



The advisory platform
for corporates

Save time and money
with smart processes and expert advice

leasing-pilot.com



WHAT IS LeasingPilot ?

efficient advisory



WHO IS LeasingPilot? Subject matter experts

"Dear clients,

As a former Head of Sales, I am familiar with all aspects of the advantages, peculiarities and lack of transparency of the leasing market. It always amazed me that customers were often unable to fully comprehend contract design, pricing, and obligations, and that this led to dissatisfaction. This is not appropriate for the attractive products leasing and hire purchase that offer many benefits for both lessor and lessee.

These findings led to the development of leasing-pilot.com which efficiently supports you in implementing the optimal financing product with its provider-neutral and transparent advice and by way of platform-supported approach of several providers." (Stefan Sovinz)

Stefan Sovinz (lawyer, tax advisor) has been responsible for structured financing and investment products on the banking side since 1999. For 5 years he headed the corporate sales department of a well-known bank-independent leasing company.

Stefan Ostrowski (graduate physicist and programmer with multiple platform expertise) is managing director and chief developer of LeasingPilot.

LeasingPilot is a **team** of further experts with expertise in financing/leasing/hire-purchase, IT and tax/law.



Stefan Sovinz



Stefan Ostrowski

WHO IS LeasingPilot designed for?

For **COMPANIES/ENTREPRENEURS**

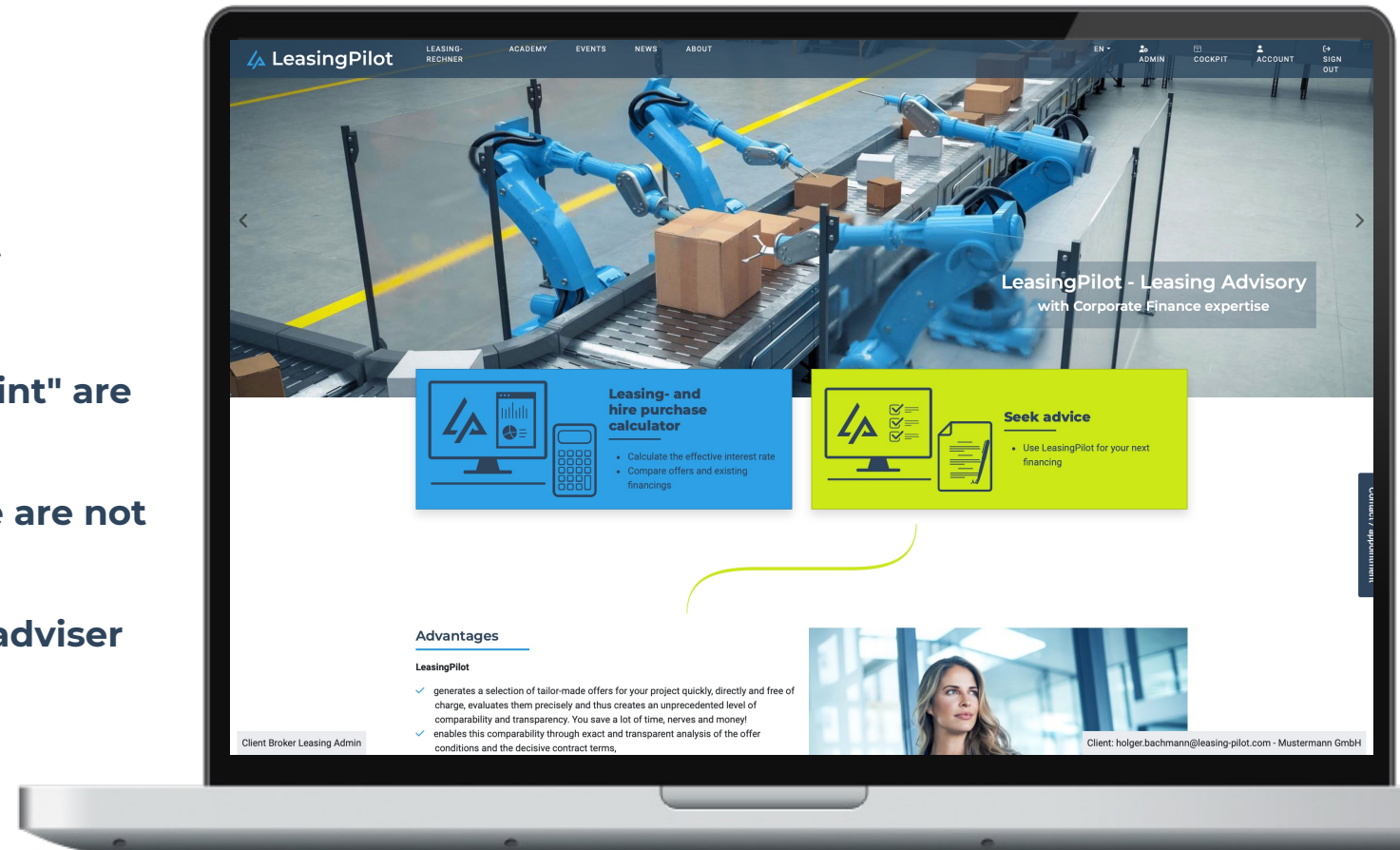
- LeasingPilot is designed for every company that wants to use leasing & hire-purchase as an alternative source of financing in a time- and cost-efficient way and without surprises.
- Thanks to its corporate finance expertise, LeasingPilot is particularly convincing in complex financing situations such as LBO, restructurings, M&A transactions, etc.



