NEXT SESSION

09.00 – 10.30

The 2026 Future Group

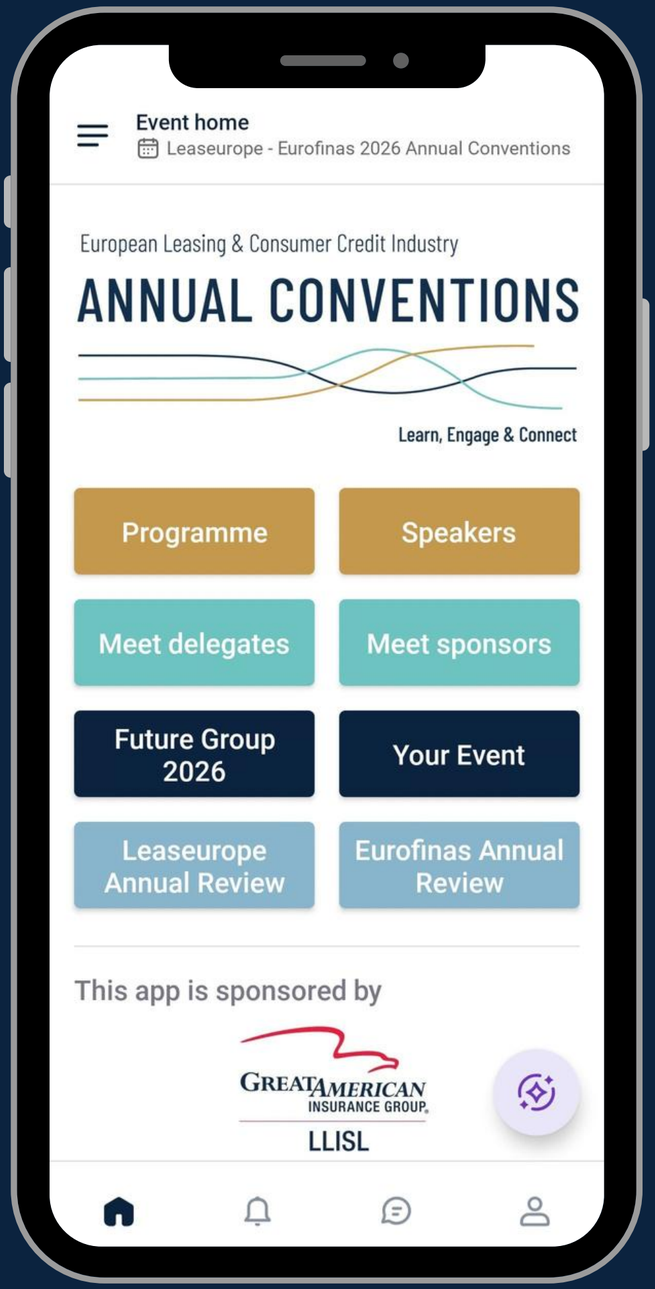
FUTURE GROUP

by Leaseurope & Eurofinas

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Password: HAPPY2CU

The 2026 Future Group

Welcome address



IAN ROBERTSON
Executive Director
Invigors EMEA



PAUL JOHNSON-FERGUSON
Executive Director
Invigors EMEA

What is the Future Group?

- A multi-disciplinary development initiative first run in 2013
- 21 talent from across the European leasing industry
- 4 fresh ideas
- 6 months of teamwork supported by Leaseurope and Invigors

The Future Group in numbers

- This is the 12th Conference Session
- 189 young talents from 67 businesses in the leasing sector since 2013
- 37 projects
- Providing a springboard to showcase the industry’s talent

Meet this year’s teams

A / VigilX



B / Subsidy Navigator



Meet this year’s teams

C / ResilienceLease



D / Second-hand EV Solution



VIGILX

Powering the revolution of Audit



Presenting Team A



Elliot Jakobsson

Sales Manager, DNB



Alp Karademir

Senior Full Stack Dev & AI Engineer, Koç Finansman A.Ş.



Lena Schulz

Executive Assistant, grenke AG



Giulia Locatelli

Business Credit Underwriter, Prestitalia SPA



Giulia Bonomini

Contract Management Specialist, Alba Leasing Spa

VIGILX

The Maths Doesn’t Add Up.

95%

OF CONTRACTS
NEVER REVIEWED

70%

OF AUDIT TIME
SPENT PREPPING

90+

DAYS BEFORE
RISK SURFACES

VIGILX

Introducing VIGILX

FULL INTEGRATION IN 8 WEEKS

CONNECTS TO YOUR SYSTEMS

- Core Leasing System
- Credit Decision System
- Credit Bureau & Registries
- Internal Control Policies
- ERP & Finance Systems



POWERS EVERY DEPARTMENT

- Audit & Compliance
- Risk Management
- Data & Reporting
- Fraud Prevention
- Portfolio Protection

How It Works

1. Data Ingested
2. AI Scans Everything
3. Anomalies Flagged
4. Human Reviews
5. Decision Logged

THIS POWERS THREE MODULES

MODULE 1

Pre-Booking Guard

MODULE 2

Continuous Steering

MODULE 3

Natural Language Access

VIGILX

MODULE 1

Pre-Booking Guard

Primary Users: Credit Decisioning

WHAT IT DOES

Evaluates risk in real-time before disbursement — stopping fraud before it happens.

- Application
- AI Review
- Risk Flag
- Recommended Action
- Human Decision

REAL USE CASE: MULTIPLE MANAGEMENT CHANGES IN THE LAST 12 MONTHS

Flagged

Management Changes
3 changes / 12 mo

Current Signatory
Appointed 18 days ago

Company History
2 directors replaced

Estimated AI Fraud Likelihood
93%

AI RECOMMENDATION

- Decline / Escalate — RECOMMENDED
- Enhanced Due Diligence
- Pause & Verify

ROUTE TO

- Fraud / Risk
- Senior Credit Decisioner
- Escalation Sales

VIGILX

MODULE 2

Continuous Steering

Primary Users: Asset Management

WHAT IT DOES

Mines 100% of active contracts daily for residual value anomalies and policy drift.

- **Continuous Scan**
- **Anomaly Mined**
- **Steering Alert**

REAL USE CASE: RESIDUAL VALUE STEERING

Actionable

€38,000	€27,500	€10,500
Declared Contract End Value	Current Market Value	Potential Exposure

AI RECOMMENDATION

ASSET MGMT & SALES VIEW

CONTRACT-LEVEL ACTIONS

Extend contract +12mo — MOST PROFITABLE
€10,500 exposure closed

Replace asset
Market-rate re-lease

Set Aside Reserve
€10,500 provisioned

RISK / PORTFOLIO VIEW

SAME ANOMALY ACROSS THE PORTFOLIO

247	€2.6M
SIMILAR CONTRACTS	TOTAL EXPOSURE

Review similar contracts — RECOMMENDED

AI Analysis: cause · asset types · persistence

VIGILX

MODULE 3

Natural Language Access

Primary Users: Audit & Compliance Teams

WHAT IT DOES

Query your portfolio using natural language — zero IT tickets, instant SQL.

- NL Question
- Auto SQL Gen
- Instant Answer
- Audit Log

NATURAL LANGUAGE QUERY CONSOLE

QUERY PROMPT:

```
> Show all contracts changed after approval without documented re-authorization
```

GENERATED SQL:

```
SELECT contract_id, customer_name, change_type FROM contract_amendments
WHERE approved_at IS NOT NULL AND reauth_doc IS NULL;
```

RESULT:

23
contracts changed after approval

8
without documented re-authorization

AI RECOMMENDATION

✓ Save as Detection Rule

Request Re-Authorization — RECOMMENDED

Rollback Approval

VIGILX

Benchmark

Financial Impact

WHOLE MARKET

2,000 Companies

Market Size

Leasing and Consumer Credit Companies over Europe

€2.3T

Portfolio Volume

Total portfolio size of ~2,000 companies

1B MID-SIZED PORTFOLIO REPRESENTATIVE PROFILE

€1.49M

Total Cost Base

Annual audit, risk & reporting spend

€5.9M

Portfolio Risk Exposure

Annual fraud & residual value exposure

VIGILX

+50%

Efficiency Gained

€745K annual efficiency gains

-60%

Risk Exposure Reduction

€3.54M annual risk reduction

Value Based

Pricing Model

COMPONENT 1

€50,000

/ year

Base Platform Fee

Platform access, security & support

+

COMPONENT 2

€640

Portfolio Rate

per €1M portfolio / year

Portfolio-based pricing

×

COMPONENT 3

70% Modules 1 + 2

100% Full Platform

AVERAGE LEASING BANK

€1B Portfolio

Base Fee + Portfolio Size × Module Coverage

1 **Modules 1+2 (70%)**

€50,000 + (1,000 × €640 × 70%)

≈ €498K / year

2 **Full Platform (100%)**

€50,000 + (1,000 × €640 × 100%)

