



CLFP

Circular

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A MESSAGE FROM THE CLFP PRESIDENT

What REALLY MATTERS

I hope this letter finds you all healthy and happy! Are you all feeling like me, that the year is just flying by?

In this new fast-paced environment it seems as if things change daily, whether it be interest rates, equipment needs, contract documentation updates, new leasing laws, politics, and the ever-changing gas prices. With that comes the curse being pulled in two different directions: working ON the business or working IN the business.

We are all leaders and as such, are tasked with being visionary, ambitious, strategic, all while ensuring our companies are set up for a successful future thus, WORKING ON THE BUSINESS. How are you ensuring that you are not always head down, juggling those glass plates, or in other words, WORKING IN THE BUSINESS.

Does your team have strategic planning meetings, do you feel energized walking away from those meetings, pumped and ready to make changes, only for the fire to fizzle out a couple months later? I assure you, there are a lot of us in that very same boat, until we came across this little gem!

The Orion Team was recently introduced to a book called “Measure What Matters” by John Doerr (available on Amazon) and it has changed the way we look at strategic planning, goal setting, empowering our staff, and measuring success. It really comes down to 3 little letters, “OKR”s, Objectives and Key Results. Now, these are a bit different than KPIs and arguably the mom and dad of KPIs, OKRs are the strategic framework around your goals, that eventually lead to your KPIs. You can’t meet KPIs if you haven’t set your OKRs (say that 10 times fast).

I used to struggle with where to start when it came to being strategic, or I was tasked with a large project, the elephant in the room was just too big, there was too much to be done and my fear of failure led me to push



Jenny Wood, CLFP | *Orion First Financial*

off even starting. “Measure What Matters” gives you the tools to break the elephant down into smaller pieces and rewards you and your team as you take little bites of the big guy and meet your OKRs. It quickly identifies “WHY” you have chosen this industry, what your company is passionate about, and pulls together the team into a transparent and safe environment.

I could probably go on and on about the way this book has changed my way of thinking both personally and professionally as well as Orion’s, but Reid is a banker’s daughter and a stickler for the rules on how many words I can share. If you do anything this next quarter, for

yourself or for your team, take some time with this book and a great cup of coffee, or wine, there's no judgement here! I promise it will change your way of thinking and help you achieve anything you put your mind to. A wise man once said,

“Slowing down is sometimes the best way to speed up,”

- Mike Vance.

- Jenny Wood



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A LOOK INTO ONE OF THE CLFP PLEDGES OF CONDUCT

“A Certified Lease and Finance Professional will strive to constantly gain additional education to improve their professional competency and will work to promote education and integrity within the leasing industry.”

What did you learn today that will help you on your next call with a customer? This is a question I ask myself regularly. In addition to meeting the CLFP Pledge of Conduct statement, the daily adherence to growing industry knowledge allows me to assist my customers and company in meeting their goals.

In the equipment finance industry, we are in the business of helping people. The more we know about the leasing industry, the better we are able to provide the right solutions to customers buying equipment essential to their success. Therefore, making us stronger assets to our employers.

The pledge line encapsulates lifelong learning as a necessary trait for all of us. Imagine your life today if our ancestors had not learned how to hunt and gather. Lifelong learning is a top trait sought after by employers and necessary for employees to grow. The CLFP Foundation was formed to meet this goal and does so through its exam preparation coursework and through the annual recertification process.

Our daily priorities at work and home challenge this necessary function. Companies, knowing continuous learning is essential, are designing programs and certifications to give employees the opportunities needed for success in their role or promotion. Companies are also encouraging employees to take time during work hours to participate.

As a leasing professional with a CLFP designation, one source for industry knowledge is our CLFP peers, who we can access through the [CLFP Foundation website](#).

As the second part of the pledge states, CLFPs openly share our knowledge to help move our industry forward. Helping a fellow CLFP is something we can and should do. We are a diverse group that shares with one another in order for the industry to grow.

Multiple industry publications are available as sources for industry knowledge as well. The ELFA Foundation's research on current and past issues within equipment finance provide insight on the broader trends and challenges our industry faces.

The foundation's white papers are available at no cost to us and can be read on your commute (public transit) or in a quiet moment at work or home. The Monitor and Leasing News newsletters, podcasts, and webinars also provide timely insights. The Monitor magazine provides further equipment finance awareness with its industry rankings and articles from organization leaders.

We can also gain industry knowledge by attending conferences hosted by any of our CLFP-affiliated Associations, such as the Equipment Leasing and Finance Association, National Equipment Finance Association or American Association of Commercial Finance Brokers). These conferences offer the opportunity to ask crucial questions of industry experts, hear from leaders, and meet peers informally at the networking events. We can then use these insights and answers to further help our customers.

Equipment finance professionals finance the world's businesses. We touch all industries on all continents. We serve these customers better when we build on our leasing industry knowledge by learning about the equipment or the industries we finance.

