



Specialist Automotive Finance

**ADVANCED**

# Case Studies



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SAF Advanced improves knowledge of the automotive finance marketplace, and has been developed by the FLA and *ifs University College* as a natural progression from the original SAF test. Launched in June 2015, the professional qualification is formally known as the Certificate for Automotive Finance Specialists, (CertAutoFS), and candidates can register and see a full description on the *ifs University College* website [www.ifslearning.ac.uk/certautofs](http://www.ifslearning.ac.uk/certautofs).

## The benefits of SAF Advanced

- Developed by motor finance experts for use in the industry, the syllabus is designed for staff who work with motor finance products.
- It provides a launch pad for any automotive professional looking to develop their career, whether they work for a dealership, finance provider or broker.
- As an accredited qualification, it meets the high standards required by the qualification regulator Ofqual.
- It represents a cost-effective training option for the candidate or employer.
- On successful completion of the course, graduates obtain a level 3 certificate (the equivalent of an A Level) and receive 'CertAutoFS' after their name.

## Course details

The learning material, accessed through the 'my *ifslearning*' website, covers three core units:

- The automotive finance marketplace
- UK automotive finance regulation
- Customer service and management in an automotive finance environment

Candidates can study the material in their own time and have access to *ifs* advisers should they have any questions. The two-hour multiple-choice exam is taken at any one of 150 driving test centres across the UK. From the point of registration candidates have one year to book and pass their tests. A SAF test pass is not mandatory before taking the advanced exam, but would provide a good foundation.

## Who might find this qualification useful?

- Any individual working in an automotive finance environment
- Those who want to develop their careers in automotive finance

You can find out more about SAF Advanced, directly from those who have already gained the qualification, by reading the case studies provided on the remaining pages of this booklet.



# cargiant

giant choice  
giant savings

## **Jon Holdsworth CertAutoFS, Acting Senior Business Manager**

Jon has worked in the motor retail industry for 20 years at both franchised and independent dealerships. He arranges finance for customers at the point of sale and serves as a point of referral for any customer finance related issues.

### **Speaking about why he registered to take the SAF Advanced qualification, Jon says:**

*"I was very keen to be involved at the start of an initiative that I think will be integral to my role. Having this qualification and promoting it at the point of sale will give consumers confidence that they are being given the best possible finance package when they purchase a vehicle."*

### **Commenting on how the qualification has helped him, Jon says:**

*"The course helped to refresh my knowledge of finance products and regulation. I believe the certificate will help bolster the professional integrity that customers are looking for."*

### **Looking ahead to the next five years, Jon says:**

*"I would like to move into a management position within Cargiant and be part of their continued growth."*



# cargiant

giant choice  
giant savings

## **Ali Nazim CertAutoFS, Finance Manager**

Ali has worked in the motor industry for 16 years and now oversees a team of 17 business managers at Cargiant, monitoring the performance of staff and ensuring they are well-trained. He often provides cover for his team and therefore remains in face-to-face contact with customers.

### **Speaking about why he registered to take the SAF Advanced qualification, Ali says:**

*"I believe that CertAutoFS will become a mandatory qualification that dealerships will require from any potential employee seeking a finance position within the motor retail industry. The Cemap qualification, for example, is widely recognised in the mortgage industry and CertAutoFS could replicate that in the motor industry. We wanted to be frontrunners at Cargiant and therefore registered to take the qualification as soon as possible".*

### **Commenting on how the qualification has helped him, Ali says:**

*"I learned some new elements, particularly in relation to management. The qualification has helped me to refocus and refresh on certain subjects. It's a great tool to have and will enable my team and I to provide a better service. It has also given me the desire to study more and I am currently looking into more advanced management qualifications."*

### **Looking ahead to the next five years, Ali says:**

*"I would like to see myself still working at Cargiant. There are some exciting times ahead as we are planning to expand the business manager team."*



**PORSCHE**

**Porsche Retail Group**

Guildford | Hatfield | Mayfair | Reading | West London

## **Craig Brown CertAutoFS, Group Business Manager**

Craig is responsible for managing Finance and Insurance at the five Porsche Centres that make up the Porsche Retail Group: Guildford, Hatfield, Mayfair, Reading and West London. He enjoys working with the extensive Porsche range and the scope of customers who are attracted to the brand. This leads to a variety of interesting challenges which he faces on a daily basis.

