

PERSONALISED EV SOURCING REPORT

# The car worth your £25,000.

Five EVs ranked for your situation, real listings live now, full running-cost model, and the financial option you didn't ask about. No commissions. No nonsense.

---

PREPARED FOR	Helen Carter
TIER	Standard · £199
REFERENCE	CEV-2026-0241
PREPARED BY	Mike, Compass EV
DELIVERED	28 April 2026

## IN THIS REPORT

# What's inside, and where to look first.

Eleven sections. Built to be read end-to-end, but if you're short on time, Section 9 is where the real work usually happens.

- 01 Executive summary**  
The verdict, in one paragraph.
- 02 The brief, as we've understood it**  
Your answers, restated. Tell us if anything's wrong.
- 03 Should you go electric?**  
An honest answer to the question you've been circling.
- 04 The shortlist**  
Five cars, ranked. Including where they fall short.
- 05 Live listings**  
Real cars on sale right now. Cleared for obvious red flags.
- 06 Running costs for your situation**  
What this actually costs to own, including the depreciation question.
- 07 Buying checklist**  
Bring this to the test drive.
- 08 A sanity-check on the cars you mentioned**  
Tesla, Enyaq, ID.4: our honest read on each.
- 09 The financial option you didn't ask about**  
Likely the most important section. Read this one.
- 10 Recommended next steps**  
In order of value, starting with what to do today.
- 11 Sources, methodology, disclosures**  
Where the numbers came from. What we don't get paid for.

## IF YOU ONLY READ ONE SECTION

Read Section 9. It might change which question you're trying to answer.

# 01

## SECTION ONE

# Executive summary

### THE VERDICT

Yes, an EV is a clear fit. Top pick: Skoda Enyaq 80. There's a financial route you haven't considered that may change the picture entirely. See Section 9.

Yes, an EV is a clear fit for your situation. Off-street parking, moderate annual mileage, a longest-regular-non-stop journey well within range of any modern EV, and a tolerance for the occasional planned charging stop make this an easy call.

Within your **£25,000–£28,000** budget, three cars stand out: the **Skoda Enyaq 80 (2023)**, the **Hyundai Ioniq 5 73 kWh (2023)**, and the **Kia EV6 77 kWh (2022/23)**. We've added two more to round out the shortlist, and there are specific live listings for all of them in Section 5.

### ONE THING TO FLAG BEFORE YOU READ ON

You mentioned salary sacrifice is available through your employer but you haven't looked into it. For a 40% taxpayer in the UK, salary sacrifice on a new EV often comes out cheaper than buying a used one outright once the tax saving is factored in. We've modelled both options at the end so you can compare honestly.

**If you only read one section of this report, read Section 9. It might change which question you're trying to answer.**

# 02

## SECTION TWO

# The brief, as we've understood it

You're a Bristol-based working parent of two young children, currently driving a 2018 Skoda Octavia (1.5 TSI), looking to replace it with an electric car. You work from home most days with one or two client visits a week around the South West, do the school run, and visit family in Manchester or Cornwall a handful of times a year. Those are your only regular long days.

Your driveway means home charging is straightforward. Your annual mileage is around 12,000. Your longest regular non-stop journey is roughly 90 miles. You'd accept a 25-minute charging stop on long trips, and you've already been thinking about EVs for a while.

ANNUAL MILEAGE	LONGEST REGULAR TRIP	HOME CHARGING	BUDGET ALL-IN
<b>12,000</b>	<b>~90 miles</b>	<b>Driveway, yes</b>	<b>£25k–£28k</b>

### Your stated must-haves

Comfortable boot for a buggy and dog. Room for two child seats. A clean dashboard with at least some physical controls (you don't want to do everything through a touchscreen). Ideally a heat pump for winter range.

### Your stated preferences

Budget £25,000–£28,000 all-in, paying with cash plus the part-exchange of your Octavia (which you've valued at around £11,000). You'd rather not buy from a Chinese-owned manufacturer. Your tech-importance score is 3 out of 5.

### Your shortlist when you came to us

Tesla Model Y, Skoda Enyaq, VW ID.4. Your biggest stated worry was EV depreciation, given how much used EV values have moved in the last two years.

#### IF WE'VE GOT SOMETHING WRONG

Message us before reading on and we'll re-aim the report. The redo guarantee covers this at no extra cost.

# 03

## SECTION THREE

# Should you go electric?

You said you were *mostly decided*, so we won't labour this. But you asked us to be honest if an EV wasn't right for you, and the honest answer is that it is.

