



# Management Training Program

It's time to **ACCELERATE YOUR  
SUCCESS**

Whether you're right out of school or looking for something more in a career, the Capstone *Management Training Program* will put you in a position to succeed. The program is designed to give participants best-in-class hands-on training. It is your passport to a successful career with us where you'll learn how to:

- Originate & finance multi-million-dollar transactions
- Problem solve while gaining hands on exposure to deal structure
- Build up your network of industry contacts
- Motivate and work alongside a distinguished team of industry professionals
- Successfully perform in Capstone's diverse culture and working environment

In other words, you will gain an insight into and understanding of one of the country's leading construction factoring groups and will be involved in a comprehensive business skills training program that will help you make crucial business decisions and help you build a successful career.



## Right out of school?

Take your first step to success. You'll quickly learn that we hired you to eventually oversee your own team and will have the opportunity to work with people as motivated and driven as you. You'll bring your degree to the table, and we will help you learn to make crucial business decisions in no time.

## Have some experience already?

We promote based on performance, not seniority. If you're looking to advance quickly, Capstone's Management Training Program is what you've been looking for. We will take your existing knowledge alongside your drive to succeed and supplement it with training from our expert mentors that will help you climb to the top.

## We cultivate leaders.

Your hands-on development begins as you will be assigned a mentor for the first few months of each new position you are assigned to, to answer your questions and serve as your guide. You'll work with and learn from seasoned mentors who were once in your shoes. Capstone will give you an opportunity to not only use and hone your technical competence, but also and as importantly, your life skills as well. Your tailor-made development track is guaranteed to give your career an excellent head-start and put you in a role as an industry leader.

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# WHAT YOU WILL LEARN

As part of Capstone's Management Training Program, learning is your daily task. You'll build skills in every facet of Capstone's business from originating new transactions to underwriting to ultimately account management. Below is just a glimpse at what's ahead.

## **Selling techniques and communication.**

Gaining clients – As a Management Trainee, you'll learn how to effectively interact with and influence all types of clients and industry professionals. At Capstone this is one skill you'll use every minute of every day. The hands-on training you will receive covers everything from developing proper sales techniques to quick problem solving. Capstone will show you how to present your value proposition to a prospective client in such a compelling way that you turn off the automatic "no" response.

You'll learn how to uncover your customer's unarticulated needs, and to offer solutions in a professional and constructive way. Additionally, you will learn how to identify opportunities to deliver more products and services to your customers, and to apply a proven selling process that makes decision-making easy.

During this stage, you will learn how to and be responsible for:

- Originating new business transactions
- Collecting due diligence
- Analyzing due diligence and transaction related documents

You will be able to effectively handle any situation once you've completed this stage of the program.

# Marketing and spreading the word about Capstone.

Getting the word out about Capstone is a big part of what you'll do. We'll show you how to build a marketing strategy that helps you reach out to businesses and industry relevant professionals, groups and associations. This will help you build solid business-to-business sales skills as well as relationships with everyone you interact with.

## Creative time management.

Each day is exciting, action packed and fast-paced. There are always new client leads, opportunities and issues coming at you. You'll learn everything from creative time-management techniques to innovative organizational tools. These important skills will help you keep your day running smoothly – and prepare you for wherever your career takes you.

# FAST TRACK CAREER PATH

You will be able to change your career without changing companies.

With endless opportunities at Capstone, how far you advance and where you go is really up to you. You start in our Management Training Program and can continue on the sales management path, or you can move into other areas of our business including underwriting, credit, or account management.

**Sales Management:** Once you have demonstrated success as a Management Assistant you may elect to remain on the sales management path and transition into a Sales Leadership position. In this position you will be given the opportunity to instill your extensive training and knowledge on the importance of production and development goals with your own sales team.

Through continued mentoring, you will learn tips to build employee engagement that drives positive sales outcomes, and best practices for holding individuals and teams accountable to the agreed upon goals.

**Underwriting:** Once you have demonstrated success as a Management Assistant, you may elect to transition to the Underwriting Team. This position requires excellent analytical skills, training in Article 9 of the Uniform Commercial Code, contract law and basis credit skills to name a few. Through continued mentoring, you will learn all of these skills while functioning in the Management Assistant position.

**Credit:** Once you have demonstrated success as a Management Assistant, you may elect to transition to the Credit Team. This position requires excellent analytical skills. Through continued mentoring you will be taught:

- Financial statement analysis
- Trade references & bank reference verification
- Credit report analysis
- Payment history analysis
- Collections
- Intermediate level credit skills

You will learn all of these skills while functioning in the Management Assistant position.

**Account Management:** Once you have demonstrated success in either Underwriting or Credit you may elect to transition into Account Management. Customer service is a significant part of the entire Account Management experience. You will learn how to differentiate yourself from the competition through the application of key principles to strengthen relationships and by maintaining an attitude of professionalism in all Account Management service situations.

Each time a client comes in contact with you, your attitude is “showing.” You will apply Capstone’s principles and identify ways to maintain a friendly, low pressure and high service environment that makes customers want to establish long lasting relationships.

# **REWARDING PERFORMANCE**

As part of Capstone's Management Training Program, you'll be compensated based on your performance in the four core areas of our business. These include:

1. Profits
2. Employee development
3. Customer service
4. Client base growth

Starting with a base salary, you can build on our performance based model and earn a salary that has no ceiling. It's only limited by your innovation, desire and skills.

How much can you earn? If you perform, that's up to you.

## **Management Trainee**

Starting off on the right foot, you'll begin earning a competitive base salary.

## **Management Assistant**

As a Management Assistant, you'll earn a highly competitive salary that will increase with each promotion and is dependent upon the success of the client base you're building. The more deals you originate, the better you do. There's no limit to what you can earn.



# FAQ

## 1. Are you hiring now?

Absolutely. Capstone continues to expand its footprint and client base domestically and we see nothing but tremendous growth ahead. When you join Capstone as a Management Trainee, you'll join a growing leader in the factoring industry.

## 2. What are the requirements?

Capstone prefers that you have a college degree in any of the below majors:

- Business
- Finance/ Accounting
- Marketing
- Economics
- Math
- Engineering
- Construction Management (or related field)
- Business Law

You should be interested in a management and sales environment and should have strong leadership abilities and multi-tasking skills. We prefer that you have a college degree and to have proficient computer skills. You must also be creative, ambitious, personable, resourceful and hard working.

## 3. How long does it take to move up?

Thanks to our performance-based promotions philosophy, once you begin as a Management Trainee with Capstone, it's all about you. Once you demonstrate proficiency in Capstone's core values how quickly you advance is really up to you. You can also explore career paths in Underwriting, Credit, Account Management and other areas.

## 4. Does Capstone provide benefits to employees?

Capstone offers a comprehensive benefits package to full-time employees designed to protect their health and provide them with financial security today and in the future through a 401K.