



**30 YEARS ON**

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**30TH ANNIVERSARY REVIEW**



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# CHAIR'S FOREWORD

**For the last 30 years, the Finance & Leasing Association (FLA) has been a fixed point on the financial services landscape - an industry champion supporting its members, but also a candid friend challenging us to innovate, improve and grow, while providing vital counsel for those who shape the UK's business environment.**

That powerful dynamic comes into its own in times of adversity when the repercussions of social, political and economic upheaval are keenly felt in the finance sector. During the Covid crisis, the FLA hosted online meetings with more than 200 members to quickly relay lenders' frontline experience to HM Treasury, the Bank of England and the FCA, so that decisions being made at pace outside our industry were workable and effective for our customers.

With the economic recovery complicated by a severe spike in the cost of living, and uncertainty at this point about the new Cabinet's commitment to existing policy priorities, even those who usually thrive on the challenge of taming the latest version of the 'new normal' will be feeling the earth move beneath their feet. The FLA's insights on the wider political and regulatory environment, and its forums for sharing experience and best practice are needed just as much now as they were during the crisis.

As a sector, we are fortunate to have a trade association that is not only a respected voice for the industry, but ambitious on our behalf. Whether the task is improving the regulatory framework or improving those who work within it, the FLA is focused on our success. There is no higher commendation for an industry body, and I would like to thank Stephen Haddrill, the latest Director General in the FLA's long history, for his stewardship and guidance, and the FLA staff for their work.



**Rebecca McNeil**  
Chair of the FLA

**30**  
YEARS  
ANNIVERSARY

# DIRECTOR GENERAL'S FOREWORD



**Stephen Haddrill**  
Director General

“  
**Adopting a more collaborative and open approach within the regulatory system would enable continuous industry improvement and innovation.**”

As the fourth Director General in the Association's history, I would like to highlight the contributions of my three predecessors - Neil Grant CBE, under whose leadership the Equipment Leasing Association and Finance Houses Association were brought together, Martin Hall MBE, for his work to develop the FLA, and Stephen Sklaroff, who kept a steady hand on the tiller during the financial crisis.

I joined in December 2019, and while already impressed by members' engagement during my first few months in post, their professionalism and concern for customers when the Covid crisis struck, elevated that engagement to the next level. From providing forbearance to customers in advance of the regulator's requirements, to sharing their market expertise and insights with us as we liaised with government departments and the Bank of England, FLA members have shown themselves to be responsive, collaborative and pragmatic - all key qualities that brought our industry safely through the crisis.

Within our broad membership are lenders of all sizes in a range of different markets across the economy, and we have used their insights to help us formulate a number of recommendations to Government that would deliver real change for both businesses and consumers.

## **Growth through investment**

The capital allowances regime does not cover leasing in all cases - that's a major flaw at a time when growth is needed but economic uncertainty is forcing many businesses to hold onto their cash reserves and forgo much-needed large capital purchases. Leasing would fix this problem and allow them to invest now for growth.

## **Consumer credit regulation that works for customers and lenders**

The Treasury saw firsthand how the outdated and bureaucratic Consumer Credit Act complicated and delayed forbearance help for customers during the Covid crisis - they subsequently agreed that it needs to be reformed. This work must be a priority for the new Government.

## **Consistency of approach to Net Zero**

Net Zero cannot be achieved without lenders, but they in turn need Government to have a consistent approach to green policies, because the past pattern of incentives introduced and suddenly withdrawn impacts industry's willingness to invest.

## **Ensure funding flows to all corners of the economy**

In the event of a future credit squeeze, the UK has no mechanism to ensure that funding continues to flow across the economy. The bank-centric approach of term funding does not work, because while all banks are lenders, not all lenders are banks. We would like to see an Independent Liquidity Funding Scheme that would allow non-bank funders to continue to service their markets.

## **Delivering a modern regulatory regime**

Adopting a more collaborative and open approach within the regulatory system would enable continuous industry improvement and innovation.

This is undoubtedly an ambitious agenda, but it is also rooted in industry knowledge of the measures needed to deliver solid improvements for our members, their customers and the broader economy.