≈ €690K / year

VIGILX

Go-To Market

A Phased Strategy



Phase 1: Land

Direct sales · Trusted advisors

Prove value with first POCs

· 1 Lighthouse customer
· 3–5 POCs → first customers
· 1 Country

Phase 2: Prove & Expand

Strategic partnerships

Expand across Europe

· ~15 enterprise customers

Phase 3: Scale

Multipliers: Strategic partners · References · Events · Thought leadership

Category leadership across the EU

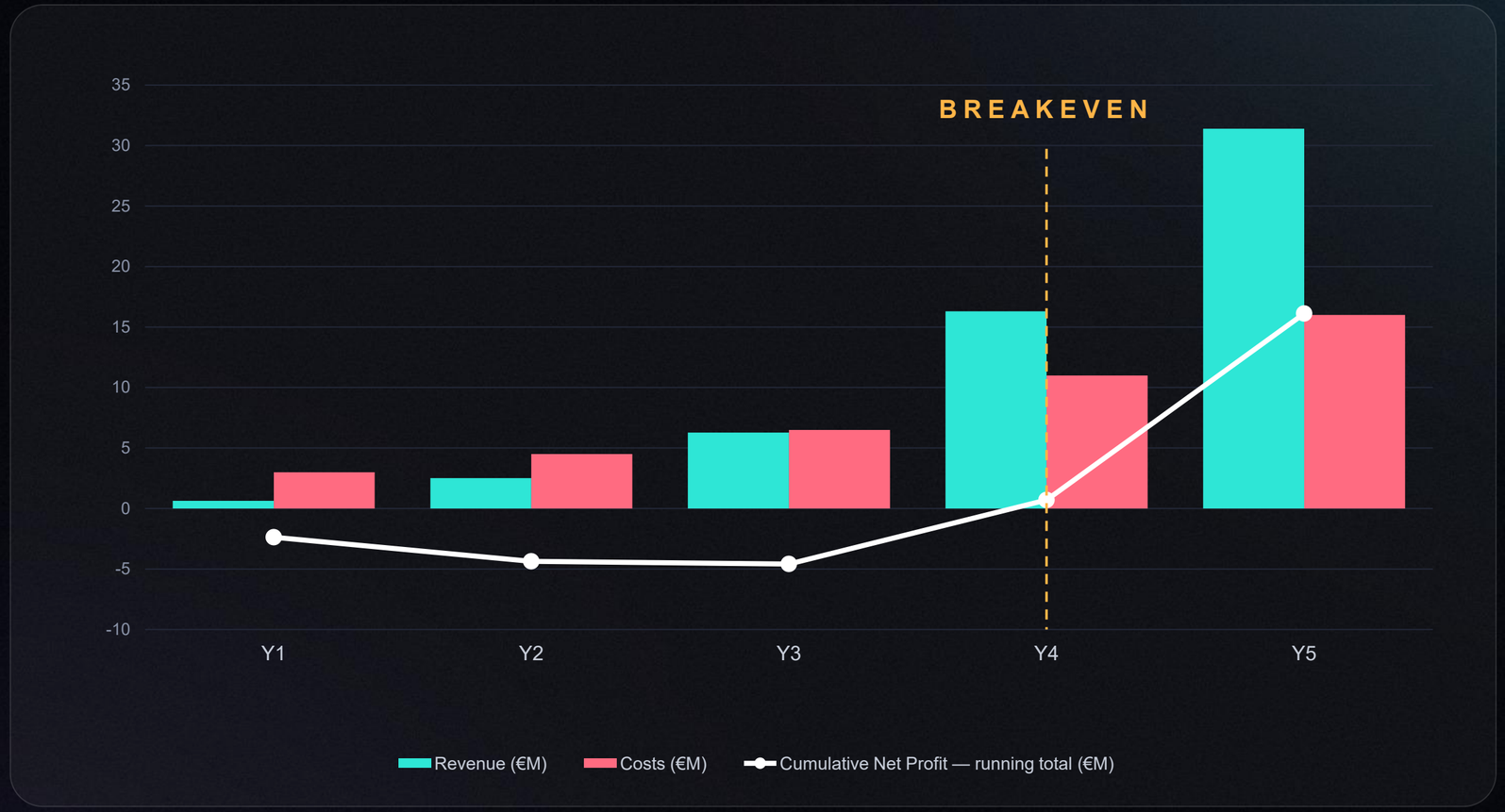
· 60+ customers EU-wide
· Partner-led growth

Customers · EU Leasing & Consumer Credit companies + · Audit Compliance Risk · C-Level

VIGILX

Financial Model

Path to Profitability



LAND

PROVE & EXPAND

SCALE

BREAKEVEN

Year 4

Cumulative losses fully recovered

CAPITAL NEED

≈€4.6M

Peak cumulative funding gap, Year 3

YEAR 5 ARR

≈€31.4M

End of Scale phase, at new pricing

VIGILX

Why VigilX Stands Alone

Works with your systems.
Learns your rules.
Recommends — never decides.
Continuously intelligent.

VIGILX



LEASEUROPE & EUROFINAS ANNUAL CONVENTION 2026

Subsidy Navigator



Team B

Turning fragmented public incentives into finance-ready leasing decisions

Meet Team B

Six perspectives. One shared ambition on supporting transition assets and the transition economy.



Anouck Willering

Control & Oversight Manager Data



Emilia Kock

Senior Financial Economic Crime Specialist



Ribal Aloulabi

Project Manager, Inventory Finance Europe



Kristin Mateeva

Digital Marketing Specialist



Valerio Crezzini

Manager, Data Analytics Team



Estrella Díaz

Regional Sales Manager – Southern Europe

PERSONA EXAMPLE

Meet Mark

Owner and Managing Director

De Vries Agro BV · Gelderland, NL

Fleet	2 heavy trucks, 4 vans
Annual distance	~55,000 km per truck
Next decision	Replacing one diesel truck

I'd really like to switch to an e-truck, but everyone tells me the subsidy process is a nightmare...



Every unresolved subsidy question is a lease that does not get signed.

PROBLEM

The subsidy is not the issue. The process is.

Public support exists, but leasing workflows are not designed around subsidy uncertainty.



1. **Fragmented rules**
   Different country schemes, windows and eligibility logic.
2. **Timing gap**
   Customers face cash-flow risk before approval and payout.
3. **Operational failures**
   Documentation, eligibility and timing errors delay deals.
4. **Lost conversion**
   Deals stall exactly when a lower net lease price is needed.

E-trucks are moving from pilot projects to scaling markets

Regulation, zero-emission zones and corporate decarbonization make the transition unavoidable.

EU HDV CO_2 TARGETS

Fleet-wide emission reduction required for new heavy-duty vehicles.

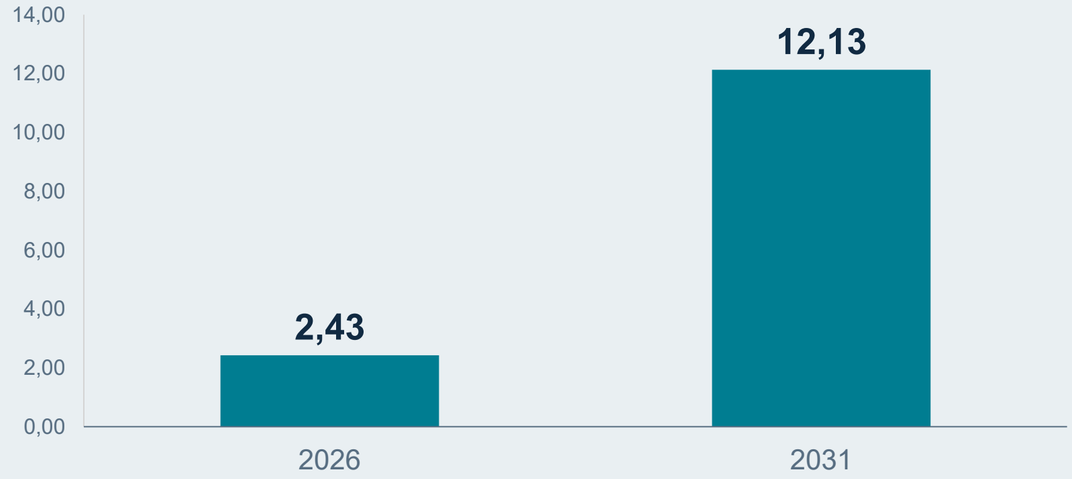
45% by 2030

65% by 2035

90% by 2040

Market direction is consistent

Global e-truck market size, USD billion (illustrative forecast).



Mark's journey becomes subsidy-aware leasing

The Navigator changes the process from manual subsidy uncertainty to a guided, finance-ready leasing decision.

TODAY

Subsidy value only known later

1. Search subsidy sites
2. Interpret requirements
3. Apply manually
4. Wait for approval
5. Lease offer delayed

WITH NAVIGATOR

1. **ELIGIBILITY** — Know before you apply
2. **APPLICATION** — Reduce avoidable failures
3. **BRIDGE FINANCE** — Turn expected subsidy into affordability
4. **LEASE SIGNED** — Confidence for customer and lessor

See Subsidy Navigator in action

From eligibility to a finance-ready leasing decision — in one guided journey.

Thanks to the integrated flow and simple process, Mark is ready to sign.

Bring out your phone and try it for yourself!



UNIQUE SELLING POINT

Not a search engine.
A subsidy orchestration layer.

Subsidy Navigator connects what others leave separate — and turns subsidy information into a leasing action.

