

Expert Negotiating and Consulting Services for the Leasing and Finance Industry

How we can help your leasing company in a down economy...

Swandel and Associates is a consulting firm specializing in supporting the finance and leasing industry across North American.

1. Finding More Income

During the past several years, volume has grown and profits have been strong due to a strong economy. Now that receivables are climbing and funding is in short supply, it is an excellent time to review your business model to make certain that you are generating income from all possible sources and at the best possible levels.

2. Training Your Sales Force to Negotiate the Best Possible Spreads and Fees

Swandel and Associates has developed custom sales training programs that focus on how to change from a high volume thin margin culture into an approach that optimizes the profit on every transaction.

3. Reducing Costs by Increasing Efficiency

We have executed process reviews with several finance companies. A review of how a transaction flows through the organization is undertaken with the mandate to find and eliminate bottlenecks that are increasing costs and reducing efficiencies. These process audits also yield valuable insights into credit, funding and collection practices that can improve overall results in these areas.

4. Reviewing Credit Policy

Our industry has enjoyed a long cycle of low delinquency and credit loss. During this time some companies have lowered the projected credit losses and "opened up" the credit appetite to capture more market share. This strategy will not work in a tough economic environment. It is critical that companies tighten credit and reduce the delinquency rates on existing and new business. Swandel and Associates can bring substantial credit and collection experience to the table and provide insight into positive changes to credit and collection practices.

5. Negotiating with Existing and New Sources of Funding

Swandel and Associates has acted for numerous lessors to negotiate and source funding facilities. Our approach is to review the Lessors performance in all areas of operation and create a document that proves out the strengths of the organization in managing all key areas the organization. This process usually generates a set of undertakings that will strengthen your negotiating position and improve your attractiveness to new and existing lenders.

204.477.0703 www.swandelandassociates.com