I would like to thank the Chair and Board of the FLA for their continued support, and the FLA staff for their commitment to our members.

# 30 YEARS AT A GLANCE



# £2.5 TRILLION OF LENDING IN 30 YEARS

## £0.7 TRILLION - ASSET FINANCE

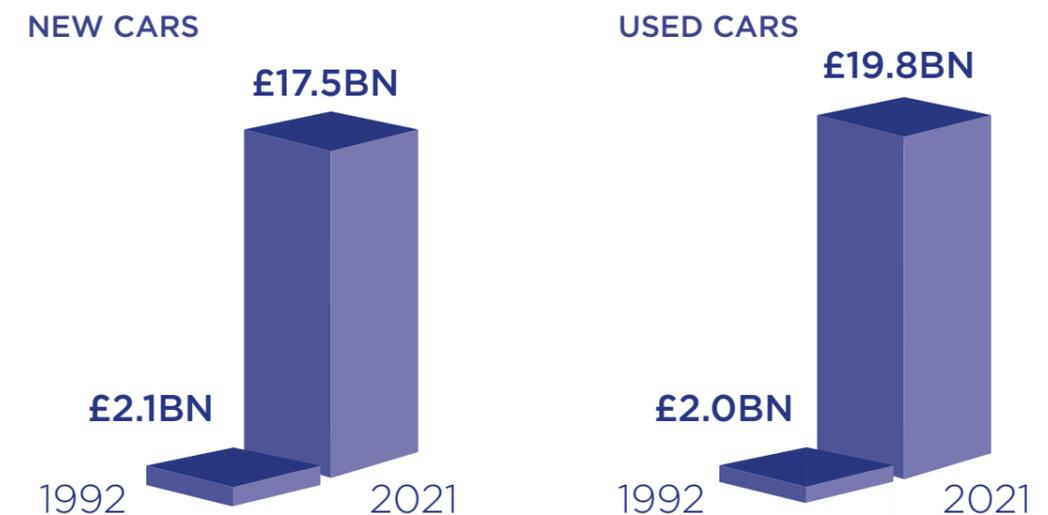
Lending to fund business investment\* provided by FLA members



\* Investment in vehicles, machinery, equipment and purchased software.

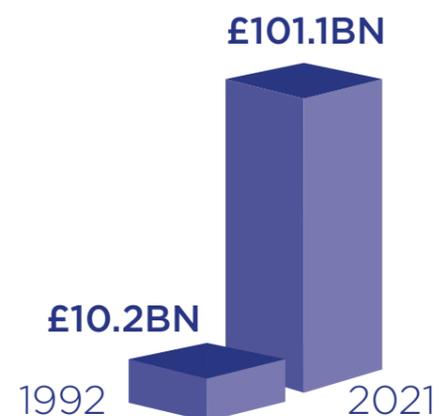
## £0.5 TRILLION - CONSUMER MOTOR FINANCE

Point of sale consumer car finance provided by FLA members

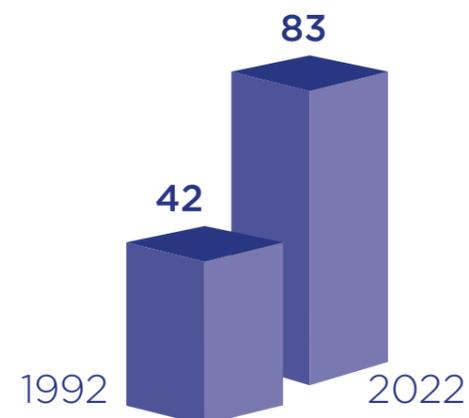


## £1.8 TRILLION - CONSUMER FINANCE

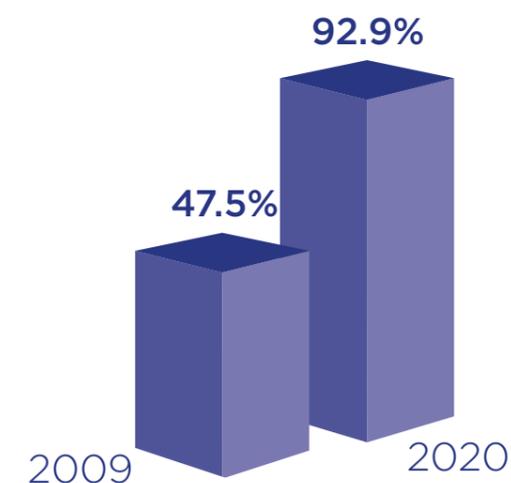
Lending to support essential household purchases provided by FLA members