SUBSIDY

NAVIGATOR

Subsidy intelligence built into leasing

01 DECISION INTELLIGENCE

Know before you apply

Matches the right scheme and confirms customer and vehicle eligibility.

02 END-TO-END GUIDANCE

Apply correctly

Supports documents, forms and progress instead of stopping at information.

03 LEASING INTEGRATION

Turns expected subsidy into a finance-ready lease offer.

Information → financing

One 10-truck deal behind the five-year growth story

Gross investment

EUR 3.5M

10 e-trucks

Net lease basis

EUR 2.6M

after subsidy receipt

Expected subsidy

EUR 0.9M

EUR 90k / truck

1	2	3	4	5	6
Eligibility	**Application**	**Bridge funding**	**Approval**	**Delivery**	**Subsidy receipt**
Rules checked	Pack submitted	Gap financed	Decision tracked	Lease begins	Bridge repaid

Temporary bridge **EUR 0.9M** until subsidy receipt

KEY CONTROLS

Budget cap • eligibility threshold • document validation • maximum bridge tenor • gross-basis fallback

Customer credit risk remains with the lessor and stays separate from subsidy receipt risk.

Bridge only when subsidy confidence reaches 98%

Risk capital covers the payout downside; bridge margin compensates funding and risk.

1 · 98% CONFIDENCE GATE

PROCEED ONLY IF

- ✓ Eligibility verified
- ✓ Documents complete
- ✓ Budget available
- ✓ Confidence score ≥ 98%

BRIDGE APPROVED

2 · BRIDGE ECONOMICS

Expected subsidy

EUR 0.9M

→

Bridge margin

Funding cost + risk premium

Margin makes the bridge commercially viable.

3 · PAYOUT-RISK COVER

COVER PARTNERS

OEM risk-sharing agreement

Private-equity / capital partner

Capped exposure per contract

Cover triggered if subsidy is not paid

Five-year growth in opportunities and financed volume

SCALE DRIVERS

MORE SUBSIDIES → MORE ASSET CLASSES → MORE MARKETS → ONE REUSABLE NAVIGATOR

FIVE-YEAR SCALE PATH

10× financed volume • 5× qualified pipeline

Y1
EUR 6.5M
500 qualified cases
+5 pp conversion uplift
25 added leases

Y2
EUR 12.5M
800 qualified cases
+6 pp conversion uplift
48 added leases

Y3
EUR 21.8M
1,200 qualified cases
+7 pp conversion uplift
84 added leases

Y4
EUR 37.4M
1,800 qualified cases
+8 pp conversion uplift
144 added leases

Y5
EUR 65.0M
2,500 qualified cases
+10 pp conversion uplift
250 added leases

OPPORTUNITY = QUALIFIED LEASE CASE

Added leases = qualified cases × uplift • Volume = added leases × EUR 260k

FINANCIAL MODEL

Break-even & Risk Capital

Funding the growth while keeping risk controlled

1 · SUBSIDY NAVIGATOR

EUR 650k initial investment
EUR 500k annual costs

3 partners
Operating break-even

2 · LEASING COMPANY

EUR 50k setup
EUR 230k annual platform fee

~12 extra deals
Lessor break-even

3 · PAYOUT-RISK CAPITAL

EUR 22.5M
Subsidies bridged annually
250 contracts * EUR 90K

EUR 450k
Expected 2% payout risk

EUR 1.2M
Recommended risk-capital facility

Bridge only at ≥98% confidence · Risk covered by OEM or capital partner

Prove the model in the Netherlands, then scale through reusable country logic

Start focused. Learn fast. Scale repeatedly.



1 PHASE 1 **Netherlands MVP**

2 PHASE 2 **Product hardening**

3 PHASE 3 **European scale**

4 PHASE 4 **Consumer financing**

One platform, reusable country rules, and a subsidy-aware lease in every market and asset class we enter.

CUSTOMER OUTCOME

Mark can move forward with confidence

The subsidy becomes part of the lease decision rather than a separate obstacle.

WITH SUBSIDY NAVIGATOR

- ✓ Eligible subsidy identified
- ✓ Application steps visible
- ✓ Financing gap managed
- ✓ True lease cost understood

READY TO SIGN



Thank you, any questions?

Team B · Future Group 2026

Supporting transition assets and the transition economy

One platform • Multiple subsidies • Multiple assets • Multiple countries

FUTURE GROUP

Leaseurope & Eurofinas

Leaseurope

A European Product to deliver growth in an unstable world



Team C

Marta
DIOMEDA



Sella
Personal Credit

Pierre
FOURNET



PERSONAL FINANCE
& MOBILITY

Ivan
DIMITROV



UniCredit
Leasing

Çağdaş
ÇETINER



Vakıf Leasing

Annalena
KORDEN



Deutsche Leasing

RESILIENCE
LEASE
Financing Stability. Driving Growth.

RESILIENCE LEASE

Financing Stability, Driving Growth

Industry Challenge



Europe's Business Reality

"73 % des entreprises européennes signalent des problèmes liés aux retards de paiement.''

January 2026 | European Commission

''Up to 10 million European businesses face potential closure if economic conditions do not improve.“

April 2026 | Intrum European Payment Report

“Zahlungsverzüge sind Ursache für jede vierte Unternehmensinsolvenz in der Europäischen Union.“

2025/2026 | EU Payment Observatory

"Geç ödemelerin en ciddi etkileri, yatırımların azalması, büyümenin yavaşlaması ve işletmelerin varlığını sürdürmesine yönelik tehditlerdir.“

January 2026 | European Commission Survey

“Забавенит е плащания ост ават крит ично предизвикат елст во за малкит е и среднит е предприят ия в целия Европейски съюз.“

January 2026 | EU Payment Observatory

"L'inflazione ha allungato i tempi di incasso e aumentato la pressione sul capitale circolante delle PMI.''

European Commission | SMEs and High Inflation

The Leasing Gap

Business Reality

Dynamic. Unpredictable. Constantly changing.



Lease Payments

Fixed. Contractual. Unwavering.



RESILIENCE LEASE
Financing Stability. Driving Growth.

RESILIENCE LEASE

Financing Stability, Driving Growth

Opportunity: Resilience Lease



Traditional Lease + Embedded Flex Capacity

Embedded in contract
from day one

Available after 6 months
Of perfect payment behaviour

Customer Controlled
Self Service Activation

Fully Repayable
Deffered amount remains contractual

Revolving Once
Capacity restored after repayment

Available Flex Capacity

Business Stress

Use Flex Capacity

Repay Deferred Amount

Capacity Restored
(One time)

Traditional Lease + **Flex Capacity** = **Resilience Lease**

RESILIENCE LEASE

Pricing

Basic Resilience

1 month — *Deferred amount of one installment*

+0,5% — *Monthly resilience premium*

Plus Resilience

2 months — *Deferred amount of one installment*

+1% — *Monthly resilience premium*

Premium Resilience

3 months — *Deferred amount of one installment*

+1,5% — *Monthly resilience premium*

RESILIENCE LEASE
Financing Stability. Driving Growth.

Our solution: AI-Powered Resilience Platform

1. Flex Capacity embedded in lease contract
2. Self-service activation
3. Automated risk controls

FRONT
Client Front-End

CORE
Core Leasing System

CONTRACT
Contract Management

ACCOUNTING
Accounting System

AI Orchestration Layer

Runs every activation in real time — eligibility, NPV test, schedule update, accounting entry.

→ **No manual handling required**

RESILIENCE LEASE
Financing Stability. Driving Growth.

Portal

RESILIENCE LEASE
Financing Stability. Driving Growth.

Contract Status: Performing & Seasoned (>6 Months)

Fleet Liquidity & Flex Management

Welcome to your self-service dashboard. Manage your embedded lease payment flexibility in real-time. Temporarily reduce monthly installments during cash flow pressure without renegotiation or default risk.

Configure Flex Payment

ACTIVE LEASED ASSETS

6 Heavy Trucks

Total Fleet Capital: **€480,000**

Spain Transport & Logistics Pilot

AVAILABLE FLEX CAPACITY

€12,000.00

Total Tier Allocation: **€18,000.00**

Used: €6,000 — 66.6% Capacity Avail.

NEXT MONTHLY PAYMENT

€12,000.00

Due Date: **September 1, 2026**

Standard Fleet Installment

REGULATORY SAFEGUARD

IFRS9 & EBA Safe

NPV Protection Cap: **≤ 1.00%**

✓ Non-Forbearance Guaranteed

Self-Service Flex Capacity Activator

Select payment reduction level and duration for your upcoming lease cycle.

Tier: Advanced (Max 75%)

1. SELECT TARGET VEHICLES / SCOPE

All Fleet Vehicles (6 Heavy Trucks) — €12,000/mo Total

2. REQUESTED PAYMENT REDUCTION %

50% Relief

10% Min — 25% — 50% (Recommended) — 75% Tier Cap

3. DURATION OF FLEX RELIEF (MONTHS)

1 Month Relief | 2 Months Relief (Max)

4. DEFERRED AMOUNT ALLOCATION STRATEGY

- **Contract Extension (+Term)** — Shift deferred balance to contract end. Monthly payment returns to normal post-flex.
- **Remaining Term Re-amortization** — Slightly adjust post-flex monthly payments across remaining original term.

