



Wicked Problems PODCAST

## Wicked Problems – Series 3, Episode 11:

Jon Burdekin of JB Consulting

# Transcript

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## Transcript

### **Toby Corballis (00:09)**

Welcome to another edition of Wicked Problems, where we're talking yet again about electric vehicles and the vast range of topics that encompasses. Today we're focusing on fleets and the fleet finance industry and salary sacrifice. And I'm very honored to be joined by John Burdekin. John has worked with major leasing companies such as Alphabet GB, GE Capital Fleet Services, Alphabet being owned by BMW, of course, and he's been Head of Account Management and Head of Consulting Services. John has worked with a lot of very large companies, giving them consulting advice around how to set up their fleets, how to establish salary sacrifice, what it means to go electric and really helping train their people to understand how to make that transition. He's worked with companies like McDonald's, BOC, Shell, Oracle, Royal and Sun Alliance, and the BBC just to name a few of his clients. John's a very knowledgeable guy. We are talking, as I said, about leasing and about the salary sacrifice benefits that drivers and companies can enjoy if they move to electric vehicles. Again, I think it's another really exciting episode. I hope you enjoy

Thank you for joining us, John. It's great to have you here. I'm really looking forward to talking to you on this episode of Wicked Problems. Tell me, John, a little bit about the work, about yourself, the work you do, how you've got to be where you are. I think that would be quite interesting for our listeners.

### **Jon Burdekin (01:40)**

Yeah, likewise, looking forward to it.

Yeah, sure. I'm an independent EV and salary sacrifice trainer and consultant. So I spend my life talking to colleagues and clients about electric vehicles, effectively teaching them how to make life comfortable in an electric vehicle so they can then impart that knowledge to their clients. So my clients might be leasing companies,



dealership groups, leasing brokers, manufacturers, a couple of rental companies, a couple of insurance companies. The one thing they have in common is their customer is coming to them to take an electric vehicle, and their customer is expecting them to know everything about electric vehicles. And what I find is that knowledge gap is sometimes lacking. that's kind of what I do. My background is actually from the company car fleet finance world - a company called Alphabet, where I was the head of consultancy; Alphabet owned by BMW. BMW launches their first electric car back in 2013 and my role at the time was to help the clients of Alphabet, corporate customers like Oracle or the BBC, make the transition to electric. But that was back in 2013. I've been talking electric vehicles since way back then.

**Toby Corballis (02:59)**

Wow, so it's like 12 years now coming on for-

**Jon Burdekin (03:03)**

Much. Yeah, pretty much. It's a very different landscape now than it was then as well.

**Toby Corballis (03:06)**

I'm going to say because back then I think there were different subsidies, were different incentives in place, tax breaks, whatever, than there are now or some are going to expire soon, but also perhaps not the kind of interest that there is now in the EV land.

**Jon Burdekin (03:26)**

No, there weren't. I mean, there were far less cars to choose from. When I first started, I remember I did a piece of work for Hewlett Packard, one of our customers, and I was trying to get them to convert their fleet of 400 Volkswagen Golfs over to electric. And I had four cars to offer them. I had a Renault Zoë, a Nissan Leaf, a Tesla Model S, and the new BMW i3. That was it. Fast forward to today. And also, if you think about the



range of the vehicles at the time, the early Nissan Leaf's and the early Renault Zoë's, really small trailblazing cars in their way, but really small ranges as we grew into this electric world. But also, the charging infrastructure, completely inadequate at the time. So, if you fast forward and look at those things in isolation today, the choice of cars off the scale now compared to then, the charging infrastructure massively developed everything there. The range of the cars... I read somewhere the other day, the average range on a typical car in the UK these days is 283. I think it was 60 back then. So, we've come a long way in lots of areas of the charging infrastructure. There's now four times as many public charging points as there are petrol stations. It's one of the myths that I continually bust all the time. So, we've come an awful long way. There's still a long way to go, but yeah, we've come a long way since those early days.

