



**ABERCORN BUSINESS SALES**  
SUCCESSFULLY SELLING YOUR BUSINESS



**Two comparison sites for car hire, home, travel, and other personal financial needs.**

Fully Relocatable

**Asking Price: £170,000**

Reference: ECA-024 | Business Memorandum

**Asking Price** £170,000 (cash free debt free)

**Turnover for the last financial year** circa £308,000 p.a.

**Gross Profit for last financial year** circa £303,000 p.a.

## **1. Confidential Executive Summary**

This business represents a unique opportunity to acquire a well-established and highly reputable online aggregator and comparison platform specialising in insurance and car hire services.

Established in 2008, the company has developed a niche presence in the UK market through its two distinct brands, offering innovative and scalable solutions to meet customer needs.

### **Key Highlights**

- **Proven Track Record:** Over 16 years of consistent growth and development, bolstered by a stellar reputation for customer satisfaction and trust, with customer ratings averaging 98–99%.
- **Expertise:** The business has been endorsed by financial experts and national media outlets for over a decade, cementing its position as a trusted industry leader.
- **Unique Service Offering:** The company is home to a full-service insurance comparison platform, offering bespoke discounts of up to 30% and tailored solutions that are unmatched on the market.
- **Technology-Driven Efficiency:** Proprietary technology minimises operational complexity and customer service requirements, enabling scalability and cost efficiency.

### **Market Position and Growth Potential**

The business is well positioned in a growing market, leveraging its unique offerings and strong reputation. Opportunities for expansion include:

- A new website will be launched soon.
- Increased marketing and advertising initiatives to capture a larger market share.
- Development of new partnerships with insurers and car hire providers to enhance service offerings.
- Development of new aggregation services with some groundwork already taken to enable these.
- There is a clear opportunity to market some of the services offered more aggressively through other sites, such as Kayak, Skyscanner and Moneysupermarket.
- Expansion into additional international markets to further diversify revenue streams.

### **Financial and Operational Overview**

The business operates with minimal overhead and is supported by an expert team dedicated to providing exceptional customer service. It enjoys a high level of recurring revenue from repeat customers and a strong foundation for sustainable growth.

This is a rare opportunity to acquire a thriving business with a strong brand presence, proven profitability, and significant potential for further growth under new ownership.

### **Press & Media**

The Company enjoys praise from customers and financial commentators, with mentions on various websites and in the press.

## Unique Software

The Business operates with its own unique software that has been fully developed and is totally scalable. This Proprietary technology minimises operational demands, enabling growth with minimal additional resources.

## New Website

A new website will be launched soon.

## 2. Key Business Highlights

- **Unique Market Position:** The two websites offer unrivaled services, including a full-service car comparison platform and tailored niche solutions.
- **Proven Reputation:** Consistently endorsed by trusted names in the financial sector, backed by excellent customer ratings of 98–99%.
- **Growth Opportunities:** Potential to expand through partnerships, targeted marketing, and integration with global platforms.
- **Solid Financial Viability:** Business performance recovering post-COVID, with strong profitability projections supported by ongoing SEO improvements.

## 3. Business Overview

### Ownership and Structure

The company is majority family-owned.

### Products and Services

#### 1. Unique Online Travel Insurance Product Comparison:

- The UK's only comprehensive comparison platform in its chose area.
- Offers customers savings of up to 90% compared to rates from suppliers and exclusive discounts of up to 30% from insurers on its panel.

#### 2. Specialised Car Hire Services:

- Niche comparison services for a wide range of sought after rental, and more.

#### 3. General Insurance Comparison:

- Includes home, travel, and car insurance, accessible through the business's online platform.

### Reputation

With endorsements from prominent names and exceptional customer reviews, the company has cemented its position as a trusted leader in its field.

### Key Strengths

- Longstanding media endorsements and industry recognition.
  - Proprietary in-house systems enabling efficiency and scalability.
  - Light-touch customer service model, keeping operational costs low.
  - Fully authorised by the FCA, ensuring full compliance and consumer trust.
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## 4. Market and Competition

### Market Trends

- Post-COVID recovery in independent travel and car hire markets, with international travel normalising and demand increasing steadily.

### Competitive Landscape

- Its online travel-related insurance product: Exclusive, unmatched services with no direct competitors offering the same level of coverage and savings.
- Car Hire Brokerage: Competes with aggregators like Auto Europe, excelling in niche offerings with limited overlap from rivals.

### Growth Opportunities

- Form partnerships with aggregators (e.g., Skyscanner, Kayak) to boost visibility.
  - Expand white-label services for major online platforms.
  - Invest in targeted marketing campaigns, including SEO and digital advertising.
  - Develop further aggregation products in markets with limited competition.
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## 5. Operations and Resources

### Employees

- Full-time staff: Managing Director, Program Director, and Head of Web Development.
- Part-time staff: Content developers, compliance officers, and web developers.

### Technology

- Proprietary systems designed to scale, ensuring seamless user experiences and low-cost operations.

### Facilities

- Office suite with a flexible lease, costing £7,000 annually (inclusive of utilities).

### Operating Hours

- Online platform: Available 24/7.
- Customer service: Phones operate from 10 a.m. to 4 p.m., weekdays.

## 5. Financial Performance

### Recent Performance

The business demonstrated strong, profitable trading pre-COVID. While recent years have seen challenges, particularly with travel restrictions and COVID-related issues, current recovery efforts are on track, with profitability projected to reach approximately £200,000 annually.

### Key Metrics

- Approx. 50,000 policies are sold annually, with the potential to grow threefold.

- Revenue primarily driven by core brands and platforms.
- EBITDA and full financials are available upon request.

## **7. Opportunities for the buyers**

- Leverage Reputation: Utilise the company's strong brand presence to scale operations and expand reach.
  - Enhance Marketing: Implement strategic marketing campaigns to capture more market share.
  - Expand Partnerships: Collaborate with aggregators and explore new white-label opportunities.
  - Synergies with Existing Operations: Integrate platforms into an existing portfolio for immediate synergies and value addition.
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## **8. Reason for Sale**

The current owners seek to retire and transition the business into a buyer capable of capitalising on its growth potential.

## **9. Support and Training**

The seller is committed to a smooth transition and will provide comprehensive handover support for up to two years.

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## Next Steps & Contact

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