



Expert Negotiating and Consulting Services for the Leasing and Finance Industry

Would you like a second opinion?

The economy has created a new environment for finance and leasing companies. We are now in a world where "normal" is being redefined. It is time to reevaluate every aspect of business management and operating methods. Our firm gives clients a different perspective based on years of experience consulting with and operating leasing and finance companies. Swandel and Associates has the depth of experience to guide your company through a reassessment of your approach to all areas of operations.

1. Credit decisions are tougher

when credit scores are rapidly declining. Let us review your most recent approvals, declines and defaults and offer an opinion on ways you can improve your decision-making and results. Swandel and Associates will detail all results in a comprehensive manual which can be used to retrain staff and share clear insight into operating improvements with stakeholders.

2. How can sales people be expected to adapt

to the new environment without additional training and support? It is time to out-sell and out-perform your competition. Sales staff need to improve closing skills, time management and determine customer qualifications under the new economic rules. Swandel and Associates can provide training tools and seminars that produce results now and in the future. We have trained some of the top sales forces in the industry and will deliver training at your location or over the internet. We will provide a legacy of training courses that can be used with new and existing recruits.

3. Sales Management is now critical!

All companies need to reevaluate the relationship they have with their sales force. The system used during booming economic times needs to be retooled and reinvented. Companies need to instill a culture of hard work and use effective sales management techniques to make certain that the sales force is working smarter! We have worked with company owners, sales managers and staff in companies of all sizes to establish tactics that can be measured, monitored and evaluated using good reporting tools and effective coaching.

4. Collections Tactics are now critical!

Let us help assess and assist your collections staff with getting the highest level of results from delinquent and defaulted clients. Learn the latest collection strategies and reenergize your team for the continued hard work required to optimize results from troubled and non-performing assets.

5. Funding your company going forward

Will the government provisions for creating liquidity bring new sources of funding for leasing and finance companies? Will you need equity or sub-debt to qualify for additional leverage? Who are the new sources of funding and how can they be accessed? The credit market is still very unsettled but it is time to prepare for the new rules governing lending and securitization for finance companies. Let us review your existing financial plans and review options to prepare you to gain opportunities for funding.

204.477.0703 www.swandelandassociates.com