving purposeful community full of networking opportunities, where you can establish valuable relationships and find support and guidance to expand your industry knowledge and help with career progression.

This guide provides a look at the changing mindset and culture within the asset finance industry which is helping to attract the next generation of talented young professionals.

It also gives an overview of Leasing Foundation initiatives within the UK asset finance market, focusing on networking, innovation, and diversity and inclusion, to help foster, develop and retain the young talent that is the future of the industry.

In support of the young professionals in the industry, the Leasing Foundation is pleased to announce the 30 Under 30 winners of 2022 at the Asset Finance Connect 2022 Autumn Conference. The complete list of winners with accompanying profiles can be found in this guide.

The asset finance industry is dedicated to helping young professionals to build their careers and who, in turn, can help the industry develop and navigate the stormy and challenging times ahead.

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

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The race to attract, develop and retain industry talent

- 1 It's not all about the money
- 2 Signpost stages on the career path clearly
- 3 Offer a network and a community of peers

The importance of inclusion and diversity in recruiting and retaining the skills and talent needed in the asset finance industry was a prominent issue raised in a number of sessions at the AFC June conference, with a group of young ambassadors discussing the components of diversity strategies that are crucial in attracting and retaining a pool of talented people.

Building and growing the right relationships between staff and clients and partners is of paramount importance to the auto, asset and equipment finance industry.

SGEF's Florence Roussel-Pollet pointed to some historical long-term partnerships of over 20 years at SGEF, stressing the importance of building these relationships by shifting together as a company's business model transforms. Developing strong and close relationships helps lenders and partners overcome adversity and address the current economic situation.

To meet these growing challenges and changes in our societies and economies, companies must create diverse teams, to reflect the wider diversity of business and society at large.

Within the UK market, the number of job vacancies currently exceeds the number of job seekers. According to McKinsey, 53% of employers are experiencing greater voluntary turnover than they have in previous years. And 64% expect this to get worse over the next six to 12 months.



Therefore, companies now more than ever are in a talent war to attract new talent to a company and retain new recruits and hires. Ylva Oertengren, Chief Operating Officer at Simply Asset Finance agrees: "there is a war for talent and it is really an employee's market at the moment".



There is a war for talent and it is really an employee's market at the moment.

Ylva Oertengren, Chief Operating Officer, Simply Asset Finance



Businesses need to consider corporate responsibility in the context of diversity as social exclusion and low economic activity rates can limit business markets and their growth. Corporate responsibility was previously centred on environmental issues, but an increasing number of employers now take a wider view, seeing the overall image of an organisation as important in attracting and retaining both customers and employees.

Oertengren highlights that many new young employees have a passion to work for a purposeful company in a purposeful industry: "unless you can explain why the company's values are important, then you won't get the best out of people".

People want to work for employers with good employment practices and they also want to feel valued at work. It is important to create open and inclusive workplace cultures in which everyone

feels valued, respects colleagues, and where their contribution is recognised.

As Nathan Mollett, Head of Asset Finance at United Trust Bank points out, "The next generation of talent put greater emphasis and importance on working for an organisation that has common values and common purpose."

Matthias Grossman, CEO Commercial Finance at Siemens Financial Services believes that a company's values are increasingly important to future employees: "Everybody is fighting for talent right now. The topic of purpose plays a key role. People want to work with us and for us because they want to be part of a solution. We have a lot of interviews where we are actually being interviewed as a company more than we are interviewing the candidate: does it make sense to work for you? What is your purpose? What is driving the company?"

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
- 🎓 Compliance
- 🎓 Business Skills
- 🎓 Credit Skills
- 🎓 Product Knowledge
- 🎓 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

Professionalising the industry



KEY AREAS OF DEBATE

Four young ambassadors from the asset finance industry – Alex McWilliams, Communications Manager at Simply; Lauren McQuilken, Business Development Manager at United Trust Bank; Jess Hall, Business Manager, NatWest; and Ricky McNeil, Director of Operations at MAF Finance Group – discussed the topic in greater depth at the AFC June conference.

They considered the three key areas highlighted in McKinsey’s 2021 research entitled, ‘Great Attrition’ or ‘Great Attraction’? The choice is yours’:



avoiding transactional relationship



career development and progression



providing a sense of community

According to McKinsey, if companies make a concerted effort to better understand why employees are leaving and take meaningful action to retain them, the Great Attrition could become the Great Attraction:

By seizing this unique moment, companies could gain an edge in the race to attract, develop, and retain the talent they need to create a thriving post-pandemic organisation.



ALEX MCWILLIAMS
Communications Manager
Simply



LAUREN MCQUILKEN
Business Development Manager
United Trust Bank



JESS HALL
Business Manager,
NatWest



RICKY MCNEIL
Director of Operations,
MAF Finance Group

AVOIDING TRANSACTIONAL RELATIONSHIPS

McWilliams believes that while work is always going to be transactional, a transactional relationship can only take an employer so far with their employees. People want to be valued and credited for their experience in ways other than remuneration.

However, over the last two and a half years, a lot of people have been affected by the Covid pandemic which created a slight separation between employees and employers, and relationships were no longer going to be enough. According to McWilliams, this can be resolved “through good culture, making sure that your employees feel like they’re in a sort of a safe space where they can communicate properly, making sure that there’s career development opportunities as personal and professional development opportunities.”

By keeping communication open, reducing separation and creating a good culture where people feel valued and able to talk freely about their aspirations, enabling employers to understand their employees, the relationship will start to feel less transactional resulting in increased productivity and employee engagement.

As stated in the 2021 McKinsey article, “employees want meaningful—though not necessarily in-person—interactions, not just transactions.”

In McNeil’s experience, salary and bonuses have only ever been a short-term retention plan. If a company is using financial incentives as a key retention strategy, then they are going to struggle to create any long-term relationship or loyalty with employees.

Reverse mentoring has been frequently highlighted as a tool to help companies understand the next generation’s culture and values, and to improve employer–employee relationships. This is a two-way benefit as the young ambassadors get a rewarding working environment within a purposeful company that helps them develop, while the senior management that the young talent is reverse mentoring gain huge benefit as well. As Roussel-Pollet highlighted, there are many initiatives going on inside organisations like SGEF that the young ambassadors and young talent have bought to management and that have since been implemented.



CAREER DEVELOPMENT AND PROGRESSION

McNeil believes that career development and progression is an extremely important part of retaining talent, and a key area of most employee's strategies. When a company has the right culture in place, they are able to empower employees to take ownership of their own development by signposting people to routes of opportunity, highlighting success stories and resources.

Nathan Mollett agrees that "giving younger people within the organisation project management responsibility is also viewed as a promotion in terms of career progression and keeping them interested".

Employees are increasingly focused on opportunities for development and progression in their role, as well as striving to find an employer who has similar ideals to them, with a sense of responsibility, culture and teamwork.

Having the right conversations with employees to understand their development ideas and where they want to go in their career is vital for employers, according to Hall, so that they can help and support their employees, and point them in the right direction.

As McWilliams concludes, "it's about having an open dialogue and creating a space where employers listen to what it is that employees want."

SENSE OF COMMUNITY

Most young people entering a new role in a new organisation want to enter an industry that has a sense of community within the company and within the industry as a whole. Hall believes the asset finance industry offers a lot of opportunities to do this: "The asset finance industry is really good at building that sense of community. From my own personal perspective, community means a lot of different things. My company is one big community because we all try and work together and we think about purpose in everything we do. But we also have opportunities and groups where people can get involved, for example, D&I and climate and sustainability. Actively participating in such groups outside of their day job allows employees to join



It's about having an open dialogue and creating a space where employers listen to what it is that employees want.

Alex McWilliams,
Communications Manager, Simply

communities of like-minded individuals, where they can really pursue their passion and their purpose, while learning different skills, collaborating across different areas and supporting customers and other colleagues. It brings people together by having smaller communities in one big community."

McWilliams points to the innovative work carried out by the Leasing Foundation's Next Generation Network in boosting community and encouraging businesses and lenders to push their employees to network and collaborate with their peers in an open and inclusive environment, giving them a significant advantage when it comes to seeking advice and guidance. She reports, "it is gaining traction and that community is getting bigger."

Socialising with the competition was previously frowned upon, recalls Mollett, but things have changed and "the more you can do to empower colleagues within your organisation to build a network outside of your own, that actually plays into colleague retention, rather than increasing the risk of them leaving."

As McQuilken states, "retention is one thing, but attraction is another." Attracting young people to the asset finance industry is something that must be addressed according to MAF Finance Group's McNeil: "initiatives and schemes that can be implemented through the Leasing Foundation, for example, to help look at how we attract more talent, through graduate

schemes, apprenticeship schemes, even looking at school leavers. The more that the Foundation can do to support this the better and that's one of the ways we'll tackle the attraction issue."

Jeff Lezinski, SVP, Solution Architecture at Odessa discussed Odessa's thoughts and initiatives on attraction and retention of new talent: "You've got to know what audience the talent is looking for: right for attraction and for retention. It's a purposeful work life, not just transaction, it's a portfolio of things. We understand that talent wants to be heard, they want their voices to be heard, they want to align their personal values with the values of the organisation, and they want opportunity for growth. So, we look at all those aspects when it comes to attraction and retention, and we try to put that into play. Opportunities for growth in terms of retention are really important. We have an Odessa university that we sponsor for growth within the organisation, not only with respect to technology, but also with respect to the industry that we serve. And for the asset finance industry, we have a tuition reimbursement programme and we have organic

employee led community initiatives that our talent can participate in."