Firms subscribing to the FLA Lending Code of Practice



% of private new registrations financed by FLA members



Combatting Financial Fraud:

OVER **6,570**

vehicles recovered by National Vehicle Crime Intelligence Service (NaVCIS) since 2008

Raising standards and understanding of finance in motor dealerships:

OVER **40,000**

people SAF registered in 2022

# FUTURE FOCUS

**Our industry is a powerful engine of economic growth and the major source of credit, which households and businesses depend on to manage their lives. Thirty years on from the merger of the Equipment Leasing Association and Finance Houses Association, FLA members have delivered £2.5tn in lending to UK consumers and businesses. However, time does not stand still and further work is required to promote the reforms necessary for a strong and sustainable future.**

**There are several challenges, set out below, which the FLA is working with regulators and politicians to overcome, but it is first worth reflecting on the current strengths of our industry:**

**Customer focused:** FLA members serve consumers and businesses of all sizes, particularly SMEs, which drive much of the UK's growth. Offering products that customers want and need remains a focus of the industry, helping to grow the economy and support household budgeting. The FLA's Codes of Practice demonstrate commitment to enhanced consumer protection.

**Financially strong:** There have been unprecedented challenges over the past few decades, yet our members have navigated the rough seas of the financial crisis and latterly the pandemic. A solid base has been created from this fortitude, which allows continued support of customers during difficult times.

**Competitive:** Since the financial crisis we have seen the rapid emergence of new lenders and the growth of established players. This has resulted in a stronger, more competitive market, facilitating greater choice for consumers and businesses, helping them to grow.

**Innovative:** The digital age has been fully embraced by members, who have used technology to transform their services. This rapidly speeds

up the time taken to provide credit decisions and judgements about the affordability of loans. Importantly, this also facilitates the injection of new products – vital to an industry which has been well served by its willingness to evolve.

**Economic growth:** The Government has laid out its stall with a focus on growth. Asset finance and leasing is a major source of finance for investment to help achieve this growth, yet suffers unfavourable tax treatment. It could provide more help to business if the Government opened up the capital allowance regime to include leasing. The FLA will continue lobbying to amend this omission and put forward the case that its inclusion is vital to help accelerate investment.

**Decarbonisation:** Achieving net zero is a significant goal of Government and many businesses. This cannot be achieved without the support of the Finance and Leasing industry. Our sector has a critical role in helping consumers and businesses to finance green assets and cars to improve the energy efficiency of homes and businesses. The FLA aims to work with Government to accelerate this, encouraging the introduction of guarantees that reduce the risks for businesses and individuals who invest in new technologies.

**Green reporting:** Environmental, Social and Governance (ESG) reporting has become increasingly



**Our members continue to build on these strengths to play their part in enabling the UK to address new challenges. At the same time, we look for government and regulators to enable us to do even more.**

important to our member firms and to many of their customers. To address this, we have run a series of events, roundtables, and workshops to assist our members as they navigate the reporting process. The FLA has also introduced the ESG Awards to reward those businesses who are innovating and showing excellence in this area. These awards were launched at the 2022 Annual Dinner and feature three categories: exemplary commitment in B2B funding, exemplary commitment in B2C funding and the Gavin Wraith-Carter ESG award for an individual in a FLA member firm. The winners will be announced on 21 February at the 2023 Annual Dinner.