## **Toby Corballis (04:40)**

That's quite a journey to have been involved in. One of the things I've seen people complain about is, you know, you go into a showroom and the salesperson isn't that necessary that au fait with the electric models. Are you finding that that is actually a problem that is now being solved? Clearly, you're helping to solve it, but do think people have realized that actually they need to get more familiar and they need to get that?

## **Jon Burdekin (05:07)**

Yeah, I think not just we as an industry are on a journey, but the car dealerships, they're on a journey too, the general public are on a journey, everyone's on this journey towards electrification. Some are embracing it and moving along at pace, some are resisting it. But what I'm finding is with the dealership, if we're just talking about the dealer sales guys, there are some very, very honourable exceptions to this, by the way. There are some superb people out there. But what I'm finding in general is there just isn't the knowledge there. And that might be because they've never had to do it before. This takes them out of their comfort zone. They're used to selling petrol and diesel models and therefore this is new. It's a bit scary for them. You can go one of two ways



there. You can either embrace it and become the expert and the guru if you like, or you can bury your head in the sand and just try and steer your clients away from electric cars and into where you know best, which is petrol and diesel. And what I'm finding is a lot of the latter. Where I go in and train dealer sales groups, I'm sometimes surprised at some of the lack of knowledge you would expect as a punter, you would expect your dealer to be the point of knowledge. And when I find out that some of the dealer sales guys don't even know that an electric car has a second low voltage battery or they don't know what state of health means or they are coming on and repeating some of the myths that are in the industry, like they catch fire all the time or they collapse bridges, all these kinds of things. I think we have an expectation of that community to bust that kind of myth and educate people rather than pour petrol onto the flames, if you'll pardon the pun.

## **Toby Corballis (06:44)**

Yes, that is an interesting point. I was talking to Sam Clarke at GRIDSERVE a little while ago. We were just sort of lamenting about how a lot of our idioms are going to have to change. Greasing the wheels, for example, pouring petrol on the flame. As we move forward, and of course, there aren't as many moving parts in an EV, so there's fewer things to create idioms from. But that's a different problem. So you're there, you're fleet, sorry, dealerships. You're also, I think you said, going out into companies who want to electrify their fleet and helping them understand, okay, what is it they need to do? What are the benefits? How do they do it? How are you seeing that landscape moving at the moment?

## **Jon Burdekin (07:32)**

There are a couple of things that are helping that. If we talk about the fleet sector, there's a couple of things that are forcing the issue somewhat and rightly so. One of them is the ban on the sale of new petrol and diesel vehicles currently at 2030 for cars, to be confirmed for vans. So, if you run a fleet, you've got to go electric sooner or later, whether you like it or not. So that is forcing the issue. And the other one that's



forcing the issue is the ZEV mandate, the Zero Emission Vehicle mandate, which means that over time between now and 2030, it's going to get harder to get hold of petrol and diesel vehicles if you're running a fleet. So where I go in and help fleets decarbonize their company cars, it's kind of answering the question, I know I've got to go electric, or I want to go electric, but I've got no idea how to go about it. It's a mountain that seems too high to climb. How do I go about this? And I help them put the steps in place and I've developed what I've called an EV roadmap, which is in four parts and just sort of says, right, you need to do this, this, this, this, this, in this order, lots of things to do before you even order a car or a van. Some groundworks and foundations, if you like: scoping out your stakeholders, surveying your drivers, checking out whether you've got the available power to your site and all these kinds of things. And it's just helping the building blocks to help a fleet manager or person responsible for the fleet, just to help them make it a bit less daunting. It shouldn't be daunting. We can do this in baby steps. It doesn't have to be done tomorrow. There is a time scale to follow here. And I'm just helping people make the transition in a nice, smooth, easy way rather than in a panicky knee-jerk way.

## **Toby Corballis (09:08)**

Which is great because nobody likes to work in a panicking, knee-jerk way because that creates stress and stress isn't great in a, a, and you make mistakes. Yeah. You don't want to make mistakes in the business environment because mistakes are costly. You know, that impacts your bottom line at some level. So you've got, you know, a number of steps that you help lay out for people, which is great. Then, you know, what's their experience once they've gone down that path, right? So, you've helped them, you've got them, you know, taken them through the steps, baby steps, and laid out the plan for them, they followed it. How do they find the experience, would you say, once they've actually converted over to having a fleet that's electric?



