



HEADLINE SPONSOR



# Leasing Broker 23 Conference

21 JUNE 2023

Birmingham Repertory Theatre

SUPPORTING PARTNERS

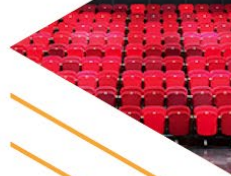




Leasing  
Broker **23**  
Conference

**Welcome!**

Paul Parkinson,  
Synergy Car Leasing  
and your host today





## DO NOT

- Discuss individual company prices, price changes, terms of sale and profit margins.
- Discuss information as to future plans of individual companies, production, distribution or marketing plans, including proposed new territories or customers.
- Discuss matters relating to individual suppliers or customers or any commercially sensitive information.



## BE WARY

### YOU MUST SEEK ADVICE IF:

- You receive information from another competitor, or are asked to provide information, that you believe is confidential or commercially sensitive.

### ALWAYS:

- Ensure a detailed agenda is circulated in advance and are followed closely and minutes of the meeting are recorded and kept.
- Begin the meeting with the reminder that the attendees should not discuss commercially sensitive information under any circumstances.
- Be prepared to halt a meeting if conversations cross into potentially unlawful territory.



## NO PROBLEM

- Discussion on any matter relating to the aims and objectives of the committee – for example issues of law and policy affecting the industry.
- Discussing BVRLA policies, lobbying tactics & strategies, and other BVRLA activities.
- Discussing information about industry activities obtained from third parties or other media sources provided the availability of the information has not been arranged with a competitor.
- Discussion with other trade bodies or organisations which will be of general benefit to the industry.

|             |  |   |
|-------------|--|---|
| 10:30       | <b>Welcome from Conference Chairman</b>  | Paul Parkinson, Synergy Car Leasing   |
| 10:40       | <b>Introduction from Headline Sponsor</b>  | Dave McLaughlin, ALD Automotive and Mike Thompson, LeasePlan  |
| 10:50       | <b>Session One: Consumer Duty Journey</b>  | <b>Chair:</b> Shashi Maharaj, BVRLA<br><b>Panellists:</b> Jo Davis, Auxillias; Jo Humphreys, the lcv group.; Lynda Gibson, Fleet Alliance; Richard Chadwick, Alphabet and Steve Cocks, Lex Autolease    |
| 11:20       | <b>Our business and you:</b> Daniel Layne, QV Systems  |   |
| 11:25       | <b>Session Two: The Economy</b>  | <b>Speaker:</b> Brian Hilliard, Societe Generale  |
| 12:05       | <b>Our business and you:</b> Anthony Flack, motorcomplete  |   |
| 12:10       | <b>Morning coffee break:</b> opportunity to explore the exhibitor stands and network with colleagues |   |
| 12:30       | <b>Our business and you:</b> Paul Harrison, leasing.com  |   |
| 12:35       | <b>Session Three: AI? FOMO or real opportunity</b>   | <b>Chair:</b> Toby Poston, BVRLA<br><b>Panellists:</b> Anthony Flack, motorcomplete; Julian Evans, Arval UK; Patrick Fagan, AFL and Sara Rolando, Octopus Electric Vehicles                             |
| 13:05       | <b>Our business and you:</b> Matthew Boswell, Leasys   |   |
| 13:10       | <b>Lunch break:</b> opportunity to explore the exhibitor stands and network with colleagues          |   |
| 14:10       | <b>Our business and you:</b> David Woodford, Hypervolt   |   |
| 14:15       | <b>Session Four: Outlook Panel Session</b>   | <b>Chair:</b> Paul Parkinson<br><b>Panellists:</b> Geeta Badhan, Central (UK) Vehicle Leasing; Kevin Smith, Lex Autolease; Mark Evans, ALD Automotive; Paul Gordon, Gofor and Steve Tigar, loveelectric |
| 14:55       | <b>Our business and you:</b> Lee Jones, Fleet Procure  |   |
| 15:00       | <b>Session Five: Motivational Keynote</b>  | David Heatt   |
| 15:30       | <b>Closing Comments – Conference Chair, Paul Parkinson</b>   |   |
| 15:35-17:00 | <b>Drinks Reception: sponsored by Fleet Procure</b>  |   |

## Broker fleet making substantial contribution to vehicle registrations. At the end of 2022...

Brokers accounted for **400,000** vehicles on UK roads.

**Fleet size up +27%** since 2018.

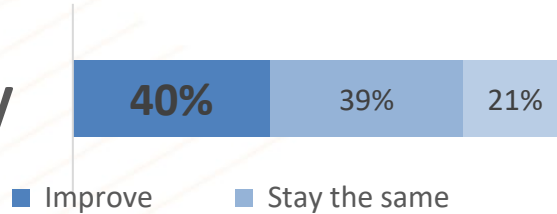
Over the same period annual new vehicle registrations **-30%** to **1.9m**.

Total broker fleet **Bigger** by volume than any fleet in the FN50.

New broker contracts **Bigger** than new retail sales achieved by any UK Dealer group.

## Leasing brokers positive about economic outlook for next 6 months

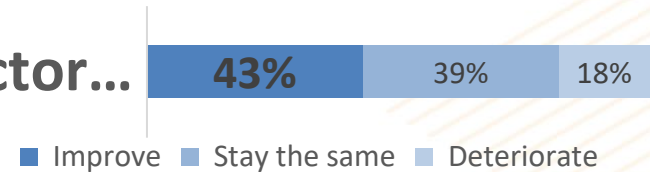
### The economy



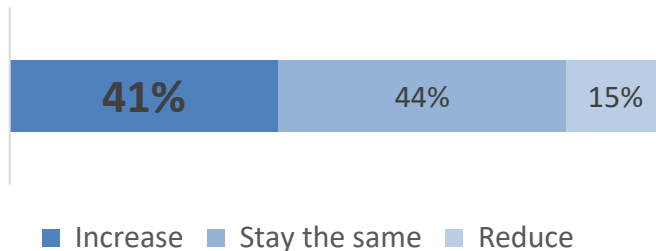
40% of brokers expect to see an **improvement** in the economy.

43% of brokers expect to see an **improvement** in business for the leasing sector.

### Leasing sector...



### Fleet Size



41% of brokers expect to see an **increase** in their fleet size.

# Consumer Duty

**100%** have **necessary resources** to embed consumer duty as a business-as-usual activity.

**93%** say 'my business is **ready** to implement the Consumer Duty by the deadline of 31st July'.

**47%** say the interpretation of the rules and guidance issued by the FCA is **difficult**.

**46%** say securing the right expertise and guidance to cater for my business was **easy**.

## BVRLA Event Support

**5** Webinars

**573** attending delegates

**176** organisations represented

## BVRLA L&D Support

**3** Bespoke courses

**139** attending delegates

**62** organisations represented

## EV adoption across the broker fleet

**19%** of the broker **car** fleet and **40%** of new **additions** are now EV.

**1%** of the broker **van** fleet and **3%** of new **additions** are now EV.

Source: BVRLA Leasing Broker research H2 2022 data

## Meeting decarbonisation objectives

**44%** of brokers think government **on** schedule for all new **cars** to be zero emission at the tailpipe by 2035.

**93%** of brokers think government **behind** schedule for all new **vans** to be zero emission at the tailpipe by 2035.

Source: BVRLA Half Year Industry Outlook June 2023 (29 respondents)



# **Introduction from Headline Sponsor**

Dave McLaughlin, ALD Automotive and  
Mike Thompson, LeasePlan

# A new chapter has begun



ALD  
Automotive



# What does 'New Chapter' look like?



**100,000**

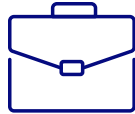
vehicles purchased per annum



Total fleet of circa.

**330,000** vehicles

Complimentary  
portfolio across



**Corporate  
Broker  
Partnerships**



**1,300**  
UK employees

**118**

**Brokers**

operating across  
combined channel

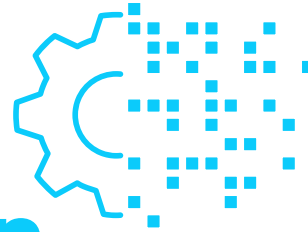


EUR **400m** digital  
investment firepower

# Shaping our future together



Next generation platform delivering  
digital **transformation**



Enhanced  
**customer  
experience**

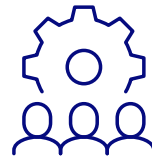


Improved  
in-life



**engagement**

**roll  
out**



across **INDIRECT channel**

**Broker partners  
key to growth**



**strategy**



ALD  
Automotive



LeasePlan

# Session One: Consumer Duty Journey

Panel discussion looking at the distribution chain and how the Duty applies throughout, along with what progress has been made so far in each area and what further work there is to be done.

HEADLINE SPONSOR



SUPPORTING PARTNERS



Session chaired by Shashi Maharaj, BVRLA



Jo Davis,  
Auxillias



Jo Humphreys,  
The Icv group.



Lynda Gibson,  
Fleet Alliance



Richard Chadwick,  
Alphabet (GB) Ltd



Steve Cocks,  
Lex Autolease

**Leasing  
Broker 23  
Conference**



**Daniel Layne**

QV Systems



# Session Two: UK Economic Outlook

Brian Hilliard, Societe Generale

HEADLINE SPONSOR



SUPPORTING PARTNERS

# UK ECONOMY BOTTOMING OUT

---

But medium term outlook is challenging

**Dr Brian Hilliard**  
Chief UK Economist  
+44 40 7676 7165  
brian.hilliard@sgcib.com

# TABLE OF CONTENTS

---

|  |           |
|--|-----------|
| <b>1. GROWN-UPS BACK IN CHARGE</b>                                     | <b>3</b>  |
| A. Truss ousted, sanity restored but times still hard                  | 3         |
| <b>2. BACK TO CONVENTIONAL FISCAL POLICY</b>                           | <b>6</b>  |
| A. Two Budgets provide more support but also repair finances           | 6         |
| <b>3. INFLATION HAS PEAKED</b>   | <b>10</b> |
| A. Energy prices falling rapidly, food prices more problematic         | 10        |
| <b>4. RECESSION PROBABLY AVOIDED</b>                                   | <b>19</b> |
| A. Surprise recovery in business expectations at the start of the year | 19        |
| <b>5. STILL TOUGH FOR CONSUMERS</b>                                    | <b>21</b> |
| A. But latest national accounts data showed real incomes rose in 4Q22  | 21        |
| <b>6. MORE RATE HIKES AHEAD</b>  | <b>27</b> |
| A. Upward inflation surprises keep on coming                           | 27        |
| <b>7. APPENDIX</b>   | <b>31</b> |

# 1

## **GROWN-UPS BACK IN CHARGE**

---

Truss ousted, sanity restored but times still hard



# **THE NEW POLITICAL LANDSCAPE – CALMER BUT TORIES STILL AT WAR**

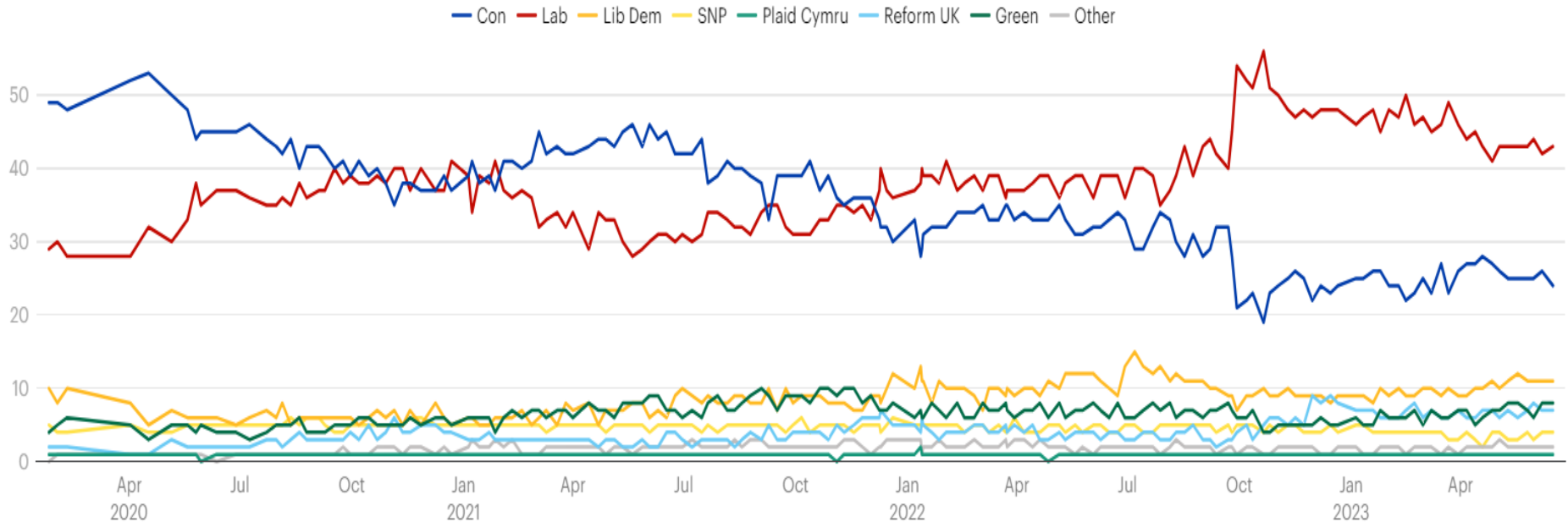
---

- **Hunt replaces Kwarteng but Truss ousted shortly afterwards.**
- **Sunak appointed Prime Minister**
- **Northern Ireland Protocol – Windsor Framework – ERG neutered**
  - **That helps trade in goods but what about services?**
  - **25 years since the Good Friday Agreement**
- **Boris Johnson quits Parliament but does he eye return after the election?**
- **4 May local elections reiterate Labour’s massive lead but raise possibility of hung parliament**
- **SNP decimated after finance scandal claims Sturgeon’s head**

# PUBLIC TIRED OF CONSERVATIVES – LABOUR GOVERNMENT LIKELY

## YouGov Westminster voting intention tracker

If there were a general election held tomorrow, which party would you vote for? %



YouGov

Latest data: 15-16 June 2023 • [Get the data](#)

When it comes to who Britons think would make the best prime minister, Keir Starmer is the preferred option of 30% of Britons (no change) while 23% choose Rishi Sunak (-3). A further 43% are unsure (+2).

