



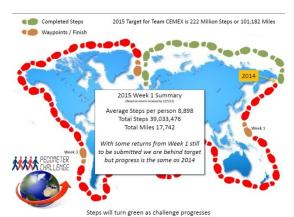
# Welcome to UK News 20<sup>th</sup> May 2015 your weekly update from around CEMEX UK

### View UK News on: www.cemexuknews.co.uk

Follow us on twitter too: #cemex\_uk

#### **BEING THE BEST FOR FAMILIES**

#### The 39 (Million) Steps



39 Million Steps or 17,742 Miles completed in Week 1 of our pedometer challenge. The average number of steps per person so far is 8,898 which is short of the target of 10,000 but is the same as at this point last year.

In 2014 the steps per day average increased as the challenge progressed. The Team Leaders are the 'Thorpedos', but it is Gordon walking for Team 'How Much?....You're having a laugh', heading up the individual leaderboard.

Things could change as a number of Teams have yet to submit their figures for Week 1. Team Captains are

encouraged to submit the figures as soon as possible and by Wednesday each week if they can. Keep stepping and let's try and beat last year's average of 10,021 steps per person per day. Most important though is having fun, like discovering how close cows are to your office on a lunch time walk!

	Team Leaderboard (Av' Steps per person per day)				Individual Leaderboard (Av' Steps per day)	
Pos'		Steps	Pos'	Name	Team	Steps
1	Thorpedos	18,255	1	Gordon Davies	How MuchYou're Having a Laugh	41,189
2	Dove Weighbridge Walkers	17,791	2	Matthew Slaughter	Thorpedos	30,925
3	Sundry Tomatoes	15,827	3	Paul Richards	Eco Warriers	29,351
4	Wickwar Swans	15,642	4	Keith Imrie	Beauty and the Beasts	29,015
5	StepIn4Jesse	15,352	5	Rob Gaunt	Sand Harrier's Intrepid Trailblazers	28,739
6	Walking with Dinosaurs	14,849	6	Sharon Lomas	Dove Weighbridge Walkers	28,604
7	Lords of Manor	14,144	7	Mark Brown	Walking with Dinosaurs	28,427
8	West Burton Wanderers	14,021	8	Michael Etchells	Di's Midnight Runners	27,818
9	Ben Sellers	13,300	9	Gemma Barber	Dove Weighbridge Walkers	27,295
10	Gatty's Galloping Gang	13,268	10	Stephen Redwood	Thorpedos	24,825

#### LTI Free Congratulations To...



It is pleasing to report that the Logistics operations in Scotland and CEMEX Rail Solutions have reached 8 years and 3 years lost time injury free respectively. These are significant achievements and congratulations go to the teams for looking after themselves and each other and for demonstrating their commitment to be Best for Families. Hopefully through their ongoing effort they will continue to build on this success.

#### **Be Water Safety Aware**



In 2014 there were 6 fatalities at former Quarry sites across the UK, all of which were water related. Whilst none of these were associated with our operations, with the Bank Holiday at the end of the week and many schools breaking up for half term on Friday, it's a good time for site Teams to check that their precautions to deter trespassers and rescue/retrieval equipment remains in good order. It is equally important that checks are made to ensure control measures at any vacant/disused sites remain robust. It is good practice to record any inspections and maintenance that is undertaken.

with photos being taken of repairs where possible.

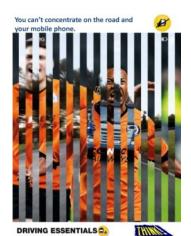
#### **Stepping Up To Our Challenge....Team Central Readymix**



Congratulations to Team Central who **stepped out 250,000** times for charity last week around Drayton reservoir... a fantastic turnout from our Customer Centre... Well Done!

