

## Online system aims to make vouchers easier

By Laura Marcus, Nursery World, 26 February 2009

**The founder of nursery group Kidsunlimited has launched a childcare vouchers company with cutting-edge online features.**

Apple Childcare Vouchers is the brainchild of investor Stewart Pickering and managing director Marcus Barrow, both formerly of Kidsunlimited. Their online registration and administrative system aims to make offering childcare vouchers as easy as possible for businesses.

Mr Barrow said, 'Stewart and I knew we could improve on the systems being offered to employers and employees. We knew we could create simpler processes.'

'We've improved the systems by creating for all employees and employers full online administration of their accounts. It enables employees to have an online banking facility for vouchers, with voucher values instead of money, which the employer can access at any time.'

Once an employer registers online, he said, employees can sign up for the benefit, agreeing to enter into a salary sacrifice and a change in their employment contract. The employer account works on an automated system of invoicing, which triggers Apple's payments to the individual employees.

'Once the voucher value goes into an account you can make a one-off payment, set up a direct debit, print off paper vouchers or e-mail them to a nursery,' said Mr Barrow.

'It takes the whole administrative hassle of setting up and offering this benefit away from the employers.'

With more than a third of all companies failing to offer any childcare benefits, said Mr Barrow, the market for vouchers is still expanding.

'There's a big range between what voucher companies provide. Some come close to what we're doing, but we believe we've developed a very innovative system that will lead the market.'