## The four things that usually make an EV the wrong call

No off-street parking. Very high annual mileage with no workplace charging. Regular long non-stop journeys with no tolerance for stops. A budget below £15,000.

None of those apply to you. Off-street parking is the single biggest practical and cost win, and you have it.

## On depreciation, since you flagged it

It's a legitimate concern, and we address it specifically in the running-costs section. The short version: 2022–2023 EVs have already taken the steepest part of the depreciation hit. Buying used at this point in the cycle is materially less risky than it was eighteen months ago.

**You're buying after the dip, not into it.** ON THE DEPRECIATION

QUESTION

# 04

## SECTION FOUR

# The shortlist

Five cars, ranked. Full reasoning on each, including where they fall short.

### TOP PICK

## Skoda Enyaq 80 (2023)

Realistic used price now: **£24,000–£27,500** for a 2023 model with 15–25,000 miles

### WHY THIS ONE FOR YOU SPECIFICALLY

The most family-shaped car on this list. The boot is genuinely buggy-and-dog usable (585 L with the seats up, similar to your current Octavia estate). Physical climate controls. Clearly laid-out dashboard. Skoda's reliable record of "things work the way you expect." The 80 trim's 82 kWh battery delivers a real-world range of around 250 miles in mixed driving and 220 miles motorway, which covers your 90-mile regular trip with margin and lets you do a Bristol-to-Manchester run with a single short charging stop.

### THE TRIM TO LOOK FOR

Enyaq 80 (the 82 kWh battery, single rear motor, 201 bhp). Avoid the older Enyaq 60. Its 62 kWh battery is fine for short journeys but tight for your occasional Manchester runs, and the price gap to the 80 is small on the used market.

### THE HONEST DOWNSIDES

DC charging speed is 135 kW peak, which is fine but slower than the Hyundai/Kia options below. Adds maybe 5–8 minutes to a long-trip charge stop. Software is conservative and updates rarely; if you want a Tesla-feel app and over-the-air updates, this isn't it.

### REAL RANGE

~250 miles

### DC PEAK

135 kW

### HEAT PUMP

Optional · verify

## STRONG SECOND

### Hyundai Ioniq 5 73 kWh (2023)

Realistic used price now: **£25,500–£29,000** for a 2023 SE Connect with 15–25,000 miles

#### WHY IT'S HERE

Same broad family-shape value as the Enyaq, with significantly faster DC charging (up to 220 kW in real-world conditions, so a 10–80% top-up takes around 18 minutes on a fast enough charger). The flat floor and sliding rear bench make car-seat fitting genuinely easy; Isofix is well-positioned and reachable. Hyundai's E-GMP platform has been one of the most reliable EVs on UK roads, with very few recurring fault patterns reported.

#### THE TRIM TO LOOK FOR

SE Connect 73 kWh (RWD). The 58 kWh smaller-battery version is cheaper but cuts into your Manchester-trip comfort.

#### THE HONEST DOWNSIDES

It's bigger than it looks in photographs. Worth checking it fits your driveway and street parking before falling for it. The styling divides opinion; you mentioned your partner specifically might want to test-drive before committing.

---

#### REAL RANGE

~245 miles

#### DC PEAK

220 kW

#### HEAT PUMP

Standard · verify

## STRETCH OPTION

### Kia EV6 Air 77 kWh (2022/23)

Realistic used price now: **£24,000–£28,000** for a 2022/23 Air with 20–30,000 miles

#### WHY IT'S HERE

Mechanically the Ioniq 5's twin (same E-GMP platform, same 800-volt architecture, same charging speeds), but a sportier hatchback shape, slightly less rear headroom, and arguably better resolved styling.

#### THE HONEST DOWNSIDES

Boot is 480 L versus the Enyaq's 585. Still adequate for a buggy and dog but tighter. If you're often loading the car right to the roof, the Enyaq wins.

---

#### REAL RANGE

~245 miles

#### DC PEAK

235 kW

#### BOOT SPACE

480 L

#### VALUE PLAY

### Volkswagen ID.4 Pro (2022)

Realistic used price now: **£20,000–£24,500** for a 2022 Pro with 25–35,000 miles

#### WHY IT'S HERE

Mechanically very similar to the Enyaq (same MEB platform, same battery sizes), often £2,000–£3,000 cheaper for an equivalent car on the used market because the badge is less in demand. If you're indifferent to the brand, this is the value pick.

#### THE HONEST DOWNSIDES WE'D FLAG

The pre-2024 ID.4 has touch-sensitive sliders for climate and volume that almost every reviewer hates and that VW themselves replaced with proper buttons in the 2024 facelift. Given your stated 3/5 tech preference and that you specifically mentioned wanting some physical controls, this is a real concern. Test-drive before assuming it'll work for you. We mention it because the price-per-feature is the best on this list, not because we'd put it above the Enyaq for your specific situation.