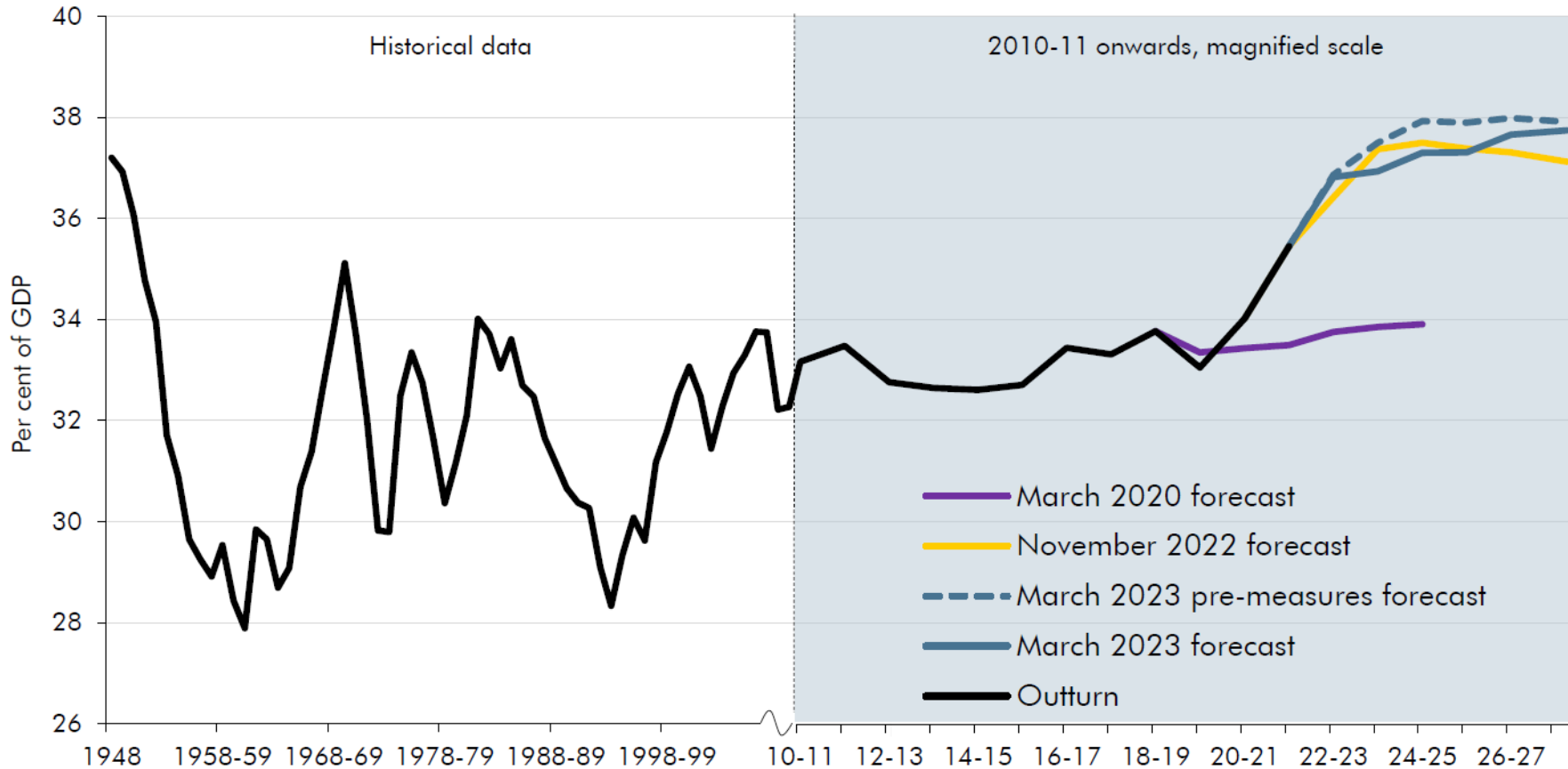
# 2 **BACK TO CONVENTIONAL FISCAL POLICY**

---

Two Budgets provide more support but also repair finances

# TAX BURDEN STILL UPSETS THE TORIES – HINTS OF CUTS AHEAD

Chart 4.1: National Accounts taxes as a share of GDP



Note: We have increased the GDP denominator in forecast years for our March 2020 forecast by the upward revision to 2020-21 nominal GDP in the Quarterly National Accounts data. This is to enable like-for-like comparisons with our subsequent forecasts.

Source: ONS, OBR



# **NOVEMBER BUDGET FILLED PROJECTED £55BN FISCAL HOLE**

---

## **Taxation – pain now**

- **Energy Profits levy to rise from 25% to 35% from 1 January 2023**
- **Windfall tax of 45% on the extraordinary returns of electricity generators**
- **Income tax personal allowances frozen in nominal terms for a further two years out to 2027-28 and National Insurance and inheritance taxes likewise. Threshold for the 45p income tax rate lowered from £150,000 to £125,140.**

## **Spending – pain later**

- **Lower assumption on growth in real value of current spending from 2025 onwards.**
- **Capital investment held flat in nominal terms and falling by 1.2% pa in real terms**
- **Low credibility**

## **But more help immediately**

- **Energy Price Guarantee extended for 12 months beyond April 2023 with the average household facing a bill of £3000 (raised from then-current £2500).**

## **SPRING BUDGET – RECORD LOW “HEADROOM” TO MEET FISCAL RULES**

- **The Energy Price Guarantee to be held at the current level of £2500 for the average household for three months from April.** The planned increase to £3000 now only occurs in July. This still represents an increase for the average household, though, because the £400 discount provided by Energy Bills Support Scheme will not continue. The government hoped that, in the second half of this year, lower market energy prices would allow the Ofgem price cap to come back into effect with figures just a little above £2000, as the OBR projects. This happened at a level of £2074.
- **Measures to boost labour market participation.** The centrepiece is childcare reform, including providing 30 hours of free childcare working parents of children aged nine months to two years. The reforms extend free care for 3 and 4 year-olds to younger children and the childcare costs for those on universal credit will be increased from £646 per month to £951 for one child and from £1108 to £1630 for two children and paid up front rather than in arrears. The OBR estimates that these measures will boost employment by 60k by 27/28. The independent Institute for Fiscal Studies (IFS) is sceptical, expecting a boost of only 10k.
- **To encourage older workers to return to the workforce, the Lifetime Pension Allowance (LPA) will be scrapped entirely.** This is an expensive way to staunch the flow of senior doctors leaving the NHS which has arisen because of quirks in the NHS pension scheme. **The total cost of supply-side measures rises to £7bn pa by 27/28.**
- **Temporary 100% capital allowance for business investment.** **Cost peaks at £10.7bn in 24/25.**

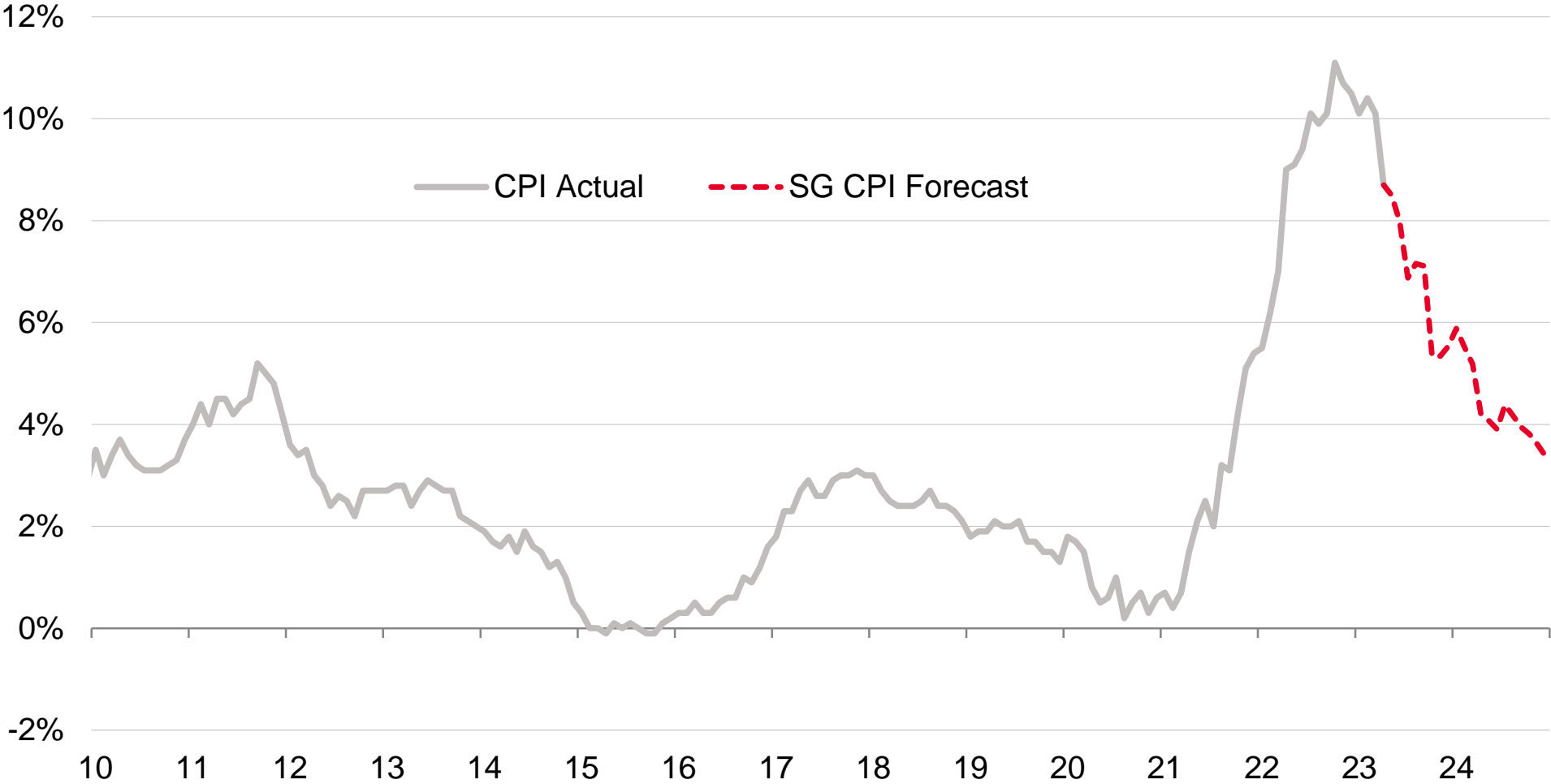
# 3

## INFLATION HAS PEAKED

---

Energy prices falling rapidly, food prices more problematic

# SG INFLATION FORECASTS – FALLING BUT DISAPPOINTING



Source: ONS

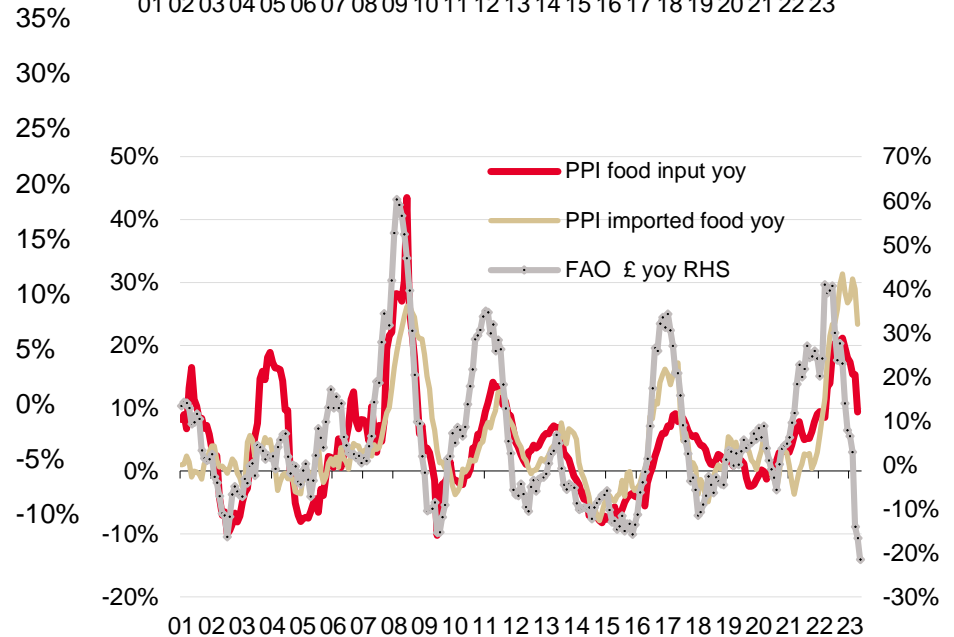
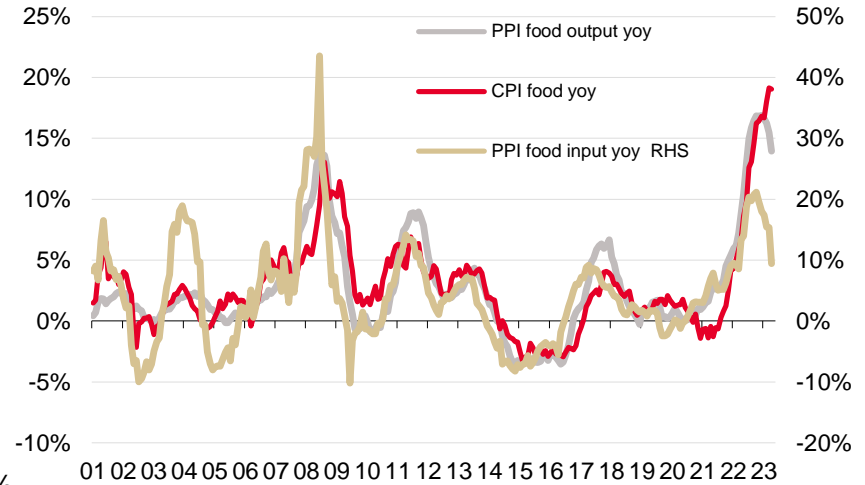
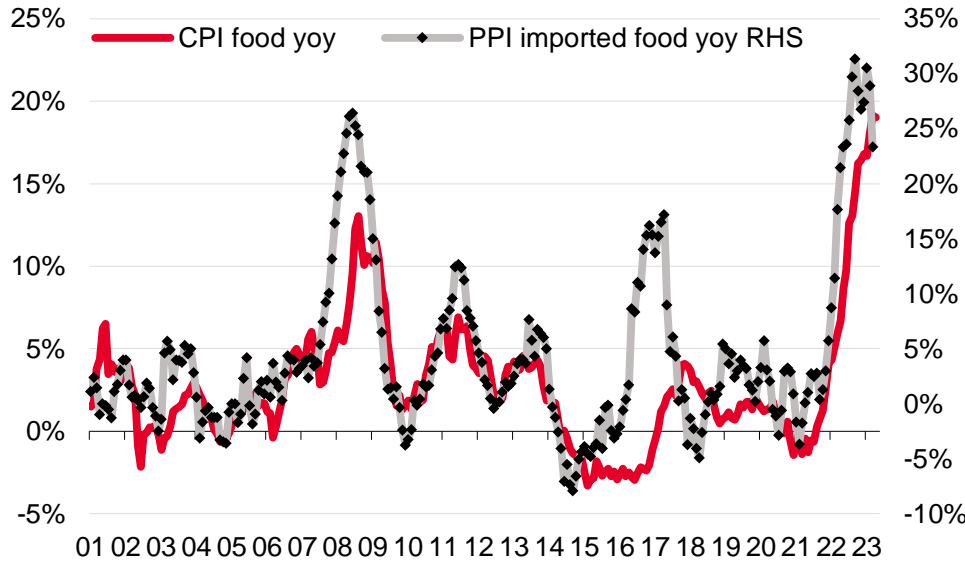
# ENERGY PRICE REVERSAL WILL CUT INFLATION SHARPLY