**Streamlined regulation:** Financial regulation is overly complex and costly, and its reform is a core goal for the FLA. The industry's response to the pandemic highlighted the inadequacy of rules to protect customers experiencing financial difficulty and the existing framework was ill-suited to firms wishing to innovate and/or provide green finance. The Association was recently rewarded for persistent lobbying over the past decade, when HM Treasury announced its commitment to reform the Consumer Credit Act (CCA) in June of this year. Work will continue to try and achieve rules which are more responsive to modern customer behaviour, promote market innovation and enable regulators to be more fleet-of-foot in dealing with issues in a timely manner.

**Building impactful relationships:** Choosing relevant partners to work with is key to achieving change and ensuring agility. To this end, we have built alliances with other trade associations, which has given us access to a wide range of stakeholders. Working together has allowed us to identify the priority

areas for change for our industry and its customers, including reform in matters of tax and the CCA, outlined above. It also amplifies our voice with the Financial Ombudsman Service. We have also worked collaboratively with many public bodies, including the British Business Bank, Bank of England, HM Treasury and the Department for Business, Energy & Industrial Strategy (BEIS), to ensure there is sufficient liquidity in the market at a time of crisis. This issue is particularly important to our smaller independent members who do not benefit from the Bank of England's direct support. Our work here will continue.

**British Business Bank (BBB):** Close collaborative relationships allow us to have an impact at a more granular level. Working with the BBB gives us the opportunity to help design specific products, such as the Enterprise Finance Guarantee Asset Finance Variant, ensuring it is fit for purpose for members and the wider sector. The national lockdowns of 2020 highlighted the importance of this strong and close relationship, where we advised the BBB on the creation of various government support schemes. This helped make the schemes work better and our recommendations saw the establishment of the larger version of Coronavirus Business Interruption Loan Scheme (CBILS).

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**Financial regulation is overly complex and costly, and its reform is a core goal for the FLA.**

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# MEMBERS DIRECTORY

● Asset Finance ● Consumer Finance ● Motor Finance

## MEMBERS

|                                 |       |
|---------------------------------|-------|
| 118 118 Money                   | ●     |
| 247 Money Group Ltd             | ●     |
| 4Com Group                      | ●     |
| <b>A</b>                        |       |
| ABN AMRO Asset Based Finance    | ●     |
| Acquis Insurance Management Ltd | ●     |
| Addleshaw Goddard LLP           | ● ● ● |
| Admiral Financial Services Ltd  | ● ● ● |
| Advantage Finance Ltd           | ●     |
| ALD Automotive Ltd              | ●     |
| Aldermore Bank PLC              | ●     |
| Alfa                            | ● ● ● |
| Allen & Overy LLP               | ●     |
| Allica Bank Asset Finance       | ●     |
| Allied Irish Bank (GB)          | ●     |
| Allium Lending Group            | ●     |
| Alphabet (GB) Ltd               | ●     |
| Amicus Asset Finance            | ●     |
| Anglia (UK) Ltd                 | ●     |
| Arkle Finance Ltd               | ●     |
| Arrow Global Ltd                | ●     |
| Aryza                           | ●     |
| Auto Trader                     | ●     |
| Autofutura Ltd                  | ●     |
| AutoMoney Motor Finance         | ●     |
| Automotive Compliance Ltd       | ●     |
| Auxillias Ltd                   | ● ● ● |
| Axa Partners                    | ●     |
| <b>B</b>                        |       |
| Bamboo Ltd                      | ●     |
| Barclays Partner Finance        | ● ● ● |
| Bermans                         | ●     |
| Bibby Leasing Ltd               | ●     |
| Billing Finance Ltd             | ●     |
| Black Horse                     | ● ● ● |
| Blake Morgan                    | ●     |
| Bleckwen                        | ● ● ● |
| Blue Motor Finance Ltd          | ●     |
| BMW Financial Services (GB) Ltd | ●     |
| BNP Paribas Leasing Solutions   | ●     |
| BNP Paribas Personal Finance    | ● ● ● |
| Briggs Equipment UK Ltd         | ●     |
| British Car Auctions            | ●     |
| Brodies LLP                     | ●     |

