



CLFP

Circular

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A MESSAGE FROM THE CLFP PRESIDENT

WITH THE NEW YEAR COMES NEW OPPORTUNITIES, NEW EXPERIENCES, AND A CHANCE TO RESET AND REFOCUS.

Sometimes, this process makes me reflect on the past, where I have come from, and the events that have led me to where I am presently.

In relation to CLFP, it has been quite a journey. I passed my CLFP exam in 2014, and it's hard to fathom that it will be ten years ago in 2024! Shortly thereafter, I began teaching for the CLFP Foundation. I had taught college-level business and accounting courses at night for about ten years when I was younger, but this was different. I felt then, and still feel today, a strong connection when teaching those who aspire to achieve their CLFP designation. I still teach when I can and enjoy the experience very much. It's a great feeling to play even a small part in a person's CLFP journey.

After teaching for a few years, I began to entertain the thought of giving back in another way and was able to join the CLFP Foundation Board of Directors. During my time on the board, I have served on different committees, task forces, and in various positions. All of that has culminated in having the privilege to serve as President in 2024. I have met so many wonderful people being involved with the CLFP Foundation and am truly thankful for my experiences.

Achieving the CLFP designation is certainly a moment to be celebrated and a time to acknowledge the hard work put in, but it doesn't have to signal the end of a journey. Rather, it can be the continuation of one. The CLFP Foundation has seen much growth in the designation, and we expect to approach or surpass 1,500 CLFPs this year. While 1,500 is not a small number, there is still so much opportunity to reach individuals in our industry and have them experience

the benefits of achieving their CLFP designation. That means there is much to be done. There are committees and task forces to serve on. There are opportunities to mentor and teach. These are all opportunities to meet others in the industry, give back, and create positive experiences.

When I think about my CLFP journey, the exam was just the beginning. It was the starting point for something great. I hope that the CLFP journey can be as great for others as well.

Recently, I listened to a podcast, and there was a funny debate about when it was no longer appropriate to wish someone "Happy New Year." Based on that, I won't wish you all a "Happy New Year," but I will wish you all health, happiness, and good fortune as we venture through 2024.

- Todd Buzard



Todd Buzard, CPA, CLFP
*First American
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SPOTLIGHT: AMANDA BRUBAKEN, CLFP *Mitsubishi HC Capital*

What led you to pursue the CLFP Designation?

I felt like I only had an understanding about my current role in equipment leasing. The CLFP Designation gave me a knowledge I needed to understand the industry as a whole.

What was the most interesting part you learned while studying for the CLFP Exam?

How long leasing has been around, I had no idea that it has been around so long. My mind was BLOWN!

What advice would you give to a CLFP Candidate?

I think the best way to prepare for the CLFP Designation is to attend an Academy for Lease & Finance Professionals (ALFP) class, they teach you everything you will need to know and more.

What is your current role at your company? Favorite parts of this job?

I am a Group Lead on the operations side of the business, I focus mainly on the

healthcare and fitness channels. I love being able to teach people; it's really rewarding to watch their successes.

What is the best vacation you've ever been on?

Ireland, Scotland, and England; it is beautiful there. I got to see Ed Sheeran (at Wembley) and Adele (in Hyde Park), that also makes this the best vacation I have been on.

Do you have any pets? If so, what kind and what are their names?

Izzy, she is the cutest dog ever. She loves me so hard that people make fun of her, poor sweet girl.

If you could only eat one thing for the rest of your life, what would it be?

Mexican food, I absolutely could eat it every day of my life.

Your go-to karaoke song is...?

Nobody wants to hear that... so silence!

What is your favorite quote?

"Each time a man stands up for an ideal, or acts to improve the lot of others, or strikes out against injustice, he sends forth a tiny ripple of hope, and crossing each other from a million different centers of energy and daring those ripples build a current which can sweep down the mightiest walls of oppression and resistance."

- Robert F. Kennedy

Who or what inspires you?

Kindness! I love nothing more than when people are good to other people.

Tell us three things on your bucket list.

I only have one, travel to all the places I want to see. I am always adding new places so it's a big bucket list!





SPOTLIGHT: JOANNE LUDEMAN, CLFP

Financial Pacific Leasing

My name is Joanne Ludeman and I work at Financial Pacific Leasing in their Portfolio Services office.

