Strategic Vendor Finance Partnership

UK & Europe equipment
leasing volume in 2024,
€123 billion
(Leaseurope)





VENDOR FINANCE STRATEGY

Vendor Programme Performance Highlights

Vendor programmes with defined performance metrics outperformed peers by 26% in volume growth in 2024

Programmes with active dealer engagement achieved 33% higher financing penetration

40% faster deal closure compared to cash transactions

•15% higher win rates in competitive bids



Executive Summary

Transformation in Equipment Finance

The European equipment finance market is evolving with a focus on agile, embedded financing solutions for vendors.

Strategic Vendor Finance Model

Our vendor finance model boosts sales, speeds customer decisions, and builds long-term customer loyalty.

Seamless Sales Integration

Integrating financing into vendor sales processes creates a seamless, buyer-friendly experience.

Pan-European Compliance Platform

Our platform supports localised compliance, enabling easy vendor operations across thirty European countries.





Market Opportunity

European Market Size

The European equipment finance market is valued at over €400 billion, highlighting substantial growth potential.

Flexible Payment Preferences

More than 60% of B2B buyers prefer monthly payment options, emphasizing demand for financing flexibility.

ESG and Digital Transformation

ESG initiatives and digital transformation drive demand for sustainable and efficient financing solutions.

Embedded Finance Advantage

Vendors offering embedded finance reduce sales friction and better meet evolving customer needs.





Why Partner With Us

Speed and Efficiency

Fast credit decisions and digital onboarding enable faster deal closures and streamlined processes.

Broad Market Reach

Our vendor finance programme operates in over 30 European countries, offering localized support across markets.

Flexible Payment Solutions

Offering leasing, hire purchase, and tailored payment plans to meet diverse customer financial needs.

Robust Compliance Framework

Ensuring IFRS 16 readiness, GDPR adherence, and alignment with local regulations for secure partnerships.





Embedded Finance Model

Seamless Integration

Embedded finance integrates financing directly into vendor sales processes for a smooth customer experience.

Real-Time Financing Features

Includes real-time quotes, instant approvals, and co-branded portals to enhance the buying journey.

API and Customization

APIs and customizable interfaces ensure smooth system integration and brand alignment.

Strategic Vendor Partnership

Positions vendors as strategic partners aiding customer growth and investment decisions through finance embedding.





Conversion Impact

Increased Deal Closure

Vendor finance strategy boosts deal closures by up to 30% through flexible financing options.

Reduced Sales Cycle

Average sales cycle shortens by about 40%, enabling faster transaction processing for vendors.

Improved Customer Retention

Monthly payment plans increase customer retention by offering convenience and affordability.



Customisable Programmes

Programme Customisation

Vendor finance programmes are tailored to meet specific partner needs, ensuring alignment with their brand identity and customer expectations.

Sales Training and Enablement

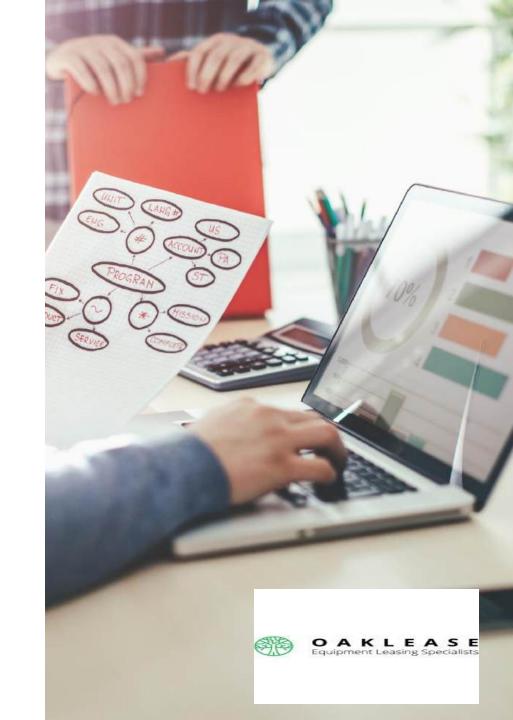
Sales teams receive thorough training and resources to confidently communicate financing options to customers.

Marketing Support Materials

Marketing support includes brochures, calculators, and landing pages designed to boost customer engagement and conversion rates.

Enhanced Competitiveness

Tailored financing programmes help vendors strengthen their sales strategies, increasing competitiveness and customer satisfaction.





Pan-European Coverage

Extensive European Presence

Local teams operate in key European markets including the UK, Germany, France, Italy, Spain, and the Nordics.

Multilingual Support

Multilingual support and documentation ensure smooth communication and compliance across different markets.

Tailored Compliance Solutions

Solutions customized to meet local tax and legal requirements enable confident cross-border operations.

Unified Platform Benefits

A unified platform simplifies expansion, reduces complexity, and ensures consistent service quality across Europe.





ESG & Green Financing

Sustainability in Finance

ESG-linked financing supports acquiring energy-efficient and low-carbon equipment to meet corporate sustainability goals.

Incentive Lease Structures

Lease options incentivise green investments and facilitate sustainable equipment adoption in the market.

ESG Reporting Tools

Reporting tools help track ESG performance, ensuring compliance and appealing to eco-conscious customers.

Vendor Programme Differentiation

Integrating ESG in vendor finance attracts new customers and supports sustainable future growth.



Next Steps



Discovery Session

Schedule a discovery session to understand your specific needs and goals for the finance programme.

Customised Finance Programme

Co-design a tailored finance programme that aligns with your sales model and customer profile.

Rapid Pilot Launch

Launch a pilot programme within 30 days through a streamlined onboarding process for quick results.

Scalable Growth

Use a phased approach for iterative improvements, scalability, and long-term success in the market.