CHALLENGE OF THE CUSTOMERS

COMPANIES/ENTREPRENEURS

- Limited time resources
- Lack of transparency of the leasing market
- No genuine non-biased advice available
- contractual obligations hidden in "small print" are easily overlooked
- Pros and cons of leasing and hire-purchase are not familiar to clients
- Usually no review by debt adviser or legal adviser



PRICE TRANSPARENCY

FIRST TOOL ON THE MARKET CALCULATING THE EFFECTIVE INTEREST RATE
taking into account all remuneration components (e.g. expected post-lease
proceeds and utilisation rate)

LeasingPilot calculator

Determination of the effective interest rate

The calculator assumes an input VAT deduction. In other cases (e.g. healthcare), please refer to the following [FAQ](#).

Quote name:

Financing amount (net):

Residual value:

Handling fee:

Number of days until beginning of first payment period:

Monthly payment:

Asset name:

Down payment:

Due date:

Post-leasing revenue / purchase option price:

Leasing term:

[Calculate](#)

Contract: Project Sun

Results of your calculation

Interest rate nominal: 3,38 %

Interest rate effective: **3,44 %**

Total installments: 891.000,00 €

Total interest: 91.000,00 €

Total cost of use: 891.500,00 €

Acquisition of legal ownership: 1.091.500,00 €

Contract Terms and Conditions

Asset name: Caterpillar

Due date: Beginning of period

Financing amount (net): 1.000.000,00 €

Down payment etc.: 0,00 €

Residual value: 200.000,00 €

Handling fee: 500,00 €

Post leasing revenue / purchase option price: 0,00 €

Amortisation table

Period	Payment	Interest	Principal	Residual value	Interest rate
	891.000,00 €	91.563,98 €	800.000,00 €		
1	16.500,00 €	2.773,38 €	16.500,00 €	983.500,00 €	3,38 %
2	16.500,00 €	2.734,67 €	13.726,62 €	969.773,38 €	3,38 %
3	16.500,00 €	2.695,85 €	13.765,33 €	956.008,05 €	3,38 %
4	16.500,00 €	2.656,93 €	13.804,15 €	942.203,90 €	3,38 %
5	16.500,00 €	2.617,89 €	13.843,07 €	928.360,83 €	3,38 %
6	16.500,00 €	2.578,74 €	13.882,11 €	914.478,72 €	3,38 %