See some of the live action on YouTube https://youtu.be/s9P6nKO39ag

#### You Can't Concentrate On The Road And Your Mobile Phone



Following on from recent communications regarding mobile phone usage, this is just a reminder. Did you know:-

- You're four times more likely to crash if you use a mobile phone while driving.
- Reaction times for drivers using a phone are around 50% slower than normal driving.
- Even careful drivers can be distracted by a call, text or even an email on a smart phone - and a split-second lapse in concentration could result in a crash.

- Outgoing calls should be planned for a time when not driving e.g. after pulling over and parking the vehicle in a safe and appropriate place.
- The duration of incoming and outgoing calls should be kept to an absolute minimum and consideration should be given to the driving conditions.
- Texting is prohibited. A driver can be prosecuted if use of a phone causes them not to have full control of their vehicle.
- If you call someone and they tell you they are driving, ask them to call you back when they have parked up safely.

Can you think about 2 things at once? Please display the poster (at the end of this document and in the download section of the website) in prominent positions on notice boards and discuss at Safety Meetings.

#### The Sand Heron Hosts Lex And The Team



The Sand Heron is currently at A&P Tees in Middlesbrough, having its annual refit and 25 year special survey.

They were paid a visit by Lex and his Aggregate and Asphalt Team who decided to hold their meeting at the shipyard and carry out VFL's at the repair facility.

Everyone was suitably impressed by the safety standards set by the Sand Herons crew and the shipyard considering the amount of hazardous work that is actually taking place.

A big thank you to Captain Peter Dixon, his Crew and the shipyard staff for the day a success.

If any CEMEX employees would like to visit any of their ships when they are in refit you would be most welcome. View the @cemexmarine Twitter account which will be regularly updated with Marine News and docking dates.

#### **BEING THE BEST FOR CUSTOMERS**

#### Made In Chelsea







Here are some images Brian McCarthy, Readymix Sales Rep, took of the iconic Power Station in Lots Road, Chelsea. Not to be confused with Battersea Power Station, the 'Chelsea Monster' as it's known,

has no reason to feel pushed aside. This disused coal and later oil-fired Power Station was constructed in 1902. At the time it was claimed to be the largest Power Station ever built, and it eventually powered most of the railways and tramways in the London Underground.

We are currently supplying PJ Careys who are contracted to convert the station into shops, restaurants and apartments, and to construct additional buildings including two skyscrapers. Earlier this year we carried out a 2,000m3 continuous pour for the base for one of the skyscrapers.

#### Customer Service?... By George, I Think He's Got It...



Team Scotland are involved in readymix supplies to ABC Electrification for work on the Edinburgh - Glasgow Rail Link Improvement.

All the supplies are at night and Grangemouth Plant has been on 'nights' since late January. This has meant our Plant Supervisor has not seen daylight for some months as he and 2 IHC hauliers have been servicing the customer requirements.

Our Resident Plant Supervisor at Grangemouth, George Hall, has built up an excellent working relationship with the site and has been responsible for ensuring deliveries arrive at the correct locations within a very tight time frame. Here is an email response from the customer indicating how highly George is rated.

"George has been a great help to us during nightshift, being very proactive & always ready to assist us any way he can".

Well done George! Through your efforts the customer has asked us to supply the next section of the work..... at night!

#### **CEMEX Secures Turbine Base Pours For Louth**



CEMEX successfully secured the C A Blackwell Contract for 8 new Wind Turbines at the Gayton le Marsh Wind Farm near Louth. The project requires 8 pours of 200m3 plus over a period of 4 weeks, plus ancillary works from our Louth Plant which we are well on the way to completing.

Our Plant staff have handled the contract magnificently, given the lack of ground storage for Aggregates at Louth, they have managed to maintain

the customers' required delivery schedule by meticulous planning and constant liaison with the Aggregates Team. Well done to everyone involved.

#### BEING THE BEST FOR SHAREHOLDERS

#### **Better Never Stops... Asphalt Hold Their First Conference**



Last week Asphalt held their 1st ever Asphalt Conference.... The conference theme was 'better never stops'.

