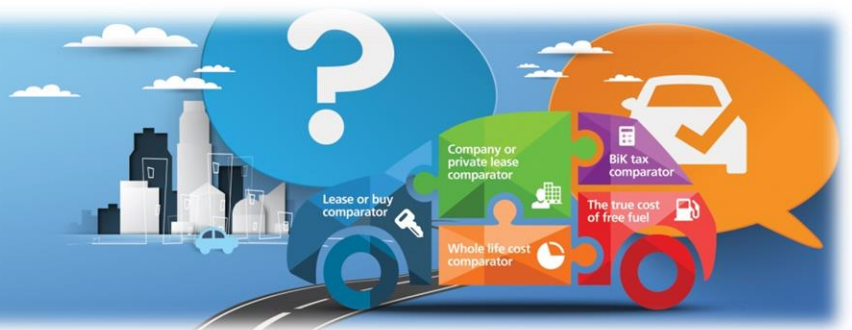




GENSEN

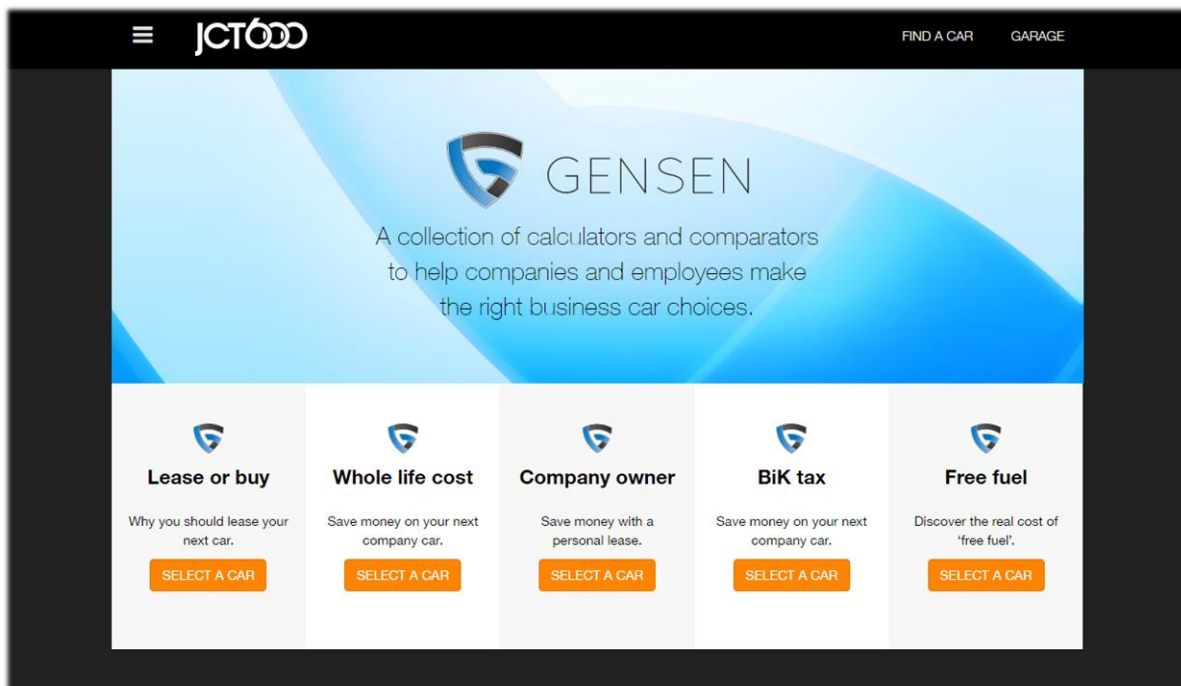
User Guide

A bespoke, modular system of calculators and comparators designed to enable informed decisions





- Simple to use and easy to understand, GENSEN enables users to discover the true value of a car.
- Engaging visuals and clear, concise results.
- Monthly pricing updates.
- Full legislative support and regular tax updates ensure GENSEN delivers consistent performance and accurate results.
- Developed with cutting edge technology GENSEN delivers instant results and useful, relevant comparisons.





GENSEN



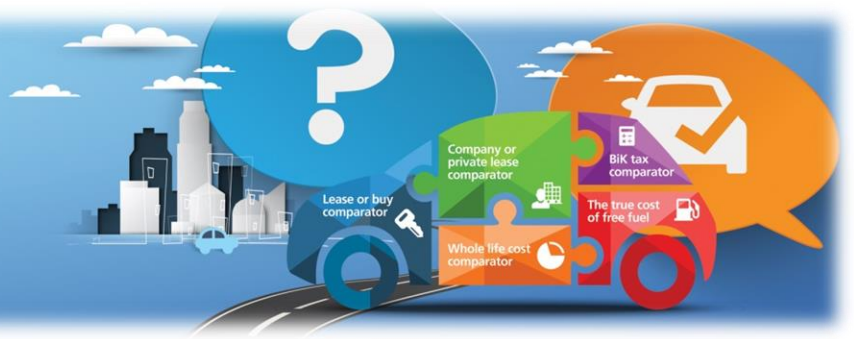
- Answering five straightforward questions, the user friendly calculators and comparators help customers to:
 - decide whether to lease or buy a company car.
 - compare a personal lease with contract hire.
 - find a better car for the same BIK tax.
 - understand the true cost of a company car.
 - discover the true cost of free fuel.
- An intelligent algorithm enables meaningful whole life cost and BIK tax comparisons from thousands of cars.