As Nathan Mollett, who is also Chair of the Leasing Foundation, notes turning attrition into attraction isn't easy in any industry because it requires companies to really understand their employees.

Simply's McWilliams believes that a good company culture is the key to successful employer-employee relationships: "Over the last two and a half years, a lot of people have been knocked by the pandemic, so relationships aren't going to be enough, and that time has created a slight separation between employees and employers. The way that can be resolved is through good culture, making sure that your employees feel like they're in a safe space where they can communicate properly, making sure that there are career development opportunities, and personal and professional development opportunities. And once you start doing that, you see a cycle of increased productivity, with growth in your staff and your business."

LOOKING TO THE FUTURE

To create a healthy future for the asset finance industry, time and investment is needed to attract and retain a pool of talented people who can pass on their culture and values to companies and the industry as a whole in these changing times.

Without the proper tools, such as career advancement and providing a sense of community, the industry will be unable to recruit a team of diverse individuals who can relate to an increasingly diverse client base.

Organisations such as the Leasing Foundation have launched a number of projects and initiatives to help the asset finance industry attract, develop and retain a new generation of employees, including the Next Generation Network, a network for the next generation of business financial professionals, the Diversity & Inclusion Initiative, and 30 Under 30, an annual list of individuals who are driving forward the asset finance world today.





Fast-tracking careers into asset finance



There is no denying that the younger generation will help to shape the future of asset finance, bringing innovative ideas and creative flair to the table. However, the initial path of getting to 'the table' can be a challenge in such a complicated industry, as experience and rounded knowledge of the sector can take years to build.

One company that has been propelling young talent into steadfast career trajectories is Shire Leasing. In addition to hiring at entry-level roles and focusing on long-term development, Shire Leasing have also been fast-tracking exceptional, young talent through other methods for over 10 years.

SALES ACADEMY

One of the fast-track routes into Shire Leasing includes a unique Sales Academy. As an approach that has previously proven successful and resulted in some of Shire's most successful salespeople, Shire has re-launched its Sales Academy in 2022 to support long-term growth plans. This year's Sales Academy launched on November 8th with eight new sales trainees who have all successfully come through a rigorous selection process from a pool of 700 original applicants.

Sales is never a simple role in any industry. Adding a vast range of finance solutions, each with different implications for different businesses, can be

a daunting task for those without a financial background. Working alongside a specialist company who have a first class reputation of delivering bespoke sales training programmes, the trainees will work through an intensive learning schedule, receiving comprehensive training in all aspects of the sales process and an understanding of the different routes to market that Shire use.

The Academy will put the trainees on a fast-track to success, swiftly building their financial knowledge so they are in a position to help UK SME customers choose the right solution for their unique requirements.

Commenting on the programme, Sales Director Sharon Price said, "Our Sales Academy is an excellent opportunity for young professionals to break into the asset finance industry. We've had great success from it in the past, with some trainees going on to senior sales roles that produce consistently strong figures. This year it will put eight driven, but inexperienced, trainees through their paces and will result in highly-trained salespeople when they graduate on the other side. It's an exciting time and we wish them all the best of luck as they begin their asset finance careers".



Our Sales Academy is an excellent opportunity for young professionals to break into the asset finance industry. We've had great success from it in the past, with some trainees going on to senior sales roles that produce consistently strong figures.

Sharon Price,
Sales Director, Shire Leasing



Shire invest in employees, support development goals and build long-lasting careers within a caring and vibrant work atmosphere.

To join our team, visit:
www.shireleasing.co.uk/careers

Spending time in every function allows the candidates to not only follow the customer journey of an asset finance application, but also understand the 'behind-the-scenes' of a public limited company with over 30 years trading experience.

GRADUATE PROGRAMME

As far back as 2012, Shire Leasing have recruited newly-qualified graduates into the company to develop an overall knowledge of the asset finance industry and understand how the company operates at a granular level. Going through a rotational programme, the candidates spend time in every department over the course of a year; an invaluable experience that most don't have the opportunity to benefit from.

Spending time in every function allows the candidates to not only follow the customer journey of an asset finance application, but also understand the 'behind-the-scenes' of a public limited company with over 30 years trading experience. From sales and operations, through to HR and IT, it is a learning experience that develops the candidate whilst casting a fresh set of eyes over every business function.

The Programme has proved to be a success over the years, with multiple graduates staying on to become key members within the company. Examples include trainee-solicitor Rachael Peach who joined in 2016. Rachael is now a vital member of Shire's in-house legal & compliance team, researching and advising on compliance matters to ensure the company adheres to applicable laws and regulations. She is currently being supported by Shire to further her qualifications to become a fully-trained Solicitor. Another example includes Shire Leasing's marketing manager, Aaron Ghuman. Initially joining in 2014 on the Programme as a first class business management graduate, he now oversees the marketing strategy for multiple brands/sales divisions within the company and has led various large-scale projects.

FAST-TRACK YOUR CAREER

Providing an environment for individual career development and opportunities for learning, growth and performance-based advancement is important to Shire. They offer exciting career opportunities for enthusiastic, talented people across all business functions, from finance and legal through to sales and operations support.

As a company that is always interested in hearing from high calibre people, you can watch their employees speak about working at Shire, learn more and submit your CV by visiting: www.shireleasing.co.uk/careers



Celebrating the next generation



Jessica Hall, Business and Performance Manager, NatWest Group

Before moving to a business management role at NatWest, Jessica Hall was Assistant Director, Renewable Energy & Commercial Marine at Lombard. We spoke to Jessica about her pride in making the Leasing Foundation's 30 under 30 index, which celebrates influential and high achieving individuals in the asset finance industry.



How does it feel to be included in the 30 under 30 index?

I was honoured and humbled – it wasn't something I expected. You work hard and get recognised internally, but you never expect to get recognised within your industry. I've not won an award since I was around 10, when I won the 100-metre sprint!

What difference has it made to your job?

It opened a network: I joined the Leasing Foundation's Next Generation Network. That allowed me to speak as a panellist at the Asset Finance Connect conference this year. It's good exposure to meet people in the industry. And in my day-to-day job, it's given me much more confidence.

Describe a typical day in your role at Lombard

My focus as part of a specialist team was renewable energy and commercial marine asset finance. A typical day would be looking after customers, plus supporting the directors. There was a lot of strategising and constant reviews, to ensure we were doing the right things.

How does NatWest Group support you to support business customers?

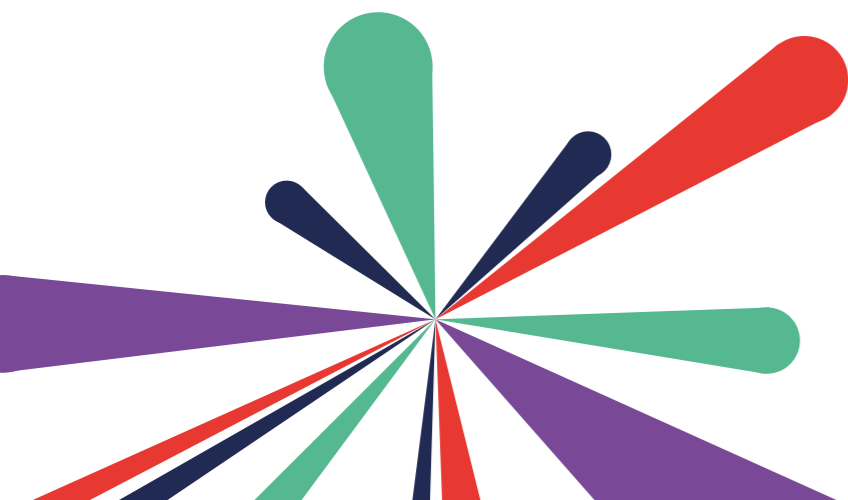
NatWest is great at supporting its employees, just as it does with customers. Providing us with the tools we need; listening to us for feedback; fixing things that need changing; implementing new ways of working, and the opportunity to keep learning.

What did you enjoy most about working for Lombard?

Lombard will always be in my heart because I started my career there and they supported me in my personal and professional development. The people are passionate and warm – to have worked surrounded by that energy is something I will treasure.



If you'd like to make a difference in asset finance, find your next opportunity at Lombard.co.uk/toolbar/careers.html



Nathan Mollett: a successful career path in asset finance

If we empower people to join our community and create a network, they are more likely to stay in the asset finance industry.



Nathan Mollett may, as he puts it, have fallen into the asset finance industry by accident, but 26 years later he has become head of asset finance at United Trust Bank and Chair of the Leasing Foundation, with a key role in encouraging the next generation of talent.

Mollett's own career began at NWS bank which he described as "a great place to work, with good people". His decision to work in asset finance was not a life-long dream or career aspiration but simply because it was near to where he lived as a 22-year-old ambitious lad from South London, but he has gone on to build a highly successful career.

From an initial internal sales role selling gap insurance for consumer motor finance, lured by the promise of commission payments, Mollett moved on to Syscap, reaching the role of Sales Director. He credits his 16 years there for teaching him a lot about the industry as the business matured, eventually being sold to Wesleyan Bank: "16 years is a long time but the business changed a lot due to fast growth and different ownership over the years. We started as a privately-owned IT finance broker but ended as a private equity owned independent specialist SME lender. Working in a private equity owned business

has its challenges but was a fantastic learning experience." He enjoyed the culture at Syscap and especially valued his relationship with his boss, who today is still a good friend and mentor.

