



CLFP

Circular

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A MESSAGE FROM THE CLFP PRESIDENT



Jenny Wood, CLFP | *Orion First Financial*

I first want to Welcome you all to the end of the 1st quarter of 2022! Can you believe how fast time is flying? It feels like just a couple months ago (I remember the date exactly, March 13, 2020) that the entire team at Orion First was frantically moving all our staff to remote home offices while trying to manage the effects of the pandemic on our clients and small businesses. I have far too many new grey hairs, but in looking back we ALL have a reason to be proud to be part of small business lending. When things got rough, it was THIS industry's passion and dedication that proved how important small businesses success is to our economy. You were all empathic, understanding, and willing to stand by your customers with

modifications/extensions, most without any financial benefit, to ensure success in the long run.

Speaking of passion, let's chat about the CLFP Designation. I would be remised not to share a story back from 2003 when I personally sat for CLFP Exam (then it was just the CLP). While it was one of the most grueling exams, what I gained from it is one of the most important friendships and professional relationship in my career and life. As I sat at the GAIC office in Bellview WA, scared as can be, while Jim McCommom taught the dreadful accounting section, I noticed a much younger and quiet blonde gal sitting

right next to me, and of all people it was your current CEO of the CLFP Foundation, Reid. It didn't take long for us to become fast friends especially since we were both from WA and we decided to be study partner. Fast forward to the night before the test, yep, we had a sleepover, Reid, and I with our 150 or so flash cards, our Body of Knowledge so used up with notes all over it you could barely read it, the CLFP Handbook that we might have since burned in a sacred ceremony, and enough coffee and candy to feed the whole neighborhood. We were ready to go, or so we thought. I am not even sure if we went to bed that night, but I remember the test like it was yesterday. We are the OG's, along with a lot of you reading this. The test was

8 full hours, while someone physically watched you take the test (proctoring), all hand-written, no computer, or TVALS with the old HP Calculator to for pricing. Now, you know you're an OG if you still remember the leasing formula that must be entered into the HP before you could even try to price, let alone if you made one mistake you would have to start completely over. When I say handwritten, I mean that the test was 70% essay, with an entirely blank pages to write your novel answer. Who remembers the last time they couldn't yes spellcheck, we do! Lastly, the grading system, it took 6 months minimum to receive your pass/failure, as the test was separated into four parts and snail mailed to other CLFP's to grade and mail back, all strictly interpretational. While we all understand that was the times back then and I am not knocking it, my point is that we have come so far in the last 20 years, as your most recent additions to the Foundation know dearly. Today's test does not include any essay's, no interpretation on grading and in fact most have the results back within the same day. Now is the time that we all encourage our peers and other staff member to become part of our club, I personally challenge this Foundation to make it to 2022 CLFP's by the end of 2022!

With all this being said, I am dedicating this article to the best CLFP partner ever Reid, and to all of the OG's that know the pain of the old times and made it through, and to all of the new/existing CLFP's who have joined us, raise a toast to yourself, and never forget how much those 4 little letters next to your name mean and how proud you should all be! 2022 in 2022, let's go!

- Jenny Wood

SPOTLIGHT: MELISSA “MEL” VINSON, CLFP



Melissa “Mel” Vinson is the Director of Academies at the Certified Lease & Finance Professional Foundation.

Mel is a native of Portland, OR and a graduate of Oregon State University. She began her career in banking with U.S. Bank back in 2012 and found that this was a great path for her – there was so much to learn and so many avenues for growth in the industry. Mel started in consumer banking where her passion to help her customers better understand the ins and outs of finance yielded great success and built many positive relationships. This quickly blossomed into eagerness to help business customers succeed financially. Mel moved into the Equipment Finance division of U.S. Bank a few years later and found that leasing and finance was truly where she belonged.

After becoming CLFP certified, Mel was ready to give back and support future CLFPs obtain their certifications and immediately began volunteering to teach ALFP courses. Mel’s joy to help others and enthusiasm for education helped launch her into the new Director role with the CLFP foundation.

In her spare time, Mel loves hiking, exploring the Pacific Northwest, photography, and running races including the world’s largest relay, Hood to Coast.

Want to be featured? Email Reid and you could be our next spotlight: reid@clfpfoundation.org

What led you to going for the CLFP Certification?

I have always believed that furthering my education is something extremely important, however, time and money held me back for quite a while post-college. When COVID shut down travel, office life, and social activities, I decided it was finally time to pursue additional education! I wanted to challenge myself and learn more about my industry and level up in my career, and I am so glad that I did.

What did you learn the most about in your CLFP training?