Through research and reading, we learn the credit risks and the unique financial measures that predict success for our customers. We find out the broader economic factors that impact the industry. We take this knowledge and set up our processes and underwriting to minimize the associated risks (for example: GPS tracking on leased equipment) so we can profitably help more customers. We also use the knowledge of equipment's useful life, resale value, and its essentiality to provide the structure and pricing of our products to help customers to move their businesses forward.

The acquisition of the industry and equipment knowledge follows the steps outlined above for gaining insights to the leasing industry. Our peers, industry resources, and trade shows help us continually gain and build this understanding. Becoming an affiliate or service member of industry organizations ensures you are abreast of the latest challenges and can offer solutions.

Continuous or lifelong learning that occurs outside of work also contributes to better performance on the job. The time we spend learning how to grow better tomatoes or fly an airplane sharpens the skills necessary to acquire additional work-related knowledge. The use of our “study skills” (listening, seeking to understand, and communicating) are improved by tackling these parts of our lives. They are the skills necessary to perform well at our jobs.

What did you learn from this article? I hope you learned that honing equipment finance knowledge, industry insights, or even personal endeavors will lead to a deeper understanding of your work and your customers. As noted in our CLFP pledge, it is what we strive to do. Learn on!

-Nick Ross, CLFP



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Nick Ross, CLFP
Vice President at Western Equipment Finance

Nick is responsible for Indirect Originations. He focuses on building and maintaining relationships with third-party originators who create finance programs for their manufacturer and vendor partners.

Western Equipment Finance is a national, full-service commercial equipment finance company that provides lease and conventional finance options in all 50 states. With over 30 years of stability in the equipment finance space, the company is a division of Western State Bank (formed in 1902) and delivers competitive and creative finance solutions with the highest level of integrity.

INDUSTRY NEWS

GROW YOUR LEADERSHIP SKILLS AT EMERGENCE2022 ON JULY 14

If you have the desire to lead, grow and make a positive impact on others, the Emerging Talent Advisory Council of ELFA invites you to join us at Emergence2022. This one-day leadership development event, to be held July 14 in Superior, Colorado, will help you:

GAIN NEW LEADERSHIP SKILLS

Devise strategies to shape your career, and Develop a network of peers as you progress in your career.

This event is not only for young professionals, but also professionals of any age or background who are new to the equipment finance industry and want to grow and develop.

“Emergence2022 is a hands-on leadership workshop designed specifically for emerging talent”

says ETAC Chair Martin Klotzman, CLFP

“What leadership skills are necessary to excel in equipment finance? What tools do managers need to thrive in a rapidly changing world? We’ll be developing a toolbox and have a chance to interact and to role-play. We look forward to learning and networking with you on July 14!”

Check out the agenda—including an “Ask a Leader” panel featuring senior equipment finance leaders, sessions on leadership hot topics, and multiple networking events—at <https://www.elfaonline.org/events/2022/Emerge>.

NETWORK IN NEW ORLEANS ON SEPT. 12

Mix and mingle with some of the equipment finance industry’s best at the Emerging Talent Networking Event on Sept. 12 in New Orleans. If you’re a future leader, or just interested in meeting more people in the industry, make plans to join us. There is no cost to attend, but registration is required—see details at www.elafonline.org/events.

This event is hosted by ELFA’s Emerging Talent Advisory Council. Questions? Contact Alexa Carnibella at acarnibella@elfaonline.org.

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WHY I BECAME A CLFP - 2022 NEXTGEN LEADERS



Vanessa Andel, CLFP - Leasepath

I chose to pursue the designation because I wanted to enhance my knowledge in the industry, as well as be able to have the opportunity to frequently educate myself with the new, and exciting changes in the industry. Accomplishing this great professional goal that I set for myself has given me more confidence in my position, and I hope this shows my dedication to the industry, and the great company I work for.



Marlena Reams, CLFP - Financial Pacific Leasing

I decided to go after my CLFP after 12 years in the industry to help not only further my own knowledge in equipment leasing but also as a tool in assisting my brokers as I have learned knowledge is key in a Broker Relations position. My educational background has been in business management and marketing so this was actually very much in line with current and future career goals and I am excited to officially be a CLFP.



Kaelyn Green, CLFP - Orion First Financial

I have always aspired to obtain my CLFP designation, especially after being in the industry for so long. Although life got in the way over the years, it was always something I wanted to get to further my career and to make my mom (who was in this industry for over 20 years before she passed) proud. I am very elated to be a part of this group and to continue to build relationships with those in and around the organization.

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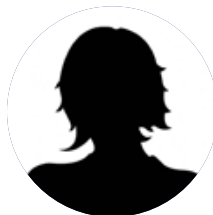
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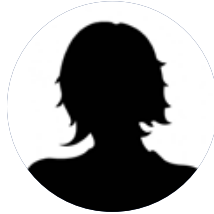
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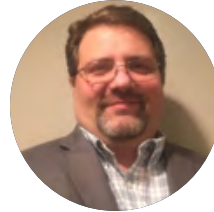
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