LIVE SIMULATION RESULT

PASSED PRE-CHECK

Standard Payment	FLEX MONTHLY PAYMENT
€12,000.00 per month	€6,000.00 Save €6,000.00 / mo

Total Immediate Cash Relief:	€6,000.00
Deferred Amount Reallocated:	€6,000.00
Flex Capacity Consumption:	€6.000 of €12.000
Post-Flex Monthly Payment:	€12,000.00 / mo
Contract Term Adjustment:	+1 Month Extension
Total Estimated Cost Impact:	+€120.00 (+1.0% Carry)

AUTOMATED 4-STEP RISK VALIDATION ENGINE

DORA Compliant

1. Eligibility Check — Seasoning > 6m & Performing status — PASS

Portal

RESILIENCE LEASE
Financing Stability. Driving Growth.

ACTIVE LEASED ASSETS

6 Heavy Trucks

Total Fleet Capital: **€480,000**

Spain Transport & Logistics Pilot

AVAILABLE FLEX CAPACITY

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Total Tier Allocation: **€18,000.00**

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NEXT MONTHLY PAYMENT

€12,000.00

Due Date: **September 1, 2026**

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1. SELECT TARGET VEHICLES / SCOPE

All Fleet Vehicles (6 Heavy Trucks) — €12,000/mo Total

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10% Relief

10% Min 25% 50% (Recommended) 75% Tier Cap

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1 Month Relief | 2 Months Relief (Max)

4. DEFERRED AMOUNT ALLOCATION STRATEGY

- **Contract Extension (+Term)**
  Shift deferred balance to contract end. Monthly payment returns to normal post-flex.
- **Remaining Term Re-amortization**
  Slightly adjust post-flex monthly payments across remaining original term.

Execute Flex Activation (Instant Approval)

Protected by 4-Step Validation Engine & Digital Contract Framework

LIVE SIMULATION RESULT

PASSED PRE-CHECK

Standard Payment	FLEX MONTHLY PAYMENT
€12,000.00 per month	€10,800.00 Save €1,200.00 / mo

Total Immediate Cash Relief:	€1,200.00
Deferred Amount Reallocated:	€1,200.00
Flex Capacity Consumption:	€1.200 of €12.000
Post-Flex Monthly Payment:	€12,000.00 / mo
Contract Term Adjustment:	+1 Month Extension
Total Estimated Cost Impact:	+€24.00 (+1.0% Carry)

AUTOMATED 4-STEP RISK VALIDATION ENGINE

DORA Compliant

1. **Eligibility Check** — Seasoning > 6m & Performing status — PASS
2. **Flex Capacity Check** — Requested relief <= Available Capacity — PASS
3. **Extension Cap Check** — Within Tier Limit (Max 2 Months) — PASS
4. **NPV Protection Check** — NPV Delta: 0.03% (Cap ≤ 1.00%) — SAFE

RESILIENCE LEASE

Financing Stability, Driving Growth

Go-to-Market



Target group and sector

CLUSTER 4-6 VEHICLES

TRANSPORT SELECTED

Who are they?

- Transport SMEs with recurring operations
- Regular fleet renewal requirements
- Established and growing businesses

Why do they need resilience leasing?

- Cash-flow sensitive
- Exposed to fuel-price volatility
- Affected by delayed receivables and seasonal peaks

Why are they attractive for Lessors?

- Better bankability than micro-enterprises
- Meaningful portfolio volumes
- Standardized and scalable offering
- Real willingness to pay for flexibility

RESILIENCE LEASE

Financing Stability. Driving Growth.

SPAIN: The right market to launch

Spain is not only a large market, but one of the few European markets that combines scale, growth and untapped leasing potential, making it the ideal testbed for SME Resilience Leasing

Scale

5th

Growth

+6,7%

Headroom for Innovation

30%

With a strong demand for flexible financing solutions

RESILIENCE LEASE
Financing Stability. Driving Growth.

Timeline


Platform Build Completed
Y0
Commercial Pilot Launched
Y1
Break-even Reached
Y2
Expansion into EU Markets
Y3
Pan-European Rollout Starts
Y4
> 110,000
Contracts on Platform
Year 7

Go-to-Market: Marketing & Expected gains

A solution with light marketing investment at the beginning …

NEAR-ZERO COST €

Level 1 — Solution embedded in the Lessor's app/portal

LIGHT INVESTMENT € €

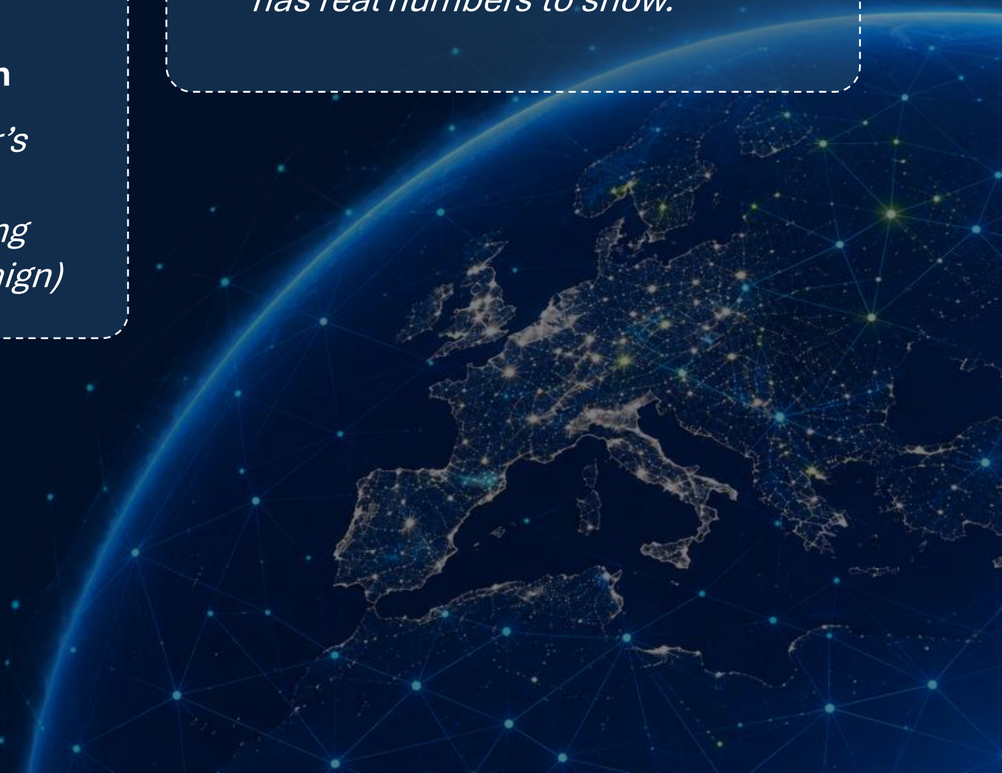
Level 2 — Lessor-led outreach

- *Explainer video on the Lessor's own product page*
- *Awareness push to the existing back-book (marketing campaign)*

AFTER PROOF POINT € € €

Level 3 — Sector visibility

- *Trade press, case studies, industry events — once the pilot has real numbers to show.*



RESILIENCE LEASE
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RESILIENCE LEASE

Financing Stability, Driving Growth

Risk & Regulatory Framework



Risk Mitigation and Regulatory Compliance

IFRS 9 Forbearance & Default Classification

The validation system scales down or rejects any flex request exceeding a ≤1% NPV loss threshold, preventing forbearance triggers.

EBA "Unlikeliness to Pay" (UTP) Escalation

Flex access is strictly restricted to performing contracts that have completed a mandatory 6-month seasoning period, proving initial credit stability.

CRR III / Basel IV Capital & RWA Impact

Extension caps are bounded (1–3 months max). Utilizing CRR III Article 495c for leasing collateral, physical asset ownership maintains low LGD status.

DORA Digital ICT Oversight & Audit

The validation system operates as bank-grade, audit-ready middleware with failover protocols, cybersecurity encryption, and full logging.

Insolvency Framework Repossession Freeze

Real-time eligibility queries automatically block flex requests if pre-insolvency, legal restructuring, or credit default flags appear in databases.