|  |       |
|--|-------|
| BT                                       | ●     |
| <b>C</b>                                 |       |
| Cabot Credit Management Ltd              | ●     |
| Cambridge and Counties Bank              | ●     |
| Capital One (Europe) PLC                 | ●     |
| Capitas Finance Ltd                      | ●     |
| Carmoola Ltd                             | ●     |
| Caterpillar Financial Services (UK) Ltd  | ●     |
| Cazoo                                    | ●     |
| CDL Vehicle Information Services Ltd     | ●     |
| Central Trust Ltd                        | ●     |
| CGI Group                                | ● ● ● |
| Charter Court Financial Services Ltd     | ●     |
| CHG-MERIDIAN UK Ltd                      | ●     |
| Cisco Capital                            | ●     |
| Classic Technology Ltd                   | ●     |
| ClearScore                               | ● ● ● |
| Close Brothers                           | ●     |
| Close Brothers Motor Finance             | ●     |
| CMS Cameron McKenna Nabarro Olswang LLP  | ●     |
| Commerzbank AG                           | ●     |
| Compass Business Finance Ltd             | ●     |
| Conister Bank Ltd                        | ●     |
| Copart UK LTD                            | ●     |
| Crystal Collections Ltd                  | ●     |
| CSI Leasing UK Ltd                       | ●     |
| <b>D</b>                                 |       |
| D&B (Dun & Bradstreet)                   | ●     |
| Dains Accountants Ltd                    | ●     |
| Danske Bank                              | ●     |
| Deloitte LLP                             | ●     |
| Deutsche Leasing (UK) Ltd                | ●     |
| DLA Piper                                | ●     |
| DLL                                      | ●     |
| DND Finance                              | ●     |
| DWF LLP                                  | ● ● ● |
| <b>E</b>                                 |       |
| Engage                                   | ●     |
| Equifax Ltd                              | ● ●   |
| Equifinance Ltd                          | ●     |
| Equiniti Credit Services                 | ●     |
| Equivo Ltd                               | ●     |
| Eversheds Sutherland (International) LLP | ● ● ● |
| Everyday Loans                           | ●     |
| Evolution Lending Ltd                    | ●     |

|  |       |
|--|-------|
| Experian Ltd                                     | ● ● ● |
| EY   | ●     |
| <b>F</b>   |       |
| Fair Isaac Services Ltd                          | ● ●   |
| Family Finance Ltd                               | ●     |
| FCA Automotive Services UK Ltd                   | ●     |
| FCE Bank PLC                                     | ●     |
| Ferrari Financial Services GmbH                  | ●     |
| FICO   | ●     |
| First Asset Finance PLC                          | ●     |
| First Response Finance                           | ●     |
| FIS Global                                       | ● ● ● |
| Freemans Grattan Holdings Ltd                    | ●     |
| Future Finance Loan Corporation Ltd              | ●     |
| <b>G</b>   |       |
| G3 Vehicle Auctions                              | ●     |
| Gateley Legal                                    | ● ● ● |
| GE Capital Equipment Finance Ltd                 | ●     |
| Genesis Capital Finance and Leasing Ltd          | ●     |
| GMG Asset Valuation LTD                          | ●     |
| Go Car Credit Ltd                                | ●     |
| Grant Thornton UK LLP                            | ● ● ● |
| Great American Lease & Loan Insurance Services   | ●     |
| Grosvenor Credit Management & Investigations Ltd | ●     |
| <b>H</b>   |       |
| Hardsoft Leasing Ltd                             | ●     |
| Harley-Davidson Financial Services Europe Ltd    | ●     |
| Haydock Finance Ltd                              | ●     |
| Hickman Shearer Ltd                              | ●     |
| Hilton-Baird Financial Solutions                 | ●     |
| Honda Financial Services                         | ●     |
| Horizon Energy Ventures Ltd                      | ●     |
| HSBC Bank PLC                                    | ●     |
| HSBC Equipment Finance (UK) Ltd                  | ● ●   |
| HTB  | ●     |
| Huntswood CTC Ltd                                | ● ●   |
| Hyundai Capital UK Ltd                           | ●     |
| <b>I</b>   |       |
| IBM United Kingdom Financial Services Ltd        | ●     |
| Ikano Bank UK                                    | ●     |
| Innovent Leasing Ltd                             | ●     |
| Intelligent Lending Ltd                          | ●     |
| InterBay Asset Finance Ltd                       | ●     |
| Investec Asset Finance PLC                       | ●     |
| Invigors EMEA Ltd                                | ●     |
| <b>J</b>   |       |
| J D Williams and Company Ltd                     | ●     |
| JBR Capital Ltd                                  | ●     |
| JCB Finance Ltd                                  | ●     |
| John Deere Bank S.A.                             | ●     |