### **Speaking about why he registered to take the SAF Advanced qualification, Craig says:**

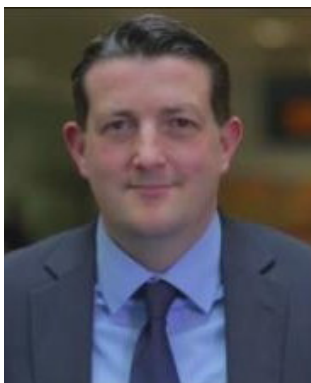
*“As a group, we were looking at ways to enhance both our levels of customer trust and quality of experience, and we felt that SAF Advanced could help us to achieve that. Thankfully it has, and our plan is to ensure that, by the end of 2016, each of our Porsche Retail Group centres has a Business Manager who has gained the qualification.”*

### **Commenting on how the qualification has helped him, Craig says:**

*“It provided a good follow up to the standard SAF test and gave me a more in depth knowledge of the regulatory environment that we now operate in. Porsche clients have a high expectation to the level of service we provide, and SAF Advanced helps to ensure that we are able to meet those expectations at all times.”*

### **Looking ahead to the next five years, Craig says:**

*“I would still like to be involved with the Porsche brand, ensuring that we are developing the skills of our sales teams.”*



## **Dan Jackson CertAutoFS, Account Manager in the North West team**

Dan has worked in the motor industry for 11 years in a variety of roles. He likes meeting a diverse range of people and helping them build their businesses. He also enjoys the responsive nature of the motor finance industry and its ability to change quickly and react to customer demand.

Dan works across the North West of England, delivering point of sale finance solutions to dealerships in the region.

**Speaking about why he registered to take the SAF Advanced qualification, Dan says:**

*"I am continuously looking to develop my skills and stretch my capabilities. This qualification allowed me to consolidate my existing knowledge and increase my understanding of topics which I wasn't as familiar with."*

**Commenting on how the qualification has helped him, Dan says:**

*"I was successful in passing the SAF Advanced exam with a distinction. This has been fantastic for me in terms of increasing my profile within the business and it has helped to give my customers the assurance that they are dealing with an Industry professional. This qualification will contribute in helping me to achieve my career aspirations."*

**Looking ahead to the next five years, Dan says:**

*"I would like to be a Senior Manager within the motor industry in five years' time. I anticipate the next five years to be a challenging and exciting time for this business and I am really enthusiastic and optimistic about the future of the motor industry. I will be embracing both technological advancements and regulatory changes to help deliver an excellent service for customers."*





## **Paula Bulloch CertAutoFS, Account Manager**

Paula works in the team that manages Black Horse's relationships with dealerships. She is responsible for promoting the company's full product and service offering, including digital solutions.

Her goal is to ensure dealers achieve the right outcomes for their customers, and part of this work involves one to one meetings with customers.

### **Speaking about why she registered to take the SAF Advanced qualification, Paula says:**

*"I saw it as an opportunity for career progression and to enhance my understanding of the FCA and the legal aspects of the industry."*

### **Commenting on how the qualification has helped her, Paula says:**

*"It has definitely assisted and developed my overall understanding of the motor industry and the regulations within this industry. I feel it's really important to have a good knowledge of legislation as this builds the foundations of a compliant and consistent service offered to the customer. The qualification will enable me to achieve career progression and I already feel more confident in my role."*

### **Looking ahead to the next five years, Paula says:**

*"I really enjoy relationship management so I will be looking to achieve promotion and try new areas such as Manufacturer Account Management or Groups."*





## **Neil Bowry CertAutoFS, Business Development Manager for Motor Finance Region**

Neil works with the Senior Area Manager and the Area Account Manager to identify and acquire new long-term dealer intermediary relationships for Black Horse.