They had over 60 attendees including Peter Luxmore from Health & Safety, Lex, the Asphalt Commercial Team, Asphalt Operations Team (Plant Managers), Logistics, Supply Chain Managers, Technical Team, Procurement, Business Performance and Environmental.

The theme of the day was 'better never stops' - the essence being that Asphalt are doing well across the stakeholder groups but are not 'the best/as good as we can be' in any of them. They, therefore, need to challenge themselves to be better every day. It was also clear that there are many opportunities to seize upon - across all areas of the business. They also used the conference as a platform to launch their 5 new value added Asphalt solutions.

Garry Gregory commented: "Perhaps of most impact was Martyn Powell (Bletchley) who suffered an accident at work 3 years ago but was kind enough to talk to the audience about the consequences of his accident. We also had an external speaker (Jamie Andrew) who gripped the audience with an hour long talk about a mountaineering accident he suffered and despite losing his hands and feet; he described the journey he has been on since the accident which includes walking again, learning to ski and culminating in climbing a mountain again. His talk was all about setting challenges every day to do more/be better, which knitted in nicely with the overall conference theme."

The conference also included the evening Oscars which were a great opportunity to recognise the Team for the great efforts they have put in during the last 12 months or so. Whilst they picked Oscar winners, all the nominations were worthy of winning.

#### Cement's Bananas And Cookies Conference....



Cement held their 3rd UK Cement Conference last week. All attendees agreed it was definitely time well spent with positive messages regarding their performance in many areas. The strong theme of collaboration and engagement were both vehicles to enable their performance to reach CVA+2016.

Very good presentations from all were held together by Gavin Cowen who set the tone dressed as a banana!

A few photos from the conference:



Number one customer, Chris Leese, gives an excellent presentation - and he brought cookies!

Nothing is too much trouble for our customers. Carl Platt mixes cookie dough.

#### Rugby Cement Mill 5 Completes Safe Shutdown



Rugby Cement Plant safely completed its biannual Cement Mill 5 shutdown last week.

Most importantly, there were no safety incidents or first aid treatments and the shutdown was completed on time and to budget. The key activities were:

- Replacement of the cement mill diaphragm with the re-grading of the first chamber grinding media
- Repair of the main 1,700Kw motor, including the replacement of the motor bearings
- Replacement of the bucket elevator chain, with the installation of the newly designed safety system for access
- Generic maintenance to all auxiliary plant, including conveyor belts and dust filters

Collaboration was at its best between all Teams; our own staff and up to 31 contractors working 24 hours a day for the period of the shutdown. Credit to the Rugby Plant Team for successful execution of this project.

#### **BEING THE BEST FOR COMMUNITIES**

#### Want To Do A Lend-A-Hand?



All CEMEX UK Employees are able to take one day's paid leave from work each year to do volunteer community work. Most people like to do it as a small Team and spend the day with a local organisation helping out. If you would like to do a lend-a-hand but don't know what to do please call Ellen Boylin in Rugby office on 01788 542 111 who will be happy to help. You can choose the organisation or can see if our charity partners the RSPB have anything near you... it's our way of

putting a little back.

#### **Sheffield Paving And Lincoln Coating Lend-A-Hand**



Thank you to the Team from Paving solutions in Sheffield and Lincoln Coating Plant for another successful Lend-A-Hand day at RSPB at Beckingham Marshes Gainsborough. They spent the day painting fencing.

From left to right in the photo are: Matt Crowder, Kevin Wall, Thom Mason, Jon Godley, Joanna Russell and Gary Hayhurst.

#### Clune House Lend-A-Hand





A big 'thank you' to the Team from Readymix for their Lend-A-Hand at Clune House, Residential Home in Derbyshire.

They used their Lend-A-Hand day to build a raised bed using old railway sleepers to make the growing of vegetables easy. The residents couldn't reach to the ground level plot that was there before. The raised bed enables them to plant and manage the patch whilst sitting in their wheelchairs (see the before and after photo's above).