|  |       |
|--|-------|
| <b>K</b>   |       |
| Kingsway Asset Finance Ltd                         | ●     |
| KPMG LLP   | ●     |
| <b>L</b>   |       |
| LeasePlan UK Ltd                                   | ●     |
| Leasing.com Group Ltd                              | ●     |
| Lendable   | ●     |
| Landscape Ltd                                      | ●     |
| Lester Aldridge                                    | ●     |
| LexisNexis Risk Solutions UK Ltd                   | ● ● ● |
| Liberty Leasing Ltd                                | ●     |
| Link Financial Outsourcing Ltd                     | ● ●   |
| Lloyds Bank Asset Finance                          | ●     |
| Locke Lord (UK) LLP                                | ● ● ● |
| Lombard North Central PLC                          | ● ●   |
| Lowell Financial Ltd                               | ●     |
| LRUK (Retail) Ltd                                  | ●     |
| LTi Technology Solutions Ltd                       | ●     |
| <b>M</b>   |       |
| M I Vehicle Finance Ltd                            | ●     |
| Management Solutions Europe UK Ltd                 | ●     |
| Marsh Finance Ltd                                  | ●     |
| Max Recovery Ltd                                   | ●     |
| Maxxia   | ●     |
| Mazars LLP   | ● ● ● |
| Mercedes-Benz Financial Services UK Ltd            | ●     |
| Metro Bank Asset Finance                           | ●     |
| Moneybarn  | ●     |
| Morton Fraser LLP                                  | ●     |
| MotoNovo Finance                                   | ● ●   |
| <b>N</b>   |       |
| National Association of Commercial Finance Brokers | ●     |
| Nemo Personal Finance                              | ●     |
| NETSOL Technologies                                | ●     |
| NewDay Ltd   | ●     |
| NextGear Capital UK Ltd                            | ●     |
| Northridge Finance                                 | ● ●   |
| Norton Home Loans Ltd                              | ●     |
| Novuna   | ● ● ● |
| Novuna Business Finance                            | ●     |
| <b>O</b>   |       |
| Oakbrook Finance Ltd                               | ●     |
| Oasis Motor Finance Ltd                            | ●     |
| Omni Capital Retail Finance Ltd                    | ●     |
| Oodle Financial Services Ltd                       | ●     |
| Open University Student Budget Accounts Ltd        | ●     |
| Oplo   | ● ● ● |
| Osborne Clarke LLP                                 | ● ● ● |
| <b>P</b>   |       |
| PACCAR Financial PLC                               | ●     |
| Paragon Asset Finance                              | ●     |