Keen to prove that he could be a success on his own, Mollett moved to Metro Bank to scale their asset finance business. This was a pivotal role in his career moving to a more rounded business leadership role in a bank from a sales and marketing focused role for an independent lender, and presented a steep learning curve in a very supportive environment. His time there was a success, growing the business from £10m to £250m when he left five and a half years later. From there, he joined United Trust Bank in 2020 as head of asset finance.

OPPORTUNITIES BECKON

After more than two decades, Mollett sees the asset finance industry as an unquestionably good choice of a career, especially for the next generation as networking opportunities expand the options on offer. Unlike 20 years ago, building a network outside of your organisation where you get an oversight of other lenders and what they are doing is openly encouraged, with social media (especially LinkedIn) helping to promote this trend.

Mollett believes that a more collaborative industry culture focusing on networking events and industry initiatives expands opportunities for the younger generation. "There has been a changing mindset in the sector, with employers coming together to support these events and the young professionals."

Additionally, Mollett points to an increased focus on diversity and inclusion, opening up opportunities to a wider group of people, meaning there will be more talent in the market. This is great news for the industry in the medium to long term as this younger cohort of talented professionals progress their careers and start taking more senior positions. "A lot of the younger people I meet are more talented and certainly brighter than I was when I was their age."

ECONOMIC HEADWINDS

Mollett believes that the current economic climate will make things more challenging for progression over the next three years or more. "If you're running a risk-based business you have to be cautious at the moment which often means less growth in new business lending. This may reduce opportunities for promotion but it's also a good learning opportunity for younger professionals who won't have had direct exposure to the challenges in 2008. You normally come out of the other side of turbulent times more resilient and with a more balanced mindset of what it takes to be successful in the future."

He sees the current downturn as a point in the cycle where proactively growing their SME lending exposure will not be an attractive option for many lenders. "I'm not an expert economist but I know there are more headwinds than tailwinds right now. You've got a rising rate environment causing margin compression, you've potentially got a deep recession coming with

A lot of the younger people I meet are more talented and certainly brighter than I was when I was their age.

more SME failures, and you've probably got reduced SME investment in assets in 2023. The road ahead is foggy and full of uncertainty. If you run into next year at 100 miles per hour in terms of business growth, it probably won't end well"

LEASING FOUNDATION

Mollett's passion for the asset finance industry and helping the next generation of talent stems from his days at Syscap. There he saw, first-hand, the benefits of investing in young talent with a graduate trainee academy where individuals could progress in the business, even going on to get senior roles elsewhere. And this contribution to the industry inspired him to want to help the next generation of talent in a role at the Leasing Foundation, joining the board in 2017.

Working at Metro Bank, Mollett noticed that the company seemed to attract young talent, with large numbers of people under 25 years that were culturally a good fit and keen to progress. Mollett wanted to give them a sense of being part of a wider community as he saw how important it was to keep them in the business.

This led to the creation of the Leasing Foundation's Next Generation Network whose purpose is as simple as giving young professionals the ability to build a network outside of their own organisation. This in turn helps employers by supporting colleague retention and, as Mollett highlights, "if we empower people to join our community and create a network, they are more likely to stay in the asset finance industry."

The networking events arranged by the Leasing Foundation benefit the young people who attend as they get an external perspective on some of the challenges they face, as well as making valuable contacts throughout the industry with people who they can reach out to if needed who are outside of their own business which, from a career perspective, Mollett believes, "the importance of having relationships with professionals outside of your own organization is unquestionably huge."

The Leasing Foundation is going from strength to strength with new workstreams in sustainability and giving being added at the beginning of 2023. There is a 'buzz' around the 30 under 30 awards from past

winners and their employers, with more than 100 nominations from over 40 businesses this year. There is also increased engagement from brokers with the Leasing Foundation initiatives going forward.

The biggest challenge the Leasing Foundation has, according to Mollett, is getting a structural framework in place that enables the Foundation to successfully complete all its aims and objectives. The not-for-profit organisation is run by volunteers from the industry who want to support the Foundation's initiative and raise their profile in the asset finance industry. Mollett sees this as "a virtuous cycle with the young professionals in turn joining the Foundation in the future, driving the industry forward for the right reasons."

DIGITAL JOURNEY

As the asset finance industry seeks to adopt new technology it risks losing its personal touch, which is the unique USP of the industry, according to Mollett. But he feels that there are enough specialist lenders in the industry who understand that if they want to get a high return, they need to deliver a premium customer service.

Mollett feels that the industry will digitalise vanilla transactions needing a simple 'yes' or 'no' answer, but most specialist lenders will still retain their tailored specialist lending approach and review for everything in the middle.

According to Mollett, "at UTB, we're clear that technology supports the client relationship," by using a digital service to say 'yes' quickly for easy decisions and an obvious 'no' at the other end of the scale. Mollett sees this as an enabler for the business, "to improve our service, improve our tailored approach, improve the time we invest, and getting under the bonnet of those more complicated transactions."

BROKER SALES CHANNEL

Mollett recognises that there is increasing pressure on banks, from a compliance and regulatory perspective, around broker oversight. Brokers are effectively an extension of a bank's direct sales team, and as the pressure increases from a regulatory and compliance perspective, so does the pressure on the funder-broker relationship.

Mollett observes that the challenge for the broker is having a vast number of different bank-lenders wanting to perform the same broker oversight, and argues that the industry must determine how to reduce the number of times the broker has to go through a separate oversight process, by lenders agreeing to some consistency around what they need from a review process. Multiple reviews are a huge cost drain for the broker and the lender, so Mollett sees an opportunity, from a technology perspective, to remove that pain point. However, to do so requires funding, lender collaboration and broker collaboration, which will become more and more pronounced over the next 24 months, and increasingly important if the country enters recession and the economic challenges continue, because that will change the dynamic between the funder and the broker as well.

At the moment there is so much liquidity in the market that brokers have got funders knocking on their door but, looking back to his experience at Syscap in 2008, Mollett remembers when they went from multiple funding lines to just three or four funding lines in the space of a week when most of the banks withdrew. And while Mollett isn't saying that that is going to happen again, it doesn't take much of an increase in impairments and losses for banks to start looking at whether the losses are coming from one channel versus another channel. Preparation, in both the short and long term, is key.

As Chair of the Leasing Foundation, Nathan Mollett will be announcing the **30 under 30 winners for 2022** at the **Asset Finance Connect Autumn Conference** on **December 5th**.

The challenges and trends of asset finance recruitment



Jane Theobald
Recruitment Director,
New Leaf Search

The Covid-19 pandemic caused far-reaching socioeconomic consequences across the UK. Large swathes of the country were forced to exercise some form of lockdown, resulting in wide-spread paralysis of various business sectors; recruitment being one.

As asset finance and leasing recruitment specialists, we witnessed the majority of our clients (employers) forced into lockdown. Open job vacancies were withdrawn and headcount freezes were widely implemented. Only critical hires were greenlighted as employers grappled with how best to manage the candidate vetting and interview processes.

Focus invariably shifted from business growth to business protection. Furthermore, there was a clear dip in the number of job applications and new candidates contacting us; substantiating the fact that candidates were unwilling to move jobs in uncertain times, opting for the security and shelter of their existing employment.

Fast forward two years and the stabilisation of the economy resulted in the recruitment market bouncing back with a boom in new vacancies. Headcount freezes were lifted and employers quickly embraced technology-led hiring processes and adapted well to remote and hybrid working arrangements.

However, the wake of the pandemic also witnessed the impact of the 'Great Resignation' whereby employees voluntarily resigned from their jobs in droves, as they reconsidered their careers, work conditions, and long-term goals. This exodus of employees resulted in the current shortage of talent and a shift to a candidate driven market; bringing with it the many challenges that recruiters and hiring organisations face today.

In the asset finance industry for example, there is a distinct shortage of candidates in credit underwriting and new business development functions. Another area that has been working hard to attract new talent is the broker sector whereby many individuals have either exited the industry or have become self-employed.

Regulation and digitisation is forcing the financial services industry to undergo a vigorous transformation. This is resulting in a heightened requirement for roles within compliance, operational

risk, portfolio analysis and data-led digital functions. Unfortunately, the candidate pool boasting these skills (as well as asset finance and leasing experience) is simply not large enough to meet this demand.

Candidate shortages have resulted in the sector becoming fiercely competitive for such talent with many employers resigned to the fact that they will either have to upskill existing staff or take on individuals with the required attributes, but from a non-leasing background. The talent shortage has also given rise to a greater percentage of candidates securing multiple job offers. How a business differentiates itself and tailors its approach to recruitment and retention will play a key role in swaying such candidates to sign for them.

In an attempt to mitigate the recruitment challenges of today, here are eight best practice initiatives employers in the asset finance and leasing industry have implemented:

1 PARTNERING WITH A SPECIALIST RECRUITMENT CONSULTANCY

Working with experienced recruitment consultants with expertise in asset finance and leasing can reap dividends. Not only would such consultants have a strong database of actively looking candidates with the relevant skills set, but they would also be able to tap into their rich network of passive candidates. This would provide a greater, but targeted reach; something that employer brands alone cannot achieve. Having a strong relationship with a recruiter can also indirectly help influence a candidates' choice of potential employer, especially when faced with multiple job offers.

2 IMPROVING THE CANDIDATE EXPERIENCE

Delivering a positive candidate experience is more likely to secure the right talent in a competitive recruitment marketplace. Successful employers make every effort not to let talent slip through the net, resulting in the need to keep vacancies open for longer than planned or having to settle for the next best candidate. They are ready to act swiftly and understand that prolonged delays in the recruitment process can be a real cause for frustration for candidates, which can in turn, can make them more susceptible to competitor offers or indeed the counter offer.

