

## **Health Check of a Consumer Financing subsidiary company for a major global Bank**

**Client Need:** The client requested BenchMark Consulting to review all aspects of the performance of two of their subsidiary companies engaged in indirect and direct consumer lending activities and Auto Flooplan/Wholesale.

**Solution:** Undertaking what might be referred to as an 'Operational audit' or 'Healthcheck', BenchMark investigated all major business lines of Auto Consumer, Auto Floorplan/Wholesale, Indirect Consumer loans, Direct consumer via internet and Credit card. We reviewed at process level, meeting with key Country Management and data based investigations.

**Result:** Reports were prepared for Country Management level, workshops held with C level group and major risk areas identified along with improvement recommendations.