## **Jon Burdekin (09:58)**

I think the first thing I come across in terms of an experience from my client, if my client is a fleet manager or a corporate organization, I think the first experience I come across is relief from them. Right, okay, now I know what to do. Thanks very much. So from there, they can start to impact the project and they feel like they can start to make progress and they don't feel that they've got the weight of the world on their shoulders. So I start to see this. The next feeling I come across is kind of visions, if I can put it like that. they can say, all right, okay, so now I can see the wood from the trees. I can see how I could impact my carbon footprint if that's an agenda point for them. I can see how I could potentially save money. I can see how I could potentially get my drivers into better cars if I'm looking at something like whole life cost rather than just purchase or lease price. So it's trying to get them to look at the right levers and suddenly the wood from the tree starts to open out and they can see a path and a bit of a line of sight through to a fully decarbonized fleet. So, it's kind of this realization that it is possible. You just need to take it in reasonably manageable steps.

## **Toby Corballis (11:11)**

With the telematics that are available, I know there's telematics on ICE vehicles, with EVs, there's a lot more telemetry available. Does that give them a feeling of more control, of being able to understand what's happening, get a better understanding of what's happening with their fleets?

## **Jon Burdekin (11:32)**

Yeah, I guess it depends on what you're using your telematics for. And I will caveat this by saying I'm not a telematic specialist. But the kind of things you can use your telematic for in a very simple phase, if you're doing one of the early steps in the EV roadmap is to try and identify the daily journey patterns of your drivers. And the reason you're trying to do that is trying to understand whether the driving patterns are conducive with the kinds of range of vehicle that you're putting in. And if you've got



your telematics telling you that someone's doing an average of 35 miles a day, they can charge at home, then you start to get a picture that there could be the next cab off the rank to electrify. So telematics could come in really handy there. If you are a light commercial vehicle fleet, then you can certainly use some kind of journey planning and route planning telematics to help understand whether you can remain productive with a van that's got a battery in it without having to stop and charge up for an hour during the day, which is obviously impacting on productivity. there are a number of ways. Driver safety will be another one in terms of monitoring the acceleration of the drivers. you've got a lot of power under your right foot with an electric vehicle. And if I were a fleet manager, I'd be quite interested in those who were not using that power to the best of its ability, I say, diplomatically - undiplomatically flooring it - because that's not getting the best out of the vehicle in terms of the range of the vehicle, the efficiency of the vehicle. There's an education piece that should precede that, of course, to help them understand that. But yeah, there's all sorts of ways you can use telematics to better run your electric fleet.

## **Toby Corballis (13:05)**

That's, I think, very interesting. Also, the point you raised there, people can floor it. But also, the fleet owner, depending on the type of fleet it is. you've got my fleet because I'm a consultancy and I maybe have a number of people who work for me I want to provide vehicles for them. But you've got the fleet where you're returning to depot and you also want to maximize the efficiency of the charges in the depot, right?

So, you're going to get that information coming back to you as well. Yeah. Okay. So how do you, in that first example I gave, you maybe want to provide a fleet that your employees can draw down from. I think you also work with people to help them understand salary sacrifice.





## Jon Burdekin (13:37)

Absolutely. Yeah, salary sacrifice is a really interesting development. It's kind of like the poster child of the electric vehicle industry at the moment... is the real hot topic in a good way. Salary sacrifice effectively is an employee benefit for... typically used for the non-company car drivers to help them get a car for less money. And in very, very simple terms, this is how it works: you agree as an employee, you agree to give up part of your salary. And if you're paid less, will earn less, you will pay less income tax and less national insurance. In return for that salary reduction, you are given a company car and it's a company car in every way, and form. And on a company car you will pay something called benefit in kind or company car tax. And if the benefit in kind you pay on the car is less than the tax that you've saved on your salary reduction, you can see the inherent tax advantages of moving into a salary sacrifice scheme. It is... It is a fantastically tax efficient way of having a car. It's a corporate solution, but it's aimed more or less at a retail world, the non-company car driver. You have to be an employee of a business to take it into account, but you could be getting savings of anywhere between 25 and 45 % on the car and manufacturers don't tend to give those discounts away. So incredible tax efficiencies. Great advantages for the employer in terms of helping them reduce their corporate carbon footprint, helping them reduce their grey fleet, which is those that drive their own car on company business with the inherent risks of that. Is it insured? Has the driver got a license? All these kinds of things. yeah, salary sacrifice is an incredible, incredible way to get people into electric cars and save money. And the employer saves money because if they're paying their employees less, they will make savings in their employer's national insurance. So, it's kind of a win-win-win situation if it's done right. So I spend a lot of time training potential providers of that, how to do it properly, how to understand it, but also helping employers appoint the right providers from the sector.



