



FUTURE GROUP REPORT 2025



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An external contribution by the 2025 Future Group sponsor, New Leaf Search

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FOREWORD & ACKNOWLEDGEMENTS

FOREWORD

Since 2013, Leaseurope and Invigors EMEA have collaborated to nurture emerging talents in our industry. This annual initiative serves as a European platform for young and bright industry talents to innovate and foster collaboration. Widely embraced by industry leaders, the program has proven highly anticipated. The Future Group has now generated over 160 ideas and connected over 167 young talents.

In the 2025 Future Group welcomed 15 talents from diverse backgrounds, nominated by the heads of their organizations. They were divided into three teams, each focusing on a specific theme: sustainability, transition finance, and promoting the leasing and automotive short term rental industry.

A total of 15 ideas were pitched, and a top 3 were selected through group voting, fostering collaboration and shared creativity. These concepts were further developed collaboratively and showcased at the Annual Convention of the European Leasing & Automotive Rental Industry, held in October 2025 in Cascais, Portugal.

This publication brings together the innovative concepts of the 2025 Future Group, highlighting the creativity and dedication that continue to redefine our industry's possibilities.



“Watching the 2025 Future Group grow and evolve has been incredibly rewarding. Over the past six months, this group of talented young professionals has poured energy and creativity into shaping bold, forward-looking ideas that truly resonate with where the industry is heading. Seeing people from all over Europe, each bringing different skills and viewpoints, come together and spark off one another has been amazing. The mix of their insights and innovative thinking has led to something genuinely exciting for the future of our industry.”

Simanis Ezerins | Membership Engagement Advisor | Leaseurope

ACKNOWLEDGEMENTS

We would like to express our deep appreciation to the leaders across Europe who supported this year's Future Group by nominating the talented young professionals who make the programme what it is.

A special thank you goes to **Ian Robertson** and **Paul Johnson-Ferguson** from **Invigors** for their remarkable commitment and mentorship. Their guidance and passion have been instrumental in helping the participants shape their ideas and grow throughout this journey.



We are also grateful to **New Leaf Search** for their generous sponsorship of the 2025 Future Group and for sharing our vision of investing in the next generation of industry leaders.

And finally, our warmest congratulations to all **Future Group 2025 participants**. Your creativity, drive, and fresh thinking have been the true heart of this year's programme, inspiring us all and helping to shape the future of our industry.

02



FUTURE GROUP 2025

The objectives of the project, the class of 2025 and more about the moderators

OBJECTIVES

The Future Group program provides a unique opportunity to recognise and foster young, up-and-coming talent in the leasing and automotive rental industry, with many benefits to both the participants and the sector overall.



Platform

Provide promising individuals with an environment in which they can express themselves freely and develop innovative ideas which may benefit the entire industry.



Experience

Help participants discover the multiple facets of the industry beyond their daily activities and engage with their peers from other leasing and rental companies.



Nurture

Establish a talent pool from which future industry leaders may emerge, with active mentoring during the Future Group project process and enlarging the alumni group over time.



Exposure

Allow the young talents to engage with the wider industry, giving them exposure to senior industry practitioners they may not ordinarily meet and visibility at the Annual Convention.

PARTICIPANTS

Aline Lena Bischer

Vendor Manager
Deutsche Sparkassen Leasing

Anastasiia Krol

International Sales
ING Lease

Balázs Gábor Molnár

Transformation Expert
Euroleasing

Benjamin Millard

Hi-Technology Account Manager - Wholesale
SGEF UK

Celina Schreiner

Business Engineer/Technical Lead
Sopra Financial Software / LeasySOFT

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Sales Executive
NETSOL Technologies

Diyar Tasar

Risk and Remarketing Analyst
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Job Boons

Business Development Manager
Autolease Group

Mafalda Teles

Commercial Service Specialist
De Lage Landen Leasing

Ophélie Guenego

Premium and Luxury Marketing Manager
CA Auto Bank



Innovating Tomorrow, Today

The Future Group class of 2025 showcases a vibrant blend of professional functions, cultural backgrounds, and geographic diversity, creating a truly dynamic exchange of ideas and experiences.

FACILITATORS

The 2025 Future Group participants benefited from decades of industry experience generously shared by Paul Johnson-Ferguson and Ian Robertson from Invigors EMEA.

They moderated the 2025 Future Group meetings and provided constructive feedback, coaching, and support.



Paul Johnson-Ferguson

Executive Director



Ian Robertson

Executive Director

03

Special thanks to

New Leaf Search[®]

Experts in asset finance & leasing recruitment



Artificial Intelligence in the Leasing Industry – Leaseurope 2025

By Jane Theobald, Recruitment Director, New Leaf Search - Experts in asset finance and leasing recruitment.

At New Leaf Search, we speak every day with people across the asset finance and leasing industry; from graduates taking their first steps to senior leaders shaping strategy. One theme comes through consistently: technology is no longer just a support function; it has become the driving force behind the evolution of the entire sector.

Artificial intelligence (AI) and automation are already transforming the way finance companies operate, streamlining everything from credit assessments and document processing to customer onboarding and portfolio monitoring. For professionals entering the industry, this isn't about technology replacing people; it's about new possibilities. The firms that thrive in this environment are those combining technological innovation with human insight – and that's where the next generation of professionals will make their mark.