#### WORTH KNOWING ABOUT

### BMW iX1 eDrive20 (2024)

Realistic used price now: **£28,000–£31,000** for a 2024 with 10–15,000 miles

#### WHY IT'S HERE, DESPITE BEING ABOVE BUDGET

Slightly above your stated budget, so we'd normally not include it. But you mentioned dealbreakers and brand-avoid loosely rather than hard, and the iX1 hits an interesting profile: BMW build quality, physical buttons (BMW resisted the all-touchscreen trend), 64 kWh battery for 240 miles real-world, family-friendly hatchback. Worth a mention as a stretch if your part-exchange comes in higher than estimated, or if salary sacrifice changes the calculation (see Section 9).

# 05

## SECTION FIVE

# Live listings: what's available now

Real listings live as of 28 April 2026, ranked by value (price plus condition plus location relative to Bristol). All have been checked for obvious red flags: service history, recall completion, no Cat S/N markers. A pre-purchase inspection is still recommended.

### Skoda Enyaq 80 (2023)

Listing	Mileage	Price	Location	Notes
<b>AutoTrader</b> #5520941	18,400	£25,995	Cheltenham	Loft package (heat pump confirmed). One owner, full Skoda history. <b>Top pick of this group.</b>
<b>Heycar</b> #L2287156	22,100	£24,750	Newport	Heat pump confirmed. Two owners. Good value if you don't mind the second-owner detail.
<b>Motors</b> #M-998211	15,800	£26,490	Bath	Lower mileage but no heat pump. Would knock £600 off our valuation.

### Hyundai Ioniq 5 73 kWh SE Connect (2023)

Listing	Mileage	Price	Location	Notes
<b>AutoTrader</b> #5519882	19,200	£26,490	Bristol	Heat pump confirmed. Hyundai dealer, full warranty remaining (until Mar 2028). <b>Top pick.</b>
<b>Heycar</b> #L2284012	24,500	£25,200	Reading	Heat pump status not stated. Worth asking.

### Kia EV6 Air 77 kWh (2022/23)

Listing	Mileage	Price	Location	Notes
<b>AutoTrader</b> #5521003	26,800	£24,995	Bristol	2022 plate. Kia 7-year warranty has 4 years left. Strong value.
<b>Motors</b> #M-996114	18,500	£27,490	Cardiff	2023 plate, lower mileage, but priced near top of range.

### Volkswagen ID.4 Pro (2022)

Listing	Mileage	Price	Location	Notes
---------	---------	-------	----------	-------

<b>AutoTrader #5519201</b>	32,100	£21,495	Swindon	Higher miles but real value. Pre-facelift (the touch-slider issue we mentioned).
--------------------------------	--------	---------	---------	--

**BMW iX1 eDrive20 (2024)**

Listing	Mileage	Price	Location	Notes
---------	---------	-------	----------	-------

<b>AutoTrader #5520077</b>	12,400	£29,990	Bristol BMW	Above your stated budget by ~£2,000 but BMW-approved-used with full warranty.
--------------------------------	--------	---------	----------------	---

*All listing links are in the accompanying email so you can click through directly.*

# 06

## SECTION SIX

# Running costs for your situation

### THE BOTTOM LINE

Roughly £134 per month saved on running costs versus your current Octavia. Depreciation closes some of that gap, but not all of it.

We've modelled the costs for the Enyaq 80 specifically (our top pick). The other shortlisted cars are within £20/month of these numbers.

### ASSUMPTIONS USED

Annual mileage 12,000. Home charging on Octopus Intelligent Go off-peak rate, 7p/kWh, assumed 90% of charging done at home. Real-world efficiency 3.6 miles per kWh (Enyaq 80 averaged in mixed driving). Public charging assumed at 10% of mileage at 75p/kWh average rapid rate.

### Annual cost comparison · Enyaq 80 vs Octavia 1.5 TSI

Cost	EV (Enyaq 80)	Octavia 1.5 TSI	Difference
Fuel / electricity	£312	£1,978	-£1,666
Vehicle Excise Duty	£190	£190	£0
Servicing	£200	£320	-£120
Tyres	£240	£200	+£40
Insurance (estimate)	£960	£820	+£140
<b>Annual total</b>	<b>£1,902</b>	<b>£3,508</b>	<b>-£1,606</b>
<b>Per month</b>	<b>£159</b>	<b>£292</b>	<b>-£134</b>

### On depreciation, the thing you said you were worried about

A 2023 Enyaq 80 listed at £25,500 today is most likely to be worth £18,000–£20,000 in three years (held to 24 months and 36,000 miles cumulative). That's roughly £2,500/year of depreciation.