## **Toby Corballis (16:00)**

Okay, so that's a real win. That is a real win-win because it's not just the company and the employee, but it's helping drive towards the target of the 2030 model. Because a lot of cars start their life as fleet cars, even if they're ICE vehicles, right? So starting that as an EV, that's going to then also create a second-hand market later on that's more affordable for people.

## **Jon Burdekin (16:26)**

Absolutely, and salary sacrifice kind of lends itself more than not to electric vehicles because of the company car tax. There is an inherent advantage from the tax position on company cars to go electric. What we're doing here is we are giving that the advantage of company car tax, which is a fantastic benefit to a company car driver, we are passing that advantage on in a way to the non-car eligible community, but they will only unlock the benefit really if they go into an electric car. There's some pieces of tax legislation that we won't go into today, but it kind of makes it, it doesn't work for petrol and diesel cars and it doesn't work for vans. The lower the CO2 emission of the car, the more effective salary sacrifice is because of the tax rules around company cars. So it beautifully lends itself to electric cars.

## **Toby Corballis (17:19)**

So, without delving too deeply into the tax rules, we could maybe summarize it in a way that says there is a CO2 element to the tax that is paid on a company car. And the lower that CO2 is, the less the tax. And therefore, because EVs are so low in their emissions, zero at the tailpipe, they therefore are far cheaper than any ICE car could be.

## **Jon Burdekin (17:50)**

Exactly. There is actually a hard cutoff point. The piece of tax legislation is called Optional Remuneration Arrangement or OPRA. And it has a hard cutoff that any car



with 75 grams or less is exempt from that tax legislation, making it suitable for a salary sacrifice. Any car with 75 grams or more of CO<sub>2</sub> is not suitable because of this tax. It effectively wipes away any opportunity to cherry pick.

Now that 75 grams is a pretty clean cut off because I'm not aware of many petrol or diesel cars that have less than 75 grams of CO<sub>2</sub>. And I'm not aware of many electric or plug-in hybrid vehicles that have more than 75. So, it's not absolutely crystal precise, but it's a pretty clear divide. And if you're looking at plug-in hybrids, yes, they will work on a salary sacrifice scheme to a lesser extent than battery electric cars because you'll pay more company car tax on the plug the plug-in hybrid than you will on the battery electric. That situation is going to get a lot more stark from 2028 following the announcements in the budget around plug-in hybrid company car tax. They're going to take a really big hike in a few years' time.

## **Toby Corballis (19:04)**

So, and plug-in hybrids, I don't know the CO<sub>2</sub> emission numbers, but I think they're higher than 75 grams per.

## **Jon Burdekin (19:14)**

I guess it varies. It could be anywhere between, I don't know, 50 and 80, maybe, or 30 and 80. And obviously, the lower the CO<sub>2</sub>, the lower the tax. It's on a banding system, the company car tax on plug-in hybrids. And it all depends on the level of emissions, but also the amount of zero emission range you can achieve. So can you go 20 miles in a car with no engine? Can you go 30? Can you go 50? And the further you can go on zero emissions in your plug-in hybrid, the lower tax you'll pay. But those tax breaks are all going to be taken away effectively in 2028. I think the chancellor has kind of said she sees plug-in hybrids in the company car space. She sees plug-in hybrids as a potential tax loophole where people are taking them for the tax benefit, not necessarily plugging them in and using them in the way they should be used. It's fantastic technology. But if you take a plug-in hybrid, then you never plug it in, you are



effectively driving a very inefficient petrol vehicle and you're towing a battery around too, but you're enjoying the tax benefits of it being cheaper than a petrol or diesel. I think that tax loophole is going to get closed down in a few years' time, given the announcements in the recent budget.

