



Welcome to UK News 11<sup>th</sup> Nov 2015  
your weekly update from around CEMEX UK

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## BEING THE BEST FOR FAMILIES

### Don't Slip Up This Winter



Slips, trips and falls have historically always been our major cause of lost time injuries (LTIs) however, thanks to your efforts, for the first time ever we have gone a full 12 months without such an injury...well done & thank you!

But now is not the time to become complacent, the unseasonably mild weather over the last few weeks will no doubt end soon and give way to winter. Don't let this catch us out.

Please help ensure an injury doesn't spoil the end of the year for anyone by following a few simple precautions:

- Make sure arrangements are in place to clear / grit designated walkways
- Keep to designated pedestrian routes
- Wear suitable footwear
- 'Get a Grip'... hold the handrails on steps and stairways

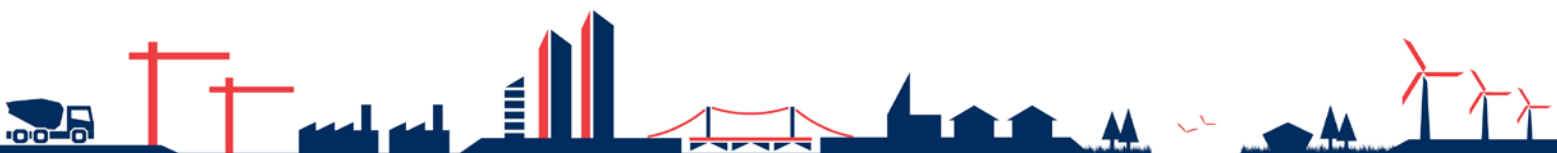
Step In if you see anything you think might be unsafe.

### Stay Safe On Your Lend-A-Hand.....



When you are running a Lend-A-Hand event you should always carry out a risk assessment prior to starting the event/job. This can be carried out a day or so beforehand if possible, or on the day itself. There is a form that can be used and it is just basic common sense. It should be carried out by the most senior CEMEX person

present. As an example, the Sustainability and Security Team have a Lend-A-Hand event planned for 19th November at a local dog rescue in Rugby.



Ellen Boylin went down to visit a few weeks ago to meet the Team and to discuss what help they required and also to give the venue 'the once over'. Andy Spencer (most Senior person) will fill in a Risk Assessment on the day before they all start work.

If anyone has any concerns from a Health & Safety point of view you should contact the Health & Safety Department at Oldbury before the event.

The Risk Assessment form can be found under the 'FORMS' section at the bottom of the Lend-A-Hand page on Shift.

Any queries should be emailed to Ellen Boylin at: [ellenfrances.boylin@cemex.com](mailto:ellenfrances.boylin@cemex.com)

## BEING THE BEST FOR CUSTOMERS

### Kings Cross Team Recognised For Excellence In Customer Service



Last week at the 2015 Concrete Society Awards dinner CEMEX UK received the winners award for Excellence in Customer Service for their supply of concrete to Building T1 project in Kings Cross, London.

The award, sponsored by the MPA British Ready-Mixed Concrete Association, is given in recognition of the exceptional efforts of a ready-mixed concrete producer in providing a high quality, efficient and professional service. For this particular award there were a record 20 nominations put forward with CEMEX being assessed by the judging panel as the best in terms of complexity,

quality of service and client satisfaction.

The Building T1 project constructed by Mitchellson Formwork Ltd involved the supply of 12,500m<sup>3</sup> of high strength and lightweight concretes to a mixed use 15 storey reinforced concrete frame building with a supply route directly through the heart of London whilst maintaining a high and consistent level of quality.

The Award was presented by Steve Crompton representing the MPA, together with the compere for the night, Huw Edwards (BBC news presenter), to Sam Tozer and Clive Foord. A proud moment indeed.

Not only was CEMEX winners of this specific industry award but their products were also recognised in a number of projects short listed for the project award including Gunningar Loop Boulder Park, Glasgow, and the Institute of Structural Engineers HQ, London projects.

We cannot be more complimentary of the excellent work by the CEMEX London Shipping, Operations and Commercial Teams together with all IHCs involved in achieving such a high accolade in such a very demanding and difficult location. A very fitting award for a very hard working Team.