The evolving asset finance landscape

Asset finance has always been a relationship-driven business. Deals are built on trust, expertise, and understanding. Yet the nature of that expertise is changing rapidly. AI-driven credit scoring now delivers instant decisions. Automation removes administrative bottlenecks, while advanced analytics helps lenders better understand customer behaviour, asset performance, and emerging risk patterns.

For employers, these developments bring efficiency and accuracy. For employees, they reshape opportunity. The value now lies in interpreting, communicating, and acting on technological insights; skills blending analytical thinking with emotional intelligence.

Five future-proof skills to build now

1. Data literacy

Every role in asset finance now touches data. You don't need to be a data scientist, but you do need to interpret information, question assumptions, and translate insights into commercial value.

2. Sector knowledge

Technology can analyse numbers, but it can't understand markets. Professionals who develop a deep understanding of how assets hold value, how industries evolve, and how customer needs shift over time will be in demand.

3. Technology awareness

You don't have to design AI tools, but knowing how they work and their limitations is crucial. The most successful professionals act as translators between commercial needs and technical capability.

4. Communication and relationships

As automation takes care of routine processes, the human element becomes even more valuable. Listening, empathy, and clear communication are what turn data into meaningful client relationships.

5. Strategic and ethical judgement

AI can process information, but it can't make ethical decisions. The industry needs professionals who can balance technology-driven insight with fair, responsible decision-making. Integrity and sound judgement remain timeless strengths.

Balancing technology with the human factor

The organisations gaining most from AI aren't those reducing headcount, but those empowering their people. By freeing employees from repetitive tasks, automation allows them to focus on higher-value work, structuring complex deals, building relationships, and providing tailored advice.

AI delivers information at speed, but humans bring context, creativity, and commercial sense. The future of asset finance will depend on this balance between technology-driven efficiency and human connection.

Final thought

For young professionals entering asset finance in 2025, this is a moment of opportunity. You are joining an industry in transition; one that rewards adaptability, curiosity, and collaboration. Build your confidence with technology, deepen your market understanding, and invest in your people skills.

Technology will keep changing, but relationships, judgement, and expertise will always define success in asset finance.

04



INNOVATIVE IDEAS OF 2025

TEAM A

EVOLVE DECISION

Powering the electric vehicle revolution for SMEs.
A revolutionary platform that helps SMEs understand the full
TCO of transitional assets and facilitates their selection.



**Aline Lena
Bischer**



**Benjamin
Millard**



**Balázs
Molnár**



**Diyar
Tasar**



**Mafalda
Teles**



A detailed presentation of the idea is available here.

TEAM B

DIGITAL FACTORY

A mobile-first AI platform that enables fast digital valuation of industrial assets, enhancing financial decision-making and operational efficiency for companies, leasing firms and valuation providers.



**Anastasiia
Krol**



**Celina
Schreiner**



**Ignacio
Lozano Zurita**



**Job
Boons**



A detailed presentation of the idea is available [here](#).

TEAM C

LEASELIFE²

Smart Second-Life Asset Financing with Explainable AI.
Promoting sustainable financing through transparent AI
decisions on second-life assets.



**Darakhshan
Fazail**



**İbrahim Anıl
Çelikbaş**



**Jeroen
Breynaert**



**Ophelie
Guenego**



A detailed presentation of the idea is available [here](#).

VOTING RESULTS

The audience provided live feedback by voting on various aspects, ranging from the most impactful idea if implemented to the best-presented idea before the winning idea was identified.



Most impactful idea if implemented

Team A

44% Team A: EVolve Decision

23% Team B: Digital Factory

33% Team C: LeaseLife2



Most likely to be implemented idea

Team A

47% Team A: EVolve Decision

26% Team B: Digital Factory

26% Team C: LeaseLife2



Most effectively presented idea

Team A

52% Team A: EVolve Decision

23% Team B: Digital Factory

25% Team C: LeaseLife2



Overall winner

Team A

51% Team A: EVolve Decision

22% Team B: Digital Factory

27% Team C: LeaseLife2

05



ABOUT US

ABOUT INVIGORS

INVIGORS

THE TRUSTED ADVISORS TO THE ASSET FINANCE INDUSTRY

Invigors EMEA is the acknowledged European leader in consulting and advisory services to equipment lessors and finance companies, financial institutions, manufacturers and service providers across the region. Invigors deliver insight, rapid practical impact and hands-on implementation for strategic and operational imperatives in domains including M&A, funding sources, corporate restructuring, strategic marketing, asset and lifecycle management, business transformation, technology advisory and the development of captive & vendor finance programs.

Visit www.invigors.com

ABOUT LEASEUROPE



Leaseurope brings together 46 member associations across 32 countries representing the leasing, long term and/or short-term automotive rental industries. The scope of products covered by Leaseurope members' ranges from hire purchase and finance leases to operating leases of all asset categories (automotive, equipment and real estate) and also includes the short-term rental of cars, vans and trucks. It is estimated that Leaseurope represents over 90% of the European leasing market.

Visit www.leaseurope.org

For more information about the Future Group, please contact s.ezerins@leaseurope.org



“The future belongs to those
who prepare for it today.”

Malcolm X