Source: Bloomberg

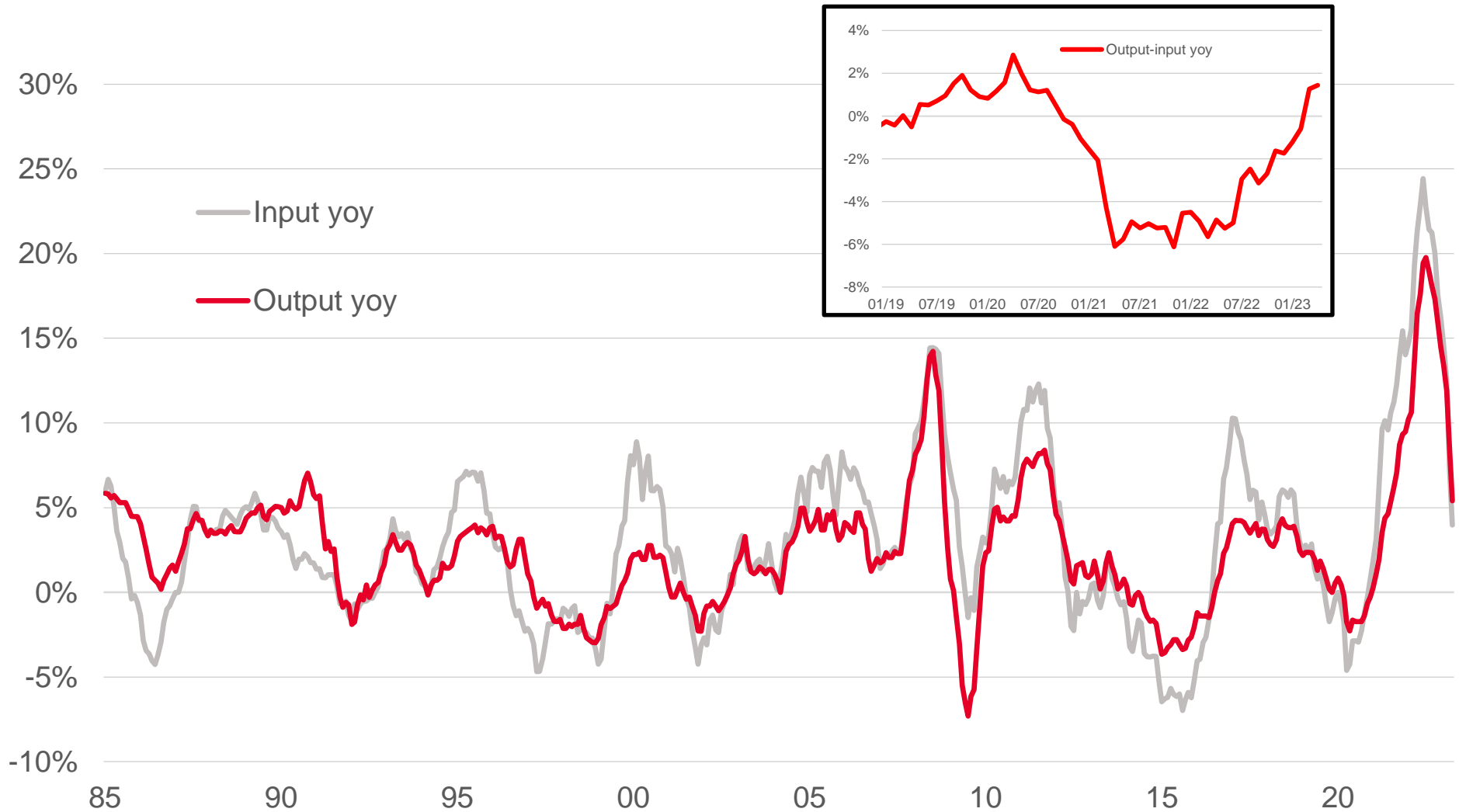
# BUT FOOD INFLATION STUBBORNLY HIGH

- Food inflation has reached 19%! And might now be stabilising
- Global food inflation is falling; UK imported food inflation hit 30% but now 23%
- We still expect a meaningful decline to start soon



Source: ONS

# COMPANIES HAVE BEEN ABLE TO PASS ON MASSIVE COST INCREASES

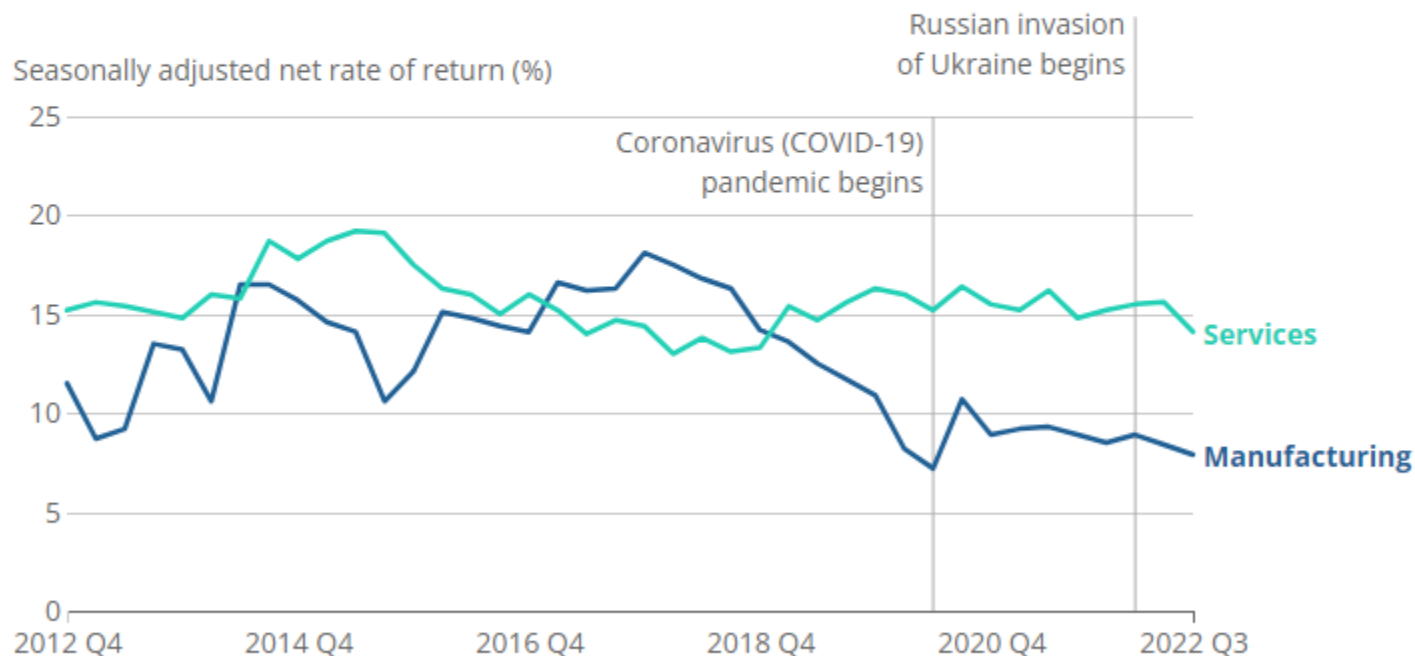


Source: ONS

# THEN PERHAPS NOT SURPRISING THAT PROFITABILITY HAS BEEN STABLE

Figure 3: Net rate of return for both manufacturing and services sectors fell in Quarter 3 2022

Seasonally adjusted net rate of return for UK companies split by manufacturing and services (excluding continental shelf companies), Quarter 4 (Oct to Dec) 2012 to Quarter 3 (July to Sept) 2022



Source: Office for National Statistics – Profitability of UK Companies



# SUPPLY SIDE DISRUPTIONS PROVIDED ONE EXCUSE TO DO SO



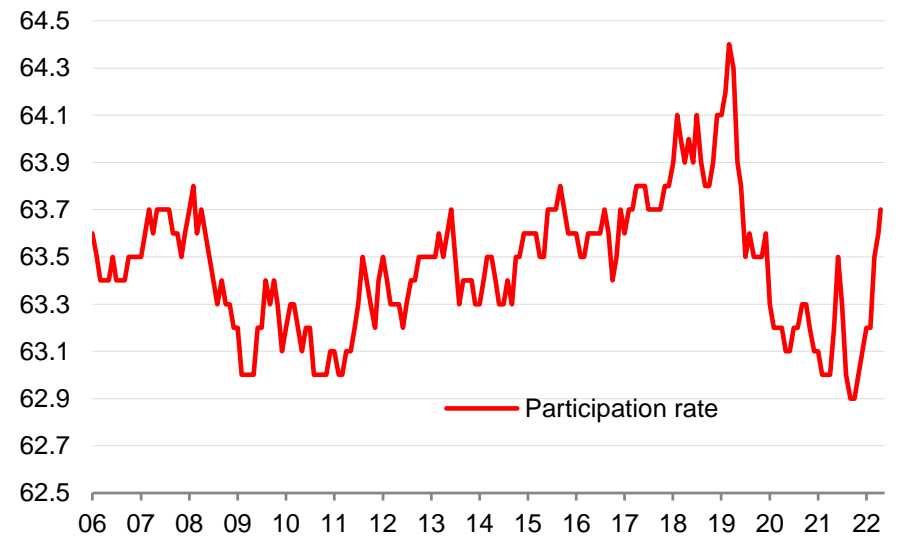
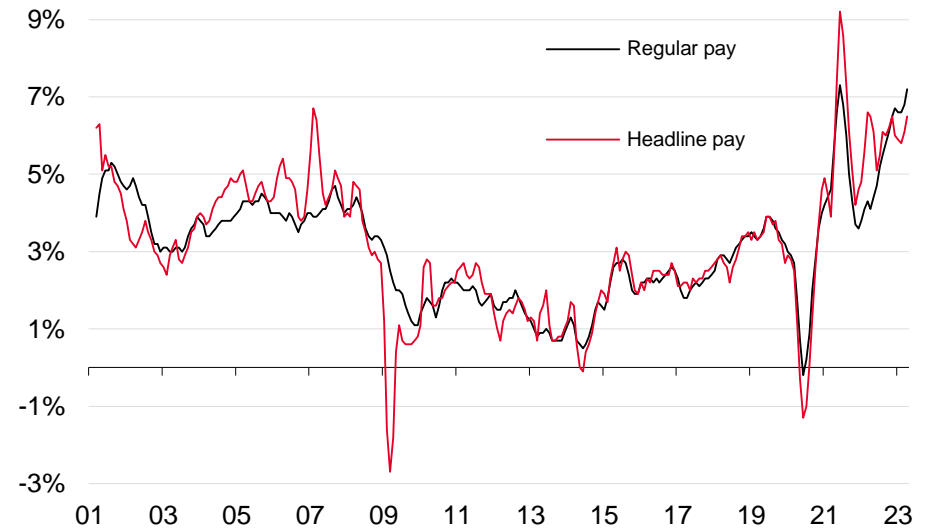
Source: NY Fed

# LABOUR MARKET CONTINUES TO PROVIDE ANOTHER

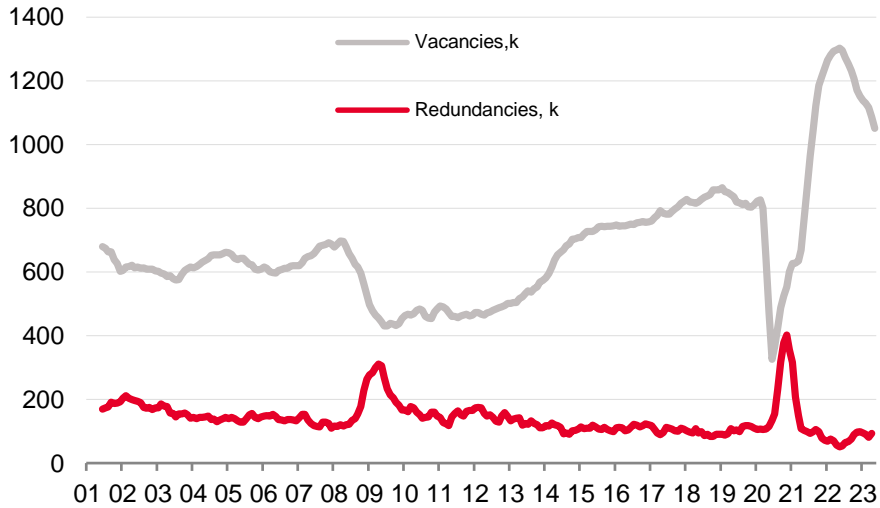
- Unemployment close to record low
- Strong and still accelerating earnings growth
- Participation rate has fallen (but is now recovering)



Source:ONS

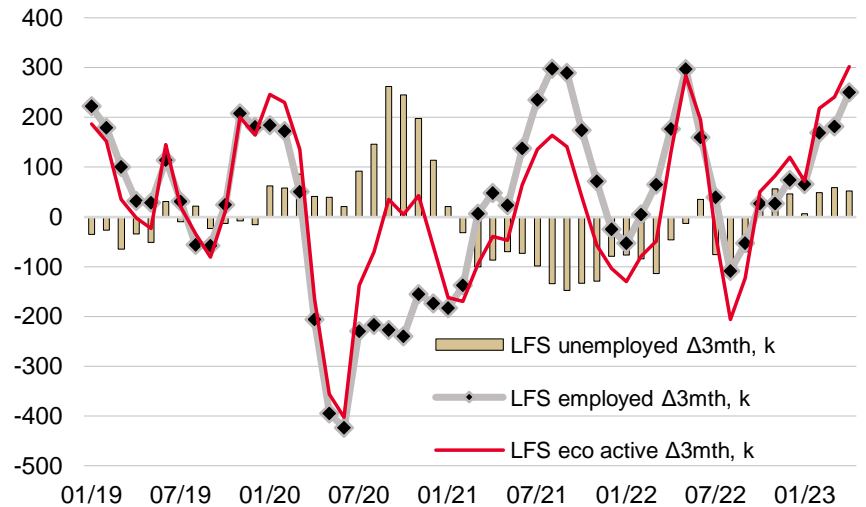
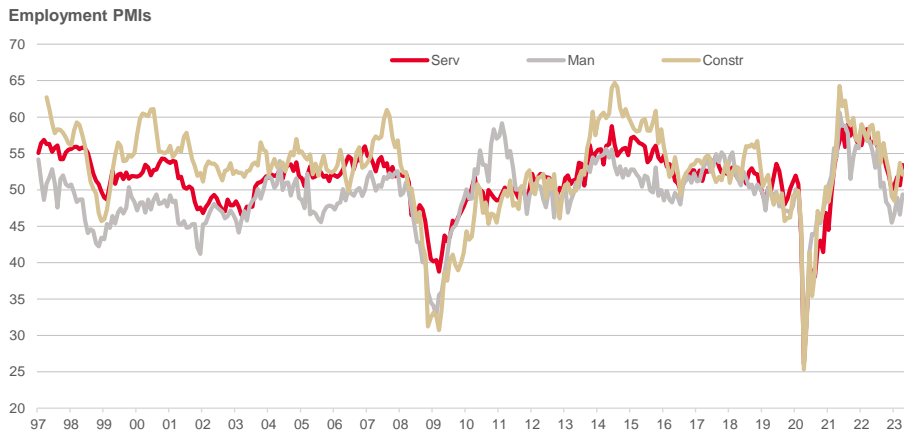
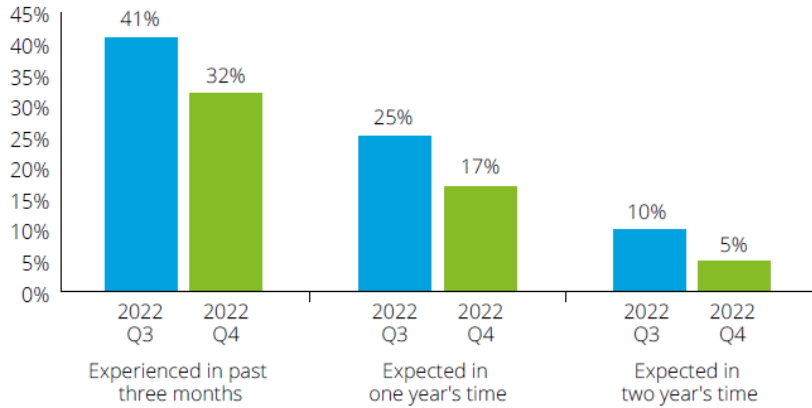


# MIXED SIGNALS ON EMPLOYMENT



**Chart 7. Recruitment difficulties and labour shortages**

% of CFOs who report significant or severe levels of recruitment difficulties or labour shortages experienced by their business over the last three months and those expecting similar levels of disruption in one year's and two years' time