I'm a graduate of City University with a business degree. My background includes working in many banks in Minnesota, North Dakota, and Washington. I also worked for Boeing in their Community Relations office for 5.5 years.

My family resides in Minnesota where I grew up on a grain and hog farm and took many family vacations to some of those 10,000 lakes where we spent a lot of time fishing. My husband was transferred by his company to Seattle so that is how we landed in the Northwest, and it has been a great fit for us and our lifestyle with the mountains, ocean and dry desert area of south-central Washington. We raised 3 smart kids, participated in lots of fun activities with them and wish we could hit the repeat button and do it all over again.

What led you to pursue the CLFP Designation?

Years ago, I stumbled across a CLFP Handbook in our lunchroom library and overheard other employees discussing the certification one day. I felt that it was of interest to me and sounded like a great challenge.

What was the most interesting part you learned while studying for the CLFP Exam?

Most interesting part that I learned while studying for the CLFP Exam was the journey getting to it and the challenge of studying for it. It also gave me a broader understanding of the leasing industry.

Personally, I made it a challenge to read and then test myself to get a feel for the wording. Especially the word lease as it was used in an interchangeable manner many times.

Some of my Tvalue setups and accounting problems gave me some issues but the extra time spent on those became my assets.

What advice would you give to a CLFP Candidate?

What worked for me? I read the handbook and workbook twice and practiced the problems in the back of the book. I spent a fair amount of time on quizlet.com as it gave me a good overview of how test questions are written. Most importantly, it gave me insight as to how I had to drill down to the next level of important questions and answers.

What is your current role at your company? Favorite parts of this job?

I work in Portfolio Services. Favorite parts of my job include educating customers on their account management, daily team building with co-workers, and working remotely.

What is the best vacation that you have been on?

My husband and I like to go on cruises. We went on a European cruise where we spent a few extra days before and after in Venice. The cruise to Dubrovnik, Santorini and other stops was fabulous. The people that we met were so much fun. And the history, architecture and art of Venice was beautiful, heartwarming and just so breathtaking.

What is your favorite quote?

"Everything you do makes a difference in another person's life."

I find that to be so true and feel all of us should believe daily we can and do make a difference. We never know who we are benefiting or disappointing when we do something, so it's important to do your best.

Who is your hero?

My parents taught me hard work, diligence, and the importance of family. They were my earliest heroes. My husband is my true hero though. He has been with me through life's ups and downs, helped build a home and family and steered through it all with a great sense of humor and love.

If you could only eat one thing for the rest of your life, what would it be?

I was going to say Thai food but since I eat a bowl every night, I should admit, it's "ice cream!"





COLLABORATION DURING THE CLFP JOURNEY

**“IF EVERYONE IS MOVING FORWARD TOGETHER, THEN SUCCESS TAKES CARE OF ITSELF.”
– HENRY FORD**

There are various ways to prepare for the Certified Lease and Finance Professional (CLFP) Exam:

- You can read the book, study the appendix, and take the test.
- You can read the book, study the appendix, attend an Academy for Lease & Finance Professionals (ALFP), and take the test.

In the past, Arvest Equipment Finance typically held weekly gatherings to discuss the material the learners read from the chapter that week, and everyone attended an ALFP to tie it together. However, we added a few more steps to our approach last year. We introduced a Google Chat Space and anonymous online quizzes, though some might have shared their high scores. These added elements elevated their journey from merely reading and learning the material to studying and teaching it to each other. They came up with some crazy, amazing mnemonics like “Mice EAt Food, Keep Cold (Italian) Cheese (Quietly) Hidden,” which leads me to think someone should create a personality test based on mnemonic creations; however, I digress. It was amazing to see how the group’s success was leveraged by collaboration.

I believe the catalyst for our recent class’s success was, in fact, collaboration - the action of working with someone to produce or create something. As Henry Ford said, “If everyone is moving forward together, then success takes care of itself.” Throughout their journey, the chat space overflowed with questions and conversations. When someone needed help, the request was quickly answered with a book page, an example, or an explanation. When someone needed encouragement, there were positive quotes and funny GIFs, from the “optimistic otter” to the “breathe with the donut.” Even clips from the November CLFP Circular were added for some additional validation that this is not easy, and it is a lot of information - shout out to the Spotlights of Morgan Stanford, CLFP, and Matthew Cullity, CLFP. Through collaboration, the group worked together to create success, and that is exactly what they did. All thirteen can proudly place their CLFP Handbook on their bookshelf for frequent retrievals and be part of this distinguished group that is setting the standard for our industry.