He enjoys working in the motor industry because of its complexities and constantly changing legislation, and he puts the concept of treating customers fairly at the heart of everything he does.

**Speaking about why he registered to take the SAF Advanced qualification, Neil says:**

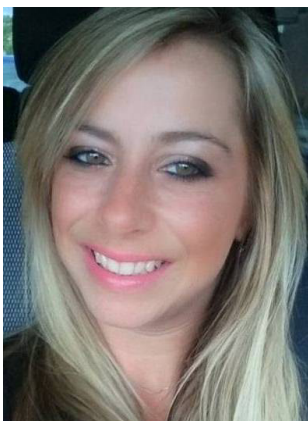
*"I signed up for my own personal development. I have been in the industry for over 25 years, and it is always good to check your knowledge and understanding."*

**Commenting on how the qualification has helped him, Neil says:**

*"I successfully completed my qualification in November 2015 and within three months, it had helped to secure a promotion. SAF Advanced is a great addition to anyone's CV when looking for a successful career in automotive finance."*

**Looking ahead to the next five years, Neil says:**

*"I would like to be a successful Senior Area manager of the South East Motor Team."*



# First Response

take care of your finance

**Lisa Handley CertAutoFS,  
Internal Auditor**

Lisa has worked in the finance industry for 15 years, spending the last five of those in automotive finance. As an internal auditor at First Response Finance Ltd, she enjoys working in a fast-paced environment with a strong focus on service delivery and customers.

She works with the Head of Compliance and an internal Audit Committee to evolve and develop First Response's audit strategy programme.

**Speaking about why she registered to take the SAF Advanced qualification, Lisa says:**

*"I thought it would be a good opportunity to broaden my knowledge to fully understand the concept and benefits of all automotive finance products and services. I also registered to determine whether it would benefit both the organisation and future employees, which it does!"*

**Commenting on how the qualification has helped her, Lisa says:**

*"The certificate has strengthened my understanding of all automotive finance products and services – knowledge that I will use to assist me in my role moving forward."*

**Looking ahead to the next five years, Lisa says:**

*"I see myself continuing to work within the automotive finance sector at increasing levels of responsibility, supported by continued study."*





**FCA** AUTOMOTIVE SERVICES  
United Kingdom

## **Kelly Turner CertAutoFS, Customer Care and Dealer Services Manager**

Kelly is responsible for managing the company's customer and dealer services teams. She really enjoys the fast-paced nature of automotive finance, its focus on customer care and the wide and evolving range of finance products available.

### **Speaking about why she registered to take the SAF Advanced qualification, Kelly says:**

*"I thought it was a great opportunity for me to improve my knowledge of products and regulation in the automotive finance industry, whilst also gaining an industry-recognised qualification."*

### **Commenting on how the qualification has helped her, Kelly says:**

*"The qualification has equipped me with the theoretical knowledge I need surrounding products and regulation in the automotive finance industry. More importantly, the case studies in the exam enabled me to ensure that decisions we are making and information we are giving to our customers is relevant and suitable for their needs. All in all, SAF Advanced has helped me to create an efficient, knowledgeable team which is now better placed to provide quality service to our customers."*

### **Looking ahead to the next five years, Kelly says:**

*"I would like to continue to progress my career within FCA Automotive Services. My main focus will be to develop our services and people to provide an ever improving experience for our customers, with a view to eventually moving into the senior management team."*



## **Nigel Vines CertAutoFS, Sales Development Manager**

Nigel develops and delivers Finance & Insurance training programmes tailored for staff at Toyota and Lexus. With finance now a fundamental part of a customer's car buying experience, he enjoys being able to help both dealerships and customers find the right deal.