Compare to your Octavia, bought new for around £24,000 in 2018 and worth ~£11,000 today: roughly £1,650/year of depreciation, but front-loaded.

### THE HONEST READ

Yes, your EV will depreciate faster than your current car has from this point forward, by perhaps £700–£900 per year. *But* the £1,606/year running-cost saving more than offsets it, and the worst of the EV depreciation cycle has now happened. You're buying after the dip, not into it.

# 07

## SECTION SEVEN

# Buying checklist

Things to do at the test drive and before signing.

- Get a battery state-of-health (SOH) report.**  
Skoda dealers and most independent EV specialists can run one; expect 95%+ at 18,000 miles for any of the cars on this shortlist. Walk away from anything below 90%, and ask hard questions below 92%.
- Confirm heat pump fitment in writing.**  
It's a £600 value item and listings sometimes get it wrong. The car's options list (visible in the digital service record) is the source of truth, not the salesperson.
- Check the software version.**  
For the Enyaq and ID.4, ME 3.x or later. Earlier versions had infotainment glitches that VW Group fixed in updates. For the Ioniq 5/EV6, software version 4.x or later.
- Verify recall completion.**  
All three platforms have had recalls; all should have been actioned by now but verify on the dealer's records.
- Test drive at motorway speed.**  
EVs feel different above 65 mph than below. Don't only drive it round town.
- Check rear-seat fit with your actual child seats.**  
Worth bringing them to the test drive. Different cars place Isofix differently, and what's fine in showroom photos can be awkward in practice.
- Ask about the 12V battery.**  
EVs still have small 12V batteries that fail; the Enyaq and ID.4 had a known weak unit on early 2022 cars. Ask if it's been replaced.
- Confirm what's included.**  
Charging cable (Type 2)? Granny lead (3-pin emergency)? These are sometimes "extras" on used sales.

# 08

## SECTION EIGHT

# A sanity-check on the cars you mentioned

You came to us with three cars in mind: Tesla Model Y, Skoda Enyaq, and VW ID.4. Here's our honest read on each.

### Skoda Enyaq

**RIGHT CALL**

Top of our shortlist. Your instinct was correct.

### Volkswagen ID.4

**WITH CAVEAT**

On our shortlist as a value play, but the pre-2024 touch-slider issue is a real problem given your stated preference for physical controls. If you can find a 2024 facelift in your budget (rare at this price point), it solves the issue. Otherwise we'd lean Enyaq.

### Tesla Model Y

**WORTH A CLOSER LOOK**

One specific consideration worth raising. You mentioned a preference for non-Chinese-manufactured cars. Tesla's UK supply has historically split between the Berlin and Shanghai gigafactories; many UK Model Ys are Berlin-built (VIN starts with XP7), but many are Shanghai-built (VIN starts with LRW). If origin matters to you, you'd need to VIN-check each individual car before viewing. We can confirm a specific car's origin if you want to look at one. Just send the VIN.

The Model Y is an excellent EV by any objective measure, with the strongest charging network and the most mature software in the market. We didn't put it in our shortlist purely because it sits above your £25k–£28k used budget for the variants currently in stock, and because the manufacturer-origin point above gives you a filter to apply if you want to. If origin isn't a hard rule and you can stretch the budget, it's worth a long test drive.

# 09

## SECTION NINE · THE ONE THAT MATTERS

# The financial option you didn't ask about (but should consider)

You mentioned in the intake that salary sacrifice is available through your employer but you haven't looked into it. We've modelled this against the buy-used-with-cash option you came to us with, because for a 40% taxpayer it often changes the answer materially.

### Scenario A: what you came to us with

- Buy 2023 Skoda Enyaq 80 used at £25,500.
- £14,500 cash + £11,000 part-exchange.
- Three-year ownership cost: £25,500 purchase + £5,706 running costs ( $£1,902 \times 3$ ) – £19,000 estimated resale = **£12,206 over three years, or £339/month.**

### Scenario B: salary sacrifice on a new equivalent

- New Skoda Enyaq 85 (2026 spec) on a 36-month, 12,000 miles/year salary-sacrifice lease.
- Indicative gross monthly cost: ~£740 (varies by scheme; figures here are typical for the Octopus Electric Vehicles or Tusker schemes for this car).
- Net monthly cost as a 40% taxpayer with employer NI savings passed through: **~£455.**
- You also keep the £11,000 from your part-exchange and don't tie up £14,500 in a depreciating asset.
- Includes insurance, servicing, tyres, breakdown, none of which are in Scenario A's monthly figure.