I had touched on most pieces of the lease transaction in my work experience apart from history and how we got to be where we are today! I loved learning that leasing goes way back thousands of years and those roots have carried us to modern leasing over 2000 years later.

What’s your favorite part of your day-to-day role?

I love the opportunity to meet with people across the industry and across the county. It has been wonderful to encounter so many passionate individuals and share ideas, enthusiasm, and build a great experience together.

What are you passionate about?

I am passionate about the outdoors, running, cooking, and cultivating my collection of houseplants.

Why do you love working at the CLFP Foundation?

I love working at the CLFP Foundation because I feel like I am a part of something wonderful that positively impacts others. I can be myself, implement new ideas, and help the industry grow. I also feel like I can put my enthusiasm to work and have the ability to spark that joy in others, too.

What or who inspires you? My friends and family all inspire me in various ways to be the best version of me that I can be.

Favorite quote?

To give anything less than your best is to sacrifice the gift.

What’s one book you would recommend CLFPs read?

The Alchemist by Paulo Coelho.

Where’s your favorite place in the world?

It is a toss-up between the Oregon Coast and Santander, Spain.

What are three things left on your bucket list? I need to skydive, travel through South America, and see the Northern Lights.

HYBRID ENVIRONMENTS REQUIRE WORK, BUT EMPLOYEES ARE WORTH THE EFFORT

By Keara M. Piekanski

Keara has over 18 years of experience in B2B and B2C marketing, working in both the agency and corporate worlds. She has developed strategic plans, implemented multi-media tactics, and built marketing teams that have driven business growth.

Keara joined Oakmont Capital Services in 2018 and oversees the marketing team, driving the strategic marketing vision and curating all content.

Active in the equipment finance industry, she is a member and former Chair of the Marketing Committee for the Certified Lease & Finance Professional (CLFP) Foundation and serves on the Equipment Leasing and Finance Association (ELFA) Communications Committee. Keara studied Communication at the University of Pittsburgh, graduating Magna Cum Laude, and holds an MBA in Marketing and Strategic Management from Villanova University.

It's the dawn of "hybrid" work, with some companies allowing staff back into the office a few days a week. But will this new adoption "work" for employees and employers? One could argue that this latest disruption is a once-in-a-generation opportunity to abandon outdated workplace ideals and construct an environment (physical, virtual, or hybrid) that focuses on people first.

REDEFINING THE WORKDAY

The burning question on many employees' minds is, "Where will I work?" Some offices will reopen five days per week. Other companies will allow employees to stay hunkered down in home offices (wearing sweatpants). Employees can't help but wonder how they'll find the balance between virtual work and reentering a shared space with co-workers.

The future of work will vary wildly across companies. For example, Wells Fargo, JPMorgan Chase, and Morgan Stanley urge employees to return to the office immediately. Meta and Microsoft are asking employees to return to in-person operations by late March. Apple is bringing employees back one day per week and expects staff to be in the office three days per week by the end of May. So why are some companies pushing for a full return to in-person work while others are easing back in with a hybrid model?

One explanation points to employee well-being. Studies show that productivity, collaboration, and focus are maintained with a hybrid environment, but other factors are at risk. In one global survey of more than 600 company leaders and human resources professionals, more than 80 percent responded that hybrid set-ups were emotionally exhausting for employees. Some miss the socializing, camaraderie, and shared experience of the pre-pandemic office environment. Another concern of a hybrid working schedule is proximity bias—the subconscious tendency to value or give preferential treatment to those in our immediate vicinity. This disadvantage



pertains to specific employees, like women, minorities, and parents of young children, who tend to gravitate towards working from home.

But don't dismiss the hybrid model just yet. Hybrid models can be a success if employers do the work. Companies can positively contribute to employee bonding by helping them feel connected, valued, and excited to work together in person. Another critical factor is trust. Employers are advised to move away from measuring success with metrics like the number of hours worked and refocus on results and impact. Companies can also help diffuse burnout by encouraging employees to set boundaries, adhering to a start and end time each workday, being sensitive to other team members' family needs and supporting "not camera-ready times" during virtual meetings. In our "always-on" world, employers can also promote time off initiatives, support daily breaks and company-wide days off with everyone offline to provide a truly unplugged opportunity to rest and recharge.

CULTURE DETERMINES EMPLOYEE RETENTION

Besides organizations interpreting the best work environment for employees, another variable is at play: The Great Resignation. This term represents the roughly 33 million Americans who have quit their jobs since this time last year. Although attrition rates vary across industries (from less than 2 percent to more than 30 percent), women are exiting at a higher level than men, and both blue-collar and white-collar professionals are equally affected. According to Gallup, almost half of the American workforce is now actively seeking new employment (a.k.a. job hunting). Besides Covid-19 and its effects, a few other factors have contributed to this mass exodus.

