**OAK LEASING**

Est. 1992 · Pan-European Equipment Finance & Vendor Programmes

# STRATEGIC VENDOR FINANCE PARTNERSHIP

*Embedding equipment finance into your European sales strategy*

**€203bn**

European leasing new business, H1 2025 — up 2.2% year on year (Leaseurope, Biannual Statistical Survey)

Prepared by John Barter, Director

EXECUTIVE SUMMARY

# The Strategic Case for Embedded Finance

*For vendor CEOs, CFOs and Heads of Sales: embedded finance is a revenue, margin and resilience lever — not a back-office add-on.*

01

## Revenue Growth

Embedding finance at the point of sale removes the capex barrier, lifting deal closure and shortening sales cycles across our vendor partner base.

02

## Margin Protection

Monthly payment structures win on affordability, not price — protecting list price and gross margin instead of forcing discounts.

03

## Market Resilience

European equipment leasing new business eased -8.7% in H1 2025 even as total leasing volumes grew 2.2% (Leaseurope). Vendors with embedded finance are best placed to counter that headwind.

MARKET OPPORTUNITY

# A Market Rewarding Flexible Financing

**€203bn**

Total European leasing new business, H1 2025 (+2.2% YoY)

**-8.7%**

Equipment leasing new business, H1 2025 — the segment embedded finance directly addresses

**+17.0%**

Real estate leasing growth, H1 2025 — capital is moving, selectively

*Source: Leaseurope, 2025 Biannual Statistical Survey*

## Why this matters at board level

- Buyers are more cautious on capex, not on investment intent — the Leaseurope H1 2025 survey shows total leasing volumes still grew despite the pull-back in equipment leasing specifically.
- Vendors offering financing at the point of sale convert hesitant capex decisions into monthly opex decisions, insulating pipeline from the wider equipment-leasing slowdown.
- More than 60% of B2B buyers now prefer monthly payment structures over upfront purchase, reinforcing embedded finance as a standard commercial expectation rather than a differentiator.

WHY PARTNER WITH OAK LEASING

# Built for the CFO's Risk List, Not Just the Sales Deck

### Speed to Revenue

Digital credit decisioning and onboarding compress the sales cycle from quote to signed order.

### Balance-Sheet Discipline

IFRS 16-ready structures and clear on/off-balance-sheet options for your customers' finance teams.

### Counterparty Governance

A panel of 40+ funders removes single-lender concentration risk from your financing programme.

### Pan-European Reach, Zero Extra Headcount

One commercial relationship covers 30+ countries — no local finance hires or local funder negotiations required.

THE EMBEDDED FINANCE MODEL

# One Integration, Aligned to Your Existing Sales Cycle

*Financing sits inside the sale itself — not a follow-up email, not a separate application, not a delay to close.*

**01**

### Quote

Real-time indicative pricing generated at the point of quotation, in the customer's currency and language.

→

**02**

### Approve

Instant or same-day credit decisions via API or co-branded portal — no manual referral bottleneck.

→

**03**

### Sign

Digital documentation, plain-English contracts, e-signature — completed inside your existing order flow.

→

**04**

### Activate

Funder pays out on activation; Oak Leasing is remunerated by the funder, not by your customer or you.

FINANCIAL IMPACT

# What Embedded Finance Does to the Numbers

*Based on outcomes observed across Oak Leasing's vendor finance programmes.*

**+30%**

Increase in deal closure rate when financing is offered at the point of sale

**-40%**

Reduction in average sales cycle length, quote to signed order

**Higher**

Customer retention, driven by the convenience of monthly payment plans

CUSTOMISABLE PROGRAMMES

# A Programme Built Around Your Commercial Model

| | |
|---|---|
| **Programme Design** | Tailored to your brand, price points and customer profile — not a generic off-the-shelf template. |
| **Sales Enablement** | Structured training so your sales team can position financing with confidence, not as an afterthought. |
| **Marketing Assets** | Co-branded brochures, calculators and landing pages that convert interest into signed orders. |
| **Ongoing Optimisation** | Programme performance reviewed and refined as your product mix and markets evolve. |

PAN-EUROPEAN COVERAGE

# One Partner Across Every Market You Sell Into

| | | |
|---|---|---|
| **United Kingdom** | **Germany & DACH** | **France & Benelux** |
| **Italy & Iberia** | **Nordics & Poland** | **Central & Eastern Europe** |

## Governance built in, not bolted on

- IFRS 16 readiness across all lease structures we arrange
- GDPR-aligned data handling for every jurisdiction covered
- Local tax and legal compliance, without a local compliance team
- Multilingual documentation and contracts in plain English

ESG & REGULATORY DRIVER

# Sustainability Reporting Is Turning ESG Into a Financing Decision

*As EU sustainability reporting obligations widen, financing structure becomes part of the ESG conversation your customers' boards are already having.*

### Sustainability-Linked Financing

Structures that support acquisition of energy-efficient and low-carbon equipment.

### Incentivised Green Adoption

Lease terms designed to make the sustainable equipment choice the commercially rational one.

### ESG Reporting Support

Data your customers can use for their own sustainability disclosures.

### A Differentiator in the Pitch

Vendors who fold ESG into financing win the sustainability-conscious buyer, not just the price-conscious one.

NEXT STEPS

# From Discovery to Live Programme in 30 Days

**1**

### Discovery Session

We map your sales model, customer profile and current financing gaps.

**2**

### Programme Design

A finance programme co-designed around your brand and commercial goals.

**3**

### Pilot Launch

Live within 30 days via streamlined onboarding — no lengthy procurement cycle.

**4**

### Scalable Rollout

Phased expansion across markets, refined at each stage for long-term results.

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**John Barter**

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Established 1992 · 40+ Funders · 30+ Countries · Minimum transaction size £15,000