The Team which consisted of Al Reaney, Mark Jephcote, Ron Lee, Jon Stokes and Steve Richards installed this on Thursday 14th May afternoon. The photos say it all really, especially the before and after ones. The Manager, Helen, and her Team were delighted with the result and have invited the Team back to take some more photos when it is all planted out and growing. The raised bed will be entered into a competition by the staff at the Residential House so it may win a prize for them. They will keep us posted on this.

Jon Stokes comments: "All materials were free of charge and CEMEX donated the sleepers. A kind local chap from NAL Plant donated a ton of sub base and 2 ton of topsoil after I enquired how much it was to buy for the cause we were going to help.

We were fed and watered by the Home with pulled pork, potato wedges and coleslaw, washed down with tea - very nice. It was great to see the faces of the residents and hear their positive comments. All in all, a rewarding 'Best for Communities' day."

#### BEING THE BEST FOR EMPLOYEES

#### **New Truck For South Ferriby**



Lead Driver, Alan Flippance, received the first of the new T Range Euro 6 Renaults into South Ferriby this week. Alan is pictured with Jan Kristoff Peters and Sean Page. Alan is working with Keith Lacey and Richard Briggs to train the drivers making sure that they are familiarised with the difference in controls, whilst ensuring the vehicles are driven to optuimise fuel efficiency.

#### 25 Years For Will



William Thomson (Plant Operative) Hyndford Quarry has reached the milestone of 25 years service.

William can be seen pictured with Chris Muffett (Quarry Manager) receiving his vouchers for long service.

Chris added: "I would like to thank William for his loyal service to the company and to the site. William has been a valuable member of the Team here at Hyndford Quarry for his experience. Although he has a bit

of catching up to do to match his brother John Thomson, who has served 34 years with the company at Hyndford Quarry. Congratulations and thanks for all your hard work Wil."

#### **A Quarter Century For Tracey**



Congratulations to Tracey Carden, Readymix Technical Manager, Northern Region, on completing 25 years service on 21st May 2015.

From a Laboratory Manager in Widnes to Readymix Technical Manager, Tracey has been a valued member of the Readymix Technical Department, working on a number of high profile contracts and contributing to the success of the Department and overall business. Thank you for all your hard work Tracey.

#### Tax Free Bikes – 'Cycle to Work' Scheme Open 1st May To 5th June 2015



Are you considering a healthier, more sustainable way of travelling? If so then the CEMEX cycle2work scheme may be just what you are looking for! We are delighted to announce that there will be an

opportunity for you to sign up for the Tax Free Bike Scheme which will be run in conjunction with our partner P&MM Ltd.

P&MM are one of the largest employee benefits providers in the UK, and are working to provide tax free bike schemes (also known as cycle2work/cycleplus schemes) for a number of other organisations around the UK. Staff will be able to apply online at www.cemexlifestyle.co.uk or by calling 01908 303498 from 1st May to 5th June 2015. Alternatively, if you would like someone to call you to discuss the scheme, just text cycles and your name to 81025

#### What is a tax free bike (cycle2work) scheme?

The cycle to work scheme is a tax and National Insurance free scheme set up by the Government and the Department for Transport to help promote healthier journeys to work and reduce pollution and congestion.

#### How to apply?

For further information on how to apply for the scheme please see the attachments at the end of this document.

#### **FAQs**

For detailed Frequently Asked Questions about the scheme please see the attachments at the end of this document.

#### How does the scheme work?

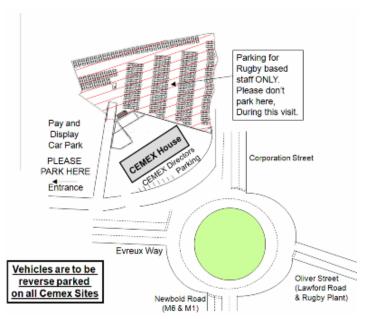
You will have the opportunity to hire a bicycle from CEMEX and you can choose a bike and cycle equipment to the value of between £100 and £1,000.

