

Apple Childcare Vouchers

Spring 2010 Newsletter



Welcome to the second edition of the Apple Childcare Vouchers Newsletter

It has been eight months since our last newsletter was published and to be quite honest, I don't know where the time has gone!

It has been a very busy period for **Apple Childcare Vouchers**. We have again experienced large growth, which I will talk about in more detail later, and we have made some very positive modifications to our system to ensure we continue to develop and maintain what we believe to be our 'industry leading' voucher system.

You may have noticed that we have developed a 'blog'. This is now live on our website and it is regularly updated with news relating to **Apple Childcare Vouchers**, general childcare news or just good fun comments and articles. Please feel free to comment on any of the articles. We have also created pages on Twitter and Facebook and users

now have the opportunity to bookmark any of our web-pages through delicious bookmarks. Please make use of these facilities; they are very useful!

You may recall that back in September 2009, Gordon Brown announced his plans to scrap childcare vouchers and replace them with free childcare for two-year-olds. This created mass press coverage with many organisations lobbying to save childcare vouchers, MPs standing against Gordon Brown and, most importantly, companies and parents fighting to keep childcare vouchers by signing the online petition (which generated over 90,000 signatures) and writing to their local MPs stating how valuable the benefit is. Fortunately, Gordon Brown made a u-turn on scrapping the childcare voucher scheme and I would like to thank all of our company clients, parents and childcare providers that supported the plan against scrapping childcare vouchers, and we can now all look forward to a future with childcare vouchers.



Marcus Barrow
Managing Director

Budget 2010: Changes To Childcare Vouchers

Although Gordon Brown made a u-turn on his original plan, there has still been a change to the scheme that will take effect as of 6th April 2011.

The new rules will only apply to individuals who join a scheme on or after the 6th April 2011 and they will not apply to employees who are already in a scheme by that date.

The maximum tax and NI free voucher value will be based on the employee's basic earnings after deducting personal allowance:

- **If the earnings are within the basic rate band, the employee is entitled to relief on (up to) £55 per week.**
- **If the earnings exceed the 40% tax threshold, but not the 50% one, relief is given on £28 per week.**
- **If the earnings exceeds the 50% tax threshold, relief is given on £22 per week.**

This is a long way off in the future and we will be developing our system to administer these changes. Please see the following article for more information:

<http://www.hmrc.gov.uk/employers/employersupportedchildcare.pdf>

It was also announced in the recent budget that the Government intends to legislate a Finance Bill to be introduced as soon as possible in the next Parliament to relax the conditions for exemption from the chargeable benefit for employer-supported childcare. This will be provided in the form of childcare vouchers or directly contracted childcare. This means that employers do not need to exclude employees who are or close to the national minimum wage (NMW) for childcare voucher schemes operated through salary sacrifice.

Please see the following article for more information: <http://www.hmrc.gov.uk/budget2010/bn36.pdf>


apple
childcare vouchers

providing healthy savings on your childcare fees...

Congratulations to Kate

Kate Kelly, Apple's Finance and Office Manager gave birth to a lovely baby boy, Vinny Blue, on the 15th September 2009. Kate is now coming to the end of her maternity leave and we look forward to welcoming her back to work soon.

Apple's Continued Growth

Over the last 8 months, **Apple Childcare Vouchers** have engaged 59 new client companies. That is an average of over seven new companies registering each month. These are a great mixture of large and small organisations from many different sectors. They include Honda, The University of Huddersfield, Equifax, Absolute Radio, Meridian Business Support, Nottingham Community Housing Association, Synseal and Kingspan to name but a few.

It is great to see **Apple Childcare Vouchers** being positioned in the market and successfully competing against large and more established childcare voucher providers.

website changes



Apple Childcare Vouchers are currently modifying the homepage of our website. This will make the website very user friendly, the navigation will be extremely simple

and we will be offering more features such as updated news and client testimonials with logos. If any of our clients are interested in submitting a testimonial please contact:

marcus@applechildcarevouchers.co.uk

Tip Of The Day

It is very important that we have the correct details for parents. Make sure that all your details are correct in your account, including a current e-mail address, phone number and your child's details. This will enable your account to be administered to the highest possible standards.

Apple Childcare Recommendation Offers

**Receive a
£15 M&S VOUCHER
for recommending a
friend!**

Can you think of a friend who would benefit from saving up to £1,096 per annum?

If so, please contact Sarah Collier on **0845 602 9459** and quote EEOFF001.

If your friend registers with **Apple Childcare Vouchers**, we will reward your hard work with a £15 M&S voucher.

**Receive a
£25 M&S VOUCHER
for recommending a
company!**

Can you think of an organisation that should be offering childcare vouchers?

If so, please contact Sarah Collier on **0845 602 9459** and quote CLIENTOFF001.

If the recommended company registers, we will reward your hard work with a £25 M&S voucher.

YOUR M&S

Childcare providers receive £15 towards equipment!

For every parent that a childcare provider recommends to the Apple Childcare Vouchers scheme, they will receive a £15 Early Learning Centre voucher towards equipment.

Contact Sarah Collier on **0845 602 9459** and quote CARER001.



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