## 1,370m<sup>3</sup> Poured In The River Mersey



RMX Northern successfully poured another large volume order for Merseylink into the central pylon in the middle of the River Mersey last week. This could only be done through great Team work and collaboration with other CEMEX departments and businesses.

Paul Cheeseman, Ops Manager for the job, takes up the story: "Starting at 8pm Monday night, by 5pm Tuesday we had hit our hold figure and supplied 1,352m<sup>3</sup> into what is the base for the central pylon for the bridge span. The final figure was 1,369m<sup>3</sup> all in by 7.30pm.

After, the client took a 5m<sup>3</sup> make up, then a 4m<sup>3</sup> make up, then an 8m<sup>3</sup> make up!!!!!! (To be fair it was dark by then so I don't think the engineer could see his tape measure!)

Well done and thanks to all involved (Martin, Andy, John, Lee, Steve J, Kev B, Kev M, Karl, Martin, Dave, Stuart, John D, Joe in Operations, Lewis, Rob, Matt, Charlie on Technical, Paul H, Paul T and Team in Shipping, IHC's Paul T, Paul A, Pete, Mal, Mark and CEMEX Aggregates, Cements and Admixtures).

We've got 20 deck pours to start soon at 1,000m<sup>3</sup> each on a 17 day cycle - so business as usual!!"

## Supa Balloon ....



Well done to Harry and Finlay for finding a Supaflo balloon on the Isle of Tiree! The Isle is the most westerly island in the Inner Hebrides of Scotland – so our balloon had made quite a journey from the NEC in Birmingham.

They will shortly be receiving a Supa goodie bag!

## Readymix Warriors Commercial Conference



A very successful Readymix Commercial Conference for the Readymix 'Warriors' was held last week at Hellidon. Chris Leese concluded how inspired he was by the many great examples of excellent customer service and value creation this year.



In the morning 'Warriors' were encouraged to give further feedback on how to drive both value and volume in our readymix portfolio. In the afternoon sessions they heard updates on Customer Centricity initiatives in segmentation, value propositions, digital model and reducing queries and outstanding debt.

In the 'When We Were Best' sessions we heard 15 brilliant examples of how Sales Teams have very effectively collaborated with operations and the wider CEMEX UK businesses to deliver high margin products, innovative new solutions and outstanding customer service. A very clear message was given to encourage more initiatives to help drive growth in our business - from anyone in the business - and the Star Wars 'Space Warriors' theme helped to remind them of their important journey from the Red Planet to the CVA-positive Green Planet!

## BEING THE BEST FOR SHAREHOLDERS

### Keep Power Use Down Between 4.30pm and 7.30pm....



You may have seen in the news that National Grid had to call on emergency backup power supply measures last week, claiming a series of plant breakdowns had created a shortage of adequate supply margin.

Due to high demand and limited supply, the cost of power rocketed between 4.30pm and 7.30pm that day, to five times its normal price. An immediate concern is that this situation has happened so early in November on a mild autumn evening when power demand was significantly below what we will need to find on a cold winter's night. We expect peak prices to be very high this winter due to the tightness in the supply system.

**So please reduce your peak time electrical use - between 4pm and 7.30pm (Nov - Feb)! If it doesn't need to be on, please switch it off.**

Roughly 70% of CEMEX UK's power demand has been pre bought, so what are the impacts of higher prices?

- If you are **over 70%** of your site operational load at these peak times, **you will be buying** the additional power at these high prices. This averages up your cost of power against budget.
- If you are **below 70%** of your site operational load, **you will be selling back** your pre-bought power at these high prices and turning a profit. This averages down your power cost.

Please let us know if you need any further support or information to lessen this cost impact over the next 4 months. Things are likely to get worse as we head into the winter nights and don't just wait for a TRIAD warning to be called as this is just one of the factors (albeit the most expensive).





## BEING THE BEST FOR COMMUNITIES

### Barrington Rail Open Weekend Raised A Whopping £1,127.36



We received a lovely thank you letter from the East Anglian Air Ambulance for an impressive £1,127.36 donation from money raised by the recent open day.