At the end of the hire agreement CEMEX may give you the opportunity to take ownership of the bicycle at fair market value (Please Note any arrangements that may be made regarding purchase of the bike at that time will be the subject of a separate agreement). As stated above, you do not pay Tax or National Insurance contributions on the value of the salary you sacrifice for this agreement. For example, if you choose a cycle and safety equipment to the value of £400 and are a lower rate tax

payer, you could save up to £128\* on the total cost, and if you are a higher rate tax payer you could save up to £168\*.

\*exact savings are subject to your individual Tax and National Insurance calculations.

#### **Changes To Parking At CEMEX Rugby Office**



Please be advised that the car parking spaces at Rugby offices are for Rugby based staff only.

Due to the limited number of spaces available at the Rugby office all visitors are now required to use the Pay and Display car park adjacent to the office building - Gallan Parking. This includes CEMEX staff attending Rugby office for training events or meetings but does not affect VPs/Directors from other sites.

Gallan Parking costs £3.20 per day; however, if you do not carry cash there is the facility to pay with a debit or credit card.

Parking expenses incurred by CEMEX employees should be reclaimed through travel expenses.

#### **Internal Vacancies**

IVC Ref	Position	Company	Location	Closing date
154-05-2015	Relief Operative	Aggregates Central	West Midlands	29/05/2015
155-05-2015	Category C Tipper Driver x 5	Logistics South East	Angerstein Wharf	25/05/2015
156-05-2015	Senior Sales Agent x 2	Readymix UK	Rugby Office	22/05/2015
157-05-2015	Senior Sales Administrator	Readymix UK	Rugby Office	22/05/2015
158-05-2015	Sales Representative	Readymix Central - Cluster 16	Coventry Plant Office	29/05/2015
159-05-2015	Credit Controller	Commercial Admin	Stockton	22/05/2015
160-05-2015	Credit Controller ***Temporary 16 Month Contract***	Commercial Admin	Stockton	22/05/2015
161-05-2015	Plant Supervisor	Readymix Northern	Whitby Plant	01/06/2015
162-05-2015	H&S Administrator/Analyst	UK Health & Safety	Oldbury	28/05/2015
163-05-2015	Technical Systems Administrator	National Technical	Rugby	27/05/2015
164-05-2015	Supply Chain Manager	Readymix Southern	Fulham Office	22/05/2015
165-05-2015	Sales Manager	Central Region	Cluster 14 Norfolk Suffolk & Essex	05/06/2015

For further details on other roles and a full listing of other vacancies, together with information on how to apply, please log on to CEMEX Shift > My Services > Internal Vacancies>New IVCs.

## We would love to hear from you for the next edition 3 June

To send us a story: either click on 'submit a story' on the UK News website or email <a href="mailto:gb-communicationsandpublicaffairs@cemex.com">gb-communicationsandpublicaffairs@cemex.com</a> or call us on 01932 583 217/006.

If you can, please include a photo too (taken in super fine landscape setting and saved as a jpeg.) Thank you.

You can't concentrate on the road and your mobile phone.





DRIVING ESSENTIALS 🚉





Your tax-free bike scheme is open: From 1<sup>st</sup> May - 5<sup>th</sup> June 2015

Visit: www.cemexlifestyle.co.uk Call cycleplus: 01908 303538\*\* Call cycle2work: 01908 303498\*\*

Or text 'cycles' to 81025\*\*



<sup>\*</sup>Based on an average commute of 7 miles. Savings refer to average fuel costs.

<sup>\*\*</sup>Calls and text messages are charged at your standard network rate.



# Your tax-free bike scheme is now open for applications!

Apply now to get your brand new bike and safety equipment for as little as £5.67\* per month.



Visit: www.cemexlifestyle.co.uk Call cycleplus: 01908 303538\*\* Call cycle2work: 01908 303498\*\*

Or text 'cycles' to 81025\*\*



<sup>\*</sup>Savings based on a basic rate tax paying employee choosing a bike at the value of £100. Savings refer to the tax and National Insurance saved from the salary amount sacrificed and do not refer to discounted cycles or cycle products.