EU Unfair Contract Terms Framework

Flex Capacity limits (1–3 payments), maximum reduction caps (50%–100%), extension bounds, and margin pricing (+0.5%–1.5%) are pre-agreed upfront.
(Directive 93/13/EEC)

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RESILIENCE LEASE

Financing Stability, Driving Growth

BUSINESS CASE



Business Case: Key Assumptions

Pricing Mix

Basic 50% (+0.5%)
Plus 35% (+1.0%)
Premium 15% (+1.5%)

~ Average Premium 0.825%

Penetration

5% → 25% of eligible contracts

Flex Activation Rate

12% of contracts activated per year

Portfolio Quality

PD improvement:
2.0% → 1.7%

Lower NPL
Improved portfolio quality

Platform

Customer Retention:
65% → 75%

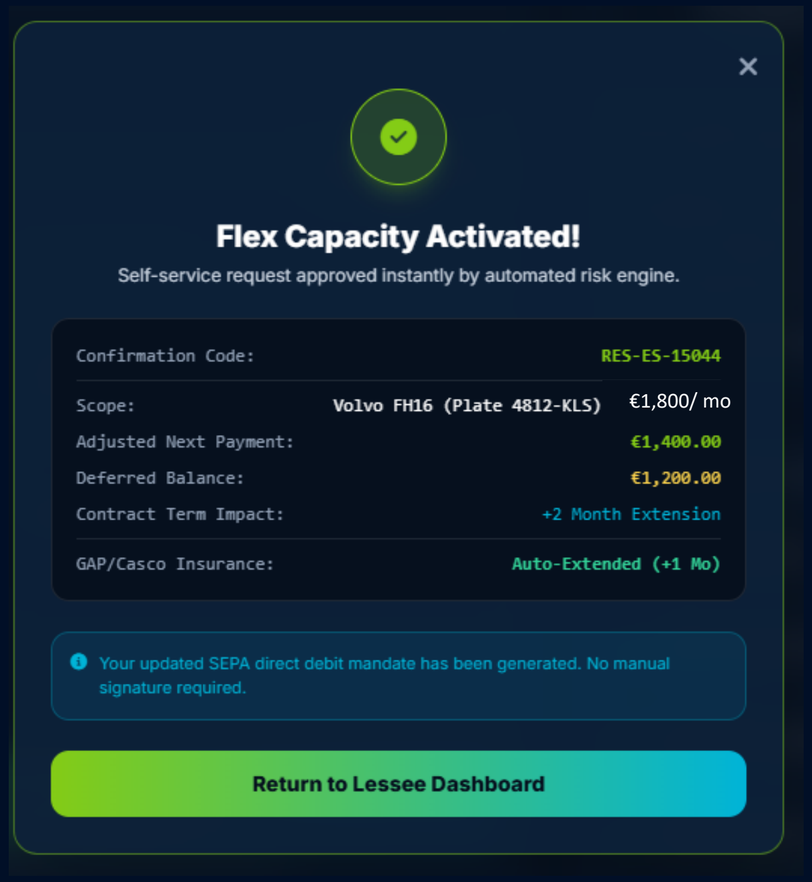
Initial Investment

Platform Build & Pilot Investment

→ €1.85m

RESILIENCE LEASE
Financing Stability. Driving Growth.

Pricing Example



Pricing Example

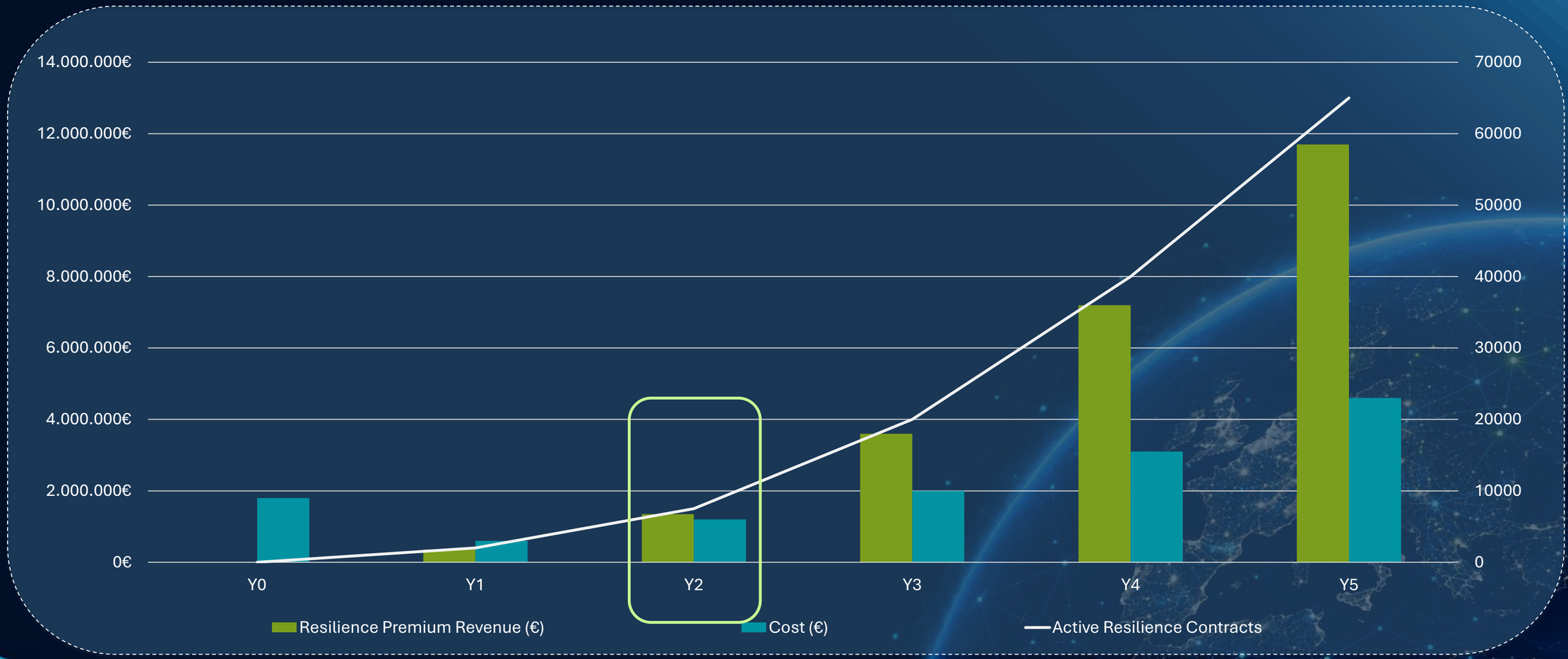
- Truck Value: €80,000
- Lease Term: 48 months
- Monthly Lease Instalment: ~€1,800

Package	Premium	Cost
Basic	+0.5%	~€9/month
Plus	+1.0%	~€18/month
Premium	+1.5%	~€27/month

Average Revenue: €180 p.a.
Average Cost: €71 p.a.
Average Profit: €109 p.a.

RESILIENCE LEASE
Financing Stability. Driving Growth.

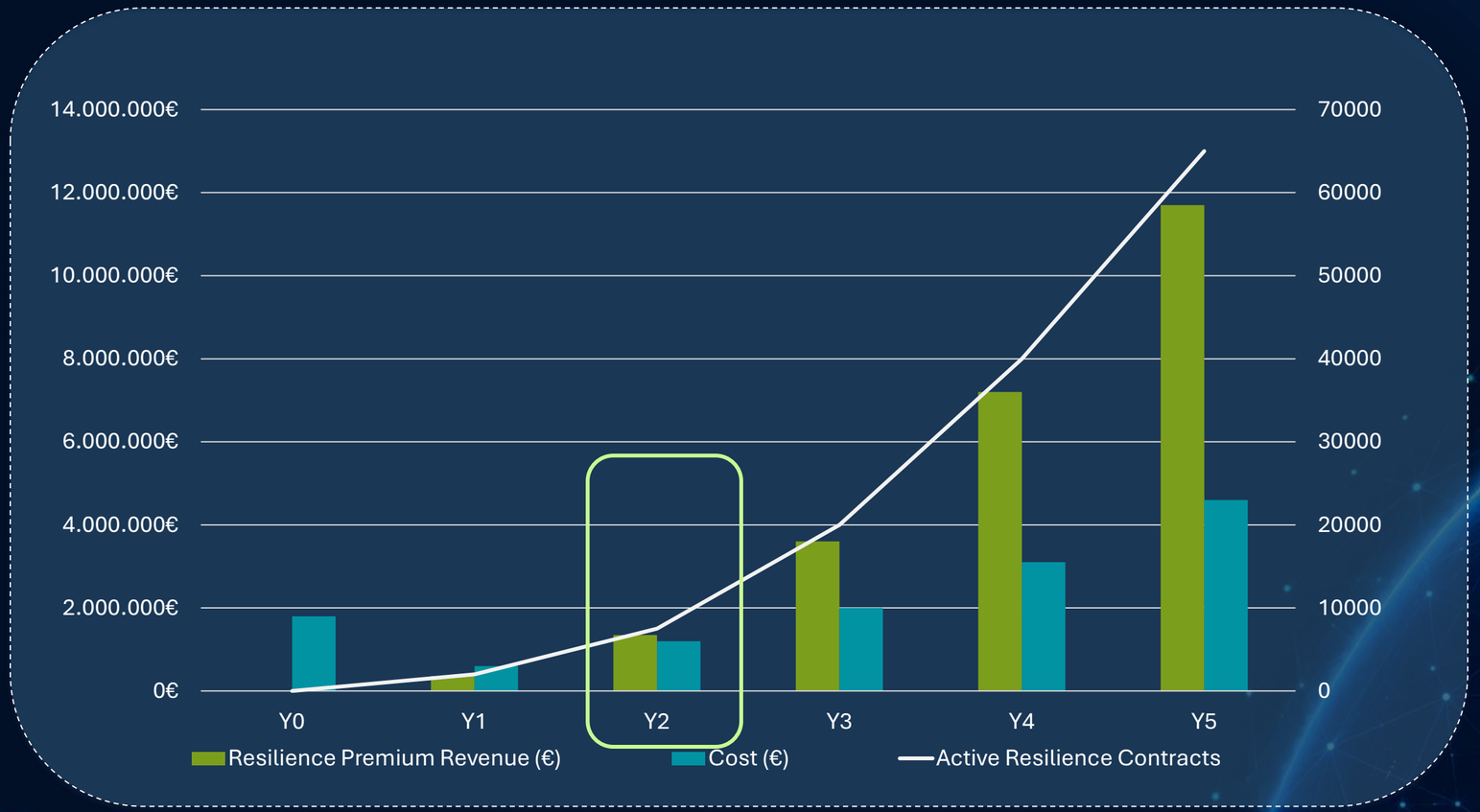
Recurring Resilience Revenue & Profitability Outlook



→ Breakeven

RESILIENCE LEASE
Financing Stability. Driving Growth.