3 CREATING A FLEXIBLE WORK ENVIRONMENT

Employers are implementing technical and infrastructural changes required to enable a greater degree of remote and hybrid working. Having the ability to build in flexible working arrangements empowers employees to have greater control of their working life. This is good for inclusion and opening up opportunities to people who have constraints in being able to work standard-hour weeks or in getting to a place of work. It also supports their wellbeing and productivity.

4 FOCUSING ON EMPLOYEE BENEFITS

Candidate driven markets put pressure on employers to increase salaries. However, many hiring organisations are looking beyond pay to deal with this challenge. They are considering improvements and flexibility to their benefits package as well as offering structured training and development programmes. Some are also offering formal professional growth and mentoring programmes as a differentiator in the battle for talent.

5 UPSKILLING STAFF

Organisations are reducing the burden of attracting new talent by upskilling existing staff to fulfil open job roles. This reduces recruitment issues and ensures that positions are filled with individuals that have a deep understanding of the company's culture and methodology. This also boosts company morale and helps build a positive image of career advancement. Such an initiative is particularly evident for regulatory and tech-led roles. The downside however is the increased time taken for individuals to become fully operational in their new roles which brings with it obvious opportunity cost implications.

6 PROJECTING YOUR BRAND

Employers are acutely aware of their brand and are engaging their internal marketing teams to develop strategies to increase their 'employer appeal' to prospective candidates as well as ensure their existing workforce develop strong brand loyalty. Sharing brand and cultural identity with recruitment partners is also crucial; enabling them to represent you in a way which respects, protects and upholds your values and culture.

7 ATTRACTING YOUNG TALENT

Having the right balance of experience and young talent is critical. Next Gen hires make up a large proportion of the workforce. Ensuring your organisation commits to a robust strategy to develop such talent into future leaders is essential, not just for succession planning but also for bringing new energy, fresh ideas and instinct for adopting new technology; all contributing to long term business sustainability and growth.

This generation of workers often look for jobs with purpose and meaning, with a positive work-life balance being a high priority. The ability of employers to create a meaningful workplace that engages with society is critical for attracting such professionals.

8 DIVERSITY AND INCLUSIVE HIRING

This is fast becoming a key area of focus for all businesses. It is evident that those organisations that can recruit with a greater understanding of diversity and inclusion will be better placed to attract the talent needed to build a more inclusive workplace. Candidates are finding diverse

organisations more interesting and representative of where they would prefer to work. They also want to see a fairer, more equitable workplace with opportunities for all. Financial services firms need to implement a diverse hiring strategy which embraces inclusiveness and builds a strong company culture which reflects modern society.

Organisations that fail to implement such initiatives will be at a significant disadvantage in the war for talent; hampering sustainability and growth objectives.

Although the recruitment and employment market remains robust for the time being, business confidence in the UK is beginning to fall.

The conflict in Ukraine, the resultant fuel shortages, the concerns over the spiralling cost of living and the recent upheavals in the leadership of the country are all contributing factors. It's therefore even more critical for business leaders to ensure that have resilient recruitment strategies in place to meet these challenges head on.

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Supporting the development of the asset finance industry: initiatives to promote innovation, learning and research

THE LEASING FOUNDATION

The Leasing Foundation, founded in 2012, is a not-for-profit organisation that currently has three key focus areas – innovation; young people; and diversity and inclusion – which are crucial in terms of driving growth across the industry. Based on industry feedback, two further channels – Sustainability (headed up by Mel Chell, partner at Shoosmiths and director of client experience at Equivo and Lee Rhodes, commercial director – asset finance at Aldermore Bank) and Giving (headed up by Julie Henehan, director – corporate development at Shire Leasing and Jo Davis, CEO of Auxillias) – are being added and will be up and running at the beginning of 2023.

For more information, visit www.leasingfoundation.org

From 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. It has been a platform from which projects and initiatives are launched, and has partnered with the Finance & Leasing Association to ensure that the industry has a flow of initiatives that promote innovation and research to ensure the business finance sector is as successful as possible and continues to play a vital role in helping organisations in the UK access the finance they need.

some featuring inspirational guest speakers. Each one of these sessions provides the next generation in our sector with the opportunity to meet senior leaders in a relaxed and informal setting.

The Leasing Foundation 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. In partnership with Asset Finance Connect, the Leasing Foundation is also able to offer access to two of the most prominent industry conferences at significantly reduced rates.

THE NEXT GENERATION NETWORK

The Leasing Foundation Next Generation Network is a vibrant network for the next generation of business financial professionals.

The Leasing Foundation is committed to making the business finance industry a destination of choice for the next generation of talented, career-minded young individuals across the UK.

Typically, the Next Generation Network runs a number of high-quality networking events per year,

The Next Generation programme is managed by a steering group led by:



NATHAN MOLLETT
Director
United Trust Bank



GRAEME CHISHOLM
Managing Director
CBC Resourcing Solutions

The Steering Group is supported by the following ambassadors:

ALEXANDRA MCWILLIAMS
Simply (lead ambassador)

ALEXIA PEREZ-ROSELL
Funding Circle

LAUREN MCQUILKEN
Metro Bank Asset Finance (lead ambassador)

JESSICA HALL
NatWest

ARRAN WELLS
Aldermore

MARTYNA TAIBER
Novuna Business Finance

CATERINA DESAPIA
Alfa

RICKY MCNEIL
MAF

The Next Generation Network LinkedIn group can be found at: www.linkedin.com/groups/10360579/

DIVERSITY & INCLUSION INITIATIVE

The Leasing Foundation Diversity & Inclusion Initiative encompasses sexual orientation, gender, race and ethnicity, mental health, disability and age, helps companies in the business finance industry to understand the business benefits of building inclusive leadership, management, organisations and teams and will help them embed inclusion and diversity into hiring, performance management, succession management, leadership development and learning.

Each year, the group aims to host a number of events for those working in the finance industry. Previous events have focused on topics such as inclusion, unconscious bias and mental health.

The Diversity & Inclusion Initiative is managed by a steering group led by:



CAROL ROBERTS
Consultant



HELENA THERNSTROM
Head of legal, asset & invoice finance
NatWest



HELEN LUMB
Chief Financial Officer
Shire Leasing Plc

The Steering Group has assistance from:

MELANIE CHELL
Partner, Shoosmiths
Director of client experience, Equivo

BRIAN P MURPHY
Sales Manager, Alfa (LGBTQ+ focus)

CATRIONA POWELL
Strategic Change Manager,
Hitachi Capital Business Finance UK

LAURA ROBERTS
Legal Director, Liberty Leasing Plc
(disability focus)

JOHANNA WISDOM
Internal Account Executive,
Siemens Financial Services
(race and ethnicity focus)

The vision and mission of the Diversity & Inclusion Initiative are:

VISION: A diverse and inclusive leasing and asset finance industry where people feel happy, healthy, valued, and able to achieve their full potential.

MISSION: To drive, influence and support positive industry change across diversity, inclusion, and wellbeing.

GROUP: The Group is made up of individuals from the leasing and asset finance industry, with a wide range of companies and perspectives represented

In pursuit of its vision and mission, and in collaboration with others, the Group hosts events and networking opportunities. It also publishes blog posts which cover a wide range of relevant topics and issues.

The Group works with a focus on five key strands, each with the following ambition:

LGBTQ+ – to create an industry LGBTQ+ network with the aim to inform and educate on the issues facing the LGBTQ+ community in the UK and abroad. To fundraise for related charities and provide mentorship and guidance to young LGBTQ+ professionals.

Disability – To foster a better understanding of the practical issues affecting people with disabilities, which will be achieved by raising management and employee awareness of all forms of disabilities and providing guidance and support.

Race & Ethnicity – To raise awareness, stimulate discussion, and create connections on topics that link into race & ethnicity, thus supporting improved diversity and inclusion across the industry.

Mental Health –To promote inclusivity from ‘below the watermark’, including mental health, invisible conditions, and neurodiversity, and to put these topics firmly on the agenda to raise awareness, reduce stigma and promote mental wellbeing.

Inclusion – To work across all strands and facets of underrepresentation, with a focus on education and support for affinity, allyship and intersectionality.


The Diversity & Inclusion Initiative LinkedIn group can be found at:
www.linkedin.com/groups/5036870/


INNOVATION INITIATIVE


The Innovation Initiative from the Leasing Foundation is a network for forward-thinking companies who wish to understand the benefits of emerging technologies.


The leasing and asset finance industry is behind the game in terms of providing customers with a good ‘journey’. This can be due to several reasons – including legacy systems, siloed organisational models, poor data and a lack of sight of what is available in the market in terms of technology and innovation.

The Innovation Initiative aims to:

 Simulate innovative solutions that address generic service problems

 Inspire new thinking about the benefits of new technologies

 Explore new tools that address common industry challenges

 Encourage collaboration and co-creation

The Innovation Initiative hosts a series of breakfast debates that focus on key issues in technology and customer experience, help delegates become aware of the ever-expanding fintech landscape and explore how new technologies will transform the industry.

The Innovation Initiative hopes to inspire companies and individuals in the industry to think differently about the challenges in business – how to drive things forward, how to innovate and help the whole industry change its perspective. In turn this will stimulate conversations, encourage collaboration and help innovative individuals build a network of contacts that will enable companies and the industry

to take the appropriate steps into the future. Membership of the Innovation Initiative and attendance at the Initiative events are free.