# MEMBERS DIRECTORY (CONT.)

● Asset Finance ● Consumer Finance ● Motor Finance

|  |   |   |
|--|---|---|
| Paragon Banking Group PLC                        | ● | ● |
| PCF Bank Ltd                                     | ● | ● |
| PEAC Finance                                     | ● |   |
| Peak Collections Ltd                             |   | ● |
| Pepper Money                                     | ● |   |
| Pitney Bowes Ltd                                 | ● |   |
| Portman Leasing Ltd                              | ● |   |
| Praetura Asset Finance Ltd                       | ● |   |
| Premium Credit Ltd                               | ● |   |
| Propel Finance PLC                               | ● |   |
| PSA Finance UK Ltd                               |   | ● |
| PS Team  | ● |   |
| <b>Q</b>   |   |   |
| Qatana Asset Solutions                           |   | ● |
| <b>R</b>   |   |   |
| Ratesetter                                       | ● | ● |
| RCI Financial Services Ltd                       |   | ● |
| Renaissance Asset Finance Ltd                    | ● |   |
| Ricoh Capital Ltd                                | ● |   |
| Ritchie Bros. UK Ltd.                            | ● |   |
| Rivermore Asset Finance - Schools Finance Direct | ● |   |
| Rivers Leasing PLC                               | ● |   |
| <b>S</b>   |   |   |
| Santander Consumer (UK) PLC                      |   | ● |
| Santander UK PLC                                 | ● |   |
| Scott Motor Finance Ltd                          |   | ● |
| Scroll Finance                                   |   | ● |
| Secure Trust Bank PLC                            | ● | ● |
| Shawbrook Bank Ltd                               | ● | ● |
| Shire Leasing PLC                                | ● |   |
| Shoosmiths LLP                                   | ● | ● |
| Shop Direct Finance Company Ltd                  |   | ● |
| Siemens Financial Services Ltd                   | ● |   |
| Simply   | ● |   |
| SMBC Leasing (UK) Ltd                            | ● |   |
| SNAP Finance Ltd                                 |   | ● |
| Societe Generale Equipment Finance Ltd           | ● |   |
| Solera   cap hpi                                 |   | ● |
| Solifi   | ● | ● |
| Solutions Asset Finance Ltd                      | ● |   |
| Sopra Banking Software                           | ● | ● |
| Specialist Motor Finance Ltd                     |   | ● |
| Spratt Endicott                                  | ● |   |
| Square 4 Partners Ltd                            | ● | ● |
| Star Asset Finance Ltd                           | ● |   |
| Startline Motor Finance Ltd                      |   | ● |
| Step One Finance Ltd                             |   | ● |
| Studio Retail Ltd                                |   | ● |
| Swift Asset Services                             |   | ● |
| Synectics Solutions Ltd                          | ● | ● |
| <b>T</b>   |   |   |
| Target Group Ltd                                 |   | ● |
| Time Finance                                     | ● |   |
| TLT LLP  |   | ● |
| Together   |   | ● |
| Total Car Check Ltd                              |   | ● |
| Towerhall Solutions Ltd                          |   | ● |
| Toyota Financial Services (UK) PLC               |   | ● |
| TransUnion                                       |   | ● |
| Triple Point Lease Partners                      | ● |   |
| <b>U</b>   |   |   |
| UK Credit Ltd                                    |   | ● |
| Ultimate Asset Finance Ltd                       | ● |   |
| United Trust Bank Ltd                            | ● | ● |
| Unity Auto Finance Ltd                           |   | ● |
| Universal Car Credit Ltd                         |   | ● |
| <b>V</b>   |   |   |
| Vanquis Bank Ltd                                 |   | ● |
| Vauxhall Finance PLC                             |   | ● |
| Vehicle & Asset Solutions Ltd                    |   | ● |
| VG Consumer Finance                              |   | ● |
| VIP Apps Consulting Ltd                          | ● |   |
| Virgin Money                                     | ● |   |
| Volvo Car Financial Services UK Ltd              |   | ● |
| Volvo Financial Services                         | ● |   |
| <b>W</b>   |   |   |
| Walbrook Asset Finance Ltd                       | ● |   |
| Walker Morris LLP                                |   | ● |
| WeFlex Ltd                                       |   | ● |
| Weightmans LLP                                   |   | ● |
| Welcom Digital Ltd                               |   | ● |
| Wesleyan Bank                                    | ● |   |
| West One Secured Loans Ltd                       |   | ● |
| White Oak UK                                     | ● |   |
| Worksmart Ltd                                    |   | ● |
| Wrights Recoveries UK                            |   | ● |
| <b>X</b>   |   |   |
| Xerox Finance Ltd                                | ● |   |
| <b>Z</b>   |   |   |
| Zopa   |   | ● |

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