## **Toby Corballis (20:30)**

Okay, so you go out and you talk to various different companies and occasionally you encounter some resistance and that's maybe sometimes down to myths, but maybe sometimes it's not. I wonder if there's legitimate reasons people just don't want to do it at the moment. We know, for example, there are legitimate reasons why I as a driver of a car might not want to go to an electric at the moment and that might be just because I can't afford to change my car. I just don't want to buy a new car.

## **Jon Burdekin (20:58)**

Exactly. Exactly. I'm pretty clear when I'm training these groups that it's not my job to be evangelical about electric cars. I'm not going to try and preach from the rooftops and say everybody must go electric and petrol and diesel must stop tomorrow because it's not right for everybody. What I'm trying to help people understand is it's probably going to work for an awful lot more people than you might think if you knew a bit more about it. So where you're... if you're a leasing company or a dealership or a manufacturer, you are under pressure to put more people into electric cars because of the Zero Emission Vehicle Mandate. Let's look at how you can do that. I don't need my audience to like electric cars to do that. I'm not talking to the retail public. And if I'm talking to retail at any time, if somebody says to me, like my neighbour or one of my friends, if they say, I don't like electric cars, fine, don't get one. No, no problem. I'm not going to lock horns with somebody who's made their mind up in that way.

That would be like trying to persuade a die-hard conservative to vote Labour. I'm just going to shake their hand and say, make your choice, enjoy your day. Those people are under pressure to put more people in electric cars. I think that's where the education



is required. But yes, there is some resistance. It's interesting when you're talking to a resistant audience and they start with arms folded because they say, yeah, but I've heard they catch fire, and I've heard that the infrastructure is nowhere near good enough and I've heard that the National Grid won't cope and all of these myths. As you start to unpick that with them through a day's training, you can start to see the body language ease and in many cases to the point where they'll say, actually, if I'd known that, I'm more than happy to go for an electric car now. And all it takes to get from that resistance piece to willing to embrace is some education. Those people who aren't willing to listen because they just don't like electric cars, because they like the thrill of the roar of an engine or the smell of the petrol – they're never going to be satisfied with an electric car – in which case, no problem, they're not my audience.

## **Toby Corballis (23:02)**

They'll be able to, because the ban is actually on buying new cars, they'll still be able to buy a second-hand petrol car or keep the one they've got for many, many years to come.

## **Jon Burdekin (23:14)**

Years, many years yet. I kind of liken it a little bit to smoking. If you want to carry on smoking, that's absolutely fine. No one's stopping you, but it will get a little harder and it will get a little more expensive. And if you apply that analogy to driving petrol / diesel, it's absolutely fine. But I would imagine fuel is going to get more expensive. I would imagine the choice of vehicles is going to get a little bit more prescriptive. I would imagine petrol stations are going to be coming less and less. I mean the 8,300 we have now, that figure is already declining because some are being converted into electric vehicle charging forecourts. So, you can see, if you want to carry on smoking, you can do it, but you're not seeing the advertising anymore. They're more expensive. There's less places you can do it. It's becoming harder to be a smoker. I think it's going to become harder to be a petrol / diesel driver. But I would imagine people will be driving petrol / diesel cars well into the 2040s, I would think. This is not a cliff edge



we're staring at. And a lot of people misunderstand that. They think they're having their basic rights taken away right now. And they're not. If somebody wants to drive petrol / diesel, absolutely fine. No problem at all. But let's have a look at electric cars with facts and reality rather than myths and hyperbole.

## **Toby Corballis (24:28)**

I think that's a very good point. And you talked earlier about the range that you can now get out of electric cars. I've got an EV, I've got an Audi actually, it's an e-tron. And it's advertised having a real-world range of about 250 miles, I think it says. And I get 270 to 280 out of it quite often if I'm doing long journeys. So, most people's journeys, I think, are around about 11 miles a day at the top.

