

## Cycle to Work scheme

Promoting a healthier lifestyle and making pedal power cost effective, the Cycle to Work scheme allows you to make huge savings on a new bike and safety equipment.

Over the hire period, you could save almost £200 in tax and national insurance contributions on a £600 bike.

You'll basically be hiring the bike from CAIS in exchange for a small amount of your salary being taken on a monthly basis, typically over 12 to 18 months. At the end of the payments, CAIS can transfer the ownership of the bike to you at a market value set by HMRC.

For more information and Frequently Asked Questions visit [www.bike2workscheme.co.uk](http://www.bike2workscheme.co.uk) and take a look at the bikes available at [www.halfords.com](http://www.halfords.com). To register your interest please contact the Finance Department.

# Staff Benefits

**0345 06 121 12**  
**[www.cais.co.uk](http://www.cais.co.uk)**

Mae CAIS Cyf yn gwmni cofrestredig yng Nghymru a Lloegr  
Swyddfa Gofrestredig: 12 Sgwâr y Drindod, Llandudno, LL30 2RA  
Rhif Cofrestru: 2751104 Rhif Elusen: 1039386

CAIS Ltd is a limited company registered in England and Wales  
Registered Office: 12 Trinity Square, Llandudno, LL30 2RA  
Registered Number: 2751104 Charity Number: 1039386

## Salary sacrifice schemes

### Going on a special holiday?

For staff employed by CAIS for over 12 months, we can arrange for you to take a salary sacrifice in exchange for up to five extra days' annual leave beyond your normal annual holiday entitlement. You can spread the cost of these additional days by agreeing to a monthly deduction from your gross salary (thereby saving tax and NI) over a fixed period of time.

**Interested? Please contact CAIS Payroll Dept for a form, which will need to be completed and authorised by your line manager and returned to the Finance Department.**

Note: A salary sacrifice is based on an employee giving up the right to receive part of their normal contractual pay, in return for a benefit. The sacrifice reduces an employee's gross pay which will have implications on future payments eg maternity, sick and redundancy payments. The scheme is based on making decisions for the whole of an annual leave year ahead, so if you are a casual worker then the scheme is not available to you. For part time workers, the max five days will be pro rata.

Once you have chosen your personal entitlement it is fixed for the year ahead and must be taken during this period. If you leave CAIS part way through this period, your final pay will be adjusted to account for the proportion of leave you have accrued, in the normal way.

## Kiddi vouchers

Childcare vouchers provide an easy way for working parents to save on the cost of child care. Suitable for children up to age 15, the vouchers can be used for a wide range of care, from nurseries and childminders to holiday camps and breakfast clubs.

Simply by agreeing to the salary sacrifice scheme and signing up for childcare vouchers, parents can enjoy automatic savings in tax and national insurance.

Contact the Finance Department for more information.

## Savings and Loans

CAIS is pleased to be working with Cambrian Savings & Loans (formerly known as North Wales Credit Union) who offer a range of practical and affordable financial services to everyone living in North Wales and Powys. As a social enterprise, Cambrian strives to improve and enhance the social, financial and economic well-being of members by promoting sensible savings, prudent borrowing and affordable repayments to loans.

CAIS is now registered under the Cambrian **Payroll Deduction Scheme**. This allows CAIS employees the option of a hassle free means of regular saving or repaying a loan from Cambrian, with monthly amounts being deducted directly from your salary and access to discounted loan interest rates.

It's never too early to start planning for next Christmas, a big holiday or family celebration... Open a Saver Account now!

Apply online to become a member at [www.cambriancu.com](http://www.cambriancu.com) and access Cambrian's range of services, advising them if you would like to join the CAIS payroll deduction scheme, complete a payroll deduction form, and then we will do the rest!

You can also access their associated online discount website, by registering for free at [www.easyasabcsavings.com](http://www.easyasabcsavings.com).