Recurring Resilience Revenue & Profitability Outlook



→ Breakeven

65,000 Active Contracts

Resilience Premium Revenue: €11.70m

Costs: €4.60m

Operating Result: €7.10m

RESILIENCE LEASE
Financing Stability. Driving Growth.

RESILIENCE LEASE

Financing Stability, Driving Growth

The Future of Leasing



Impact



1. Qualitative Steering
2. Transparency & Profitability
3. Operational Simplicity
4. Retention & Engagement

RESILIENCE LEASE
Financing Stability. Driving Growth.

RESILIENCE
LEASE
Financing Stability. Driving Growth.

RESILIENCE LEASE

From Financing Assets
to Financing Resilience



RESILIENCE LEASE

Financing Stability. Driving Growth.

THANK YOU!



Team C

SECOND HAND EV SOLUTION

FUTURE GROUP - TEAM D



Transforming the pre-owned electric vehicle market
Predictive marketplace for lease-returned EVs
Building trust through transparency and data

Meet the team



STEFAN BOSSERHOFF

GEFA BANK

Germany



GIADA TURETTA

BNP PARIBAS LEASING SOLUTIONS

Italy



HOANG TRAN

DANSKE BANK

Finland



MARTINA ZLATANOVA

UBB INTERLEASE

Bulgaria



SHANE WAANDERS

BMW Group Financial Services | ALPHABET

Netherlands

Five profiles, one shared mission: making electric mobility accessible

From Uncertainty to Confidence: Transforming the Used EV Journey

High cost of new EVs

Lack of trust in used battery health



Information overload: hundreds of generic listings

Uncertainty about hidden costs

Not just another search website, but a platform that finds the right electric car for the customer



BMW iX3 xDrive30 M Sport

2022 · Phytonic Blue · xDrive AWD · 38,400 km

€439/mo
or €31,900 outright

461	6.8s	180	80 kWh
km range	0–100 km/h	top km/h	battery

BMW battery health report

Verified 14 May 2025

State of Health (SoH) — History & 4-Year Forecast



4-year forecast (Jun 2025 – Jun 2029): At current degradation rate of 1.1%/yr, this battery is projected to retain **86.6% SoH by 2029** — well above the 70% warranty threshold. Confidence range shown accounts for variation in charging behaviour and climate conditions.

Usable capacity now	Projected capacity 2029
72.8 kWh of 80 kWh	**69.3 kWh** ~393 km range
Charge cycles used	Degradation rate
287 of ~1,500 est.	**1.1%/yr** Normal

Battery rated **Good** by BMW Financial Services. BMW factory warranty (80% SoH floor) fully transferable — not projected to be reached until

AI MATCH SCORE

94% **Excellent fit**
Based on your profile

- ✓ 400+ km range match
- ✓ Within €550/mo budget
- ✓ xDrive AWD preferred
- ✓ BMW brand preference

Lease options

Residual Value (RV) included
BMW's certified battery data allows us to accurately forecast this vehicle's end-of-lease value — reducing your monthly cost by **~€50/mo** vs standard market pricing.

36 months 20,000 km/yr · **RV applied ✓**	**€439/mo** Best value
24 months 20,000 km/yr · **RV applied ✓**	**€489/mo**
12 months 15,000 km/yr · **RV applied ✓**	**€559/mo**

Standard lease rate	~~€489~~
RV saving (battery-certified)	**−€50**
Monthly lease (incl. RV)	**€439**
BMW insurance (est.)	€74
Charging (est.)	€42
Total est./month	**€555**

Reserve this BMW

Download BMW battery report (PDF)

Included with this BMW

- BMW warranty transfer
  Battery covered to 160,000 km
- BMW dealer service history
  3 authorised services on record
- BMW ConnectedDrive active
  OTA updates, remote access
- Single lessee only
  One previous corporate driver
- Home delivery available
  BMW dealer delivery to your door
- Charging network access
  BMW ChargeNow + partner networks

Set a return alert
Get notified when a similar iX3 is confirmed for return
Notify me

Ask about this BMW ↗
Financing, delivery, test drive

Our customers: three profiles, one common need



Young Eco-minded

- 20-35 years old, urban lifestyle
- Sustainability-driven, price-sensitive
- First-time EV adopters, digital-first

Want to drive electric, but new EVs are too expensive

Families

- Two-car households needing flexibility
- Second car used for short urban trips
- Budget shared across the household

Want an affordable and practical second car

Commuters

- Frequent short-to-medium daily trips
- High fuel and maintenance costs today
- Reliability is non-negotiable

Want a reliable everyday car without high running costs

ONE COMMON NEED — ALL THREE PROFILES WANT THE SAME THING

An electric car that is affordable and accessible

The common problem: electric mobility is still not accessible to everyone



The problem is not the desire for electric mobility – it is access to the right solution

PROBLEMS	OUR SOLUTION
Price	Used EVs
Battery life	Certified battery health information
Costs	Predictable costs
Choice	Predictive marketplace

Democratising electric mobility

What’s new about our solution?



Three building blocks that make used-EV access simple, transparent and fast

WEB PLATFORM

- Matches each customer profile with the most suitable used EVs
- Key criteria: battery health, mileage, price, availability

PREDICTIVE MARKETPLACE

- See lease-returned EVs before they reach the market
- Availability forecast from lease lifecycle events

INTELLIGENT MATCHING

- Recommendations based on usage, range and charging habits
- Pre-approved lease contracts ready

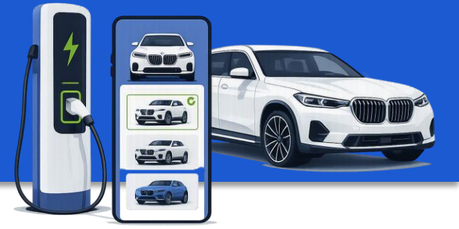
WHAT AUDIENCES ARE WILLING TO PAY FOR

Early exclusive access to EV availability and better deals

Certified battery health – lower risk

Faster purchase and better-informed decisions

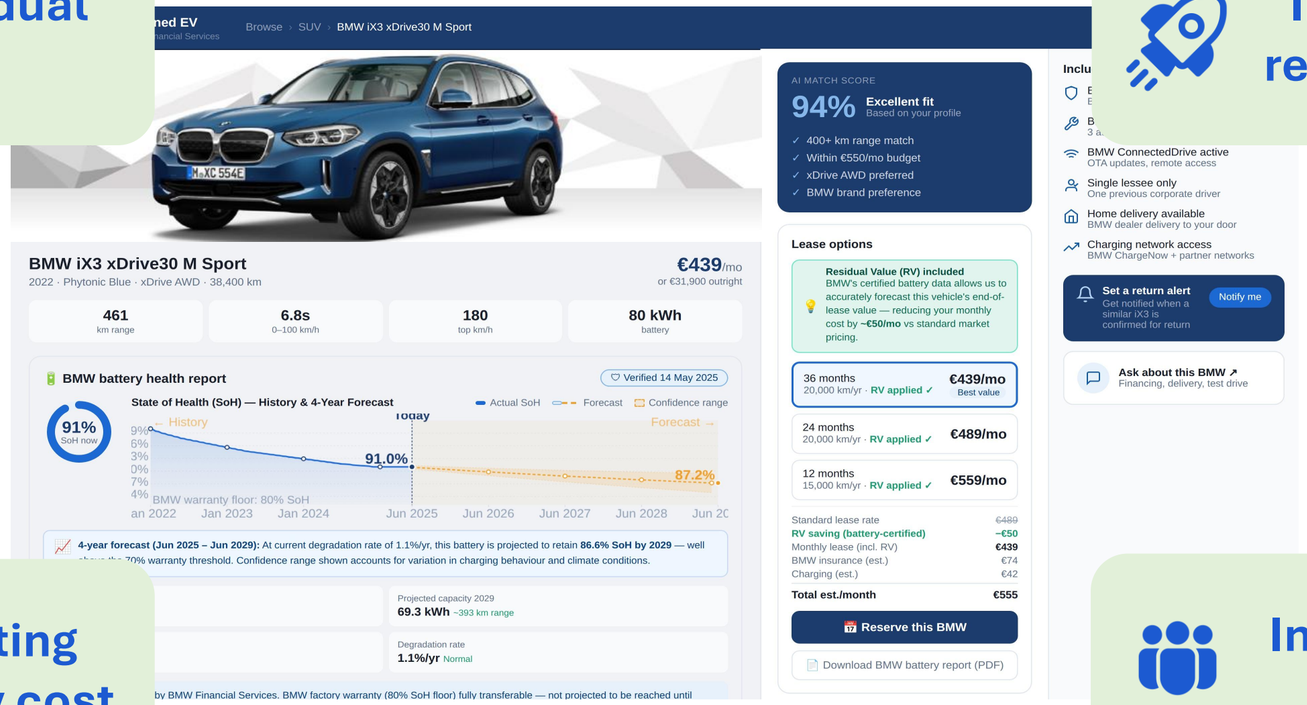
What benefits our solution will bring to Leasing companies