<sup>\*\*</sup>Calls and text messages are charged at your standard network rate.



#### **CEMEX Tax-Free Bike Schemes**

#### Join Between 01 MAY 2015 UNTIL 05 JUNE 2015

#### **How to Apply**

- 1. Visit one of your local independent stores or your local Halfords store participating in the scheme. To find your nearest shop click on the 'bike shop locator' link found on the cycle scheme application portal under cycleplus or cycle2work scheme.
- 2. Decide what value you want to spend on your bike and safety equipment then complete your application.

#### WAYS TO LOG ON TO THE LIFESTYLE SITE:

- 1. To directly access the cycle scheme application portal, visit **www.cemexlifestyle.co.uk** and register your employee number found on your payslip.
- 2 Once you have logged on, click the 'Cycle2work Scheme' icon situated on the main menu on the homepage. Click 'View Now' at the bottom of this page and then choose the programme you wish to apply for (cycle2work or cycleplus).

#### To apply over the telephone/via text:

For cycle2work (Halfords bikes) please call- 01908 303498
For cycleplus (Independent retailers) please call – 01908 303538
OR text your name and the word 'cycles' to 81025 and the cycle team will call you back.

**Please note:** <u>you will need to have a copy of your payslip to hand</u> when applying for the scheme as you will be asked for details contained within the payslip. Please fill in all the details as instructed, choosing the value of vouchers you require.

3 Once your registration is complete you will need to print off your hire agreement as follows:

#### Pre-contract agreement-

- Please retain this copy for your own records.
- Hire Agreement Copy 1 and Copy 2 to be printed
  - > PLEASE SIGN BOTH COPIES ON COMPANY PREMISES AND RETURN BOTH COPIES TO:

Samantha Tymon
CEMEX UK OPERATIONS LTD
Camden House
Clearwater Park
Thornaby
Stockton on Tees
TS17 6QY

You must return your completed paperwork ASAP and no later than 13 June 2014

Once your registration has been approved, your **cycleplus voucher** will be posted to you or emailed where email option selected **after the window has closed**. *Please allow 10-15 working days*. For Halfords scheme (**cycle2work**) your voucher will be posted out or emailed to you where email option selected normally within 10-15 working days after approval.

#### **IMPORTANT INFORMATION – PLEASE READ**

#### How does the scheme work?

The scheme will run for 12 months <u>FREE OF TAX AND NI</u>. The first deduction from salary will be made on the first available pay date after your application has been approved by HR Operations. The scheme provides you with the opportunity to hire a cycle from CEMEX and you can choose a cycle and cycle equipment to the value of **between £100** and **£1000**. Vouchers are available in **increments of £5 and no change will be given**.

At the end of the hire agreement, CEMEX will give you the opportunity to extend the hire agreement at no extra cost. CEMEX may also give you the opportunity to take ownership after 12 months in line with HMRC guidelines.

As stated above, you do not pay tax or National Insurance contributions on the value of your vouchers. For example, if you choose a cycle and safety equipment to the value of £500 and are a lower rate tax payer, you could save up to £160.00\* on the total cost, and if you are a higher rate tax payer you could save up to £210\*.

You can find a full breakdown on how much money you could save on the website by visiting **www.cemexlifestyle.co.uk**, however, we have provided some example figures below.