The East Anglian Air Ambulance relies on donations for its existence and responds to an average 140 call a month so support such as this is vital. Thank you again to everyone involved in the event for such a great effort.

### Happy To Find A Dingy Footman At CEMEX Southam Quarry



Not everyone would be happy to come across a Dingy Footman on a dark night but in a recent survey of moths by Butterfly Conservation at Southam Quarry, a Lepidopterist was delighted to see one. This moth and more importantly, the Pammene Suspectana, are just two of 120 species surveyed at the site, making Southam Quarry one of the most important sites in the Midlands for both moths and butterflies.

A 'first' for Warwickshire and the rarest moth spotted at the site so far is the Pammene Suspectana listed in the Red Data book, a list of species of whose continued existence is threatened. Pammene Suspectana is solely dependent on the Ash tree for its food and at Southam, Ash trees have been planted along the roadside on the edge of the site to provide screening from the operations.

The other rare species spotted at the site is the dark smudge, *Ypsolopha horridella* which is nationally scarce according to the Butterfly Conservation's Moth Report. *Horridella* is derived from horridus meaning shaggy and highlights the raised crests on the moth's wings.

"I was delighted to find so many different species during the recent survey, particularly the Pammenes Suspectana which is a new species for Warwickshire. This is yet further evidence that the CEMEX restoration at Southam Quarry is working superbly for wildlife. The site has a varied habitat including rare Calcareous and scrubby grasslands, as well as wet and marshy areas. CEMEX has seeded a varied wildflower mix to help the biodiversity and in between the seeded areas there is a lot of bare ground which allows increasing ground temperatures," comments Michael Slater, Volunteer Conservation Officer for Butterfly Conservation.

Other species found at Southam include Garden Pebble, Marbled Beauty, Small Phoenix and Wormwood Pug. These and other moths have a vital role in nature as a pollinator, often they are as beautiful as butterflies and can have superb camouflage. For example, the Buff-Tip is easily mistaken for a broken twig of Silver Birch.

Southam Quarry has provided the ideal breeding ground for the Small Blue butterfly, where the largest colony in the Midlands now exists. The area planted with the wildflower mix has resulted in the Small Blue caterpillar food plant, Kidney Vetch, growing extensively.



## MPA Photo Competition 2016 Calendar Winner...



This is the winning photo taken by a Tarmac employee in this year's MPA photo competition. Although not taken by a CEMEX employee it's a great shot of a Swallow nesting in a power shed at one of their quarries.

The MPA will be producing a calendar with winning entries and look out for the competition next year and see if we can get a CEMEX shot up there too!!

## Eddi Is In The Pink!



Congratulations to Eddi Giaranta who won the iPad Mini in the Pink Ladies raffle last week. Eddie is a Sales Agent for Readymix Concrete on the 4th floor at Rugby. The grand total raised was an impressive £2,538 - with the majority coming from the raffle.

In addition to the organised events, Paul Wilshire and a group of industry business men known in London as 'The Wellies' donated £147 directly after various fines were levied at their quarterly meeting!

JustGiving also emailed Lyndsey to say we were in the top 3% of fund raisers in October (out of about 47k pages!) Not bad! Thank you and well done to everyone involved.

## BEING THE BEST FOR EMPLOYEES

### 190 Years Of Service For Rugby Plant Employees!!



Rugby Plant would like to congratulate all their employees who received long service awards recently.

**Pete Lloyd** (Team Leader) and **Ken Large** (Operator/Maintainer) from Rugby's Packing Plant, have both reached **40 years service**, pictured in the photo. Both started their CEMEX careers in the fitting shop at the old Rugby Works and transferred to the new plant when it was commissioned. Ken is an expert gardener who has won Rugby in Bloom awards for his garden at home. Not to be outdone Pete is an expert bar prop at his local!

**Carl Whyment**, Mechanical Maintenance, also achieved **40 years service**. Carl worked in the mobile plant workshop at Rugby Works until he moved over to the new plant during the commissioning phase and is now a 'senior' member of the Maintenance Team.