Sources: ONS, Deloitte

# 4

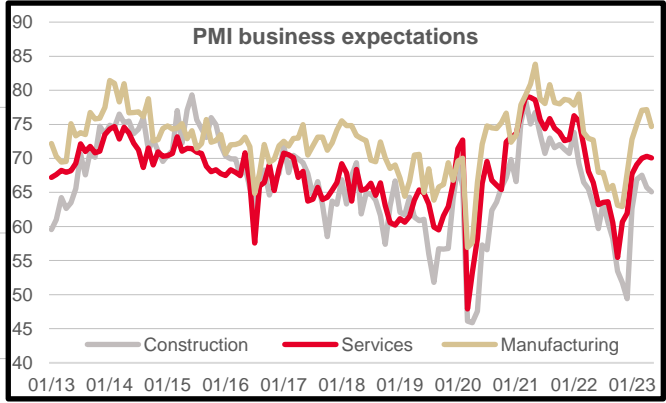
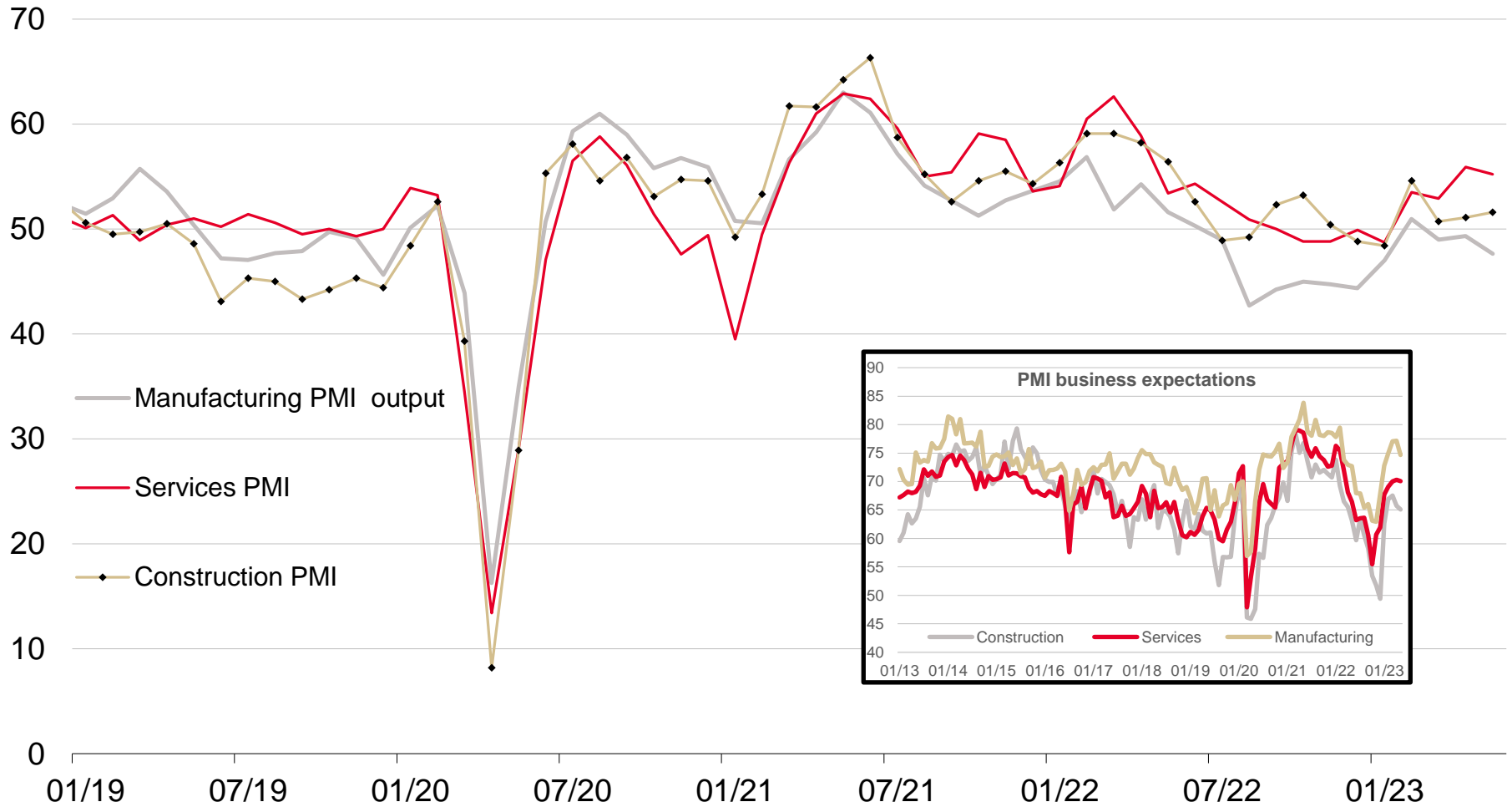
## **RECESSION PROBABLY AVOIDED**

---

Surprise recovery in business expectations at the start of the year



# SURPRISING UPTURN IN BUSINESS EXPECTATIONS



Source: S&P Global

# 5

## **STILL TOUGH FOR CONSUMERS**

---

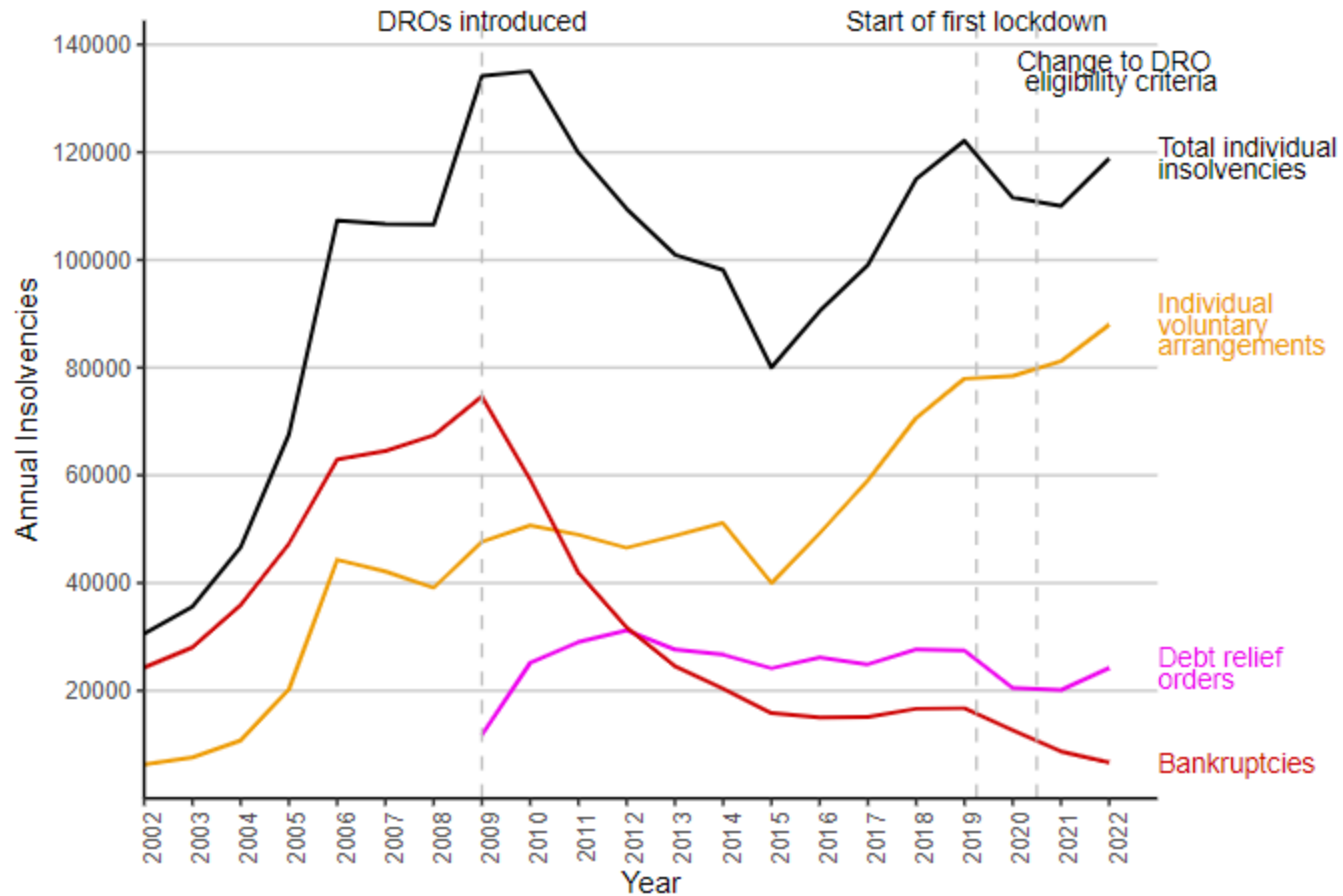
But latest national accounts data showed real incomes rose in 4Q22



# HOUSEHOLDS UNDER THE COSH

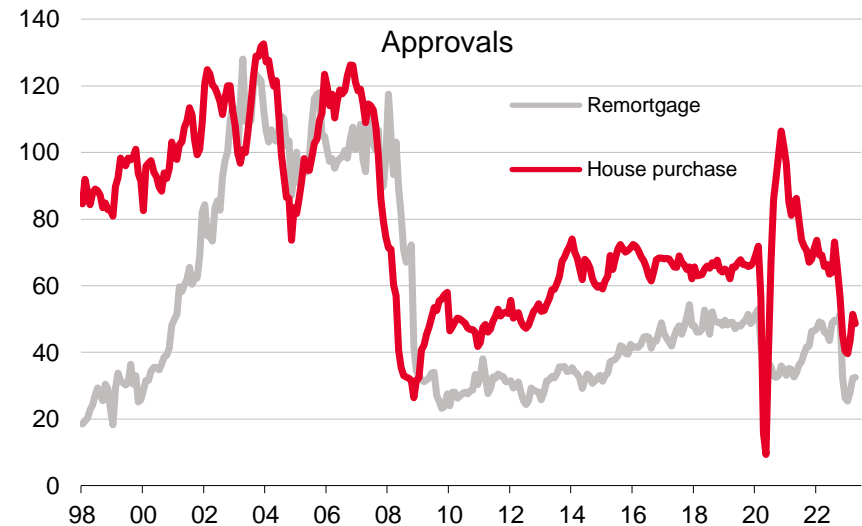
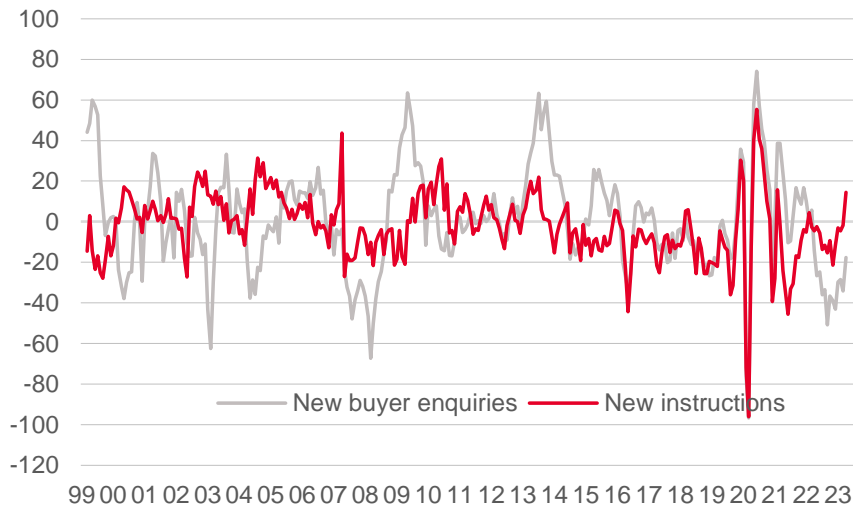
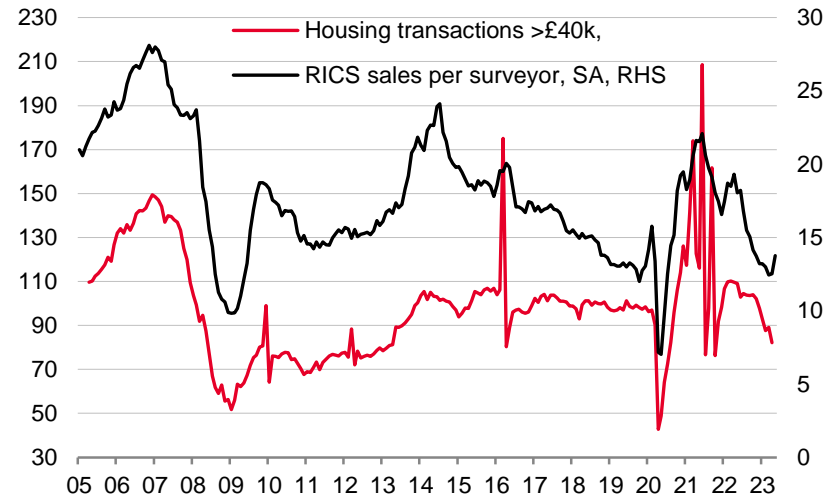
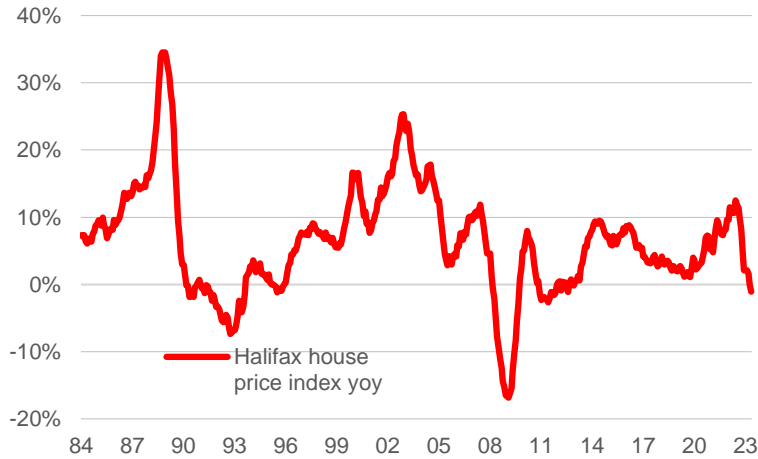
**Figure 1: Individual insolvency numbers were higher in 2022 than 2021, due to increases in the numbers of IVAs and DROs.**