The screenshot shows the JCT6000 website interface for a 'Lease or buy comparator'. The main content area displays a BMW 4 Series car with its specifications: 420i SE 2dr [Business Media] Coupe, £30,075, 2L Petrol Manual, 134 g/km, 48.7 mpg, 184 bhp, Coupe. Below this, a comparison table shows the 'True cost of leasing' at £18,390 and the 'True cost of buying' at £23,213, with a note that the company could save £4,823 by leasing. A detailed breakdown of costs is provided for both options.

Lease		Buy	
+ Rental	£11,687	+ Depreciation	£16,070
+ Maintenance	£1,607	+ Maintenance	£1,584
+ Business fuel	£1,833	+ Business fuel	£1,833
+ Insurance	£1,278	+ Insurance	£1,278
+ Class 1A NIC	£1,986	+ Class 1A NIC	£1,986
		+ Other costs	£462

On the right side, the 'Customise your calculations' panel allows users to adjust various parameters: Lease term (2-yr, 3-yr, 4-yr), Annual mileage (20K, 30K), Payment profile (3+33, 3+35), Depreciation (£14,601, 0%), Annual business mileage (10,000 miles), Petrol cost per litre (£1.10), Annual insurance premium (£600), VAT recovery rate (100%), and Cost of capital (10%).

JCT6000
VEHICLE LEASING
SOLUTIONS





GENSEN



- Customised calculations ensure results reflect the users' individual circumstances.

JCT6000 BIK tax comparator

FIND A CAR GARAGE SWITCH CALCULATOR ▾

BMW 3 SERIES
318i SE 4dr Saloon

£25,105 | 1.5 L | Petrol | Manual
124 g/km | 52.3 mpg | 136 bhp | Saloon

MODEL FILTER PARK IN GARAGE

Monthly BiK tax	True monthly cost
What you pay. £192	What your boss pays. £485
Your BiK tax over 3 years would be £6,929.	
Your boss' true cost over 3 years would be £17,456.	

+ Rental	£288
+ Maintenance	£49
+ Business fuel	£54
+ Insurance	£40
+ Class 1A NIC	£54
What your boss is really paying	£485

COMPARE WITH SIMILAR CARS

Customise your calculations

Lease term: 2-yr | **3-yr** | 4-yr

Annual mileage: 20K | **30K**

Payment profile: 3+33 | 3+35

Annual business mileage: 10,000 miles

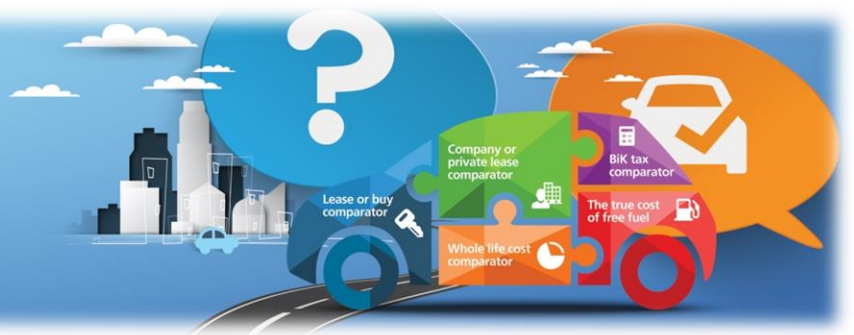
Petrol cost per litre: £1.10

Annual insurance premium: £600

VAT recovery rate: 100%

Income tax band: 20% | **40%** | 45%

JCT6000
VEHICLE LEASING
SOLUTIONS





- A virtual garage enables users to store and manage their preferred cars.

FIND SIMILAR		FIND SIMILAR		YOUR BASE CAR		FIND SIMILAR		FIND SIMILAR	
<p>AUDI A3 1.4 TFSI 150 S Line 4dr [Nav] S...</p>		<p>PEUGEOT 508 2.0 BlueHDi 150 Active 4dr Salo...</p>		<p>BMW 3 SERIES 318i SE 4dr Saloon</p>		<p>CITROEN C5 2.0 BlueHDi 16V VTR+ [150] 4dr...</p>		<p>VOLKSWAGEN PASSAT 1.6 TDI GT 4dr Saloon</p>	
P11D VALUE	£25,680	P11D VALUE	£24,270	P11D VALUE	£25,105	P11D VALUE	£24,340	P11D VALUE	£25,725
RENTAL P/M	£358 (ex VAT)	RENTAL P/M	£307 (ex VAT)	RENTAL P/M	£325 (ex VAT)	RENTAL P/M	£319 (ex VAT)	RENTAL P/M	£338 (ex VAT)
FUEL	Petrol	FUEL	Diesel	FUEL	Petrol	FUEL	Diesel	FUEL	Diesel
TRANSMISSION	Manual	TRANSMISSION	Manual	TRANSMISSION	Manual	TRANSMISSION	Manual	TRANSMISSION	Manual
CO₂	112 g/km	CO₂	109 g/km	CO₂	124 g/km	CO₂	111 g/km	CO₂	109 g/km
MPG	57.6	MPG	67.3	MPG	52.3	MPG	67.3	MPG	67.3
Add Calculator		Add Calculator		Add Calculator		Add Calculator		Add Calculator	
-£13 £180		-£8 £186		Monthly BiK tax payable by employee £192		£195 +£2		£197 +£5	
£509		£452		True monthly cost to company £485		£466		£484	

THE BUSINESS CAR TOOLKIT FROM BCF WESSEX

We've used our expertise to develop GENSEN, a universally appealing web-accessible toolkit, designed to integrate with our leasing partner's data feeds to engage both business owners and drivers.

Presenting after-tax whole life costs, GENSEN focuses on the value of a car rather than its headline cost, helping users make an informed choice, with the confidence they've made the right decision.