**Sean Leahy**, Engineering & Maintenance Manager, celebrated his **25 years** with a cruise with friends. Sean started at Southam Works many years ago in the fitting shop and soon became a skilful member of the Team. Moving onto Rugby Plant during the commissioning phase, he is now running his own department.

**Kevin Pargeter, Jamie Colledge and John Siviter** have all reached **15 years**.

Kevin had previously worked 'down pit' and also installed industrial refrigeration units. Since joining CEMEX he has progressed to become Deputy Electrical Team Leader and is resident expert on environmental analysers on site.

Jamie joined as an Apprentice straight from school and is now a fully qualified, established member of the Mechanical Maintenance Team. He enjoys travelling and has recently become a father (and grown an enormous, uncontrollable beard!).

John Siviter started with the company as an agency worker supporting the new plant's documentation and played a key role in generation of the plant register which is a key document still used today. John has moved on to become a 'marvellous' Shift Manager.

### Thanks For Your Effort October Winners



Congratulations to Tony Jackson and Andrew Sheehy, Plant Supervisor and IHC RMX Cluster 7, for winning October's Thanks for your Effort Award. The winners are pulled out of the hat from all the month's nominations....

Andy and Tony were working on a 350m3 pour for a windmill base. They started at 5.30am and the last load was at 6.20pm... a good day's work done, they shut the Plant. Tony was about to tuck into his dinner when the phone went. It was Andy saying that the customer had made a mistake and needed another 4m3 of concrete. Without hesitating Tony

jumped into action and was back at the plant in 20 mins to batch the concrete and Andy didn't finish until gone 9pm...without their actions the customer would have had to dig out the concrete and start again!

Thank you to Andy and Tony for their dedication to customer service.

### Thanks For Your Effort Nominations



Congratulations to all the October nominees...Thanks for all your effort this month.

Nominees:

**Derek Cairns, Craig Gowland (Plant Supervisors), Graham Wilson (Commercial Manager), Kevin Cage (Operations Manager) and John Parker (Readymix Ops Manager).** RMX Northern, Asphalt and Paving

Solutions - for an amazing Team effort to redirect an order due to a plant break down. Everyone involved moved heaven and earth to make sure that the customer wasn't let down.



**Lynsey Smith, Keisha Dawkins, Kirsty Brine, Ellen Boylin, Laura Hogan and Mary Ann McInnes Collins aka 'The Pink Ladies'** - for organising an outstanding day of fundraising for the Wear it Pink day for Breast Cancer Research.

**Andrew Chennells (Shipper RMX London)** - for amazing customer care. For the second time in recent months Andrew's customer service has been praised by customers. The customer quoted that he is a 'godsend' and 'solves all their problems'.

**Nicola Hannant (Credit Manager, Credit Control)** - Nicola has helped a RMX Cluster with their aged debt by setting up variants for each Sales rep and the Sales manager to monitor aged debt and focus on reducing it. She has provided training, visited customers and is always happy to help.

**Brian Goldsmith and Tim Jennings (Team Leaders, RMX Northern)** - for great Team work during an extremely challenging pour - due to plant breakdown. Brian and Tim worked tirelessly to supply the customer during a 23 hour work day!! They worked positively and their Team work shone through.

**Michael Little (Operative Fitter, Asphalt Carlisle)** - Michael suggested we should create a safe customer award scheme to recognise good behaviour from our customers. The scheme has been up and running at two units for 4 months and is now being extended to a further 4 units. The scheme allows the site to reward a safe customer with a small gift and acknowledgement on the site board of what they have achieved.

**James Worley (Weighbridge Clerk, Aggregates)** - during the implementation of new collect sites and fulfilment system he made all efforts to find all new site numbers himself whilst negotiating around the new system.

**Sharon Lomas (Weighbridge and Planning Supervisor)** - Sharon and her Team at Dove Holes weighbridge have gone above and beyond to ensure our customers received excellent customer service. Between them, over the last month or so, have weighed out between 6,000 - 8,000 tonnes of aggregates per day to both our internal and external customers between customer deliveries and collections.