Key benefits for Leasing companies

Maximize EV residual value

Improve customer retention and loyalty



Reduce remarketing time and inventory cost

Increase trust in the used EV market

Financial model – fast market capture and strong cumulative value

10% market share by 3rd year
75k users by 2030

2027 CUMULATIVE CASH FLOW

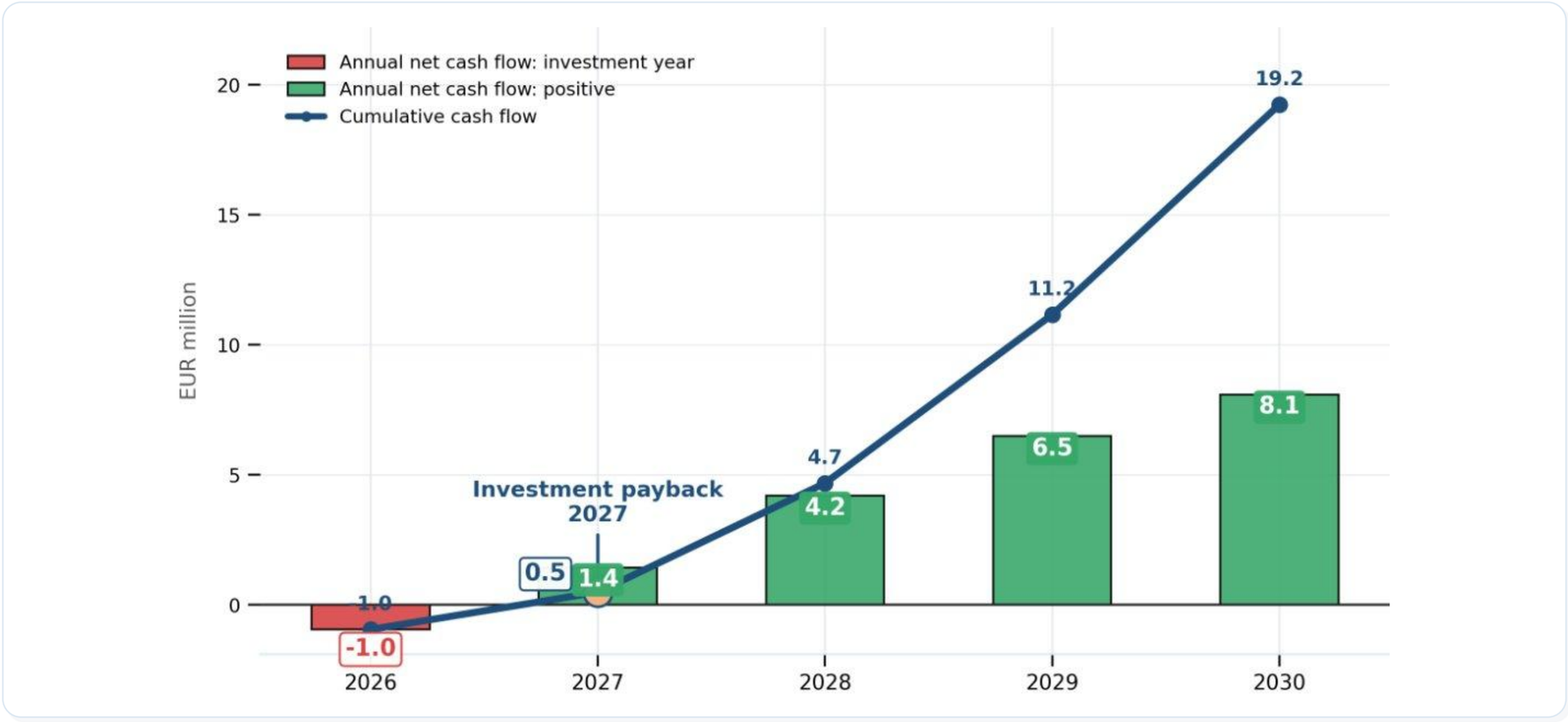
First year where accumulated cash flow turns positive

€8.1M 2030 NET CASH FLOW

Strong platform profitability after European scale-up

€19.2M 2030 CUMULATIVE CASH FLOW

Total value created after initial investment recovery



Subscriptions improve returns, but vehicle and B2B revenues are the core economics.

Financial model – fast market capture and strong cumulative value

10% market share by 3rd year
75k users by 2030

Revenue Sources

€350 service-provider revenue per vehicle

- Financing or leasing commission:
- Insurance commission;
- Inspection or certification:
- Premium listing or access services

€40 optional premium subscription per user

- Premium EV insights
- Detailed battery and vehicle information
- Early access to vehicles
- Enhanced comparison or matching services

Costs

Variable costs:

- Data verification and partner services
- For cloud infrastructure and AI processing
- Customer aquisition

OPEX:

Personnel	IT, data/AI, product and support
Platform operation	Cloud, databases, APIs, security and monitoring
Transaction services	Verification, certification and external partners
Go-to-market	Customer acquisition, partner onboarding and country entry

Go-to-market and country expansion

Growth has a channel, a customer and a market-entry trigger

How customers discover the platform

SOCIAL MEDIA

Targeted campaigns for EV, premium-car and sustainability audiences

GOOGLE KEYWORDS

Capture high-intent searches for used EVs, battery health and leasing

REFERRALS & ORGANIC

Build trust through customers, partners, verified vehicles and brand awareness

Growth target

10% share by 2028 and 15% by 2030

Country-led growth path

Cumulative market coverage linked to the principal acquisition channel in each phase

YEAR	MARKET ENTRY	USERS / SHARE	PRINCIPAL ACQUISITION CHANNELS
2026	Germany	5k / 1%	Partner pilot; targeted social media
2027	+ Switzerland	25k / 5%	Leasing channels; Google Ads; referrals
2028	+ The Netherlands	50k / 10%	Cross-market campaigns; partner ecosystem
2029	+ France	65k / 13%	Local partnerships; targeted acquisition
2030	+ Belgium / EU	75k / 15%	Brand awareness; organic and referral growth

Each growth step is supported by a defined market entry and acquisition engine.

From Search to Matching: Redefining the EV Experience

Personalised matching

Not another marketplace, but a personalised matching engine



Match, don’t search

Barriers removed

Price, trust and uncertainty taken out of the journey



Access for all

The result

A seamless journey from “I want an EV” to “This is my car”



Confidence to buy



“Jan is just the beginning. We are opening the door to the mass market.”

Ready to transform the EV experience?

Let’s explore how our platform can add value to your business

- Predictive marketplace for lease-returned EVs
- Certified battery health and transparent pricing
- One partner, from matching to delivery

Second Hand EV Solution — Future Group Team D

Scan here to get in touch with our team



THANK YOU.

Questions? Let's discuss next steps.

Thank you for your attention and interest in our Second Hand EV Solution.