## **Jon Burdekin (24:55)**

I think 99% of journeys are under 100 miles, something like that. I heard that fact as well.

## **Toby Corballis (25:01)**

And so, you can quite easily get your weeks' worth of driving out of an, for most people, out of an EV. It might be different if you're a traveling salesman, I guess. And then we're back to your fleet situation and that's the education about when to have, you know, charge when you stop, don't stop to charge sort of thing.

## **Jon Burdekin (25:19)**

those simple mindset tweaks that would, those of us who've been doing it for a while are familiar with. Yeah, absolutely. And part of the EV roadmap is surveying the drivers and asking them what their daily journey patterns are, asking them if they can charge at home so that we can try and understand what their charging strategy will be. Can they charge at home? If not, what miles are they doing? Are they doing a hundred miles a week? And if so, it doesn't really matter that you can't charge at home. Where will



you charge? Maybe it's one 20-minute charge a week at a McDonald's unlocks electric vehicle driving for you. It doesn't... I don't subscribe to this. If you can't charge at home, EVs won't work for you. There are many other ways to charge an electric vehicle. And it may be, but in certain circumstances, it is just too hard for you; certainly possibly in the LCV space. But I don't subscribe to this clear can't charge at home, can't have an EV because I've seen many, many cases.

where people live quite happily with an electric vehicle. can't charge at home because they live in a terraced house or a flat, but they have a different charging strategy. And all I help people do is help their clients understand what their charging strategy is so that they don't have this feeling that I can't charge at home, therefore I immediately can't have an electric car. Not the case.

## **Toby Corballis (26:35)**

I am proof of that because I live in a flat and very rarely can I charge at home, by which I mean anyone's home because sometimes I do visit people, and they've got a charger. But I did actually keep a spreadsheet because that's how sad I am. of all my journeys and my charging for about six months and it came out about 65, 70% of what it would have cost me to do the same mileage in the ICE vehicle I had had previously. So, you know, living proof that you don't have to have a charger at home.

## **Jon Burdekin (27:12)**

Yeah, I mean, of course, it's cheaper if you can charge a home and even cheaper if you can charge a home on an off-peak tariff. That is nirvana. But if you can't do that, it doesn't mean to say that it won't work for you. And it depends on your agenda as a driver. Are you just in it to save money? Are you in it to improve your environmental position and your air quality around you? In which case, you don't necessarily need to make a saving. You just need to wash your face financially and then you can achieve your environmental objectives. But yeah, there are many other ways to charge an



electric vehicle. And I would just ask people to explore how you could go electric, not why you can't go electric. And that's a subtle mindset shift as well.

## **Toby Corballis (27:53)**

You do a lot of training with lots of various different actors in this space. If people wanted to find out more about the work that you do, where should they go?

## **Jon Burdekin (28:07)**

I guess there's a couple of places I can be found. LinkedIn is one. The other one is I have a website. So [jbfleetconsulting.co.uk](http://jbfleetconsulting.co.uk) gives you everything you need to know about me. So yeah, more than happy. If anybody just wants to learn a little more about electric cars, then yeah, I'd be more than happy to talk to you.

## **Toby Corballis (28:25)**

So what I'll do is I'll put those links in the show notes and people can find that at [wickeproblems.fm](http://wickeproblems.fm) and for this show, this episode. So do go there and you'll be able to pick up John's links and find out more about the excellent work that he does with all sorts of different companies, fleets and dealerships and others as well. John, this always happens. We get to, you know, the end of our half an hour far too quickly. Because I feel like there's probably quite a lot more we could discuss.

## **Jon Burdekin (29:00)**

Yeah, you've only just got me started.

## **Toby Corballis (29:02)**

I know, I know it's always the way, you maybe we can get you back again at some point. Thank you very much for your time. Best of luck with the work that you're doing and thank you very





**Jon Burdekin (29:06)**

Yeah, delighted.

We'll speak soon. Thank you, Toby



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Neill Emmett of Konect

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