

## ATFS Bulletin December 2021 Introduction and Range of Services

### Introduction to ATFS

We're a team of specialist independent advisers to education bodies, housing providers, charities, commercial businesses and the wider public sector. We advise on debt, treasury management, banking and payment services and provide a range of business consultancy services.

We are part of the Aquila Services Group plc, which includes Altair Consultancy and Advisory Services Ltd and Oaks Consultancy Ltd. Our group of companies provides professional services and consultancy advice primarily to organisations in socially focused sectors in the UK and abroad.

We have worked with over 200 educational institutions, including around 110 Universities, and continue to build upon a strong reputation in the education sector.

The range of services offered to our education clients is extensive and includes:

### Debt Advisory Services

We help clients formulate and implement funding strategies for debt and capital market financing, providing solutions for project delivery and refinancing.

- *Debt portfolio benchmarking*
- *Interest rate risk management*
- *Funding strategy & options appraisal*
- *New funding*
- *Restructuring/Refinance existing debt*
- *Merger & Acquisition – Debt Novation*

### Treasury Advisory Services

We help clients ensure they maintain robust treasury management policy and strategy in line with good practice and regulatory expectation. We provide relevant and comprehensive market data and counterparty risk monitoring services, and day to day treasury support under retained advisory arrangements.

- *Retained treasury advisory support*
- *Treasury management policy/strategy*
- *Market information*
- *Credit ratings monitoring*

### Financial Services Advisory

We help clients ensure they are achieving best value from operational banking services, card and on-line payment services.




- *Card acquiring cost review & negotiation*
- *Card payment systems consultancy*
- *Payment strategy consultancy*
- *International payment process and cost reviews*
- *Currency and FX management*
- *Bank pooling & netting arrangements*
- *Cash investment benchmarking*
- *Bank tariff review & negotiation*




### Tender Management and Support

We offer a full modular support from initial data analysis and document preparation, the evaluation and bidder presentation stages, all the way through to support with the implementation process.

- *Full banking relationship*
- *Card acquiring arrangements*
- *Gateway / PSP provider*
- *Card payment systems*
- *International payment arrangements (AP)*
- *Student Payments platform*

## Meet the Education Specialists

	<p><b>Richard Leighton</b> Director Debt Solutions, Education</p> <p>☎ 01424 858250 ☎ 07557 367622 ✉ richard.leighton@atfsltd.co.uk</p>	<p>Richard is ATFS Director responsible for debt advisory services to the education sector. He spent 10 years working for banks and independent financiers specialising in cash flow finance for SMEs across a range of business sectors.</p> <p>Since 2013 Richard has worked with Universities and Colleges across the UK supporting senior leadership teams and boards with debt advisory services, ranging from structuring large scale project finance facilities to debt restructuring and refinancing. Richard has a degree in Economics from the University of East Anglia and is currently studying towards his MBA from Keele University.</p>
	<p><b>Tim Wilding</b> Director Financial Services</p> <p>☎ 07557 367370 ✉ tim.wilding@atfsltd.co.uk</p>	<p>Tim is ATFS Director responsible for banking and payments service reviews and related tender support services for education clients. This ranges from operational banking relationships to specific areas such as payment/credit card acquiring and international payments. Tim spent nearly 30 years in the City of London at global UK and Japanese banks before embarking on a consultancy career in 2002. He is a specialist in the reduction of card processing costs and speaks regularly on the subject at conferences, seminars, and workshops.</p>
	<p><b>Carl Fleet</b> Director Financial Services</p> <p>☎ 07502 485678 ✉ carl.fleet@atfsltd.co.uk</p>	<p>Carl joined ATFS in December 2021 working alongside Tim and Becky for banking and payment service reviews and tender related services. Carl spent the last 10 years in card acquiring, helping clients with all types of payment requirements from card payments all the way through to open banking. Previously he spent 10 years in banking assisting clients with a wide range of banking products and services.</p> <p>Outside of work Carl enjoys all sports, currently playing golf, football and tennis. He is also a keen traveller and cyclist.</p>

	<p><b>Becky Hazell</b> Technical Analyst</p> <p>☎ 01424 858250 ✉ becky.Hazell@atfsltd.co.uk</p>	<p>Becky joined ATFS as an Analyst in April 2018 with a BA in Politics, Economics and Public Policy from Goldsmiths College University of London. Becky also has a certificate in Corporate Finance from the Chartered Institute of Securities and Investment. Her focus is on preparing funding procurement tenders on behalf of clients, analysis of data and financial evaluation modelling for operational banking and card acquiring tenders and reviews. Becky keeps up to date on regulatory changes and assists with publication of the ATFS Market Review. She is an active member of the employee-led Aquila Green Group.</p>
	<p><b>Christine Lamberth-Williams</b> Research Analyst</p> <p>☎ 0207 863 3053 ✉ christine.lamberth-williams@atfsltd.co.uk</p>	<p>Christine has over 35 years' experience of the City of London working in corporate and residential lending, and with the Financial Ombudsman Service.</p> <p>Christine is responsible for ATFS' Monthly Market Review publications and daily alert service, marketing to new clients, associated research, and administration. She is also an active member of the employee-led Aquila Equality, Diversity, and Inclusion Group.</p>
	<p><b>Jonny Ridsdill-Smith</b> Junior Analyst</p> <p>☎ 07467863207 ✉ Jonathan.ridsdillsmith@atfsltd.co.uk</p>	<p>Jonathan joined ATFS as an Analyst in July 2021 with a BA in Policy, Politics and Economics from The University of Birmingham. Jonathan is currently studying for a certificate in Corporate Finance from the Chartered Institute of Securities and Investment. His focus is on preparing funding procurement tenders on behalf of clients and is responsible for marketing and business development support.</p>