

# Destination: savings

The Salary Sacrifice Car Scheme is a benefit that saves your employees money.

In times of no pay awards and tight financial constraints for all, this is a staff benefit that saves the employee between **32%** and **57%** in tax, National Insurance and pension contributions (where applicable). In addition employees also enjoy public sector discounts, corporate finance rates and VAT efficiencies unavailable on personal lease arrangement, providing even better value – saving around **£1,200** a year on average!

With all maintenance, insurance, breakdown cover and replacement tyres, the Salary Sacrifice Car Scheme with CPC Drive is a worry free motoring package for your employees.

Participating organisations saved **£685 per car per annum** in the 2013/14 financial year so now's the time for your trust to get on the road to savings!



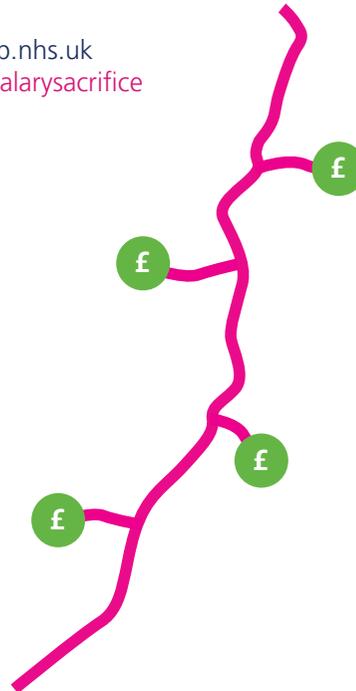
## Contact us

CPC Drive is a simple, easy to use fleet management solution that will enable you to offer your employees a benefit that will save them money, save your Trust money and work towards your carbon reduction targets.

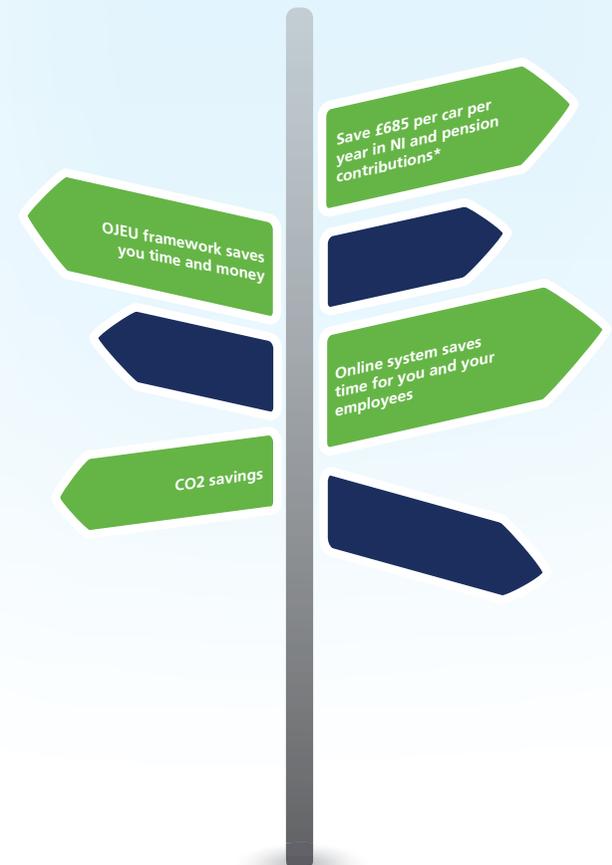
There are no set-up costs and CPC Drive is there throughout your journey to provide ongoing support.

We'd love to hear from you.  
Contact us to start your journey to greater savings:

Silvana Iuliano  
020 7188 6680  
silvana.iuliano@lpp.nhs.uk  
[www.lpp.nhs.uk/salariesacrifice](http://www.lpp.nhs.uk/salariesacrifice)



## CPC Drive: Your route to better savings



# Join us on the road to savings

CPC Drive is an online Salary Sacrifice Car Scheme delivering substantial savings to NHS and other public sector organisations.

As an NHS organisation we are well versed in the processes and practices within the public sector and apply that understanding to ensure we offer you the best possible service.

Our fully supported Salary Sacrifice Car Scheme offers you the opportunity to make savings and offers your employees the opportunity to drive a brand new, fully maintained car in the most cost effective way.

So with everything in place ready and waiting for you to use, we've planned the route, have you packed the barley sugars?



## Save £685 per car per year in NI and pension contributions\*

With the Salary Sacrifice Car Scheme employees agree to give up part of their gross salary in exchange for a non-cash benefit – in this case a brand new car. Although the employer's Class 1a National Insurance Contribution (NIC) is still payable on the provision of a car to the employee, this is typically substantially less than the NIC that would have been paid on the salary being sacrificed, resulting in a financial saving of several hundred pounds over the term of a vehicle contract for the employer.

The employee's level of NHS pension contribution will also reduce therefore NHS trusts can achieve further pension savings. The net average saving is £685 per car per year!

## OJEU framework saves you time and money

We've already done the hard work, saving you time and money on a tender exercise. Working in partnership with Tusker, market leaders for Salary Sacrifice Car Schemes, our framework agreement means we can effectively template our provision throughout the UK for public sector organisations. So you can benefit from the tender and provide a similar scheme for your employees at no extra cost!

As well as saving time on lengthy administration processes you can rely on the CPC Drive dedicated procurement approach to maximise relationships with manufacturers to negotiate and secure the best possible deals for your employees.

## Online system saves time for you and your employees

Our award winning, easy to use online system provides unlimited instant quotations, vehicle comparisons and support from our customer services team at every stage.

The scheme is fully supported by CPC Drive with minimal administration, regular review meetings, excellent customer service and bespoke marketing all provided.

Protection for early termination can also be included to provide reassurance to both employee and employer should circumstances change, particularly in a time of financial uncertainty within the public sector.

## CO2 savings

There are more than 5,000 different cars available through the scheme, all with CO2 emissions of 150g/km and under, helping to reduce fuel costs for the driver and contributing to carbon reduction targets for the trust. The lower the CO2 emissions of the vehicle the lower the Benefit in Kind tax liability for the trust and the greater tax, NI and pension contribution savings for the employee. This also reduces the CO2 emissions of home to work journeys and business mileage which contributes further to the Trust's carbon reduction targets. Other users of the scheme have saved an average of £500 per year in fuel costs and reduced the average CO2 emissions by 50g/km for each replaced car!