

Apple Childcare Vouchers

Winter 2010 Newsletter



Welcome to the third edition of the **Apple Childcare Vouchers** Newsletter

It only seems like last week when I sat down to write the Spring 2010 Newsletter and here I find myself writing the Winter edition. The summer has been and gone in a flash! I do hope you all have had enjoyable summers, whether on holidays or just enjoying the British summer weather!

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 in the newsletter.

It has been nearly 12 months since Gordon Brown tried but failed to scrap childcare vouchers and now we have a new Government who seems to be supportive of the industry, let's hope it stays that way!

The Coalition Government recently announced that the child benefit will be removed for the higher tax rate earners. This doesn't take effect for another two years but what does this mean for childcare vouchers? Essentially nothing, but I think we will find that more parents will be looking at childcare vouchers to maximise their saving potential.

In April 2011 the legislation regarding childcare vouchers is changing. The Government are introducing a tiered system which will enable all employees to save the same amount in tax irrespective of salary and tax bracket. 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 tax 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 exceed the 50% tax threshold, relief is given on £22 per week.**

I would like to stress that this is only for new employees who join the scheme after April 6th 2011 and not for existing employees who are registered to the scheme before this date, therefore the message is; register now to the maximise saving potential. More information regarding this change can be viewed at:

<http://www.hmrc.gov.uk/budget2010/bn36.pdf>

We will be issuing more information regarding this change closer to April 2011.

To all of our clients, parents and carers I hope that you enjoy the run up to Christmas and I look forward to speaking to you all very soon.



Marcus Barrow
Managing Director



Onwards and Upwards - Apple's Growth

Over the last 6 months, Apple Childcare Vouchers have engaged 49 new client companies. That is an average of over 8 companies registering each month. These are a great mixture of large and small companies from many different sectors. They include Kingspan Insulations, Kingspan Limited, The University of Chester, TNS RI, Kantar and The Sheffield College. Many of these companies successfully transferred their schemes from other voucher providers to Apple. Apple believes this is due to our superior systems, excellent client services and low administration fees.

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

APPLE CHILDCARE VOUCHERS RECEIVES MANY RECOMMENDATIONS AND REFERRALS. PLEASE FEEL FREE TO RECOMMEND APPLE!

apple
childcare vouchers

providing healthy savings on your childcare fees...



Support Wellchild as Apple's Marcus Barrow bids to complete the London Marathon!

On the 17th April 2011, I will be running the London Marathon. I am running for a fantastic charity. WellChild is the national charity for sick children. WellChild help sick children and their families throughout the UK as they deal with the consequences of serious illness and complex conditions. WellChild children's nurses work with families across the UK. These specialist nurses help to ensure that children with complex care needs can leave hospital and return home, and they are vital in the prevention of re-admissions. WellChild has invested more than £20 million in ground-breaking children's health research projects which make a very real difference now and for generations to come.

This is my first marathon and I have started training by hitting the road and getting miles under my belt. I have completed the Manchester 10k, Tatton Park 10k, Run the Bypass - Alderley Edge and will be competing in many more runs in my build up to the marathon including the Wilmslow half marathon in March 2011. I will keep you updated in future editions of this newsletter.

If you would like to support a fantastic cause please follow the link below. Any donations would be greatly appreciated.

<http://www.justgiving.com/MarcusBarrow>



Christmas & New Year Office Hours:

24th Dec: 9am - 3pm
 25th Dec: Christmas Day: Closed
 26th Dec: Boxing Day: Closed
 27th Dec: Bank Holiday: Closed
 28th Dec: Bank Holiday: Closed
 29th Dec: 10am - 3pm
 30th Dec: 10am - 3pm
 31st Dec: 10am - 3pm
 1st Jan: Closed
 2nd Jan: Closed
 3rd Jan: Bank Holiday: Closed
 4th Jan: 9am - 5pm: Normal office hours resume

Have a good Christmas and New Year!

Testimonial



Our selection panel was very impressed with the presentation from Apple which was a novelty when compared with others we heard. The efficiency and effectiveness of the system spoke for itself and together with confident assurances about transferring across childcare account arrangements for our staff clinched the deal for us to select Apple to replace our previous supplier. We have received quite a number of positive comments from staff about the ease of the operation, confirming that their system is genuinely user-friendly and very easy to navigate. Staff who needed to contact Apple direct have all indicated that they were very satisfied with the treatment they received. I soon found myself in the fortunate position of reporting to our senior management team that the transfer process had gone exceptionally smoothly, achieving a successful outcome well within the timescale we had set ourselves.

Robert Sutcliffe - Head of Reward & Information Systems

BIT OF FUN QUICK WORD SEARCH

C	I	N	O	R	T	C	E	L	E
S	N	C	B	P	A	O	B	N	E
A	T	E	A	M	X	R	S	E	M
V	I	C	R	R	U	S	Y	K	P
I	F	R	Q	D	E	O	A	J	L
N	E	X	E	W	L	R	H	L	O
G	N	F	G	P	Y	I	S	A	Y
S	E	N	M	M	A	Z	H	T	E
V	B	E	E	L	P	P	A	C	R
M	O	N	E	Y	Y	S	E	E	F

ELECTRONIC	SAVINGS	CHILDREN	APPLE
EMPLOYEE	EMPLOYER	PAPER	BENEFIT
CARERS	TAX	MONEY	FEES

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