

FieldSolutions TRAINING

***Enhancing your reputation
and improving your results***



member

About Field Solutions Training

Enhancing your reputation and improving your results.

Field Solutions Training is our dedicated training division, set up in 2006 to consolidate and expand the training and consulting services offered by Field Solutions. The division offers a broad range of asset-based finance product, sales, pricing evaluation tools, risk appraisal and personal development training, specifically to the asset finance industry but also throughout the wider financial services sector.

We design bespoke workshops or seminars to meet your particular business objectives, ensure successful implementation and feedback, delivering the benefits you anticipate

David Eyles heads the team, and is dedicated to supporting both new and existing clients with experienced and trusted in-house training. Whatever aspect of your sales, management or administration process you want to improve, our training programmes can provide the basis.

We support all aspects of your business, from induction training for new staff, product training on Field Solutions pricing and evaluation systems, through intermediate and advanced training on sales, customer acquisition and retention, risk assessment, asset management, regulatory and legal.

Field Solutions Training will provide your company with quality and bespoke training based on:

your	people
your	products
your	pricing
your	policies
your	procedure

Our Approach

Whilst we do have a number of standard modules, the last thing we want our clients to feel is that we simply have a suite of courses which we rolled out to fill a broad training need.

We have a number of experienced industry specialists with many years' practical responsibility for delivering results behind them. They will use their industry knowledge to ensure that our training programmes are at the centre of your business strategy and objectives.

Before we stand up before any delegate, we will have discussed with your managers and stakeholders the training needs to be addressed, the skills and experience of the delegates, and will have agreed with you the course programme and presentation methods, to ensure that the session fully addresses your business needs.

We do not believe in training for training's sake: we believe that training must support your other business initiatives and play an important role in delivering business development, customer satisfaction and improved performance. In many asset finance businesses people represent the largest cost. Field Solutions Training can help you ensure that they become the most effective resource.

Specimen Course Outlines

Field Solutions Training offers a wide range of training programmes, including:

- Induction programmes
- Sales training workshops
- Regulation and legal issues
- Financial awareness workshops
- Product training workshops
- Pricing and taxation seminars

A small selection of possible course contents is shown below.

Introduction to Asset Finance

Suitable for: New entrants, staff moving into asset finance from other areas

Outline

- History of the Asset Finance industry
- Regulatory framework – CCA, DPA, etc
- Understanding customer's accounts
- Corporation tax & capital allowances
- Business taxation – VAT
- Common finance products: hire purchase, leases, loan finance
- How lender accounts for & taxes products
- How customer accounts for & taxes products
- Selecting the right product

Introduction to Finance Pricing

Suitable for: Sales staff, operations staff and management

Outline

- Operation of a finance company
- Time value of money
- Interest rate measures: flat rate, internal rate of return, APR, true rates
- Structuring to improve profitability
- Settlement calculations: discounted, rule-of-78, CCA
- Lease taxation: deferred tax, receipts, allowances
- Lease classification: SSAP21, IAS17

Risk Assessment

Suitable for: Sales staff, underwriters and operations managers

Outline

- Understanding the customer's business
- Interpreting customer's accounts
- Guarantees and indemnities
- The importance of cash flow
- Evaluating asset security
- Types of risk
- Typical frauds & how to counter them
- Credit reference agencies and credit scoring
- Anti-Money laundering regulations
- Mitigation strategies

Regulatory Environment

Suitable for: Sales & operations staff and managers

Outline

- Legal framework: common law & statute
- Bailment and types of hire
- Implied terms
- Lessor liability
- Obtaining title
- Data Protection Act
- Consumer Credit Act
- WEEE
- Enforcement
- Software leasing

In-depth Lease Taxation

Suitable for: Leasing sales & operations staff, central pricing units & managers

Outline

- Basics of tax-based leasing
- Lease classification: SSAP21 & IAS17
- Tax treatment of receipts and costs
- Returns – before and after tax
- Capital allowance computations
- Time-apportionment 1997-2006
- Multiple operating companies
- End of lease – sales proceeds & tax pool
- Extension and secondary rentals
- Pricing for tax efficiency
- Negative depreciation and FRS16
- FA2006: long funding leases
- FA2008: effects & tax variations
- Taxation of cars & FA2009

Our People



David Eyles

Over the past thirty years David has fulfilled a wide range of roles in the Asset Finance industry that have taken him from being a collections clerk to an Operations director. On the way he has gained a wealth of experience in consumer and business sales, Asset Management and product development. He has been heavily involved in planning and implementing a number of new-start asset finance initiatives. David is an Associate of the Chartered Institute of Bankers and holds a Finance Houses Diploma. He has a BA (hons), a postgraduate certificate and has just completed a Masters degree. David combines his wide portfolio of hands-on experience with a solid grounding in the technical essentials of our industry.



Nick Pattenden

Nick is a director of Field Solutions, having been a founding partner since 1992. He trained as a Chartered Accountant with Deloitte Haskins & Sells, carrying out many roles including developing their innovative PC-based financial consolidation system and setting up their PC support department. He left Coopers and Lybrand in 1992 to set up Field Solutions. Since then, Nick has been primarily responsible for the design and development of the company's current range of lease and finance pricing programs. Nick has a BSc in Maths and an MSc in Computer Science. Nick specialises in the more technical aspects of asset finance, including CCA compliance, lease taxation and accounting presentation.

Our Associates



Morton Fraser are a firm of solicitors with a specialisation and enviable reputation in the asset finance market place. The firm has offices in Edinburgh, Glasgow and London. We engage with Graeme Heaton on legal updates. Graeme has worked for a number of leasing companies as well as in practice and is highly regarded in the industry. In particular issues such as CCA updates are covered by Morton Fraser. For more details visit www.morton-fraser.com

TK Consultants

TK Consultants are an international consulting firm founded in 2003 to offer asset management and training expertise to leasing companies and lessees. Terese Kramer, the founder, has completed all coursework of the American Society of Appraisers and is a well known trainer and speaker in the asset finance industry in the UK. We combine the asset management skills of Terese with our technical skills to ensure staff at all levels understand the operating lease product. For more details visit www.teresekramer.com



Pivotal work with business-to-business sales teams to ensure that members of the team have the core competencies and processes necessary to achieve the new business targets expected of them. Pivotal's aim is to use a structured and integrated approach to sales training, to improve individuals and the sales process they employ. We work with Steve Cole, the MD of Pivotal to apply their tried and tested techniques to asset finance sales teams. For more details visit www.pivotalstretraining.co.uk

Contact us

For more details, or to discuss your company's training and development requirements, please contact:

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Knowledge is the antidote to fear.