LoC Value	£100.00	£200.00	£400.00	£500.00	£700.00	£900.00	£1,000.00
LoC Value with finance added on and any changes after VAT	£100.00	£200.00	£400.00	£500.00	£700.00	£900.00	£1,000.00
Gross Monthly Reduction	£ 8.33	£ 16.67	£ 33.33	£ 41.67	£ 58.33	£ 75.00	£ 83.33
BASIC RATE TAXPAYER							
Net Cost Per Month	£ 5.67	£ 11.33	£ 22.67	£ 28.33	£ 39.67	£ 51.00	£ 56.67
Total Cost over 12 Months	£ 68.00	£136.00	£272.00	£340.00	£476.00	£612.00	£ 680.00
Total Savings made per month	£ 2.67	£ 5.33	£ 10.67	£ 13.33	£ 18.67	£ 24.00	£ 26.67
Total Savings made over 12 Months	£ 32.00	£ 64.00	£128.00	£160.00	£224.00	£288.00	£ 320.00
HIGHER RATE TAXPAYER							
Net Cost Per Month	£ 4.83	£ 9.67	£ 19.33	£ 24.17	£ 33.83	£ 43.50	£ 48.33
Total Cost over 12 Months	£ 58.00	£116.00	£232.00	£290.00	£406.00	£522.00	£ 580.00
Total Savings made per month	£ 3.50	£ 7.00	£ 14.00	£ 17.50	£ 24.50	£ 31.50	£ 35.00
Total Savings made over 12 Months	£ 42.00	£ 84.00	£168.00	£210.00	£294.00	£378.00	£ 420.00
ADDITIONAL RATE TAXPAYER							
Net Cost Per Month	£ 4.42	£ 8.83	£ 17.67	£ 22.08	£ 30.92	£ 39.75	£ 44.17
Total Cost over 12 Months	£ 53.00	£106.00	£212.00	£265.00	£371.00	£477.00	£ 530.00
Total Savings made per month	£ 3.92	£ 7.83	£ 15.67	£ 19.58	£ 27.42	£ 35.25	£ 39.17
Total Savings made over 12 Months	£ 47.00	£ 94.00	£188.00	£235.00	£329.00	£423.00	£ 470.00

Please note all examples are illustrative only. Tax rates based on 20% and 40%. NI rates based on 12% and 2%. The bike must be used by you to mainly ride to and from work, although it can be used for leisure purposes providing this is not in excess of 50% of the overall usage. Scheme regulations do not allow you to top up the value of the LoC.

Please note any arrangements that may be made regarding purchase of the bike at the end of the 'Hire agreement' will be subject to a separate agreement.

PLEASE NOTE THE HIRE AGREEMENT CANNOT BE CANCELLED AT ANYTIME. THE HIRE AGREEMENT IS LEGALLY BINDING.

<sup>\*</sup>exact savings are subject to your individual tax and national insurance calculations.





# Cycle to Work scheme FAQ's

#### What is a tax free bike scheme?

Cycleplus and cycle2work is a government approved scheme that allows you to hire a bike and safety equipment from your employer for the purpose of commuting to and from work and for use at weekends and evenings. If you choose cycleplus you can order your bike from any participating local retailer, if you choose cycle2work you can order your bike from any Halfords store. The bike you hire will be provided at up to 42% less than the usual cost you would pay which can result in savings of up to £400\*.

#### How does it work?

You can choose a bike up to the value of £1,000 from a list of local bike retailers provided to you or Halfords stores. The value is spread across a period of 12 or 18 months depending on how your company's scheme has been set up. This is commonly known as a salary sacrifice or salary exchange scheme. You agree with your employer that each month the payment will be deducted from your gross salary in return for the use of the bike and safety equipment you use for commuting. This element of salary will not have Tax or National Insurance applied to it, making this a Tax free benefit.

#### Can I choose any bike?

As long as the store you choose to visit either stocks or can order the bike you want then you are not limited to any particular make or model, therefore you can choose the best bike that suits your needs and budget.

#### How many times a week do I have to use my bike for work?

The bike hired through the scheme is provided on the basis that you intend to make at least 50% of your trips or part trips to work using the bike. However, there is no requirement for you to specify what days/months of the year you will do this or record trips. N.B. you may also use your bike for leisure and weekends and whilst you are on holiday.

