

Are you still selling or are you already renting/leasing?

Transformation from the classic sales model to

A high-margin and customer-loyalty utilisation model

Innovative utilisation- and financing model Rental as a Service/RaaS

Pay as you earn, pay per.. use (page, click, view, drive, etc.) as well as "... as a Service" (Software as a Service, etc.) are only a few examples of usage models that have become an integral part of today's business life and will increasingly replace the classic sales model in the future. Global players are already offering such usage models and thus gain a great competitive advantage over middle-sized companies.

Middle-sized companies are already occasionally offering their customers short-term use. But very often it does not go beyond a small "rental park". A fundamental change from a sales model to a usage model often fails due to the issues of liquidity and equity.

The RaaS usage model solves this essential problem and finally provides for middle-sized companies equal opportunities and improves their competitiveness. Due to the lessor-like position, manufacturers and dealers retain control of their products throughout the entire lifecycle (incl. refurbishment, secondary market). By receiving the sales price directly at the beginning, liquidity is protected despite the lessor-like position. In addition, manufacturers and dealers can generate additional margins through rentals and sales proceeds from returns.

The leasing company acts as the "finance department" of the manufacturer and dealer, thereby putting him in a lessor-like position. By means of the sales price to the leasing company, the manufacturer and dealer determine the amount of the monthly rate and thus also directly determine the attractiveness of the utilization model. By offering discounts/rebates on the usage model RaaS, manufacturers and dealers not only enable attractive monthly rates, but also regain control of their products at the end of the basic rental period/minimum rental period (achievement of additional margins through rentals and sales proceeds). In contrast, in the classic sales model valuable margins and contribution margins are given away to customers through discounts/rebates.

In line with customer requirements, manufacturers and dealers should also demand individual, innovative, creative and flexible solutions from their financing partners and advisors. Contemporary solutions must therefore adapt to the business model of the manufacturers/dealers and not reverse/vice versa.

Internationality: Foreign manufacturers and German/European customers

Through RaaS, foreign manufacturers can offer their German resp. European (prospective) customers a usage and financing model that is secured by a German resp. European leasing company.

Access to the German or European market is thus made much easier and the hurdles lowered. The acceptance of "foreign" products by German or European customers is greatly increased. Uncertainty, scepticism and doubts regarding quality, reliability, guarantee/warranty, accessibility, communication, etc. are reduced by the involvement of a German or European leasing company.

In the previous sales model, foreign manufacturers had to grant in part high discounts/rebates, which were ultimately given away and greatly reduced the margin. In my model, manufacturers receive these discounts/rebates compensated in the end.

Manufacturer can offer a contact person for RaaS for all his European prospects and customers. A presence and corresponding support at trade fairs in Germany is also possible. We speak the most important languages of manufacturer and their customers (Languages: German, English, French, Italian, Spanish)

In addition, these solutions must fit the business objectives of manufacturers and dealers:

- adequate/high overall margins
- strong customer retention
- sales targets (growth, gaining market share)
- strengthening of liquidity and equity

With RaaS you achieve these four goals simultaneously!

As a well-experienced industry expert and financing specialist, I offer RaaS to manufacturers and dealers as a forward-looking solution. The selection of the right leasing company plays a central role here. As an independent consultant and agent, I evaluate exactly the leasing company that suits the respective manufacturer and dealer and that implements RaaS without restrictions.

My advisory and brokerage services are generally free of charge for manufacturers and dealers, as these services are usually remunerated by the leasing companies. In some countries, however, the local leasing company is not allowed to pay me a commission as a foreign intermediary due to money laundering laws and compliance regulations. In these cases, the manufacturer/dealer must include my 1% commission in the sales price to the leasing company and pay it directly to me.

Aroused interest and curiosity?

Make an video appointment to learn more about RaaS.

Values/benefits for manufacturers/dealers

- ✓ lessor-like position
- ✓ the leasing company acts as your own finance/leasing company
- ✓ payment of the purchase price directly after acceptance
- ✓ protection/conservation of your own liquidity
- ✓ very low leasing rates, which are determined by you
- ✓ massive sales simplification/support
- ✓ no more painful customer discounts
- ✓ stronger customer loyalty
- ✓ control over the entire life cycle
- ✓ ownership of the returns
- ✓ refurbishment and recovery revenues/secondary market
- ✓ revolving turnover with the same customer
- ✓ Increase of the total margin
- ✓ geographical coverage: worldwide
- ✓ contact person in Germany:
(Languages: German, English, French, Italian, Spanish)
- ✓ support at trade fairs in Germany:
(We speak the most important languages of your customers)

Values/benefits for lessees

- ✓ low leasing rates
- ✓ transparency and simplicity: no grey areas and legal pitfalls
- ✓ leasing contract always ends at the end of the basic rental period/
minimum rental period
- ✓ return of the leasing object at the end of the term
- ✓ (acquisition of ownership by the manufacturer/dealer possible)
- ✓ costs for transport, installation and instruction/training can
be co-financed
- ✓ protection/conservation of liquidity
- ✓ business equipment remains at the latest level (performance)
- ✓ bank credit line remains
- ✓ no securities required
- ✓ investments are possible despite low budgets
- ✓ return on investment (ROI) from the first month
- ✓ balance sheet neutrality (off balance): capex => opex
- ✓ contact person is located in Germany:
(Languages: German, English, French, Italian, Spanish)

Short info about me:



- born in 1967, married
- since 01.09.2020 self-employment as consultant and agent in the areas of leasing and alternative financing and utilisation models
- since 2012 experience in the leasing sector
- 20 years of experience in the fields of financing, factoring, risk management, credit ratings, business information, investments/asset advice
- Diploma in Finance (Diplom-Finanzierungswirt VWA)
- Certified Leasing Specialist (Geprüfter Leasingfachwirt IHK)
- Diploma in Business Administration (Diplom-Betriebswirt VWA)
- Certified Credit Manager (CCM)
- Hobbies/Interests:
economy, politics, history, sport