England and Wales, 2002 to 2022



Source: Insolvency Service

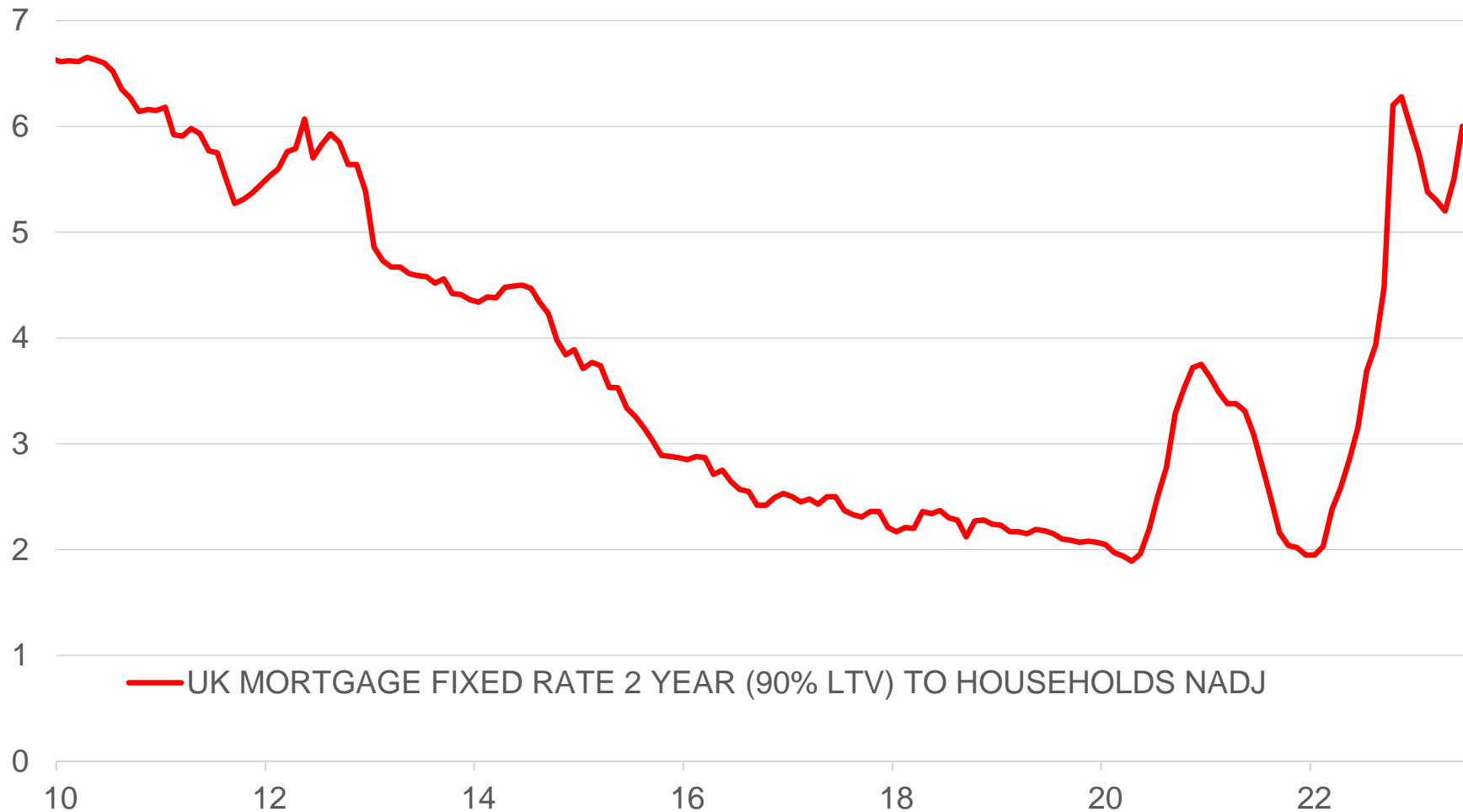
# HOUSING MARKET WEAK AND FACES WAVE OF MORTGAGE RESETS



Source: ONS, RICS, BoE, Halifax

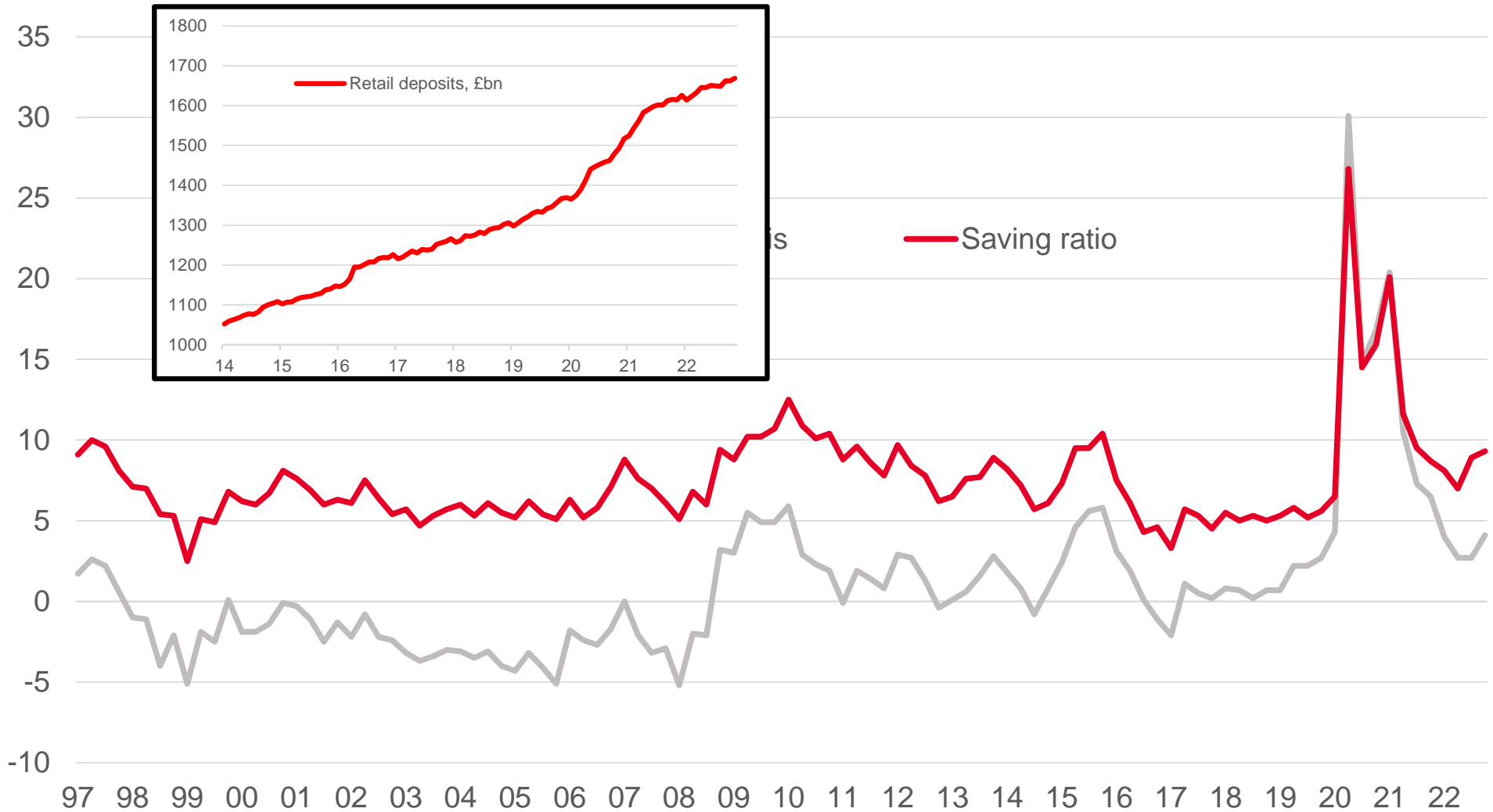


# MORTGAGE RATES SOARING – RENEWED PAIN FOR HOUSEHOLDS



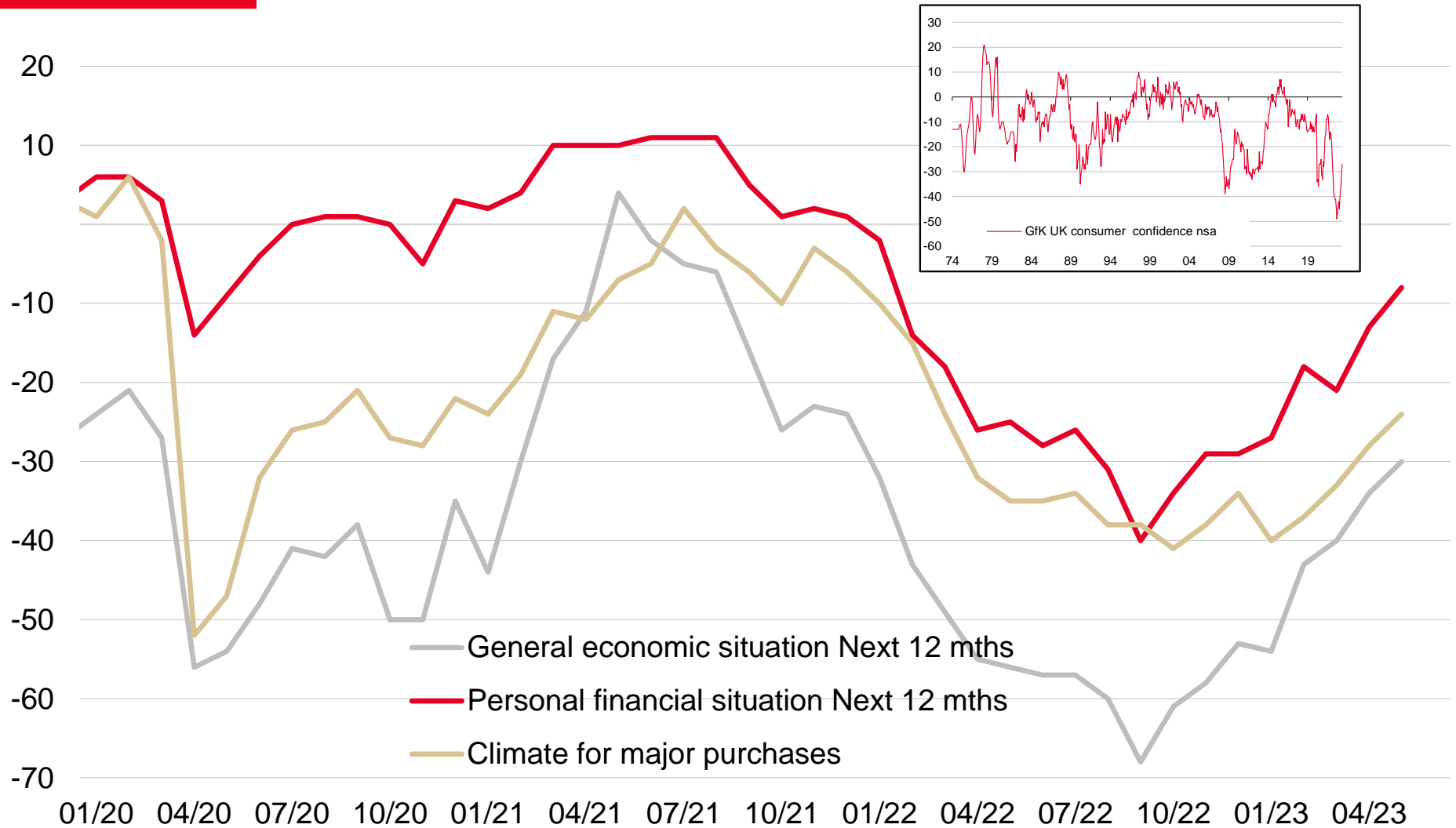
Source: BoE

# BUT SAVINGS SURGED DURING PANDEMIC – LITTLE SPENT SO FAR



Source: ONS

# CONSUMER CONFIDENCE HIT RECORD LOW – NOW RECOVERING



Source: GfK

# 6

## **MORE RATE HIKES AHEAD**

---

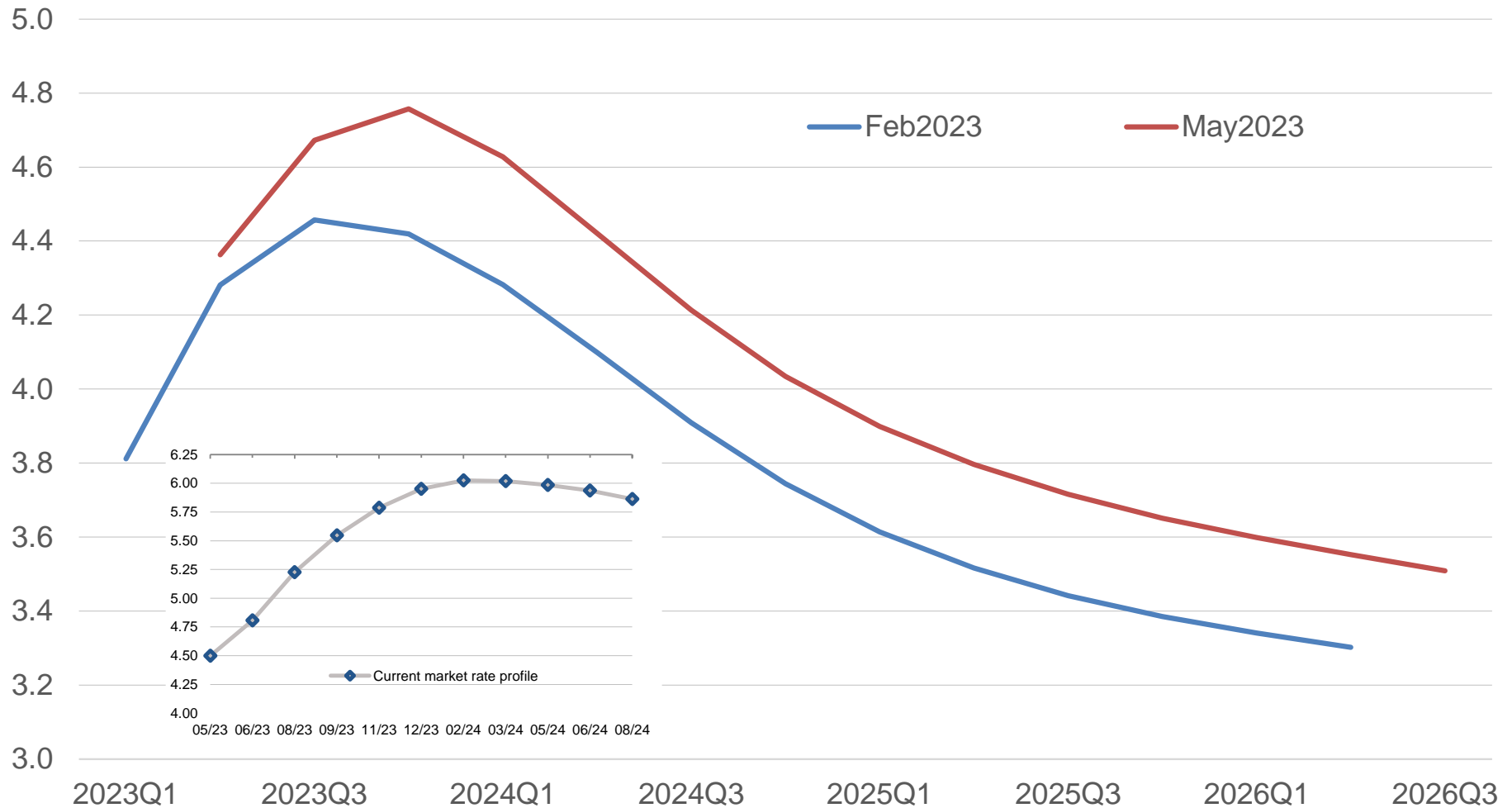
Upward inflation surprises keep on coming

## **RATE INCREASE IN MARCH, DESPITE SVB CONCERNS**

---

- **Bank Rate hiked by 25bp to 4.25% in March against backdrop of stability concerns; 7-2 vote. Dhingra and Tenreyro think rates already high enough**
- **Same again in May, taking rate to 4.5%**
- **Tenreyro to be replaced by Megan Greene in July – she is more hawkish**
- **We see another 25bp hike tomorrow and then another to 5% in August but with a risk of more**
  
- **Were regulators asleep at the wheel? Relaxed US regulation of smaller banks**
- **US authorities guaranteed ALL deposits of SVB – renders deposit insurance schemes redundant, even though Fed said this was a one-off**
- **There is a lesson here about the techno revolution in finance facilitating bank runs. Deposits can be withdrawn amazingly quickly**
- **Renewed interest in Central Bank Digital Currencies – HMT and BoE take next stage towards developing a UK CBDC – *“A digital pound is likely to be needed to fulfil our mission”***