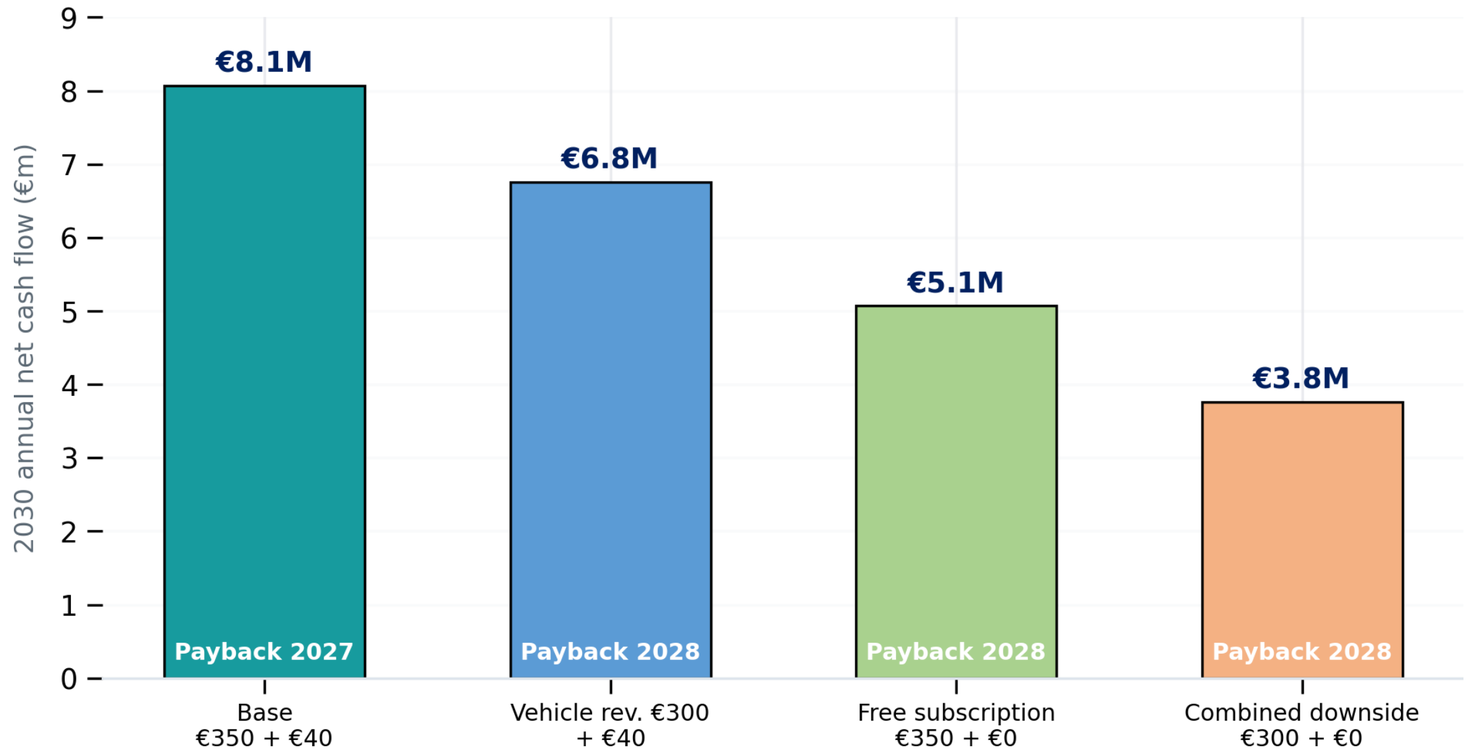


DEEP-DIVE: Sensitivity analysis

The business remains cash-positive under downside scenarios

What happens if customers pay less?

2030 annual net cash flow and cumulative payback



BASE CASE — **Payback 2027**

€350 / vehicle + €40 subscription

PRICE DOWNSIDE — **Payback 2028**

€300 / vehicle + €40 subscription

FREE USER ACCESS — **Payback 2028**

€350 / vehicle + €0 subscription

COMBINED DOWNSIDE — **Payback 2028**

€300 / vehicle + €0 subscription

Resilience message: even with lower vehicle revenue and free subscription, the model reaches cumulative payback in 2028.

DEEP-DIVE: Implementation roadmap and €800k investment

MVP first, embedded in a leasing company, reusable across markets

Four phases from decision to scalable launch

01 BUILD MVP

Core marketplace, listing/search, customer matching and secure transaction journey

0–4 months

02 CONNECT DATA

CRM, leasing portfolio, VIN, battery-health and partner APIs

3–6 months

03 ONBOARD LESSOR

IT architecture, compliance, processes, UAT and operating ownership

5–8 months

04 LAUNCH & SCALE

Germany pilot, targeted acquisition, measure conversion, reuse in new markets

8–12 months

€800k one-off CAPEX



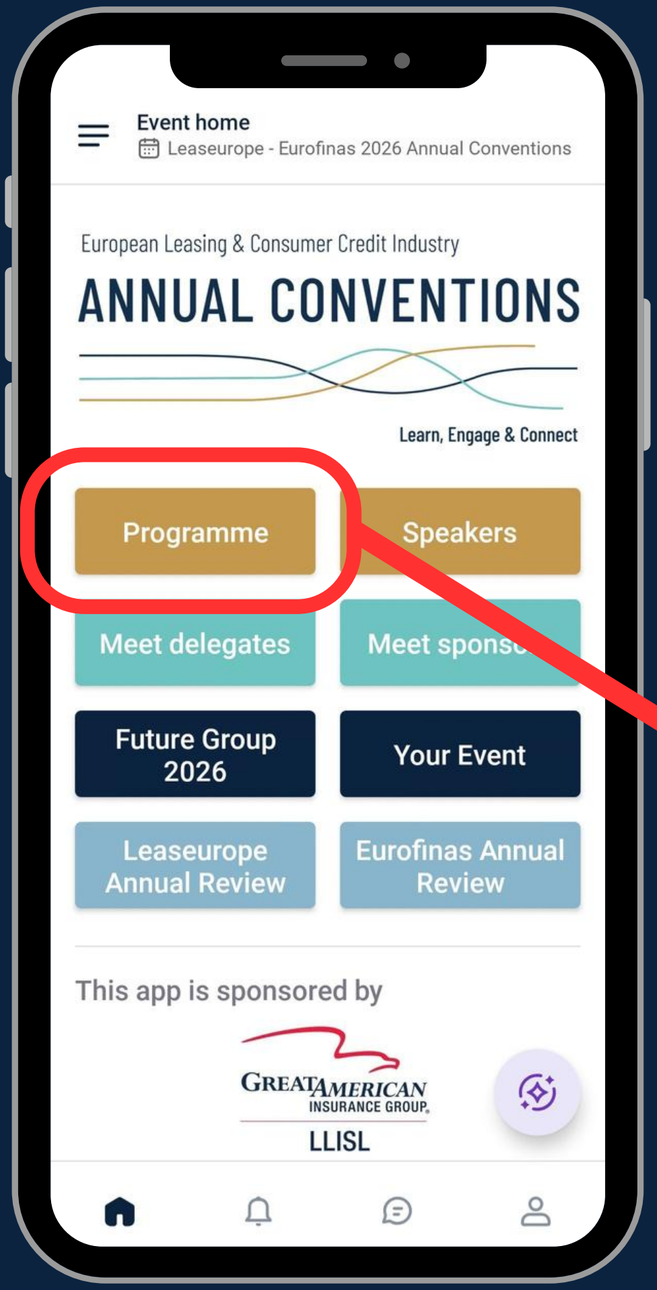
€500k	**Platform development**	Front end, back end, marketplace functionality and security
€150k	**AI development**	Initial matching and predictive functionality
€100k	**Integrations**	Leasing, CRM, VIN and partner data connections
€50k	**Compliance setup**	GDPR, AI governance, legal setup and controls

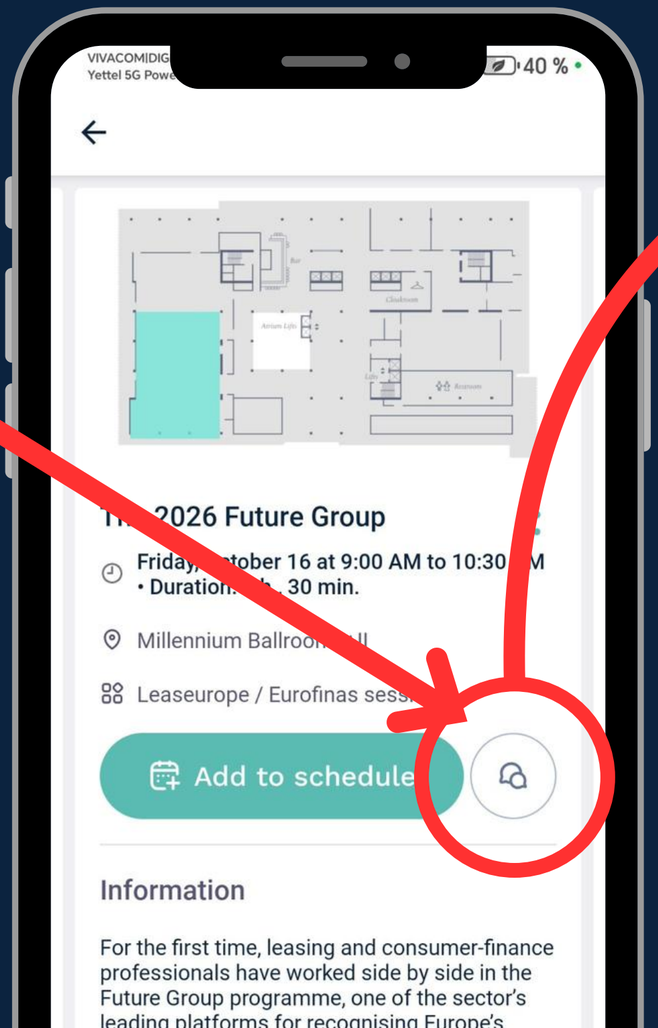
OPEX: what keeps the platform running

Personnel	IT, data/AI, product and support
Platform operation	Cloud, databases, APIs, security and monitoring
Transaction services	Verification, certification and external partners
Go-to-market	Customer acquisition, partner onboarding and country entry

Key message: subscription improves returns, but vehicle and B2B revenues are the core economics.

Voting: How does it work?





Click here (Live Discussions) > Polls

Or scan the QR code

Voting: Sample question

Where was the Annual Convention held last time?

A / Alicante

B / Rome

C / Vienna

Voting: Sample question

... processing results ...

5 questions to answer

1 / Which idea would have the **most impact** if implemented?

2 / Which idea is **most likely** to be implemented?

3 / Which idea is the **most innovative**?

4 / Which team presented its idea **most effectively**?

5 / Overall winner

Special thank you to our sponsor