The Innovation Initiative is managed by a steering group led by:

 **YLVA OERTENGREN**
COO
Simply

 **KARIMA HAJI**
Transformation director
Scania

Supported by the following ambassadors:

ANDY TRIMMER
Head of Technology
Simply

The Innovation Initiative LinkedIn group can be found at:
www.linkedin.com/groups/8733186/



Green shoots: presenting the Next Generation Network young ambassadors

Industry veterans have long wanted to encourage those at the start of their working life to build a career in asset finance. The Leasing Foundation's Next Generation Network is designed to provide support and networking for new entrants to the sector and is now marking its fifth year of operation.

Four young ambassadors from the Next Generation Network share their knowledge, experience and passion for the asset finance industry and discuss the projects and benefits of the Leasing Foundation, Next Generation Network and the '30 under 30' awards.



The aim is to gather young, dynamic and like-minded individuals within the asset finance and leasing industry to collaborate, share ideas and network.

ALEX MCWILLIAMS
Communications Manager, Simply



The award provided a great opportunity to add value to my career journey and build my profile within the industry.

LAUREN MCQUILKEN
Business Development Manager,
United Trust Bank



It was an honour to be named in the 30 under 30 awards and it made me feel very proud.

JESS HALL
Business Manager, NatWest



We have a huge branding opportunity to really shift focus in the sector.

RICKY MCNEIL,
Director of Operations, MAF Finance Group

Q: What does the Leasing Foundation's Next Generation Network mean for participants?

RM: The Next Generation Network runs several initiatives but, in my opinion, the most beneficial are the NextGen Networking sessions, where like-minded professionals in the sector can get together. The Industry Insight sessions are really useful too, as they expose talent in the sector to different businesses in the asset finance eco-system – whether it's funders, brokers, or professionals. It gives a real insight and is a great tool for personal development. We recently hosted ours at group offices in Canary Wharf and it was a real privilege. The 30<30 index is a game changer – it gives young people in the industry something to aim for!

JH: There are lots of different things to get involved in but one aspect is planning events, which can be networking, learning or awards to recognise the talent within our industries. A major benefit is meeting new people, networking with people you wouldn't usually get the chance to meet within your day-to-day role and building great relationships with your peers.

AM: The aim is to gather young, dynamic and like-minded individuals within the asset finance and leasing industry to collaborate, share ideas and network. We run a variety of events throughout the year, which can include pure networking or speakers and panel discussions. We have previously hosted a remote series of 'coffee mornings' to discuss key topic areas during the pandemic when we weren't able to gather face to face. These discussions focused on mental health and career progression whilst being remote and coping with working from home. I'm proud of how we created a safe space where people spoke honestly, knowing that the people around them would be listening and providing the necessary support.

LM: We typically host three networking events each year which until October 2022 have been held in various Central London locations. I am excited that we will be hosting our first Northern event in Manchester shortly. This has been a goal which myself and the other ambassadors have been working towards for some time now and are delighted we have taken the Network to the young talent in the North. The events include guest



speakers from the asset finance industry, sharing their inspirational career journey and providing a safe space where the group can ask questions. The network breaks the status quo in relation to networking outside your own organisation. The events provide an opportunity to build a community within the wider industry and to add value to your own personal brand.

Q: How has the Network helped young professionals in the industry seek advice and guidance from their peers and senior industry figures?

RM: It's been a great way to share ideas and get perspectives from people outside of our brokerage that we don't work with on a day-to-day basis. Getting the two groups together in a room is a great opportunity for all involved and the insight is often two ways.

JH: The Network has helped give me confidence to speak to new people. It opens the door for you

to gain new experiences and hear from people about their journey in the industry, inspiring you on your own path.

AM: The Network allows individuals to be present in a room with senior executives as well as peers from a variety of different lenders, banks and businesses involved within the asset finance and leasing sector. This is not something that comes around often for the younger generation. It creates a vast pool of knowledge and guidance, combined with a space where people can trust one another to speak openly, collaborate and have each other's best interests at heart. Personally, since joining the Next Generation Network my interpersonal and networking skills have improved and I am much more confident.

LM: I feel the Network has created a sense of community for young people within the asset finance industry; it is a place where young people feel comfortable to reach out when they need guidance and trust the advice given from their peers and senior leaders within the industry.



Q: How did it feel to be named in last year's inaugural 30 under 30?

RM: It was a real honour. I've always prided myself on reaching goals early or ahead of plan, so to be recognised by MAF and the Leasing Foundation was great, especially as the list was full of talented peers from other firms. And it was made even better as it was my last shot at being included as I turned 30 the day after applications closed!

JH: It was an honour to be named and it made me feel very proud.

LM: Receiving the award filled me with a great sense of achievement. I felt honoured to be nominated and recognised by my employer, being included within the cohort of high potential young talent within the asset finance industry. I feel that the Leasing Foundation has created a sought-after award for all aspiring young people within the asset finance industry, providing a milestone to strive towards.

Q: How has receiving this accolade helped you to progress in the industry?

RM: It's a great accolade, gives you a lot of attention from partner firms and helps to start conversations with more senior figures. It's also nice to discuss when working with younger people in our own business. I encourage them all to strive towards being included on the index. It also helps focus their line managers' attention on their development.

JH: Since receiving the award I have got a new job and moved up in my career and I think receiving the award helped me as it boosted my confidence.

LM: The award provided a great opportunity to add value to my career journey and build my profile within the industry. It highlighted my commitment to the asset finance industry, through my work within the Network as an addition to progressing within my own career and further helping to support other young professionals in building their network too.

Q: How can the asset finance industry actively encourage young people into the industry?

RM: No one grows up wanting to work in asset finance. We have a huge branding opportunity to really shift focus in the sector. It has an ageing workforce – we need a sharper focus on talent development, and the Leasing Foundation is well-placed to deliver this. It should start earlier though, and it would be great to introduce schemes that would see us do things like deliver educational pieces for school leavers or college students. I researched talent management extensively while undertaking the MA in Business Finance and Technology at Falmouth University (with the Leasing Foundation), and some of the outcomes, even at our own business, were really eye-opening. It's encouraging to see that our parent firm, Begbies Traynor Group, have similar opinions and are also placing a real emphasis on talent management.

JH: Having more events across the country that people can attend will really encourage people to join the asset finance industry and continue their development in the industry.

AM: Encourage collaboration and work together. Young people want to see innovation and diversity. They want to see typically traditional industries understand that the world is changing and that they are changing with it. This will make the industry a more attractive place to work and will bring in the best talent.

LM: The continuous support from leaders within the industry plays a vital role in attracting and retaining talent. Young people feel encouraged to remain within the industry, and this also encourages young people to consider asset finance as a career path in which they will receive full support from the leaders within their respective businesses for career progression. The industry must also play its part in adapting and diversifying career journeys for the next generation of finance professionals, therefore appealing more to the young talent of today.

Industry insights: cross-industry initiative focused on the retention and development of young talent

THE LEASING FOUNDATION INDUSTRY INSIGHTS INITIATIVE OFFERS EMPLOYEES RETENTION, DEVELOPMENT AND MOTIVATION.

In June 2021, the Leasing Foundation launched its Industry Insights programme, a cross-industry initiative focused on retaining and developing young talent in the business finance sector.

The aim of the 18-month initiative was to enable participants – ‘high-potential’ professionals in the asset finance sector – to gain exposure to businesses outside of their own organisations as part of their professional development and give them the tools to further their careers and learn more than they would be able to from one employer alone.

During the sessions, all participants gained an overview of a broad range of key industry players ranging from bank-owned lessors, captives, brokers, independents, advisors, and technology service providers. During the sessions they also gained insight into the career journeys of senior executives within these businesses and had the opportunity to discuss key industry issues. Finally, they were able to build a close network with the rest of the like-minded, career-focused group.

The first three-hour workshop was hosted by the Finance & Leasing Association and provided the 24 individuals taking part with an in-depth look at the business and allowed them to meet senior members of the FLA team to find out what their career journeys have been like. The session then closed with an open Q&A.



At Metro Bank, we're committed to developing the skills of the next generation of talent. The future of the asset finance industry is bright and we want to help nurture new talent as much as we can. We were therefore delighted to host one of the Leasing Foundation's Industry Insights sessions.

Nova Everidge,
Director of Asset Finance,
Metro Bank

Nathan Mollett, chair of the Leasing Foundation and head of asset finance at United Trust Bank, commented: "The thing that makes this special is that it's a cross industry initiative – it feels like the whole industry has come together to make this work. It carries the endorsement of the Finance & Leasing

Association and it's the first time that the Leasing Foundation has formally partnered with the FLA on talent development. The support we've had from the lending community has also been incredible which means that the participants get to spend time with a really diverse range of businesses, including large banks, challenger and niche banks, advisors, legal firms, fintechs, and brokers. Our participants also have different backgrounds, different employer types, different and levels of experience. We have brokers, experienced bank salespeople, finance managers, accountants, credit people – it's a great mix."

In addition to the workshop sessions, the Industry Insights initiative has provided attendees with a quarterly 90-minute 'reflection' session with Lisa MacIver, Alfa's learning and development manager, to help digest what they have learnt and put it all into practice. There is also a private Slack community enabling individuals to form strong professional connections with their peers and get access to more senior executives within the industry who can provide guidance when needed.

Nathan continued: "I think one of the key benefits for the participants is the opportunity to build relationships with other people in the cohort. The group of 24 high-potential, talented, finance professionals, have been handpicked by their employer as being worthy of investment. Just think where this group will be in ten years' time and how their career will have progressed. At least half of them will probably be in senior leadership roles. That's why we've created an online community on Slack specifically for this group, and previous cohorts to communicate, support and seek advice from each other. We believe this is an industry first."