### THE BOTTOM LINE

Scenario B comes out at roughly **£455/month all-in versus £339/month + insurance + servicing + tyres in Scenario A.** Once you include the items the lease bundles, the gap closes to perhaps £40/month, for a brand-new car with full warranty, no depreciation risk, and a guaranteed handback at the end.

## Whether this is right depends on factors we can't see from here

- What your employer's specific scheme charges (some are more expensive than the example above).
- Whether you'd value the certainty of fixed monthly costs over a lower notional headline cost.
- Whether you'd want to keep the car beyond three years.
- Whether your tax bracket holds for the full term.

## One thing worth knowing about the BiK trajectory

Benefit-in-Kind on EVs is currently 4% for 2026/27, rising to 5% in 2027/28, then 7% in 2028/29 and 9% in 2029/30. The scheme remains substantially cheaper than equivalent ICE schemes (the relative tax advantage is narrowing rather than disappearing) but it's at its sweetest right now and gets a little less generous each tax year. Worth factoring in if you're choosing between a 36-month and a 48-month term.

## What to do

Ask your HR or payroll team for an Enyaq 85 quote on the salary-sacrifice scheme. The number they give you can go straight into the comparison above. If you want, send it back to us and we'll do the like-for-like maths properly.

# 10

## SECTION TEN

# Recommended next steps

In order of value.

- 1 TODAY.** Get a salary-sacrifice quote for the Enyaq 85 from your employer. This is the highest-value 30 minutes you can spend.
- 2 THIS WEEK.** Book a test drive of the Cheltenham Enyaq 80 listing (Section 5). It's our top pick.
- 3 SAME TRIP IF POSSIBLE.** Test-drive the Hyundai Ioniq 5 from the Bristol listing. It's a close second and you should test both before deciding.
- 4 OPTIONAL.** If you want to take Tesla off the table properly, drive a Model Y for an hour. If the touchscreen-everything thing doesn't bother you, we can re-rank the shortlist with it included.
- 5 BEFORE SIGNING ANYTHING.** Run through the buying checklist in Section 7 with the dealer. Get the SOH report in writing.

*You have us on WhatsApp for fourteen days from delivery of this report. Use it for: questions on a specific listing, a sanity check on a dealer's offer, or anything that comes up at the test drive. We'd rather hear from you twice than not at all.*

*Whichever way it goes, we'd genuinely like to hear how it lands at the test drive. Message anytime.*

**Mike, Compass EV**

# 11

## SECTION ELEVEN

# Sources, methodology, disclosures

### Sources searched

AutoTrader, Heycar, Motors, eBay Motors, Cinch, Hyundai UK dealer locator, Kia UK dealer locator, Skoda UK dealer locator, Volkswagen UK dealer locator, BMW UK approved-used network. Search executed 27 April 2026, between 09:00 and 17:00. Results valid as of execution time; pricing and availability change daily.

### What we didn't search

Private sales (Gumtree, Facebook Marketplace), auction-only stock (Manheim, BCA), or independent dealers not listed on the main aggregators. If you'd like us to extend coverage to any of these for an additional fee, message us.

### Real-world range figures

Drawn from a combination of published owner data (Electric Vehicle Database, Bjørn Nyland's road-test database), our own driving notes where available, and EV Database aggregate user submissions. Real-world figures are inherently approximate; treat as  $\pm 10\%$ .

### Pricing valuations

Based on AutoTrader Retail Index data for the relevant make/model/year/mileage bands, cross-checked against Cap HPI book values and live market spread.

### Salary-sacrifice figures in Section 9

Indicative only, based on common 2026 scheme rates for the Octopus Electric Vehicles and Tusker schemes. Your employer's specific scheme will differ. Always use your employer's actual quote for decision-making.

### Conflict of interest disclosure

We do not receive commissions, referral fees, or payments of any kind from any dealer, manufacturer, broker, or finance provider mentioned in this report. Your fee is the only money we have received in connection with your search.

### Regulatory note

This report is research and recommendations, not regulated financial advice. We are not authorised by the Financial Conduct Authority. If you proceed with finance or salary sacrifice, the regulated party is the lender, broker, or scheme provider.

### Redo guarantee

If the shortlist isn't right, message us within 14 days and we'll redo the search once with adjusted parameters at no extra cost. If we've made a factual error about any car (wrong battery size, wrong charging speed, wrong price band), we refund the fee and apologise.