#### Will my pension & other State Benefits be affected?

Most pension schemes will continue to calculate your pension contributions on your original gross salary. If you are unsure please check with your employer. Effects on the S2P (formerly SERPS) are likely to be negligible (please refer to your company policy if you require further advice). Other benefits such as statutory sick pay and job seekers allowance are again unlikely to be affected.





#### I'd like to join what do I have to do?

Firstly find out your local participating bike shop or Halfords store. You then visit the shop and choose your ideal package. To apply for your required Letter of Collection value, simply call 0845 050 2174 or log on to your company specific website and choose Halfords or independent stores - the details of which will be communicated to you by your employer. Once your employer has received your application and you have been approved, a letter detailing your requested value will be sent to your home address. You then take this along to your local store or Halfords to collect your bike and safety equipment.

#### What happens if the bike gets stolen before the end of the agreement?

It is important that you make suitable provision to safeguard the bike. You may take a specialist policy but it is often easier to add the bike to your usual household policy. If the bike is stolen your employer will continue to deduct the monthly value from your salary until the end of the agreement.

#### Do I need to maintain the bike myself?

You are responsible for maintaining the bike for your own use. Your local shop or Halfords will be able to advise you about the necessary servicing depending on how you use your bike.

#### What happens if I go on unpaid leave?

During approved unpaid leave such as extended Maternity leave or a career break the hire agreement is likely to be suspended by your employer until you return to work and full pay resumes.

#### What happens if I leave my job before I've finished paying for my bike?

Under the terms of the hire agreement you will agree to settle all outstanding monies before you leave. The outstanding balance will be deducted from your final net salary payment.

#### Will cycleplus/cycle2work affect my Tax credits?

Most staff will benefit from joining the scheme. Current advice suggests that bike schemes are unlikely to affect Child Tax Credits. If you are in receipt of Working Tax Credits due to a lower household income then this may cancel out any benefit you gain from the scheme. As everybody's circumstances are different we recommend you contact the Inland Revenue on 0845 300 3900 if you are unsure.

#### What are the benefits of participating in the scheme?

- You can save up to 42% in Tax and National Insurance
- You pay monthly and so can spread the cost
- You can choose from any make or model available from a range of local bike shops or Halfords stores
- You can improve you health and fitness along with reducing your carbon footprint





#### Who is eligible?

Cycleplus and cycle2work are governed by the Department for Transport. In order to receive the Tax benefits resulting from a salary sacrifice arrangement you will need to be a UK taxpayer, who can benefit from the Tax efficiencies of the scheme.

#### What value of bike can I choose?

You can choose to take between £100 and £1,000. When deciding on a bike value it's important to consider carefully the amount you can afford and the type of bike that best suits your needs. Once you have chosen your value, completed the hire agreement and received your Letter of Collection you will not be able to increase or decrease the amount you have chosen.

#### Can I use the scheme to get a bike for a family member, partner or friend?

No - the bike must be used by you and mainly for the purpose of commuting to work. However the bike can be used in leisure time so you may use the bike in your free time to cycle with friends and family.

#### Can I apply for more than one bike?

Yes you can apply for a maximum of 2, providing that you use both the bikes for commuting to and from work.

#### Is the bike mine straight away?

The bike and goods remain the property of your employer for the duration of the agreement. At the end of the hire period you may be given the opportunity to take ownership of the bike at a fair market value (plus VAT).

#### What happens if I do not want to keep the bike at the end of the agreement?

If you choose to become the owner of the goods, you may be offered the opportunity to do this at fair market value. This amount is not Tax and National Insurance free. If you choose not to buy the bike you will be charged the equivalent of the Fair Market Value to dispose of the goods. The fair market value cannot be specifically stated before or during the scheme as this could be considered a benefit in kind and hire-purchase does not warrant any Tax-relief.

#### What is a salary sacrifice arrangement and how are the savings made?

Salary Sacrifice or Salary Exchange basically means you have agreed with your employer to exchange a proportion of your salary in return for some form of non cash benefit, in this case the hire of a bike.

<sup>\*</sup>savings based on a higher rate tax payer