# MARKET SEES 6% PEAK AFTER INFLATION AND WAGE SURPRISES - BOE FORECASTS CONDITIONED ON MAY PROFILE WITH PEAK TPP LOWER



Source: BoE

# UK FORECASTS

| UK                               | 3Q21   | 4Q21   | 1Q22   | 2Q22   | 3Q22f  | 4Q22f  | 1Q23f  | 2Q23f  | 3Q23f | 2020  | 2021   | 2022f  | 2023f | 2024f | 2025f | 2026f | 2027f |
|----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-------|--------|--------|-------|-------|-------|-------|-------|
| GDP (% qoq)                      | 1.7    | 1.5    | 0.5    | 0.1    | -0.1   | 0.1    | 0.1    | 0.0    | 0.1   | -11.0 | 7.6    | 4.1    | 0.3   | 1.2   | 1.8   | 1.7   | 1.6   |
| Consumer expenditure             | 2.9    | 0.2    | 1.2    | 0.2    | -0.3   | 0.2    | 0.0    | 0.1    | 0.2   | -12.9 | 6.3    | 5.3    | 0.4   | 1.3   | 1.7   | 1.6   | 1.6   |
| Government expenditure           | 0.4    | 1.3    | -0.4   | -1.7   | 0.8    | 0.5    | -2.5   | 0.2    | 0.2   | -7.3  | 12.5   | 1.8    | -1.8  | 0.8   | 0.8   | 0.3   | 0.0   |
| Investment                       | 0.9    | -0.4   | 8.6    | -2.3   | 1.1    | 0.3    | 1.3    | 0.0    | 0.3   | -10.5 | 6.1    | 8.6    | 1.7   | 2.0   | 2.6   | 2.3   | 2.3   |
| Non-residential                  | 0.7    | -1.3   | 11.2   | -4.8   | 1.6    | 1.7    | 2.9    | 0.4    | 0.4   | -8.4  | 2.0    | 9.0    | 4.4   | 2.7   | 3.3   | 2.6   | 2.5   |
| Residential                      | 1.3    | 1.6    | 2.6    | 3.9    | -0.1   | -3.1   | -2.5   | -1.0   | 0.0   | -15.7 | 17.0   | 7.5    | -4.6  | 0.2   | 0.6   | 1.5   | 2.0   |
| Exports                          | -3.9   | 12.8   | -7.3   | 5.1    | 10.5   | -1.4   | -8.1   | 0.7    | 0.7   | -12.1 | 2.2    | 9.9    | -2.4  | 3.6   | 4.1   | 3.4   | 3.0   |
| Imports                          | 4.4    | 4.1    | 8.2    | 0.5    | -3.1   | -0.2   | -7.2   | 1.3    | 1.0   | -16.0 | 6.2    | 13.3   | -7.1  | 3.9   | 3.8   | 3.3   | 3.0   |
| Net trade*                       | -2.5   | 2.3    | -4.8   | 1.3    | 4.2    | -0.4   | -0.3   | -0.2   | -0.1  | 1.5   | -1.2   | -1.2   | 1.6   | -0.1  | 0.1   | 0.0   | 0.0   |
| Inventories*                     | 1.3    | -0.4   | 1.2    | -0.2   | -2.1   | 1.0    | -1.2   | 0.8    | 0.0   | -0.6  | 1.0    | 0.3    | -1.0  | 0.1   | 0.0   | 0.1   | 0.1   |
| Nominal GDP (% yoy)              | 8.1    | 9.8    | 12.7   | 10.0   | 8.6    | 7.9    | 6.1    | 5.1    | 6.6   | -5.8  | 7.6    | 9.7    | 5.7   | 4.7   | 3.9   | 3.7   | 3.6   |
| CPI headline (% yoy)             | 2.8    | 4.9    | 6.2    | 9.2    | 10.0   | 10.8   | 10.2   | 7.9    | 6.5   | 0.9   | 2.6    | 9.1    | 7.3   | 3.9   | 2.1   | 2.0   | 2.0   |
| CPI core (% yoy)                 | 2.6    | 3.9    | 5.1    | 6.0    | 6.3    | 6.4    | 6.1    | 6.2    | 5.9   | 1.4   | 2.4    | 5.9    | 5.9   | 4.3   | 2.1   | 2.0   | 2.0   |
| Unemployment rate (%)            | 4.3    | 4.0    | 3.7    | 3.8    | 3.6    | 3.7    | 3.9    | 3.9    | 4.1   | 4.6   | 4.5    | 3.7    | 4.0   | 4.5   | 4.7   | 5.0   | 5.4   |
| Employment (%yoy)                | 0.8    | 1.3    | 1.5    | 1.5    | 0.5    | 0.8    | 1.1    | 0.6    | 0.7   | -0.9  | -0.3   | 1.0    | 0.7   | -0.2  | 0.4   | 0.5   | 0.4   |
| Productivity (output/hour, %yoy) | -3.2   | 2.4    | 0.9    | -0.2   | 1.0    | 0.0    | 0.5    | 0.5    | 0.3   | -0.1  | 1.3    | 0.4    | 0.3   | 1.0   | 1.0   | 0.8   | 0.8   |
| Average weekly earnings (% yoy)  | 6.1    | 4.6    | 6.5    | 5.2    | 6.0    | 6.0    | 5.9    | 6.1    | 5.1   | 1.8   | 5.9    | 5.9    | 5.3   | 3.0   | 3.2   | 3.2   | 3.3   |
| Real disposable income (%yoy)    | 0.6    | 0.0    | -1.1   | -2.3   | -2.5   | -0.8   | -1.7   | 2.7    | 3.5   | -1.0  | 0.9    | -1.7   | 2.1   | 0.7   | 0.2   | 0.4   | 0.2   |
| Savings rate (%)                 | 9.5    | 8.7    | 8.1    | 7.0    | 8.9    | 9.3    | 4.0    | 3.5    | 3.0   | 15.9  | 12.5   | 8.3    | 3.4   | 3.5   | 3.5   | 3.5   | 4.0   |
| Fiscal stance** (% of GDP)       |        |        |        |        |        |        |        |        |       | 15.0  | 5.2    | 6.1    | 5.1   | 3.2   | 2.8   | 2.2   | 1.7   |
| Output gap (% of GDP)            |        |        |        |        |        |        |        |        |       | -0.3  | 1.8    | 0.7    | -1.0  | -1.6  | -1.0  | -0.5  | -0.3  |
| Profits (% yoy)                  |        |        |        |        |        |        |        |        |       | 2.2   | 5.0    | 7.3    | 6.0   | 4.8   | 3.9   | 3.7   | 3.6   |
| Current account (% of GDP)       |        |        |        |        |        |        |        |        |       | -3.2  | -1.5   | -3.8   | -3.0  | -4.0  | -4.0  | -4.0  | -4.0  |
| Budget balance (PSNBex,% GDP)    |        |        |        |        |        |        |        |        |       | 15.0  | 5.2    | 5.5    | 4.0   | 2.5   | 2.8   | 2.9   | 3.2   |
| Net Public Debt (% of GDP)       |        |        |        |        |        |        |        |        |       | 97.1  | 97.3   | 99.1   | 101.3 | 100.0 | 96.7  | 95.9  | 96.8  |
| Bank Rate (%)                    | 0.1    | 0.3    | 0.8    | 1.3    | 2.3    | 3.5    | 4.3    | 4.8    | 5.0   | 0.1   | 0.1    | 1.9    | 4.8   | 4.1   | 3.5   | 3.5   | 2.5   |
| BoE asset stock, change £bn      | 30.0   | 25.0   | -27.9  | -1.0   | -12.1  | -23.0  | -3.0   | -28.0  | -38.3 | 300.0 | 150.0  | -64.1  | -73.3 | -49.6 | -87.2 | -62.7 | -48.3 |
| BoE balance sheet, £bn           | 1069.6 | 1097.1 | 1071.7 | 1073.2 | 1063.6 | 1043.1 | 1042.6 | 1017.1 | 981.2 | 937.1 | 1097.1 | 1043.1 | 979.7 | 940.2 | 863.0 | 810.3 | 772.0 |

# 7 APPENDIX

---



# APPENDIX

---

**MSCI DISCLAIMER:** The MSCI sourced information is the exclusive property of Morgan Stanley Capital International Inc. (MSCI). Without prior written permission of MSCI, this information and any other MSCI intellectual property may not be reproduced, disseminated or used to create any financial products, including any indices. This information is provided on an “as is” basis. The user assumes the entire risk of any use made of this information. MSCI, its affiliates and any third party involved in, or related to, computing or compiling the information hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of this information. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in, or related to, computing or compiling the information have any liability for any damages of any kind. MSCI, Morgan Stanley Capital International and the MSCI indexes are service marks of MSCI and its affiliates or such similar language as may be provided by or approved in advance by MSCI.

## **SRI**

For those reports containing a contribution from the SRI research team, the ESG numerical rating (with 100 being the highest score) is based on a four step rating methodology that includes: (i) identifying material ESG factors and associate weightings by sector; (ii) providing key performance indicators of company evaluation; (iii) calculating quantitative ESG rating (based on Sustainalytics data); and combining SG equity and ESG ratings to identify top picks. The ESG ratings are grouped into three equal tiers (Tiers 1,2 and 3) with Tier 1 containing the companies with the highest ESG numerical scores. The ESG numerical ratings should not be considered fundamental ratings of any kind and are completely separate from SG’s equity and credit ratings.

SG partnered with Sustainalytics, an independent provider of ESG data, research and support services, to gather the ESG data used in this publication. Sustainalytics is not affiliated with SG. SG does not warrant the completeness or accuracy of Sustainalytics’ analysis and data.

All pricing information included in this report is as of market close, unless otherwise stated.

## **CONFLICTS OF INTEREST**

This research contains the views, opinions and recommendations of Société Générale (SG) credit research analysts and/or strategists. To the extent this research contains trade ideas based on macro views of economic market conditions or relative value, it may differ the views and opinions of other departments of SG and its affiliates. Credit research analysts and/or strategists routinely consult with SG sales and trading desk personnel regarding market information including, but not limited to, pricing, spread levels and trading activity of a specific fixed income security or financial instrument, sector or other asset class. Trading desks may trade, or have traded, as principal on the basis of the research analyst(s) views and reports. As a general matter, SG and/or its affiliates normally make a market and trade as principal in fixed income securities discussed in research reports. SG has mandatory research policies and procedures that are reasonably designed to (i) ensure that purported facts in research reports are based on reliable information and (ii) to prevent improper selective or tiered dissemination of research reports. In addition, research analysts receive compensation based, in part, on the quality and accuracy of their analysis, client feedback, competitive factors and SG’s total revenues including revenues from sales and trading and investment banking.

# APPENDIX - DISCLAIMER

**FOR DISCLOSURES PERTAINING TO COMPENDIUM REPORTS OR RECOMMENDATIONS OR ESTIMATES MADE ON SECURITIES OTHER THAN THE PRIMARY SUBJECT OF THIS RESEARCH REPORT, PLEASE VISIT OUR GLOBAL RESEARCH DISCLOSURE WEBSITE AT <https://insight-public.sgmarkets.com/compliance/equity> or call +1 (212).278.6000 in the U.S.**

SG has mandatory research policies and procedures that are reasonably designed to (i) ensure that purported facts in research reports are based on reliable information and (ii) to prevent improper selective or tiered dissemination of research reports. The analyst(s) responsible for preparing this report receive compensation that is based on various factors including SG's total revenues, a portion of which are generated by investment banking activities.

**Non-U.S. Analyst Disclosure:** The name(s) of any non-U.S. equity and/or credit analysts who contributed to this report and their SG legal entity are listed below. U.S. analysts are employed by SG Americas Securities LLC. The non-U.S. analysts are not registered/qualified with FINRA, may not be associated persons of SGAS and may not be subject to the FINRA restrictions on communications with a subject company, public appearances and trading securities held in the research analyst(s)' account(s): **XX Name & LOCATION XX**

**Important Notice:** Sections of this publication that are contributed by non-independent analysts should not be construed as investment research as such have not been prepared in accordance with legal requirements designed to promote the independence of investment research. Therefore, even if such sections contain a research recommendation, such sections should be treated as a marketing communication and not as investment research. SG is required to have policies in place to manage the conflicts which may arise in the production of its research, including preventing dealing ahead of investment research.

**IMPORTANT DISCLAIMER:** The information herein is not intended to be an offer to buy or sell, or a solicitation of an offer to buy or sell, any securities or security-based swaps and has been obtained from, or is based upon, sources believed to be reliable but is not guaranteed as to accuracy or completeness. Material contained in this report satisfies the regulatory provisions concerning independent investment research as defined in MiFID. Information concerning conflicts of interest and SG's management of such conflicts is contained in the SG's Policies for Managing Conflicts of Interests in Connection with Investment Research which is available at <https://insight-public.sgmarkets.com/compliance/equity> or <https://insight-public.sgmarkets.com/compliance/credit>. SG does, from time to time, deal, trade in, profit from, hold, act as market-makers or advisers, brokers or bankers in relation to the securities, or derivatives thereof, of persons, firms or entities mentioned in this document and may be represented on the board of such persons, firms or entities. SG does, from time to time, act as a principal trader in equities or debt securities that may be referred to in this report and may hold equity or debt securities positions or related derivatives. Employees of SG, or individuals connected to them, may from time to time have a position in or hold any of the investments or related investments mentioned in this document. SG is under no obligation to disclose or take account of this document when advising or dealing with or on behalf of customers. The views of SG reflected in this document may change without notice. In addition, SG may issue other reports that are inconsistent with, and reach different conclusions from, the information presented in this report and is under no obligation to ensure that such other reports are brought to the attention of any recipient of this report. To the maximum extent possible at law, SG does not accept any liability whatsoever arising from the use of the material or information contained herein. This research document is not intended for use by or targeted to retail customers. Should a retail customer obtain a copy of this report he/she should not base his/her investment decisions solely on the basis of this document and must seek independent financial advice.

The financial instruments discussed in this report may not be suitable for all investors and investors must make their own informed decisions and seek their own advice regarding the appropriateness of investing in financial instruments or implementing strategies discussed herein. The value of securities and financial instruments is subject to currency exchange rate fluctuation that may have a positive or negative effect on the price of such securities or financial instruments, and investors in securities such as ADRs effectively assume this risk. SG does not provide any tax advice. Past performance is not necessarily a guide to future performance. Estimates of future performance are based on assumptions that may not be realized. Investments in general, and derivatives in particular, involve numerous risks, including, among others, market, counterparty default and liquidity risk. Trading in options involves additional risks and is not suitable for all investors. An option may become worthless by its expiration date, as it is a depreciating asset. Option ownership could result in significant loss or gain, especially for options of unhedged positions. Prior to buying or selling an option, investors must review the "Characteristics and Risks of Standardized Options" at <http://www.optionsclearing.com/about/publications/character-risks.jsp> or from your SG representative. Analysis of option trading strategies does not consider the cost of commissions. Supporting documentation for options trading strategies is available upon request.

# APPENDIX - DISCLAIMER

**Notice to French Investors:** This publication is issued in France by or through Societe Generale ("SG") which is authorised and supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) and regulated by the Autorité des Marchés Financiers (AMF).

**Notice to U.K. Investors:** Societe Generale is a French credit institution (bank) authorised by the Autorité de Contrôle Prudentiel (the French Prudential Control Authority) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request.

**Notice to Swiss Investors:** This document is provided in Switzerland by or through Societe Generale Paris, Zürich Branch, and is provided only to qualified investors as defined in article 10 of the Swiss Collective Investment Scheme Act ("CISA") and related provisions of the Collective Investment Scheme Ordinance and in strict compliance with applicable Swiss law and regulations. The products mentioned in this document may not be suitable for all types of investors. This document is based on the Directives on the Independence of Financial Research issued by the Swiss Bankers Association (SBA) in January 2008.

**Notice to Polish Investors:** this document has been issued in Poland by Societe Generale S.A. Oddział w Polsce ("the Branch") with its registered office in Warsaw (Poland) at 111 Marszałkowska St. The Branch is supervised by the Polish Financial Supervision Authority and the French "Autorité de Contrôle Prudentiel". This report is addressed to financial institutions only, as defined in the Act on trading in financial instruments. The Branch certifies that this document has been elaborated with due diligence and care.

**Notice to U.S. Investors:** For purposes of SEC Rule 15a-6, SG Americas Securities LLC ("SGAS") takes responsibility for this research report. This report is intended for institutional investors only. Any U.S. person wishing to discuss this report or effect transactions in any security discussed herein should do so with or through SGAS, a U.S. registered broker-dealer and futures commission merchant (FCM). SGAS is a member of FINRA, NYSE and NFA. Its registered address at 245 Park Avenue, New York, NY, 10167. (212)-278-6000.

**Notice to Canadian Investors:** This document is for information purposes only and is intended for use by Permitted Clients, as defined under National Instrument 31-103, Accredited Investors, as defined under National Instrument 45-106, Accredited Counterparties as defined under the Derivatives Act (Québec) and "Qualified Parties" as defined under the ASC, BCSC, SFSC and NBSC Orders.

**Notice to Singapore Investors:** This document is provided in Singapore by or through Societe Generale ("SG"), Singapore Branch and is provided only to accredited investors, expert investors and institutional investors, as defined in Section 4A of the Securities and Futures Act, Cap. 289. Recipients of this document are to contact Société Générale, Singapore Branch in respect of any matters arising from, or in connection with, the document. If you are an accredited investor or expert investor, please be informed that in SG's dealings with you, SG is relying on the following exemptions to the Financial Advisers Act, Cap. 110 ("FAA"): (1) the exemption in Regulation 33 of the Financial Advisers Regulations ("FAR"), which exempts SG from complying with Section 25 of the FAA on disclosure of product information to clients; (2) the exemption set out in Regulation 34 of the FAR, which exempts SG from complying with Section 27 of the FAA on recommendations; and (3) the exemption set out in Regulation 35 of the FAR, which exempts SG from complying with Section 36 of the FAA on disclosure of certain interests in securities.

**Notice to Hong Kong Investors:** This report is distributed or circulated in Hong Kong only to "professional investors" as defined in the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) ("SFO"). Any such professional investor wishing to discuss this report or take any action in connection with it should contact SG Securities (HK) Limited. This report does not constitute a solicitation or an offer of securities or an invitation to the public within the meaning of the SFO.