If you wonder how you can help others with their CLFP journey, begin with encouragement, then encourage collaboration.

For curious minds, the mnemonic device mentioned in the article is to help remember Situational Analysis within the Marketing Plan - **M**arket Summary, **E**nvironmental **A**udit, **F**unding, **K**ey to Success, **C**ritical Issues, **C**redit **Q**uality, and **H**istorical Results. Once the marketing plan is in place, just remember **C**ome **H**ere **M**y **F**riend - **C**ritical Issues, **H**istorical Results, **M**arketing Strategy, and **F**inancials!



ABOUT THE AUTHOR

Jenaleigh Lathrop, CLFP, is the Trainer at Arvest Equipment Finance, a division of Arvest Bank. She is a member of ELFA’s Emerging Talent Advisory Council (ETAC).

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WHY I BECAME A CLFP

“I decided to pursue the CLFP designation because the majority of my career has been in the manufacturing and technology industries. I wanted to gain a better understanding of equipment leasing in order to most effectively be able to apply my knowledge and experiences to the GreatAmerica environment. The combination of program materials and cohort discussions were invaluable in connecting concepts to business activities.”



LISA GASPAR-THOMPSON, CLFP

“The Certified Lease & Finance Professional (CLFP) designation is the preeminent credential for equipment leasing and financing professionals. The designation, through rigorous testing, demonstrates to you and others that you have achieved a level of competency as a Lease and Finance professional and are committed to continuing education and dedicated to high quality business practices and the integrity of the industry.”



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“I am delighted to share with you my decision to take the test and pursue the Certified Lease & Finance Professional (CLFP) designation as part of my commitment to excellence at XCMG Captive as the CEO/President. I believe this step is important in preparing myself and our team to lead the charge in developing the XCMG brand in the high-end market of the USA.

The decision to pursue CLFP is rooted in my dedication to equip both myself and our team with the skills and knowledge required to provide unparalleled financing and leasing services to XCMG dealers and customers. By obtaining this certification, I aim to foster a professional environment within XCMG Captive, elevating our capabilities and ensuring a thorough understanding of the industry landscape.

As someone who has grown their career in the USA as a foreigner, I understand the significance of professional certifications in establishing credibility and achieving success. Similar to my decision to become a Certified Public Accountant (CPA) and a Certified Fraud Examiner (CFE) 18 years ago, during my tenure at a public accounting firm and involvement in forensic audit areas, pursuing the CLFP designation aligns with my commitment to professionalism.

The CLFP designation will not only enhance my own understanding of leasing and finance but will also empower me to lead XCMG Captive towards greater achievements. I believe that by setting this example, I can inspire other team members to pursue their own certifications, further enriching the expertise within our organization.

In conclusion, my pursuit of the CLFP designation is a strategic move to prepare XCMG Captive for success in the competitive high-end market of the USA. I am confident that this investment in professional development will pay dividends in terms of our team's capabilities, the services we offer, and the overall success of XCMG Captive.”

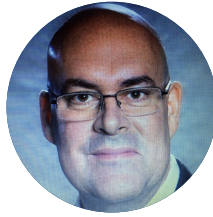
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INDUSTRY NEWS

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Reserve Your Spot in the Principles Workshop

ELFA's Principles of Equipment Leasing and Finance Workshop provides the skills and knowledge needed to compete effectively in the marketplace. Upcoming workshops will be held June 26-28 and Nov. 6-8 at ELFA headquarters in Washington, DC. See details at www.elfaonline.org/POL

Develop Your Leadership Skills in 2024

Reach new heights in your professional and personal development at these upcoming ELFA "People Power" events. See details at www.elfaonline.org/calendar.

- Equity Forum, July 9-10 in Philadelphia
- Emergence2024, July 11-12 in Philadelphia



Coming Soon: EquipU

This spring, ELFA will launch EquipU, an online content hub offering training courses for those new to the industry. Keep an eye out for this new resource from ELFA!

Foundation Offering \$5,000 Scholarships

Tell a student you know that the Equipment Leasing & Finance Foundation is accepting applications for its scholarship program. Up to 10 scholarships of \$5,000 each will be awarded to students interested in equipment finance careers. The due date is May 10. Learn more, and connect to new Campus to Career and internship resources, at www.LeaseFoundation.org.

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