**Speaking about why he registered to take the SAF Advanced qualification, Nigel says:**

*"I saw SAF Advanced as an opportunity to learn new things about motor finance, and to reinforce the knowledge I've already picked up over the last 26 years in the industry."*

**Commenting on how the qualification has helped him, Nigel says:**

*"SAF Advanced has given me a greater depth of knowledge and understanding of automotive finance, which in turn, I can convey within our training programmes for the benefit of the Toyota and Lexus network."*

**Looking ahead to the next five years, Nigel says:**

*"I see myself managing the training of sales teams at both Toyota and Lexus, helping to better equip them to sell finance and insurance products, as well as supporting our primary role of using affordability to help Toyota and Lexus sell more vehicles in a competitive market place."*





# AcornMoney AutoeBid

## Ros Greener CertAutoFS, Director and Chief Operating Officer

Ros has worked in the financial services industry for 15 years. She currently runs the operational aspects of AutoeBid and Acorn Money.

Her role includes ensuring staff have the right training and skills to be effective in their roles. She enjoys making sure customers get the right solution for their circumstances.

### **Speaking about why she registered to take the SAF Advanced qualification, Ros says:**

*“I believe professional qualifications are important for several reasons. They ensure individual competence and they give customers confidence they are dealing with a professional organisation. The automotive industry will benefit from having more individuals demonstrating professional competence through the CertAutoFS and other recognised qualifications.”*

### **Commenting on how the qualification has helped her, Ros says:**

*“I like to be at the forefront of positive change, which the CertAutoFS will be for finance specialists in the automotive industry.”*

### **Looking ahead to the next five years, Ros says:**

*“I would like to be leading AutoeBid and Acorn Money to meet our customers’ needs for greater transparency and efficiency in vehicle purchasing and consumer finance.”*



*“Our aim is for all Finance Managers to achieve this worthwhile qualification and thus ensure we can demonstrate a high level of competence for the benefit of our valued customers.”*

**David Stanton, Compliance Manager at Cargiant**



*“Our regulators won’t see trained and qualified people doing the right thing for customers as just a ‘nice to have’. CertAutoFS will help to show that we are committed to the right customer experience.”*

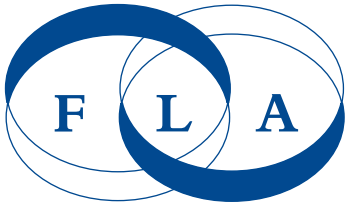
**Richard Jones, Managing Director of Black Horse Motor Finance**



*“CertAutoFS provides our employees and dealers with a thorough knowledge of relevant products and business practices, and gives them the ability to sell with confidence that they are safeguarding the customer’s interests. There is no other qualification so specifically tailored to our industry, and over time I expect that CertAutoFS will become a benchmark for all motor finance professionals.”*

**Alex Hughes, Managing Director of FCA Automotive Services UK**





### About the FLA

The Finance & Leasing Association is the leading trade body for the asset, consumer and motor finance sectors in the UK, and the largest organisation of its kind in Europe. In 2015, our members provided £110 billion of new finance, £37 billion of which supported the purchase of new and used cars, including over 80% of private new car registrations. In 2007, the FLA introduced Specialist Automotive Finance (SAF) to help increase knowledge of car finance in dealerships for the benefit of consumer car buyers.

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### About ifs University College

*ifs University College* is the university college for financial education. London-based, it is a registered charity incorporated by Royal Charter that exists to ensure a flow of talented individuals into the financial services industry and related sectors. Its qualifications enable individuals to reach their full professional potential and encourage appropriate and ethical practice. It also works to enhance the financial wellbeing of future generations through its unique personal finance qualifications and wider financial capability initiatives.

For more information and to register:  
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