**Notice to Japanese Investors:** This publication is distributed in Japan by Societe Generale Securities Japan Limited, which is regulated by the Financial Services Agency of Japan. This document is intended only for the Specified Investors, as defined by the Financial Instruments and Exchange Law in Japan and only for those people to whom it is sent directly by Societe Generale Securities Japan Limited, and under no circumstances should it be forwarded to any third party. The products mentioned in this report may not be eligible for sale in Japan and they may not be suitable for all types of investors.

**Notice to Korean Investors:** This report is distributed in Korea by SG Securities Korea Co., Ltd which is regulated by the Financial Supervisory Service and the Financial Services Commission.

**For Documents distributed in Australia by SG Securities (HK) Limited - Notice to Australian Investors:** For Documents Distributed in Australia by SG Securities (HK) Limited: This document is distributed by SG Securities (HK) Limited, a Registered Foreign Company and Foreign Financial Services Provider in Australia (ARBN 126058688) that is exempt from the requirement to hold an Australian financial services licence under the Corporations Act 2001 ("Act"). SG Securities (HK) Limited is regulated by the Securities and Futures Commission under Hong Kong laws, which differ from Australian laws. The information contained in this document is only directed to recipients who are wholesale clients as defined under the Act.

**For Documents Distributed in Australia by SG Sydney Branch - Notice to Australian investors:** This document is distributed by Société Générale (ABN 71 092 516 286). Société Générale holds an AFSL no. 511956 issued under the Corporations Act 2001 (Cth) ("Act"). Société Générale is a foreign Authorised Deposit-Taking Institution under the Banking Act 1959 (Cth) and any products described in this document which are issued by Société Générale do not form deposits or other funds of Société Générale. No entity described in this document (aside from Société Générale) is an Authorised Deposit-Taking Institution and the transactions which may be proposed and products which may be issued as described in this document do not form deposits or other funds of Société Générale. Unless this document expressly provides that Société Générale will provide a guarantee, Société Générale does not guarantee the obligations of any other entity described in this document in respect of any proposed transactions or products and those obligations do not represent liabilities of Société Générale. This document is provided to you on the basis that you are a 'wholesale client' within the meaning of section 761G of the Act.

**Notice to Indian Investors:** Societe Generale Global Solution Center Pvt. Ltd (SG GSC) is a 100% owned subsidiary of Societe Generale, SA, Paris. Societe Generale SA is authorised and supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) and regulated by the Autorité des Marchés Financiers (AMF). Analysts employed by SG GSC do not produce research covering securities listed on any stock exchange recognised by the Securities and Exchange Board of India (SEBI) and is not licensed by either SEBI or the Reserve Bank of India.

**For Recipients in Thailand receiving this document from offshore:** This document has been distributed by SG solely at your request. This document is not intended to be either an offer, sale, or invitation for subscription or purchase of the securities or any regulated financial services in Thailand. Neither SG, any representatives, directors, employees of SG nor any other entities affiliated with SG make any representations or warranties, expressed or implied, with respect to the completeness or accuracy of any of the information contained in this document or any other information (whether communicated in written or oral form) transferred or made available to you.

<http://www.sgcib.com>. Copyright: The Societe Generale Group 2023. All rights reserved.

This publication may not be reproduced or redistributed in whole in part without the prior consent of SG or its affiliates.

# CROSS ASSET RESEARCH CREDENTIALS

**Institutional  
Investor** 2022

## All-Europe Research Team

### Macro

**#1** Multi Asset Research

#1 Index Research

**#2** Quantitative Research

**#2** Investment Grade Strategy – Europe\*

**#3** Derivatives Research

### Equity

**9** Sector Research Teams in the **Top 10:**

**#6** Oil Services,

**#7** Infrastructure, Construction,

**#9** Luxury Goods, Oils, Tobacco,

**#10** Media, Banks, HPC

\* From Institutional Investor's Global Fixed Income Survey 2022

 **Risk  
Awards  
2021 Winner**

Research house  
of the year  
Societe Generale

 **Energy Risk  
Commodity  
Rankings 2022  
Winner** | Cross-commodity  
research

## INDIVIDUAL RANKINGS - ALL-EUROPE RESEARCH TEAM

**Institutional  
Investor** 2022

### Economics, Cross-Asset & Quant Research

- #1 Alain Bokobza (Multi Asset)
- #2 Andrew Lapthorne (Quant)
- #2 Vincent Cassot (Derivatives)
- #2 Yohan Le Jalle (Index)
- #2 Juan Valencia (Investment Grade Strategy)\*
- #3 Guy Stear (Investment Grade Strategy)\*
- #3 Sebastien Lemaire (Index)
- #4 Jitesh Kumar (Derivatives)
- #5 Albert Edwards (Multi Asset)
- #6 Arthur Van Slooten (Multi Asset)
- #7 Manish Kabra (Equity Strategy)
- #7 Laure Genet (Index)

**Institutional  
Investor** 2022

### Equity Sector Research

- #2 Guillaume Delaby (Oil Services)
- #2 Marie Line Fort (SMC Europe)
- #3 Patrick Jousseume (SMC Europe)
- #5 Victor Acitores (Construction)
- #8 Christophe Cherblanc (Media)
- #9 Yannick Ouaknine (ESG)
- #9 Jonathan Leinster (Beverage)
- #10 Ottavio Adorasio (Telecom)

\* From Institutional Investor's Global Fixed Income Survey 2022

**Leasing  
Broker 23  
Conference**



**Anthony Flack**

Motorcomplete



Anthony Flack



## Who are we?

Launched 2021

Our 3rd BVRLA event

"We prioritise on building strong working relationships with our clients"

MotorComplete, formerly known as MotorLease, is the trading name of Auto Platforms. The platform underwent a renaming earlier this year.

Our services encompass a website, pricing engine, CRM, feeds, automation, and integration.

We specialise in CRM, CMS, data management, with a strong emphasis on frontend usability, design, UX/UI, mobile optimisation, SEO, performance tracking, measurability, and conversion.





# 30 broker partners

"We genuinely care about the success of brokers"



## Our mission:

Addressing key challenges

“Having used other platforms, I can say that MotorComplete is the platform of choice for any leasing business”



Poorly designed from a conversion perspective and not easy to navigate.



SEO is challenging and expensive.



Pricing offers is difficult and unable to display exact specifications of stock.



Keeping rates up to date is difficult.

## Our mission:

Addressing key challenges

“Having used other platforms, I can say that MotorComplete is the platform of choice for any leasing business”



Insufficient integration or CRM automation, excessive sales administration.



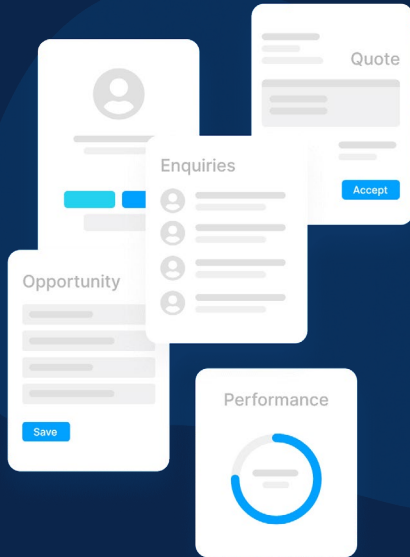
Limited ability to control and manage content with platforms that are not intuitive.



Changes are costly and time consuming.



Inadequate support and commitment for feature enhancements.



“The fact that they are constantly making the system better just proves to us that we are with the right team!”

## Innovations 2023 and beyond



Straight through processing.



Data Integration.



Data standards / open data / conformity.

Automation (CRM, marketing, and regulatory).



 motorcomplete



“The fact that they are constantly making the system better just proves to us that we are with the right team!”

## Innovations 2023 and beyond



Different rental terms / types.



Personalisation.



AI (more to follow on this....).



Questions



Leasing  
Broker **23**  
Conference

**Coffee Break**

Back at 12:30



**Leasing  
Broker 23  
Conference**



**Paul Harrison**

leasing.com






Dream it. Drive it.   
leasing.com 

**THE car leasing comparison site**

Any make ▾ Any model ▾ £ min ▾ £ max ▾ [Q Search deals](#)

Not sure which car you want?  
Use our handy tool to find your dream car

 [Find your dream car](#)

We work with 100 high-quality & competitive advertising partners, giving consumers an unrivalled choice of offers.



Evans Halshaw

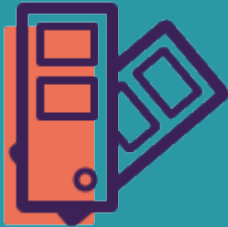


SUZUKI



# Personal leasing: changing behaviour 2020-2023

9 months  
advance rentals



9 months  
advance rentals

35 month  
term



47 month  
term

5,000 miles pa



10,000 miles pa

£321  
per month



£361  
per month  
(+12%)

# 2020

|    | Make + Range       |
|----|--------------------|
| 1  | Mercedes A-Class   |
| 2  | Nissan Qashqai     |
| 3  | Volkswagen Golf    |
| 4  | Audi A3            |
| 5  | Range Rover Evoque |
| 6  | Volvo XC40         |
| 7  | BMW 2 Series       |
| 8  | BMW 3 Series       |
| 9  | Seat Leon          |
| 10 | Tesla Model 3      |

# 2023

|    | Make + Range      |
|----|-------------------|
| 1  | Nissan Qashqai    |
| 2  | Volkswagen Tiguan |
| 3  | Cupra Formentor   |
| 4  | Hyundai Tucson    |
| 5  | Volkswagen T-Roc  |
| 6  | Vauxhall Corsa    |
| 7  | Peugeot 2008      |
| 8  | Tesla Model Y     |
| 9  | Volkswagen Golf   |
| 10 | Audi A3           |

# Business leasing: changing behaviour 2020-2023

3 months  
advance rentals



9 months  
advance rentals

35 month  
term



35 month  
term

10,000 miles pa



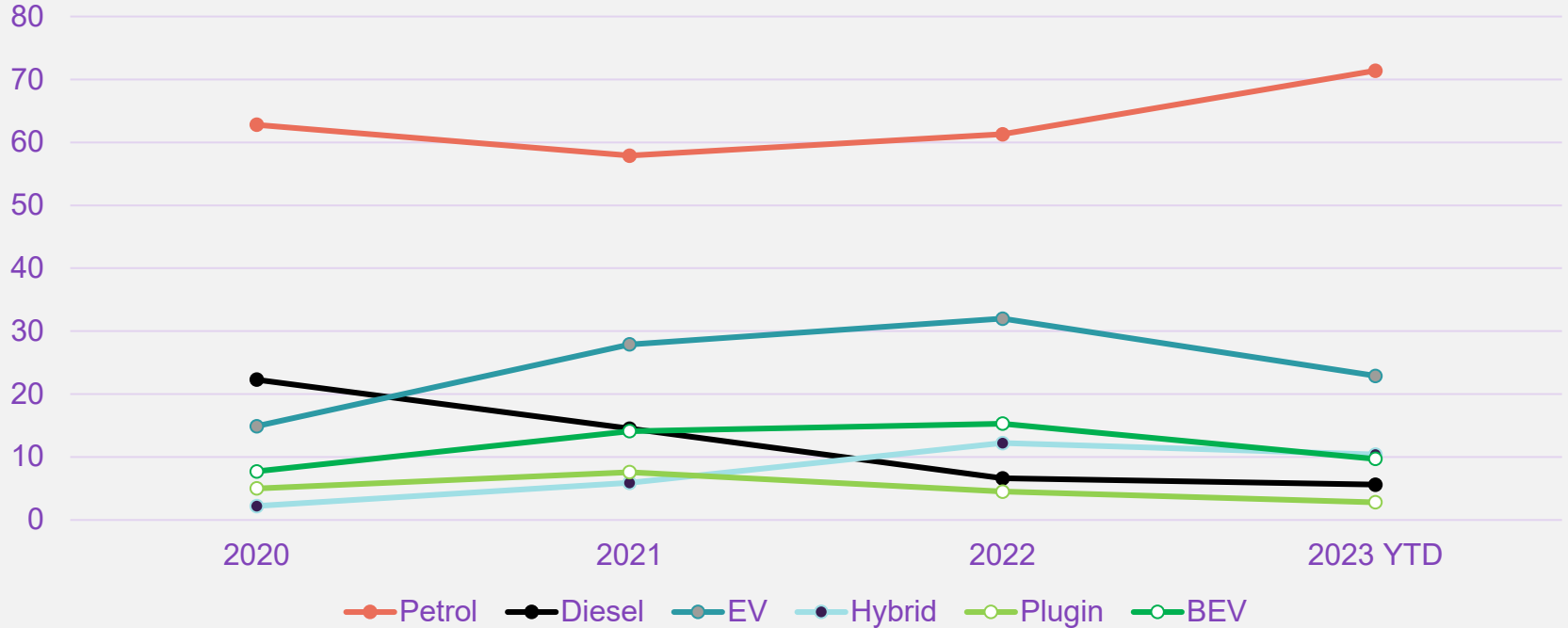
10,000 miles pa

£380+VAT  
per month



£456+VAT  
per month  
(+20%)

# 2020-2023: Changing fuel-type demand





**Taking partners offers to an even bigger audience via new partnerships.**



**Making our search experience even easier via EV ranges, delivery times, lowest Initial Rental & Tech Specs.**



**Enquiry & leasing application APIs.**

# Session Three: AI? FOMO or real opportunity

Looking at what AI is and the potential for its use in motor finance.

HEADLINE SPONSOR



SUPPORTING PARTNERS





# **AI and Motor Finance**

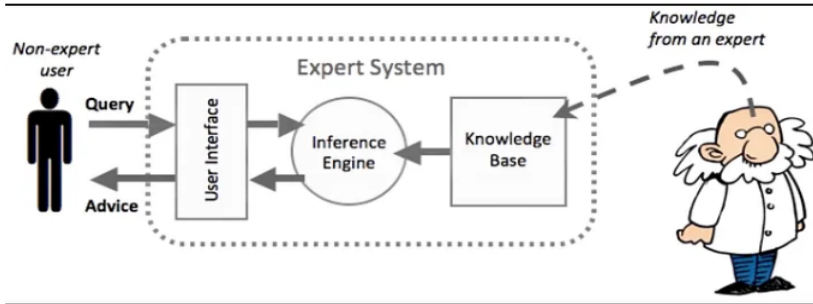
# What is AI?



- Technology that enables a computer to ‘think’ or act in a more human way (BBC)
- In its simplest form, artificial intelligence is a field that combines computer science and robust datasets to enable problem-solving. It also encompasses the sub-fields of machine learning and deep learning, which are frequently mentioned in conjunction with artificial intelligence. These disciplines use AI algorithms to create expert systems which make predictions or classifications based on input data (IBM)

# What is AI ?

- The type of AI we typically talk about is Generative AI. This includes algorithms such as ChatGPT that can be used to create content including text, images, code and even voice...
- Typical components of a solution include AI, Machine Learning, Language Processing & Deep Learning
- Everyone is talking about it: World leaders, media, United Nations, University essays, Deepfakes ....Chatbots, and Bill Gates



Neha Singh 2018

“Artificial intelligence is as revolutionary as mobile phones and the Internet”

Bill Gates 21 March 2023



# Potential uses for AI

- Bill Gates focussed on how it can be used for 'good'
  - Productivity enhancement; Personalised agent; Health; Education
- Most of the media seem to focus on the threats and risk, and the need to regulate
- Frequent use cases include chatbots, image analysis, predictive analytics, machine learning, natural language processing, self-driving and robotics
- For Motor Finance
  - Opportunity – certainly !
  - Threat – some, maybe, am I missing out ...?