**Mark Williams (Fleet Engineering Manager), Andrew Fairclough (Chief Engineer) and Vishal Puri, (Legal Director)** - for ensuring that the sale of the Sand Harrier was completed as promised on 30<sup>th</sup> September.

### Tax Free Bikes - "Cycle to Work" Scheme



The "window" will be open 9<sup>th</sup> November – 11<sup>th</sup> December 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](http://www.cemexlifestyle.co.uk) or by calling 01908 303498 between 9th November and 11th December 2015.





Alternatively, if you would like someone to call you to discuss the scheme, just text cycles and your name to 81025.

**Please note vouchers will not be issued until January - February 2016**

### 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?

Please find a guide in the downloads section with further information on how to apply for the scheme  
How to apply for the C2W

### How does the scheme work?

You will have the opportunity to hire a cycle from CEMEX and you can choose a cycle 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 cycle 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.

**Please note vouchers will not be issued until January - February 2016**

If you would like any further information please do not hesitate to contact Samantha Tymon, HR Admin Team Leader 01642 628225 or [samanthamargaret.tymon@cemex.com](mailto:samanthamargaret.tymon@cemex.com)

### Bound To Make Your Mouth Water!



Since April, Joe of Levain Catering has been running his catering business out of the kitchens at Thorpe office. In December, Joe is launching his takeaway service, Smokey Joe's providing delicious American diner style food within a 3 mile radius of CEMEX House but before that he's attending the Taste of London Winter Edition at the Tobacco Dock in London from 19 -22 November, with celebrity 'foodies' and lots of exhibitors. So if you too are a foodie check out this food festival at <http://london.tastefestivals.com/index.html>. In the meantime, colleagues at Thorpe are enjoying his great homemade hot dishes, sandwiches and cakes at lunchtime. Do come and try his food if you're in Thorpe.



## Terry Hits 25 Years



Congratulations to Terry Scoble, Asphalt and Paving Solutions, who reached his 25 year long service milestone with CEMEX. This is a great achievement and demonstrates great commitment and loyalty from Terry.

## Internal Vacancies

IVC Ref	Position	Company	Location	Closing date
324-11-2015	National Sales Administrator	National Sales	Rugby Office	13/11/2015
325-11-2015	Commercial Manager, Flooring	Building Products	Wick	16/11/2015
326-11-2015	Quarry Operative/Weighbridge	Aggregates Southern	Denge Quarry	12/11/2015
327-11-2015	Flood Protection Solutions Business Manager	CEMEX UK Operations Limited	Any Hub Office	20/11/2015
328-11-2015	Assistant Quarry Manager - Secondment	Aggregates Central	Manor Pit Quarry	13/11/2015
329-11-2015	Shipper/Planner	Readymix Southern	London	17/11/2015
330-11-2015	Customer Service Team Leader	Aggregates Central	Thorpe	24/11/2015

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**

To send us a story: either click on 'submit a story' on the UK News website or email [gb-communicationsandpublicaffairs@cemex.com](mailto:gb-communicationsandpublicaffairs@cemex.com) 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.





## CEMEX Tax-Free Bike Schemes

**Join Between 09<sup>th</sup> November – 11<sup>th</sup> December 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](http://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: you will need to have a copy of your payslip to hand** 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  
Visualsoft House  
Clearwater Park  
Thornaby  
Stockton on Tees  
TS17 6QY

**You must return your completed paperwork ASAP and no later than 18<sup>th</sup> December 2015**

Once your registration has been approved, your **voucher** will be posted to you or emailed where email option selected **after the window has closed.** The vouchers will be issued in January/February 2016.

You then take this back to your chosen store and exchange it for the bike and safety equipment of your choice.



## IMPORTANT INFORMATION – PLEASE READ

### How does the scheme work?

The scheme will run for 12 months *FREE OF TAX AND NI*. 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](http://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
<b>BASIC RATE TAXPAYER</b>							
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
<b>HIGHER RATE TAXPAYER</b>							
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
<b>ADDITIONAL RATE TAXPAYER</b>							
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.

\*exact savings are subject to your individual tax and national insurance calculations.

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.**

## 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 your 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.

\*savings based on a higher rate tax payer