A study by CultureX finds that company culture was more likely to predict employee attrition, at a rate of 10.4 times, than compensation. The study looked at 1.4 million Glassdoor reviews, which represented companies in 38 industries. The results found that job insecurity, not recognizing employee performance, and a sub-par response to Covid-19 were also predictors of high quit rates among participants.

So, if a toxic work culture pushes people out, what keeps them on board? Predictable job schedules, job growth and recognition, flexibility, and employee well-being are key factors to employee retention. Companies can provide opportunities for employees to make lateral moves and sponsor company social events. Investing in mental health services to decrease burnout, including stress management and mindfulness and meditation programs, is also increasing in popularity. According to the 2022 Employee Wellness Industry Trends Report, 90 percent of employers reported allocating resources to mental health programs.

THE ANSWER IS PEOPLE FIRST

With so many variables afoot for employers – deciding what the ideal work environment is for their organization, curating a workplace to engender employee retention, and cultivating a positive culture – leaders could feel overwhelmed, but they shouldn't. Keeping a people-first mindset will guide organizations to make the right decisions for their employees and bottom lines since there isn't a one-size-fits-all solution. Remember to listen to your team, remain open to ideas, have empathy, and embrace change.

With today's (dare we say it) "new normal" focusing on hybrid work, how can we stay optimistic about this latest trend? Although there are many definitions for hybrid, this one might be the most poignant for today's work environment: powered by more than one source of power. Perhaps the future of work will generate the most accomplished team of all. Only time (and work) will tell.

Submit Your WFH Pet Stories!



Send us your funny or interesting pet stories since working from home. We might feature your story in the next CLFP circular. Email mel@clfpfoundation.org with your submission.

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WHY I BECAME A CLFP



Michael Cohen, CLFP

Crossroads Equipment and Lease Finance

We are building the CLFP certification and curriculum into our career development strategy here at Crossroads. As part of the executive team, I felt it was vital to complete the certification and set a positive example. Regardless of anyone's background or specialty, CLFP broadens and deepens one understanding of all key business and industry competencies.



Tamara Darnow, CLFP

Key Equipment Finance

I believe a comprehensive understanding of the industry and business practices is indispensable and foundational knowledge for risk managers. Pursuing the designation is essentially a tour across the CLFP Body of Knowledge, which is a great map of industry products, nuances, and practices! Speaking the same language and demonstrating technical industry expertise is essential for risk professionals, including those in operational and compliance risk, to help their companies thrive within risk appetite.



Andrew Belliveau, CPA, CLFP

CIT

The CLFP is a highly respected certification in our industry and demonstrates an individual's high level of industry acumen. I choose to pursue the CLFP designation as an opportunity to improve my end-to-end knowledge of the industry, enabling me to provide the business units I work with the best customer experience possible.

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ADDITIONAL RESOURCES

New from ELFA: Emerging Talent Advisory Council Announces Free Networking Events

The Emerging Talent Advisory Council (ETAC) of the Equipment Leasing and Finance Association has planned a number of networking events designed specifically for emerging talent in the equipment finance industry. There is no cost to attend, but registration is required – please see details at www.elafonline.org/events. For questions, contact Alexa Carnibella at acarnibella@elfaonline.org.

Emerging Talent Virtual Networking Event

—
April 5, 5-6pm ET

People Power Networking Event

—
April 12, 6-8pm
Palmer House Hilton,
Chicago
*Combining the efforts of
ETAC, Women's Council
and Equality Committee*

July Emerging Talent Networking Event

—
July 14
Superior, CO

September Emerging Talent Networking Event

—
September 12
Sheraton New Orleans
Hotel, New Orleans

Don't Miss Emergence 2022

Now in its 4th year and brought to you by the Emerging Talent Advisory Council (ETAC), Emergence is a one-day leadership program designed specifically for emerging talent in the equipment finance industry. If you have the ability and desire to lead, grow and make a positive impact on others, this event is for you! Make plans to join us on July 14 at the offices of Key Equipment Finance in Superior, CO. Space is limited to 85 attendees, with no more than three attendees per company. See details at www.elfaonline.org/events.

Foundation Accepting Applications for Five \$5,000 Scholarships

The Equipment Leasing & Finance Foundation is accepting applications from students interested in the equipment finance industry. Up to five scholarships of \$5,000 each will be awarded to full-time undergraduate and graduate students focusing on business, economics, finance or a related discipline. Learn more and apply by May 20, 2022 at <https://www.leasefoundation.org/academic-programs/home/scholarship-program/>

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