

CLIENT CASE

CARGARANTIE COURTAGE x N2F

“ N2F is a tool that allows you to grow, to keep things simple and cost effective

VINCENT MONA,
CFO of CarGarantie Courtagage

SECTOR

Insurance brokerage



INTRODUCTION



Technological developments and the recent global context have revolutionized the way many companies are organized and have made them aware of the importance of **digital transformation**. By adopting working methods based on **new technologies, companies can optimize processes and simplify time-consuming tasks**, as well as enjoying other benefits. These new technologies simplify life for employees every day, allowing them to devote more time to other tasks, which increases productivity. If a company integrates digital technologies into its operations from the outset, it has every chance of **growing rapidly, including internationally**.

CarGarantie Courtage, which has experienced strong organic growth from the outset, is a perfect example of this. Its start-up mindset, open corporate culture, and desire to operate smoothly, simply, and freely have led it to opt for scalable digital solutions, such as N2F. **Vincent Mona**, Chief Financial Officer of CarGarantie Courtage, and **Tania Martin** (HR department) look back on **the implementation of N2F and share their opinion of the application**.

CARGARANTIE COURTAGE IN A NUTSHELL:

2019

DATE OF CREATION

56

EMPLOYEES OF VARIOUS NATIONALITIES



A EUROPEAN PRESENCE

5

LANGUAGES USED IN N2F

(FRENCH, ENGLISH, GERMAN, ITALIAN, SPANISH)

Based in Mulhouse (Didenheim), **CarGarantie Courtage** has enjoyed strong organic growth since it was founded in **2019**. The company has gone from being a very small business to an **SME with an international outlook**, and has already extended its geographical coverage to **Spain, Germany, and Italy**. It plans to develop its presence in the Benelux countries.

CarGarantie Courtage specializes in the **provision of services across borders**. It works for the Stellantis group, which has an “insurance” division, and manages all aspects of mechanical claims. “Garages offering supplementary mechanical breakdown insurance when selling a used vehicle, for example, reinsure with groups like Stellantis,” explains Vincent Mona. “Our services extend beyond the manufacturer’s warranty. If a manufacturer’s warranty has expired, we take over.”

AUTONOMY AND FREEDOM THANKS TO DIGITAL SOLUTIONS

Since its creation, **CarGarantie Courtage** has operated with a **start-up mindset**: flat management, shared responsibility, and proactivity. The aim is to offer a high degree of autonomy, allowing people to work 100% from home (teleworking) or to come to head office as often as they like. Vincent Mona explains that:

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To keep in touch, we all get together at head office once a quarter. Because of our digital setup, everyone has all the equipment they need to work comfortably from any location. **We don't operate in a traditional way**, and that's what appeals to the people who join us. We're proud to offer these **advantages of autonomy and freedom thanks to digital tools.**”





CHOOSING N2F

“ The sales director ran a **comparative study of existing solutions** to find out about the different functions, rates, and project modes on offer.

The N2F offer met our needs in terms of ease of use and cost. But the choice was also based on other criteria: the relationship with the project manager, the ability to carry out live tests, and the proposed project schedule. We also considered the **after-sales service aspect and the responsiveness of the team** in general. This precise comparison highlighted **N2F as the best solution for our needs and expectations,**” notes CFO Vincent Mona.

N2F, DEMATERIALIZATION PARTNER

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At the very beginning (only for a few months), **we managed our expense reports on paper**, with an Excel file. All our sales team – mobile staff, traveling all over France or in Spain – had to send us their expense reports by mail once a month. It which wasn't easy for them.

On the administrative side, in addition to paper receipts, **we needed to manage different VAT principles, especially for expenses incurred in several countries**. We also had to integrate different concepts and national specificities. For validation, we had to chase after the managers' signatures. **In short, processing was long and tedious**, the polar opposite of our company's mindset.”

Tania Martin, HR department

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We needed to keep things simple, **to be able to reimburse people very quickly**. At the same time, the pandemic was just around the corner. Digital tools were the perfect answer. As managing expense reports was very time-consuming, we decided to start by moving to paperless expense report management. **N2F was one of the first software solutions to help us digitalize our processes.**”

Vincent Mona, CFO of CarGarantie Courtage

THE BENEFITS PROVIDED BY N2F

The Chief Financial Officer, Vincent Mona, observes:

“ Today, we reimburse employees on the 2nd or 3rd of the month, and our accountant books it straight after. **By the 5th of the month at the latest, everything is processed from an accounting perspective** (including the transfers to employees' bank accounts).

In my past experiences, particularly in the industrial sector, I had been used to a more traditional way of handling expense reports, with Excel and mailing receipts. Admittedly, there were a few more of us in my previous job, but we needed one person working half-time just to deal with expenses.

Now, at the beginning of the month, three or four of us are involved in expense report management. It normally takes us half a day. **If we have 50 more employees tomorrow, the processing will take an extra hour, not half a day.**

N2F saves time, improves organization, and reduces costs, which is really beneficial.”



ADMINISTRATING N2F

Vincent Mona, who handles the administration of the solution, comments:



I didn't know the software when I arrived. I was trained for half-an-hour or so, and then I continued to learn while using it. Today, we create new countries or new users ourselves. **The configuration is pretty instinctive, which is very practical.** You can set up, add, or remove things quickly.

I find **N2F very visual**, the colors are really nice. I like the fact that **I can give immediate access to new users**, it's practical and quick.

N2F works really well, I've never had to contact the support team and **I'm autonomous when I use the solution!**

USING N2F



New employees come onsite for a two-week induction. I create their N2F account and insert our translated templates. They then use the application in their native language (French, Italian, German, Spanish, or English).” explains the CFO.

Tania Martin adds: “Users can be salespeople, claims managers, or other profiles. In all cases, **the people who install N2F adopt it easily and don’t need any training because the application is efficient and instinctive.** They go home, they go out in the field, and with N2F, everything runs smoothly.”

VINCENT’S FAVORITE

THE WORKFLOW IN N2F

“I really like **the validation and control path.** You can clearly see who sent an expense report and when. You can also see when the manager verified the report and when it reached me. **The trail is saved, each step is visible,** which meets the needs of my accounting and finance role, and **makes things easier in the event of an audit.**”

AGILE INTERNATIONAL EXPENSE REPORT MANAGEMENT

Vincent Mona confirms: “**the N2F application appealed to us from the outset, particularly its ergonomics, fluidity, customization, simplicity,** and of course, **the ability to adopt digital expense report management for all of our countries.** N2F met our need for agility and was aligned with our plan to expand rapidly at low cost in several countries.”

A PARTNER YOU CAN TRUST

In terms of **the relationship, our exchanges are excellent.** Whoever you talk to (sales, consultants, support team, general management, etc.), **the interaction is always first-rate.**

In fact, it was the trust we had built up through **our experience with N2F that led us to choose Keeple,** the publisher’s HR software solution,” concludes the Chief Financial Officer.



“With N2F, everything runs smoothly

Tania Martin, HR department



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