Salary sacrifice cycle to work example:

Cycle to work scheme payment schedule (based on 1 year agreement)	
Total cost of new bicycle and equipment	£400
Income tax saving	£80
Employee national insurance saving	£48
Ownership fee (amount employee pays at the end to the year to keep their bike)	£72
Employee cost	
Total to pay	£344
Total saving	£56
% saving overall	14%
Monthly pre-tax cost to employee	£33.33
Monthly cost to employee	£22.67

^{*}These figures are just an indication

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Sabine Zange

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