

Initial Financial Assessment

Car Benefit Solutions (CBS) is one of the UK’s leading providers of automotive benefits consultancy, specialising in the development and implementation of bespoke structured company car alternatives. The CBS product suite includes financial modelling, technical advice, policy development, Inland Revenue compliance, project management, Health-Checks and Fleet Services.

Financial Analysis & Policy Decisions

Performance of detailed financial analysis and a structured policy decision making process are the critical components of the Feasibility and Design phase of an Employee Car Ownership (ECO) scheme.

What is included in an IFA?

The key features are:

- Detailed financial analysis that provides all the information required to make the appropriate scheme policy decisions.
- Financial analysis is comprehensive and includes all financial costs of providing a car benefit under different arrangements and includes all secondary costs such as early terminations and associated tax costs.
- Variance analysis and scenario based calculations examine the impact of changes in policy decisions or a shift in fleet demographics.
- Structured policy decision making process supported and managed by CBS who provide guidance throughout from a technical, operational and employee benefit perspective.
- The result of this service is a comprehensive financial analysis report which documents all the policy decisions reflecting the design of the scheme and that form the basis of the employee communication material.

Client Benefits

- The performance of detailed financial analysis provides comfort that the economic and operational impact of any policy decisions are known in advance.
- CBS’s guidance throughout the policy decision making process ensures the scheme is shaped and designed in a manner which meets the client’s objectives, provides the desired level of employee benefit and is technically compliant and operationally easy to administer.

Is this relevant to you?

CBS’s methodologies can provide reliable frameworks for enhancing business performance and profitability.

This service is relevant to your organisation if:


- You are looking at a more efficient method of delivering a car benefit to employees.
- Your Current ECO is not delivering the economic benefits you were expecting.
- Your ECO policies and benefits need to be updated due to business restructuring.


Feasibility and Design Phase of an ECO



For more information

Please contact your usual CBS contact or one of the following:

 **Martin Maguire** Managing Director
t: 0870 751 9872 m: 07966 840809 e: mmaguire@carbenefitsolutions.co.uk

 **Neil Davies** Technical Director
t: 0870 751 9872 m: 07966 214233 e: ndavies@carbenefitsolutions.co.uk