Next Generation Network young ambassador, Ricky McNeil, who is Director of Operations at MAF Finance Group, commented: "The Industry Insights sessions are really useful, exposing talent in the sector to different businesses in the asset finance ecosystem, be that funders, brokers or professionals. It gives a real insight and is a great tool for personal development."



Asset finance represents a wealth of varied and exciting career job roles and it makes sense to support the industry's up and coming talent and their aspirations. As part of the Industry Insights programme, Haydock wanted to show the current cohort how we do business, introduce them to our senior team and ultimately help them make more industry connections which will help them longer term. It was a great, interactive session and we hope that it was useful to the attendees."

Andy Taylor,
Sales Director, Haydock Finance

Companies who have hosted the sessions over the past 18 months include:

- Finance & Leasing Association
- Shawbrook
- Haydock
- Funding Circle
- Aldermore
- Grant Thornton
- Simply
- Lombard
- Metro Bank
- Alfa
- MAF

Paul Jennings: passing the baton to the next generation



Our future industry needs talented and innovative individuals to deal with the new horizons.

In 1973 my career started in UK finance as a junior clerk at age 16. My job at the local Barclays Bank branch at Uttoxeter included changing the Manager's blotting paper each day and topping-up his red and blue-black ink wells (he used quills), making the tea, ensuring the branch boiler worked and changing the date on the wooden clock/calendar in the banking hall!

This picture is, of course, many light years away from today's banking and finance environment but managing a career is actually a timeless obligation to oneself and something that requires a good level of effort and determination.

For me back then, it meant Banking Exams, set by the Institute of Banking (now incorporated into the London Institute of Banking and Finance). I didn't have the benefit of an extended school or university education but this did mean that I could start my Institute exams earlier than most.

For six years after work, I studied at night school two and sometimes three nights a week at Stafford or Stoke-on-Trent, both 15 miles away. It was hard graft and required a mixture of calling on favours for car lifts from friends and family until I passed my driving test.

In 1979 I moved from Barclays to JCB Finance Ltd (JCB Credit at the time). My new MD told me that "banking exams counted for nothing in this sector so there's no point carrying on with them." Maybe he didn't fancy a young up-start like me having some kind of qualification?!

Anyway, I soldiered on and passed my 'Part 1' and 'Part 2' exams and proudly became an Associate of the Institute of Bankers, displayed my certificate and stuck the letters A.I.B. after my name on all relevant correspondence!

Over 40 years later, and coinciding with my retirement from JCB Finance, in July this year I was very fortunate to be presented with the Asset Finance Connect 'Life Time Achievement Award' and when accepting the award, dedicated it to all the young professionals at the AFC Awards Evening: "I hope you remain enthusiastic and honest and hardworking".

There was no fumbling for such words as I addressed the audience because those values have been at the very core of my leadership approach. As part of this, I've enthusiastically encouraged team members to make commitments to pursue professional and academic studies - be they in the realms

of accountancy, sales and marketing, HR, asset management and, of course, asset finance, especially through the joint efforts of the FLA and the LIBF with their excellent DipAF. Increasingly carbon literacy has also been quickly creeping up the agenda.

I've now moved on from a full-time role within a business but aim to inspire the younger generation via my new part-time role as a Visiting Professor at Aston University within the College of Business and Social Sciences. It's great to see the way that students from so many backgrounds and countries are avidly hoovering up information to help them create a fulfilling future and contribute important differences in the world.

As for the UK, at last our perennial shortcomings in industrial capital investment and productivity are receiving some prominent attention in the national debate. There is plenty of opportunity within a vibrant asset finance sector to enable improvements in national performance, particularly when set against the background of the UK's commitment to Net Zero. The future really does need talented and innovative individuals to deal with those new horizons.



CONGRATULATIONS TO THE LEASING FOUNDATION AND THE WINNERS OF 30 UNDER 30.



It's great to see the way that students from so many backgrounds and countries are avidly hoovering up information to help them create a fulfilling future and contribute important differences in the world.

Back in 1979, my boss was right in that there was little mention of HP and leasing in the banking syllabus but three things were bestowed on me by pursuing further learning:

- **Achievement and recognition set me apart from peers.**
- **The insights gained from learning from others aided my whole career.**
- **A valuable and lasting network of friends and contacts was built up.**

These three outcomes are why I'm so keen to promote the efforts of the Leasing Foundation and the sterling efforts of Nathan Mollett with his 30 under 30 initiative.

So, whether today's young asset finance professionals have already had the benefit of a relevant university education or not, my top tip is to *enjoy* learning even more about the contribution that asset finance brings to the UK's economy and its citizens. You will derive a valuable sense of satisfaction by making a positive difference.



Asset finance industry's brightest and best revealed in **30 under 30** from the **Leasing Foundation**

The brightest and best young professionals in the asset finance industry have been revealed in the 2022 30 Under 30 index from the Leasing Foundation.

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

This year's recipients represent 29 different lenders or service providers who together are investing in the future leaders of the industry.

As sponsors of the 30 Under 30 Index in 2022, Acquis' Chief Commercial Officer James Rudolf noted that, "Acquis Data Services is delighted to sponsor The Leasing Foundation 30 under 30. Support for and recognition of the next generation of talent in our industry is vital. The speed of change is increasing and challenges are evolving, which presents new opportunities that the next generation of leaders will have to navigate through. It is so encouraging to see the breadth and depth of talent in our industry, and that lenders and service providers recognise the critical part our upcoming leaders will play in our collective future."

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

Nathan Mollett, chair of the Leasing Foundation commented: "The Leasing Foundation 30 Under 30 recognises and celebrates the next generation of talent in the asset finance industry. We took time to review countless number of nominations and judged them on their accomplishments, contribution to the industry, leadership and promise. For the second year running we have an index of 30 outstanding individuals in this space, all aged 30 and under. Our sincere thanks to everyone who took the time to nominate individuals for the 2022 Leasing Foundation 30 Under 30. Our congratulations go to everyone who made our list. The impressive and substantial achievements by every one of these individuals is testament to the breadth of young talent in the asset finance community."

The **30 Under 30 winners for 2022** were announced at the Asset Finance Connect UK Autumn Conference. Alfa CEO Andrew Denton, along with Leasing Foundation Chair, Nathan Mollett welcomed the winners to the stage during the conference in London to receive their award recognising their achievement.

In alphabetical order (by first name) the Leasing Foundation 30 Under 30 for 2022 are:

Name	Company
Aaron Ghuman	Shire Leasing
Abbie Mosley	Time Finance
Adrian Monger	Hexa Finance
Alex McWilliams	Simply
Alice Scoates	Lombard
Alistair Trussler	Aldermore Bank
Ana-Maria Broscatan	Close Brothers
Arsalan Shaikh	Netsol Technologies
Becky Hays	MAF Finance
Ben Millard	Societe Generale Equipment Finance
Brad Garside	PMD Business Finance
Cat Dickson	Alfa Financial Software
Eleanor Russell-Blackburn	Haydock Finance
Ella Macdonald	Novuna
George Churcher	Moorgate Finance
Georgia Bright	Praetura
Glen McQuilken	Metro Bank
Hafsah T Ali	HPE Financial Services
Hana Stavileci	Lenovo
Hannah Perrin	Close Brothers
Haz O'Connell	DF Capital
Jake Harfield	Paragon
James Gordon	United Trust Bank
Jasmine Buller	Star Asset Finance
Joe Capocci	Tomorrow's Journey
Josh Grady	Lloyds Banking Group
Luke Taylor	Liberty Leasing
Mariana Vidal	Acquis
Oliver Cole	Cornwood Finance
Tonika Pettman	Arkle Finance

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

This year's members come from 29 different lenders or service providers representing every area of this diverse industry.

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

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

30 under 30 profiles

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AARON GHUMAN

MARKETING MANAGER
SHIRE LEASING

LinkedIn Profile:

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

"Aaron has contributed significantly to Shire's overarching sustainability journey, which has led to multiple Award recognition."

Aaron has been with Shire since joining as a 21-year-old graduate in 2014. During his time at Shire, he has been vital in large-scale projects that have transformed Shire's brand. This has included overseeing a company rebrand, leading a full website redesign and more recently creating Shire's 'Driving Clean Air' brand.



ABBIE MOSLEY

BROKER MANAGER
TIME FINANCE

LinkedIn Profile:

<https://www.linkedin.com/in/abbie-mosley-41b2a3108/>

"Abbie has a clear, natural sales ability and exceeds any target placed in front of her."

Abbie has delivered an outstanding performance over the last 12 months. Since joining Time Finance's asset finance team and stepping into her first broker manager role, Abbie has achieved exceptional sales performance.



ADRIAN MONGER

ASSOCIATE DIRECTOR
HEXA FINANCE

LinkedIn Profile:

<https://www.linkedin.com/in/adrian-monger-509097a0/>

Adrian has developed his ever-growing skill base and showcased his professionalism and maturity to succeed in industry. He is inquisitive, accountable, and hungry to progress and therefore could easily take on the responsibilities given to him.

After less than a year in the role, Adrian took on ownership of internal accounts in both the vendor and broker space and the sales targets that went with it. At the same time, he also supports many key operational projects.

"We have been impressed with Adrian's ability on a day-to-day basis. He is an all-rounder in the making."



ALEX MCWILLIAMS

COMMUNICATIONS MANAGER
SIMPLY

LinkedIn Profile:

<https://www.linkedin.com/in/alexandra-mcwilliams-922992142/>

As communications manager at Simply, Alex wants to turn the leasing and asset finance industry into a sector that young people strive to work in, and not just fall in to.

