



# CASE STUDY

**Company name:** CES M&E Services | **Company size:** 11- 25 employees

**Industry:** Construction | **Location(s):** London & Essex

## About:

CES M&E Services are a specialist mechanical and electrical contractor serving the construction industry across London and the South East. With a growing team and a portfolio of high-profile projects, CES needed a more modern, cost-effective way to manage their employee benefits and financial services.

## The challenge:

As the business grew, CES recognised that their existing arrangements for employee benefits and director-level protection needed review. Some agreements hadn't been updated in years, and the company wanted to ensure they were offering competitive benefits while keeping control of costs.

With no in-house HR team and limited time for financial admin, they also needed a simpler way to manage and communicate their offering to staff.

## Our solution:

We worked with CES to streamline and modernise their employee benefits and financial protection strategies - starting with a full review of their healthcare, pensions, and business protection. By aligning each service with the company's structure and goals, we helped them enhance value, reduce costs, and bring everything into one easy-to-manage platform for both employees and leadership.



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# HOW WE HELPED



## Health insurance

CES had been with the same private medical insurance provider for several years. We conducted a market review and sourced a more competitive scheme with a leading insurer. The switch saved the business money on premiums while improving cover for employees - without any disruption to access or benefits.



## Protection

Following the success of the healthcare review, we designed and implemented a full suite of director-level protection. This included shareholder protection policies, relevant life cover for tax-efficient life insurance, and key person protection to ensure the business is safeguarded against the loss of essential personnel. The new arrangements were tailored to CES's company structure and ownership model.



## Pensions

We helped CES transfer their workplace pension scheme to Smart Pension - a provider known for its user-friendly digital platform and strong member engagement. This made it easier for employees to understand and manage their retirement savings, while reducing administration for the company.



## WillU Wallet

To bring everything together and boost employee engagement, we rolled out the WillU Wallet app across the business. This gave all staff access to their benefits, insurance, and pensions in one place, supporting their financial wellbeing and making it simple to see the full value of what CES provides.

"WillU took the time to understand our business and made the whole process of improving our benefits offering refreshingly easy. We've saved money, upgraded our cover, and most importantly, given our team better tools to support their health and financial future. WillU Wallet has been a real game-changer for our staff."

**Director**  
CES M&E

"Working with CES M&E Services, we were able to bring together a joined-up strategy across healthcare, pensions, and business protection. Our goal is always to make benefits more valuable, not more complicated - and with tools like WillU Wallet, we've helped CES deliver a simple, modern experience that reflects the professionalism of their business."

**Craig Copeland**  
Group CEO, WillU