1

Chatbots answering Q&A about leasing and vehicles – to generate enquiry

2

Chatbots integrated to pricing

3

Service bots in a portal-type environment post live contract

4

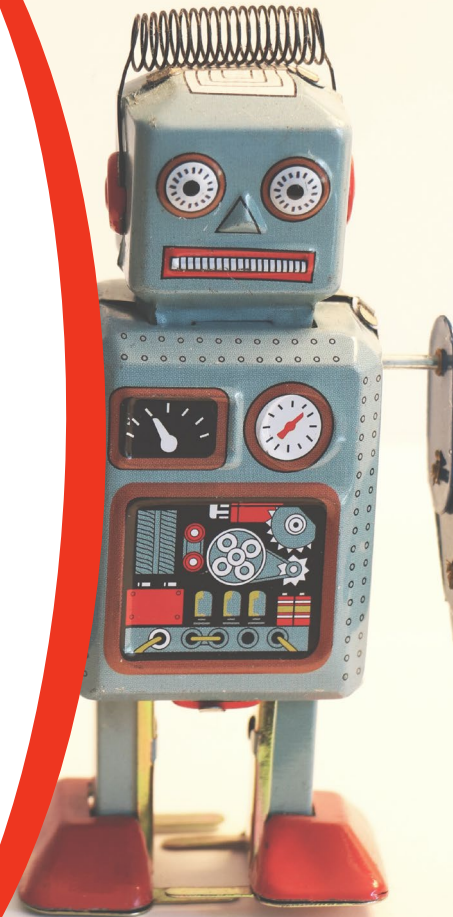
Is this a good car / is this a good deal?  
Personalised 'value score'

5

Tells funders which terms are most relevant by customer and vehicle

6

*Ideas from the floor.....*





Session chaired by Toby Poston, BVRLA



Anthony Flack,  
Motorcomplete



Julian Evans,  
Arval UK



Patrick Fagan,  
AFL



Sara Rolando,  
Octopus Electric Vehicles

**Leasing  
Broker 23  
Conference**



# **Matthew Boswell**

Leasys

The logo for LEASYS features the word in a bold, white, sans-serif font. The letter 'A' is replaced by a stylized red and white triangle pointing upwards. The logo is centered on a horizontal band of light blue and white stripes.

LEASYS

# BVRLA Leasing Broker Conference

21<sup>st</sup> June 2023



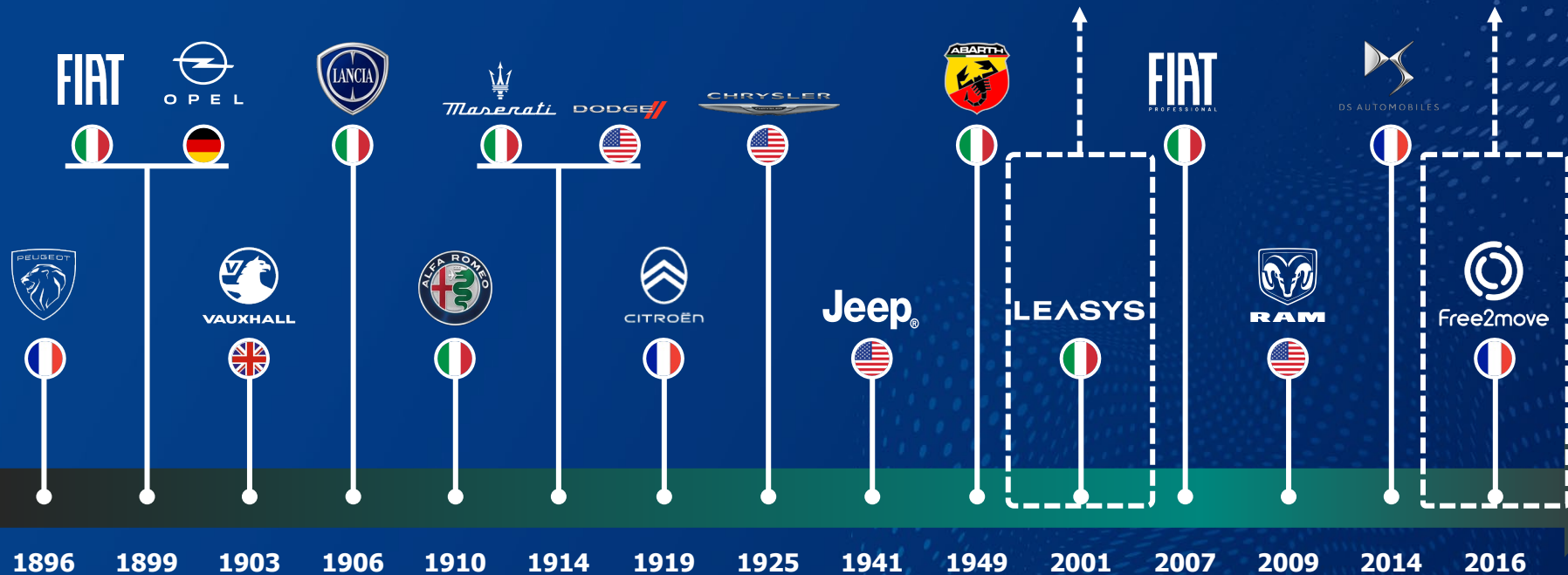
WHO ARE WE?

---

LEASYS

# STELLANTIS

Since 3<sup>rd</sup> April 2023:  
New Leasys



# WE ARE MULTI-BRAND



DS AUTOMOBILES

FIAT

FIAT  
PROFESSIONAL

Jeep®

The Maserati logo features a crown above the word "Maserati" in a stylized script font.

*Maserati*



VAUXHALL



OUR TEAM PRINCIPLES LEAD THE WAY WE WORK, EVERYDAY

**Kindness**

**Integrity**

**Reliable**

**Trustworthy**

**Honesty**

**Respectful**

**Empathetic**

**Resilient**

**Dependable**

**LEASYS**

# OUR PRODUCTS & SERVICES

LEASYS

# OUR PRODUCT & SERVICES ARE TAILORED AROUND OUR CUSTOMERS NEEDS

Our Products & Services are tailored around our customers needs, in the aim to help them:

1

**Take care  
of their vehicle (s)**

Maintenance

Tyres Replacement

Roadside Assistance

Road Fund Licence

Windscreen & Glass

2

**Control & Optimise  
their Fleet budget**

GAP Waiver

Fines Management

MILES

TAKEAWAY

3

**Simplify  
your day-to-day  
Fleet Management**

UMOVE APP

MY LEASYS

Pooled Mileage

Driver Line

Connect Fleet

4

**Optimise  
your Electric & Hybrid  
mobility**

PHEV Connect

eSolutions Wallbox

Standard service

Optional service

LEASYS

OUR BROKER

---

TEAM & SUPPORT

LEASYS

# BROKER PORTAL

## What is it?

Leasys has a dedicated portal, designed to support you in growing your Broker business. This portal is the 'go to' resource for all Broker partner related activities, including easy access to the latest campaigns, tutorials to assist you with our quoting system, FAQ's and contact details.

If you wish to join our Broker partner platform or if you are an existing Leasys Broker and would like to learn more, you can register your interest by visiting:

[www.leasysbroker.co.uk](http://www.leasysbroker.co.uk)

## What is available on the Broker Portal?

Leasys Broker Portal enables you to access:

- ▲ Leasys stock campaigns
- ▲ Current communications (and archive)
- ▲ GENUS quotation system support
- ▲ Top Quotes
- ▲ Ratebook
- ▲ Leasys Supplier set-up
- ▲ FAQ's



# OUR BROKER TEAM

The Indirect Sales – Broker team is here to help you with your volume Business Campaign enquiries and to offer field visit support.



**James Russell**  
Head of Indirect Sales  
07849 304277  
james.russell1@leasys.com



**David Bates**  
Broker Zone Manager  
07557160788  
david.bates@leasys.com



**Matt Dawson**  
Broker Zone Manager  
07787 152 667  
matthew.dawson1@leasys.com



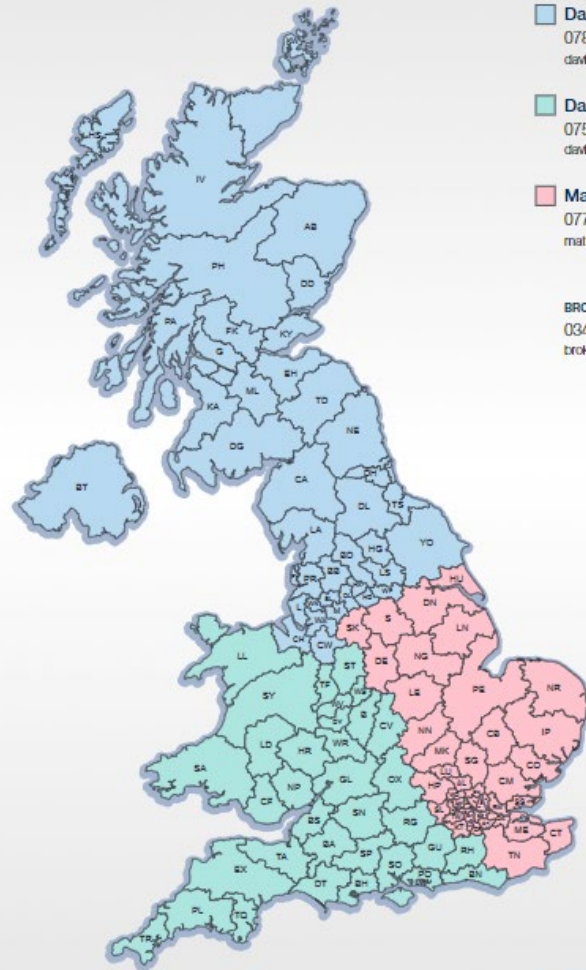
**David Godfrey**  
Broker Zone Manager  
07815 480005  
david.godfrey@leasys.com



**Leanne George**  
Network Development Manager  
leanne.george@leasys.com

## Our commitment to you:

- ▲ Meeting plan / Face to face meetings
- ▲ Availability
- ▲ Reporting and Training
- ▲ Business Support Development



David Godfrey  
07815 480 005  
david.godfrey@leasys.com

David Bates  
07557 160 788  
david.bates@leasys.com

Matt Dawson  
07787 152 667  
matthew.dawson1@leasys.com

BROKER SUPPORT  
03445 614 611 (option 2)  
brokersupport.uk@leasys.com

# OUR BROKER SUPPORT TEAM

The Indirect Sales Support team is here to support you with all your Business Contract Hire enquiries:



**Corinne Birch**  
Indirect Sales Support Manager



**Kiran Patel**  
Indirect Sales Support



**Danielle Cook**  
Indirect Sales Support



**Sam Dhansay**  
Indirect Sales Support

## Our commitment to you:

- ▲ Email & Telephone support
- ▲ Generating quotes and conversion quoting
- ▲ Providing GENUS training & advice
- ▲ Getting deals overline
- ▲ Login details

## For support, contact the team on:

**03445 614 611**

**[salesupport.uk@leasys.com](mailto:salesupport.uk@leasys.com)**

# LEASYS

Discover more:

[www.leasys.com/uk](http://www.leasys.com/uk)

Follow us:





Leasing  
Broker **23**  
Conference

**Lunch Break**

Back at 14:10



**Leasing  
Broker 23  
Conference**



**David Woodford**

Hypervolt

Enabling a Revolution

**HYPERS**VOLT



As of today we have 2,386 days until the 2030 deadline.

# 2022 Environmental Performance Index


| Rank | Country        | EPI Score | 10-Year Change |
|------|----------------|-----------|----------------|
| 1    | Denmark        | 77.90     | 14.90          |
| 2    | United Kingdom | 77.70     | 23.00          |
| 3    | Finland        | 76.50     | 21.00          |
| 4    | Malta          | 75.20     | 25.40          |
| 5    | Sweden         | 72.70     | 15.80          |



# Introducing Hypervolt

- Founded in 2018, launched in 2021.
- Enabled tens of thousands of personal EV revolutions.
- Committed to UK manufacturing.
- Completely vertically integrated.
- Highest rated EV charging manufacturer on Trustpilot.
- AutoExpress & DrivingElectric's charger of the year 2022/2023.
- Centralising the EV buying journey.
- 2,000+ installation partners UK wide.



 **Trustpilot**  
**Hypervolt**

Reviews 802 • Excellent



4.9 ⓘ

Thank you for your time.

@hypervolt

# Session Four: Industry Outlook Panel

Panel discussion talking latest trends and outlook for the coming months.

HEADLINE SPONSOR



SUPPORTING PARTNERS



Session chaired by Paul Parkinson, Synergy  
Car Leasing



Geeta Badhan,  
Central (UK)  
Vehicle Leasing



Kevin Smith,  
Lex Autolease



Mark Evans,  
ALD Automotive



Paul Gordon,  
Gofor



Steve Tigar,  
Loveelectric

**Leasing  
Broker 23  
Conference**



**Lee Jones**

Fleet Procure



**Fleet Procure**  
VEHICLE PURCHASING SYSTEM

# Fleet Procure

THE Online Procurement System

BVRLA Leasing Broker Conference

2023





**Fleet Procure**  
VEHICLE PURCHASING SYSTEM

## What does Fleet Procure do for a broker?

- Over 160 subscribed dealers
- 250+ one-off dealers set-up
- Robust dealer SLA agreement
- LIVE vehicle configurator & pricing data
- Pre-loaded vehicle discounts & terms
- Instant OTR prices to plug into your funders
- Pre-loaded vehicle lead times
- Multi-dealer enquiry messaging system
- e-Order to dealer & full order management
- Delivery booking & management





**Fleet Procure**  
VEHICLE PURCHASING SYSTEM

## The industries first live stock management system!

Manage and promote your own stock and pre-ordered batches to your teams, with full spec and pricing data!

In excess of 500 vehicles showing available every day from dealer partners, **exclusive** to Fleet Procure

Never lose sight of a cancelled order vehicle again!

Bespoke reporting to track all vehicles' order status

Unique Fleet Procure only batch deals



**STOCK  
MANAGER**

Powered by  Fleet Procure



**Fleet Procure**  
VEHICLE PURCHASING SYSTEM

## Free API to your CRM Provider

### ORDER UPDATES

| Task                     | Detail            | Done |
|--------------------------|-------------------|------|
| Order created            | 19/05/2023        | ✓    |
| Order accepted           | 19/05/2023        | ✓    |
| Stock ETA                | 24/05/2023        | ✓    |
| FO Number                | M0629             | ✓    |
| Registration number      | EF23KAJ           | ✓    |
| Chassis number           | WFO2XXERK2PE16622 | ✓    |
| Confirm Delivery Address |                   | ✓    |
| Requested Delivery Date  | 09/06/2023        | ✓    |
| Confirmed Delivery date  | 09/06/2023        | ✓    |
| Delivery completed       | 12/06/2023        | ✓    |





**Fleet Procure**  
VEHICLE PURCHASING SYSTEM

## *One system for all your ordering*

Bespoke dealer network options, add your own dealers

Order all funder tactical vehicles

Book all your vehicle deliveries

Ability to load your own bespoke terms & offers

**One system - endless possibilities**





**Fleet Procure**  
VEHICLE PURCHASING SYSTEM

## Additional benefits & features

Access to special OEM discount terms

Fleet terms for SME opportunities

Unique dealer discount terms based on FP volume

Dealer rebate scheme based on FP volume

Broker quarterly meetings and community





**Fleet Procure**  
VEHICLE PURCHASING SYSTEM

# Vital statistics 2023

On average per day...

- 461 vehicle configurations
- 298 enquiries to dealers
- 91 vehicle orders placed
- 84 vehicle deliveries completed





**Fleet Procure**  
VEHICLE PURCHASING SYSTEM

# Agency Ordering

**Join us!**

# Session Five: Motivational Speaker Keynote

David Hiatt

HEADLINE SPONSOR



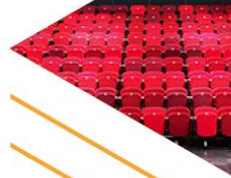
SUPPORTING PARTNERS



**Leasing  
Broker 23  
Conference**

**Closing  
comments and  
thanks!**

Paul Parkinson,  
Synergy Car Leasing





## Final Thoughts

- Thank you to all the sponsors for supporting the conference
- Thank you to our speakers and you for participating in today's conference
- Feedback: please spend a few minutes to complete the survey
- Future events are displayed on the BVRLA website
- The networking drinks reception, sponsored by Fleet Procure, will be taking place upstairs in the Mezzanine
- Safe journey home and see you next time!

HEADLINE SPONSOR



SUPPORTING PARTNERS