Alex started as a broker support executive, progressing quickly into a supervisor role and then the broker support team manager. Her time in this team gave her the space to drive innovation and work with Simply's tech team to improve, test and come up with new processes, as well as take on responsibility for training new starters to a high standard.

Alex now manages the communications in and outside the company. She is a vital part of the Leasing Foundation Next Generation network and also volunteers / mentors for the Future Frontiers programme.

"At all times, Alex is hard working, innovative, conscientious with integrity and has a passion for the customer she is serving."



ALICE SCOATES

AVIATION RELATIONSHIP DIRECTOR
LOMBARD

LinkedIn Profile:

<https://www.linkedin.com/in/alice-scoates-nee-bartlett-short-86a0a2106/>

Alice has significant expertise and knowledge in the niche asset finance market of aviation. She is one of only a few women in this field.

Alice has invested significantly in her own personal development, including undertaking professional legal exams to become a qualified lawyer. She has led several projects within Lombard around process and documentation and sits on the Lombard D&I board.

"Alice is an experienced and enthusiastic individual in the aviation industry with a demonstrated history of working in the banking and legal space."



ALISTAIR TRUSSLER

SALES SUPPORT ADMINISTRATOR
ALDERMORE BANK

LinkedIn Profile:

<https://www.linkedin.com/in/alistair-trussler-6a6585152/>

Alistair works exceedingly hard and is proactive in terms of finding better and smarter ways of working internally and with external customers. He is very knowledgeable and is always seeking to learn more whilst sharing the knowledge he has with those around him.

"Alistair is the definition of a true team player and supports his colleagues wherever he can."





ANA-MARIA BROSCATAN

SENIOR GOVERNANCE ANALYST
CLOSE BROTHERS

LinkedIn Profile:

<https://www.linkedin.com/in/ana-maria-broscatan/>

Ana-Maria is the sole governance analyst within the asset finance & leasing division at Close, which means that colleagues strongly rely on her for her specialist and detailed technical expertise. She has a thirst for knowledge and really understands the needs of the business, industry risks, and the potential improvements that can be made, whether regarding automation, or emerging risks. She is constantly looking to further develop her skills, whether by attending industry-specific conferences or discussions, or making use of developmental opportunities. Her data insights are shared with all levels of stakeholders, and reports she prepares are increasingly being used in various high-level committees. Ana-Maria qualified as a New York attorney in January 2022 and volunteers (pro bono) with a number of legal charities – in the UK and the US – to work with inmates on death row to secure equal access to justice.

“Ana-Maria has expanded her role beyond her original responsibilities and is helping to create a strong partnership between governance and all three lines of defence.”



ARSALAN SHAIKH

BUSINESS CONSULTANT
NETSOL TECHNOLOGIES

LinkedIn Profile:

<https://www.linkedin.com/in/arsalan-shaikh-270653143/>

Arsalan joined NETSOL Technologies in June 2019 as a sales intern after graduating. He then worked in business development where he was dedicated in contributing to scaling NETSOL's pay per use and subscription mobility product, OTOZ. He now works as a business consultant and leads pre-sale and sales activities in Europe. His role requires him to understand the asset finance and leasing industries' technology needs and identify process improvements at the business level. He has been fully committed since coming on board and has shown outstanding results while surpassing challenging targets in different roles. He is described as an enthusiastic individual by his colleagues who is dedicated to the future development of NETSOL. He is the youngest member of the team and has set examples for others to follow. Arsalan is also a role model and an example of D&I within NETSOL and actively promotes the inclusion of members with skill sets that add value not only to the company but also our industry.

“Arsalan actively thrives to bring efficiency and constantly improves business processes.”



BECKY HAYS

FINANCE MANAGER
MAF FINANCE

LinkedIn Profile:

<https://www.linkedin.com/in/becky-hays-2ab8ab108/>

Becky is full of passion and enthusiasm for her role and delivers the best finance experience to our stakeholders. She was instrumental in supporting the recent acquisition by Begbies Traynor Group, and has been invaluable in providing a seamless integration with the group.

Becky is growing the finance team, now providing support, development, and coaching for other team members across the business. She is also due to begin an accountancy qualification this year.

“Becky provides unparalleled service to customers and makes sure MAF is one of their most trusted business partners.”



BEN MILLARD

WHOLESALE ACCOUNT MANAGER
SOCIETE GENERALE EQUIPMENT FINANCE

LinkedIn Profile:

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

Ben has characteristics that you do not see that often. Starting with a limited job description and no predecessor to take over from, he has worked hard to understand the team and customer needs and created an indispensable resource.

Ben has built an internal network swiftly and has become the first point of contact for the teams, freeing up sales time for them to spend more time selling. Through his dedication and conscientious attitude, Ben has been promoted from sales support to account manager, where he will show the same dedication to his accounts.

“Since he joined the technology team at SGEF, Ben has created an example of what best in class looks like.”



BRAD GARSIDE

HEAD OF ASSET FINANCE
PMD BUSINESS FINANCE

LinkedIn Profile:

<https://www.linkedin.com/in/brad-garside-72a092a0/>

Brad has played an integral part in building PMD's direct asset finance proposition since he joined the business seven years ago. Brad has coached, mentored and guided new blood into the industry and is now responsible for leading a team of asset finance specialists as we continue to grow our direct offering to UK SMEs.

"Brad is constantly going above and beyond and is a true role model for the company."



CAT DICKSON

HR MANAGER
ALFA FINANCIAL SOFTWARE

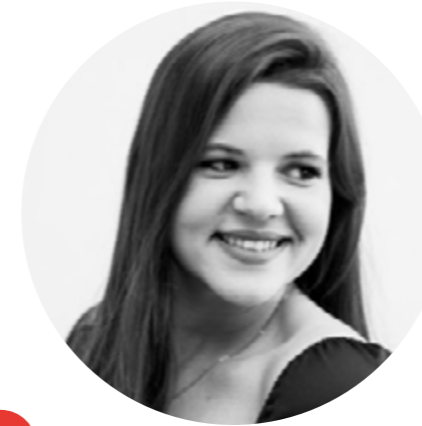
LinkedIn Profile:

<https://www.linkedin.com/in/cat-dickson-fc1pd-14b633b3/>

Cat joined Alfa in 2017 and quickly progressed into an HR Manager role. She has been involved in lots of different areas including how the business attracts and recruits people, how it compensates, recognises and rewards employees, how it uses data and insights to make better decisions and drive change, and how it makes Alfa as inclusive and welcoming a workplace as possible.

Cat smashes all her personal development goals, delivers valuable training sessions and is instrumental in Alfa's partnership with UpReach, a social mobility organisation.

"Cat's level of engagement, dedication and commitment to her role has earned her unprecedented progression and recognition at Alfa."



ELEANOR RUSSELL-BLACKBURN

BROKER RELATIONSHIP MANAGER
HAYDOCK FINANCE

LinkedIn Profile:

<https://www.linkedin.com/in/eleanor-russell-blackburn-a7b4a6163/>

Over the last 10 years Eleanor has worked in sales across various financial services, starting with regulated insurance sales and progressing into account management and business development roles in non-regulated asset finance.

Eleanor currently focuses on broker relationship management specialising in hard asset finance sales within tier 2/3 lending and works collaboratively with brokers on various asset-based funding options for their SME end customers.

"Eleanor is an accomplished broker relationship manager with a proven track record of managing, maintaining, and growing high income accounts."



ELLA MACDONALD

ASSET MANAGEMENT EXECUTIVE
NOVUNA

LinkedIn Profile:

<https://www.linkedin.com/in/ella-macdonald-597ab9170/>

Ella is a self-driven individual who works proactively rather than reactively. She is continually finding ways to collaborate with other departments to work more efficiently and has helped implement changes where warranted.

Ella always puts herself forward to take ownership of tasks that others often shy away from. Last year Novuna Business Finance went through the largest digital transformation project in its history of which Ella was a key member. With hybrid working now in play, Ella also came up with an excellent initiative called 'coffee roulette' to help people network and meet individuals around the business.

"Ella has gone above and beyond the requirements of her role, improving processes for colleagues whilst putting our customers first."



GEORGE CHURCHER

SENIOR ACCOUNT MANAGER
MOORGATE FINANCE

LinkedIn Profile:

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

"George is a standout talent in a business of young driven professionals."

Since joining Moorgate a little over a year ago from outside the industry, George has become a huge asset to the business. He initially joined to work in the business' credit placement function. This involved working with its lending panel to find the most suitable lender for each risk. It quickly became apparent he was excellent at developing relationships as well as working hard to secure the best deals for clients. He spent extra time refining his knowledge and furthering the development of Moorgate lender matrix to improve speed and service and has been instrumental in helping the business digitise and automate processes.



GEORGIA BRIGHT

GROUP PEOPLE AND TALENT PARTNER
PRAETURA

LinkedIn Profile:

<https://www.linkedin.com/in/georgiabright1/>

"Georgia has an unwavering passion and enthusiasm to drive the people agenda forward and help build an environment where all employees are provided the opportunity to reach their goals, enjoy what they do and feel valued."

Enthusiastic and dedicated, Georgia arrived at Praetura relatively new to HR but with a keenness to learn and expand her knowledge. From very early on, Georgia was identified as a high achiever and initially dedicated her free time outside of her role to studying for her CIPD level 5 qualification – a feat she achieved this year. Georgia is a fantastic support to her team but she has also built strong connections with all employees across the group, she is respected and seen as an expert in her role. Georgia continues to put Praetura's values at the heart of everything she does. Above all, she is an excellent ambassador who leads by example.



