

# BEARING FRUIT



GovNet Communications' Welfare to Work 08 Conference, held this December at the Business Design Centre in London, saw the launch of a new childcare vouchers scheme that could lead to working parents saving up to £1,196 per annum

**A**pple Childcare Vouchers, who offer a "simple, easy and convenient" process of maximising savings when searching for the right childcare, maybe a new initiative, but with experienced employees on board and a carefully-developed strategy already mapped out, the company look set to have a future that will bear plenty of fruit during 2009.

Vouchers are offered through an employer as a staff benefit and are exempt from tax and National Insurance contributions on the first £55 per week or £243 per month, with "flexibility assured to suit [each individual's] personal circumstances", as well as the child carers.

In an exclusive interview, moderngov asked managing director Marcus Barrow what was the inspiration behind the company's creation. He said: "We knew that we could improve the systems which were being provided and therefore enhance the service delivery to companies and their employees.

We felt there was a great opportunity in the market place to become an innovative provider of childcare vouchers."

Barrow thinks that Apple Childcare Vouchers have assembled the right individuals as the company strives for success. "Stewart Pickering was the founder director of a major nursery and voucher provider, and together with Sarah Collier, sales manager, Kate Kelly, finance manager and myself, we have accumulated many years of experience in the provision of childcare vouchers."

After agreeing to reduce your salary in exchange for Apple Childcare Vouchers, the face value of the vouchers will match the fraction of earnings you have selected to sacrifice, however, the voucher value will be reduced from 'gross' pay. The process offers employees flexibility to make transactions to nominated childcarers as quickly and easily as possible. The company state that "whether you are paying a nursery a set or fluctuating amount each month, paying weekly or monthly for a childminder, paying

a number of different childcarers, ad-hoc payments for after-school clubs or holiday play schemes, Apple Childcare vouchers have designed a payment option to suit you."

Such payment options include: automatic payments – where the company automatically pay your childcarer directly into their bank account within three days or receiving funds from your employer; internet payments – where employee contributions are sent to your own secure internet account where you can distribute money to your selected childcarer on your approval; and paper or e-mail vouchers – where you can receive printed or emailed vouchers that you can present to your childcarer.

Childcare vouchers are "a benefit that not only saves the employee money but also the employer [through NIC savings]" said Barrow. "Therefore every organisation should be offering this benefit to employees. Our systems have been developed with our knowledge and experience of the market and will simplify the process and enables



employers, employees and childcare providers to have the access to a new, easy and straightforward scheme." By providing employees with Apple Childcare Vouchers employers are likely to increase employee motivation and morale and reduce absenteeism. Apple Childcare Vouchers can also aid with recruitment and retention and help to attract high-calibre employees."

Apple Childcare Vouchers chose to launch their new scheme at GovNet Communications' Welfare to Work 08. The conference provided ample opportunity for the company to network with key players in the welfare sector, with many delegates coming to hear a keynote speech by secretary of state for the Department for Work and Pensions, James Purnell. Other speakers at the Business

Design Centre included David Freud, government welfare advisor, who gave a detailed analysis of commissioning services from the private and third sectors; Alan Jones, chief executive of Somerset County Council, who informed delegates of the initiatives being undertaken in his local authority; and Cay Stratton CBE, special advisor, UK Commission for Employment & Skills, who spoke on the challenges laying ahead as the government strives to integrate skills and employment.

Speaking after the event, Barrow said: "We launched the scheme at the Welfare to Work 08 event and the feedback was great. We had very positive comments about our process and many individuals commented on how simple and easy the scheme is.

Although childcare vouchers have been established for some time many of the individuals whom we discussed the scheme with were not aware that this type of benefit is available, thus highlighting the potential market size."

As we enter 2009, Apple Childcare Vouchers will be determined to build on the hard work that went into creating their money-saving employee scheme. Barrow said: "We are very pleased with the systems that we have developed, the marketing materials are very catchy and the website is excellent and extremely easy to navigate around. We are really optimistic and excited about the level of enquiries we have had so far and we are very much looking forward to the future of Apple Childcare Vouchers." ■

**Marcus Barrow, managing director, spoke to Chris Dolan**

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*For more information, eligibility, registration, or to see how much you can save on childcare costs, contact Apple Childcare Vouchers online at [www.applechildcarevouchers.co.uk](http://www.applechildcarevouchers.co.uk) or by phone on 0845 602 9459.*