Chart

Advisory process



DASHBOARD COCKPIT

Overview at any time of

- All projects
- Progress re all projects
- All quotes
- + Direct contact to experts available at any time

The screenshot displays the LeasingPilot Cockpit dashboard. The top navigation bar includes the LeasingPilot logo and links for LEASING-RECHNER, AKADEMIE, VERANSTALTUNGEN, NEWS, ÜBER UNS, DE, COCKPIT, KONTO, and ABMELDEN. Below the navigation bar is a large image of two business professionals in a modern office setting. The main section is titled "Cockpit" and features a filter bar with tabs: Projects > Create, Planned, Inquired, Active, Expired, and Canceled. The dashboard is divided into several project cards, each displaying details for a specific leasing project. On the right side, there is a profile card for Stefan Sovinz, an expert advisor, with contact information and a button to book a consultation.

LeasingPilot LEASING-RECHNER AKADEMIE VERANSTALTUNGEN NEWS ÜBER UNS DE COCKPIT KONTO ABMELDEN

Cockpit

Projects > Create Planned Inquired Active Expired Canceled

Produktionsanlage SALB

Firma: None
Leasingobjekt: Produktionsanlage 3,5 Mio. Zeitwert
Anschaffungswert: 3.500.000,00 €
Anzahlung, (Miet-)Sonderzahlung, o.ä.: 0,00 €
Restwert: 350.000,00 €
Laufzeit: 60 Monat
Start: 1. Mai 2023 00:00
Provision: 0,00 %
Erstellt: 13.03.2023
Projekt ID: 61

Portfolio Wechselbrücken

Firma: Mustermann GmbH
Leasingobjekt: Portfolio Wechselbrücken
Anschaffungswert: 5.000.000,00 €
Anzahlung, (Miet-)Sonderzahlung, o.ä.: 500.000,00 €
Restwert: 1.900.000,00 €
Laufzeit: 60 Monat
Start: 1. Mai 2023 00:00
Provision: 1,90 %
Erstellt: 30.03.2023
Projekt ID: 71

Extruder

Firma: Mustermann GmbH
Leasingobjekt: Extruder & Wickler
Anschaffungswert: 2.000.000,00 €
Anzahlung, (Miet-)Sonderzahlung, o.ä.: 0,00 €
Restwert: 200.000,00 €
Laufzeit: 72 Monat
Start: 1. November 2023 00:00
Provision: 1,90 %
Erstellt: 30.03.2023
Projekt ID: 72

SAMB Produktionsstrasse

Firma: Mustermann GmbH
Leasingobjekt: Produktionsstrasse
Anschaffungswert: 2.000.000,00 €
Anzahlung, (Miet-)Sonderzahlung, o.ä.: 0,00 €
Restwert: 200.000,00 €
Laufzeit: 72 Monat
Start: 1. November 2023 00:00
Provision: 1,90 %
Erstellt: 30.03.2023
Projekt ID: 72

Metallbearbeitungsmaschinen

Firma: Mustermann GmbH
Leasingobjekt: Mehrspindler
Anschaffungswert: 3.500.000,00 €
Anzahlung, (Miet-)Sonderzahlung, o.ä.: 0,00 €
Restwert: 0,00 €
Laufzeit: 75 Monat

Ihr Leasing-Berater

Stefan Sovinz
Expertenunterstützung
in jeder Phase Ihres Projekts.
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advisor@leasing-pilot.com
Termin vereinbaren

What does LeasingPilot offer ?



Advice from experienced experts offers market and product transparency



Professionally and comprehensively prepared financing requests



Saving time by addressing several lessors at the same time



Qualified comparison of quotes without much effort



Price transparency with the innovative leasing calculator



Optimising pricing by comparing multiple qualified offers

We look forward to supporting your projects!

Your contact:



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