GLEN MCQUILKEN

BUSINESS DEVELOPMENT DIRECTOR
METRO BANK

LinkedIn Profile:

<https://www.linkedin.com/in/glenn-mcquilken-28a927167/>

"Glen goes above and beyond for his clients as well as his colleagues and is now an established leader in the business and well known in the industry."

Promoted to business development director earlier this year, Glenn is now the face of asset finance across the Metro Bank Store Network. Business volumes from this direct source are significantly increasing.

Glenn is also managing one of our largest broker partner relationships and feedback from this has been excellent.



HAFSAH T ALI

FINANCIAL ACCOUNT MANAGER
HPE FINANCIAL SERVICES

LinkedIn Profile:

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

"Hafsah is on a mission to make businesses more sustainable through asset finance and she aims to take as many people as possible on this journey."

Hafsah joined HPE Financial Services three years ago. It is her first role in the leasing industry and she has achieved great successes.

Hafsah joined HPE due to her passion for the circular economy and helping businesses to become more sustainable when it comes to technology through both residual and traditional leasing. She has consistently overachieved her quota (volume and margin of financing) and has a strong ability to execute and meet deadlines.

Outside of her day-to-day role, Hafsaht takes part in many extracurricular and volunteering activities such as mentoring, presenting at local colleges and career STEM sessions, and dedicates a lot of time to volunteering and supporting mental health awareness events.



HANA STAVILECI

GLOBAL PRICING & VALUE RECOVERY SPECIALIST
LENOVO

LinkedIn Profile:

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

"Hana has consistently been a driver of change at Lenovo and is delivering outstanding performance."

As soon as she started, Hana took the initiative to improve Lenovo's internal processes related to deal origination and administration. She displayed an enthusiasm to take on new challenges and her success meant that she was quickly promoted to her current role where she continues to impress all around her.

Hana is one of the business' high performers and is a self-motivated team member who demonstrates impressive technical abilities and produces work of exceptional quality. Her ability to collaborate in a large and complex organisation across multiple countries and time zones contributes to her continued success.



HANNAH PERRIN

UNDERWRITER
CLOSE BROTHERS

LinkedIn Profile:

<https://www.linkedin.com/in/hannah-perrin-357622219/>

"Hannah is a breath of fresh air. She is talented and driven and will go far."

Hannah initially worked with Close Brothers on a temporary basis but that soon morphed into a permanent role after graduation. To start with, she worked in sales support achieving some record-breaking months of paying out £40+ million in deals. She quickly moved into the credit team and shortly thereafter promoted to trainee underwriter before gaining her underwriting mandate earlier this year.

Hannah is part of the Gender Balance Committee for the whole of the bank which aims to break down the more 'taboo' topics such as menopause, miscarriages, the gender pay gap, unconscious bias, etc and make these topics more 'open' by encouraging discussions within the bank and encouraging male allies to get involved.



HAZ O'CONNELL

ROBOTICS DELIVERY MANAGER
DF CAPITAL

LinkedIn Profile:

<https://www.linkedin.com/in/harryoconnell95/>

"The impact Haz's recent work has made on DF Capital's processes and resources is significant."

Haz joined DF Capital in October 2018 as a cash operations associate. With a degree in mathematical statistics and management he soon found himself promoted into the Change team as a business analyst.

Over the last four years, Haz has developed his problem-solving skills and has become an expert in his profession. With a keen eye for solution design, Haz has contributed to the development of process automation in order to support efficiency savings for the operations department and has been integral in delivering a number of new technologies to support the next phase of growth for the business.

The business' executive committee was so impressed with the work Haz had undertaken it agreed to invest in a permanent role in robotics and Haz found himself promoted to robotics delivery manager earlier this year.



JAKE HARFIELD

BUSINESS DEVELOPMENT EXECUTIVE
PARAGON

LinkedIn Profile:

<https://www.linkedin.com/in/jake-harfield-8a02b1218/>

"Since joining the business, Jake has continued to go from strength to strength."

In 2021, Jake was promoted to senior business development associate where he helped pilot and embed a new business origination system. Since then he has moved up to take a position in external sales as a business development executive and now spends a lot of his time out on the road, looking after a number of brokers, helping them to build their business.



JAMES GORDON

BUSINESS ANALYST
UNITED TRUST BANK

LinkedIn Profile:

<https://www.linkedin.com/in/james-gordon-89409a9b/>

James joined UTB in early 2021 in the role of business analyst. Since then he has been the glue between the asset finance business and the bank's central finance function, instrumental in running the budget process over the last two years.

James is also a product champion for Microsoft Power BI, and a key player in the Alfa implementation project.

"James is a valued member of the senior management team at UTB."



JASMINE BULLER

JUNIOR PROJECT MANAGER
STAR ASSET FINANCE

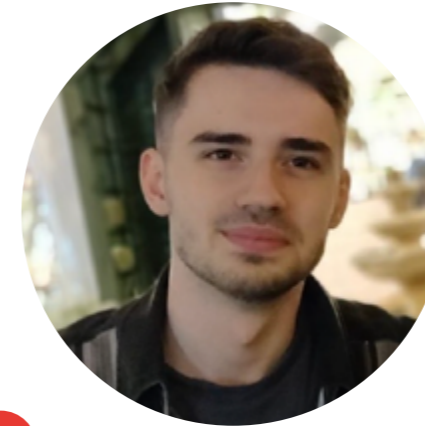
LinkedIn Profile:

<https://www.linkedin.com/in/jasmine-buller-716373256/>

After spending four years at Kennet/Stat in a variety of roles, she became a permanent member of the STAR change team in 2022 as a junior project manager. Jasmine has shone in her new role, has proven that she is a driver for positive change and business transformation for Kennet and across the STAR group.

Personable, logical, organised and highly respected by her peers Jasmine has proven she can deliver all facets of change whether running workshops, managing developers or delivering end user training in a structured and effective way.

"When we were looking at replacing our front and middle office platforms, Jasmine was a natural choice."



JOE CAPOCCI

SENIOR MARKETING SPECIALIST
TOMORROW'S JOURNEY

LinkedIn Profile:

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

Joe started with Tomorrow's Journey over two years ago as an intern commercial executive to assist with the commercial developments, implementation of project and marketing.

Joe has now been promoted to commercial and marketing specialist where he leads the day-to-day marketing operations to ensure all the products the business produce are advertised to the right people. He also ensures all boards, flyers and content that are needed for any event are of a high standard.

"Joe has exceeded all expectations and grown as fast as the company itself."



JOSH GRADY

CUSTOMER SERVICE MANAGER
LLOYDS BANKING GROUP

LinkedIn Profile:

<https://www.linkedin.com/in/josh-grady-a47a311b8/>

Josh started at Lloyds during 2020 in the midst of the first COVID lockdown. He is an asset to the full department and the customer is his main focus in any decision.

Josh is a team player and always keen to develop his skills and understand the asset finance business in more details.

"Josh is an outstanding individual who has so much potential."



LUKE TAYLOR

INTERNAL SALES MANAGER
LIBERTY LEASING

LinkedIn Profile:

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

"Luke is pivotal to the business and has achieved a lot within his time here."

Luke has been with Liberty for eight years. He joined as a trainee administrator and is now the manager of a team he created. He spearheaded new processes and procedures that were necessary for Liberty to progress. Luke is an enthusiastic, honest and dedicated individual who develops strong relationships with introducers.



MARIANA VIDAL

CUSTOMER SERVICE MANAGER
ACQUIS

LinkedIn Profile:

<https://www.linkedin.com/in/mariana-vidal-b837331aa/>

"As a leader and human being, Mari is a true inspiration. Thank you for creating such a fun and supportive working environment."

Mariana (Mari) joined Acquis in September 2020 during the height of the pandemic as a customer service advisor.

Mariana is originally from Portugal and her language skills were immediately a huge asset to the department and business. She has progressed through the business into a customer services team manager role and she has excelled in this.

Mari has built great relationships with managers and staff within other departments of the business and is very visible and highly regarded across the business. She demonstrates curiosity and strives to learn as much about the business as she can, which will mean she will have a brilliant career within Acquis.



OLIVER COLE

FOUNDER AND MANAGING DIRECTOR
CORNWOOD FINANCE

LinkedIn Profile:

<https://www.linkedin.com/in/oliver-cole-b01826b6/>

"Oliver's work ethic, enthusiasm and drive are infectious. He thoroughly deserves his success."

In 2019, five years after taking on his first role in the business with Metro Bank and later moving to funder Davenham Asset Finance, Oliver joined EFT Finance Limited as an Appointed Representative and set up his own limited company called Cornwood Finance Ltd.

Cornwood now employs three people and has completed in excess of 1,400 asset finance deals worth around £60 million, funding everything from buses to Bentleys.



TONIKA PETTMAN

UNDERWRITING ASSISTANT
ARKLE FINANCE

LinkedIn Profile:

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

"Tonika is an extraordinary talent and a real asset to our business. It has been an honour to watch her grow in confidence and flourish in an extremely fast paced and highly pressured environment."

Tonika joined Arkle in October 2018 straight from university. Over the course of the last three years, she has excelled in every role and task she has been presented with.

Originally, Tonika was part of the administration team and it became clear that she was destined for more senior roles within the business. She quickly progressed and is now working as an underwriter.

Tonika has been an active member of the company's social committee for the past two years and has been nominated twice for Weatherby's Bank brand values awards.



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