

*Green*  
**BIKE POOL**  
*Initiative*

*Green*  
**Commute**  
*Initiative*



# Our vision

*To get commuters out of cars and onto E-bikes,  
improving the individual's health and wellbeing,  
as well as reducing air pollution & congestion.*



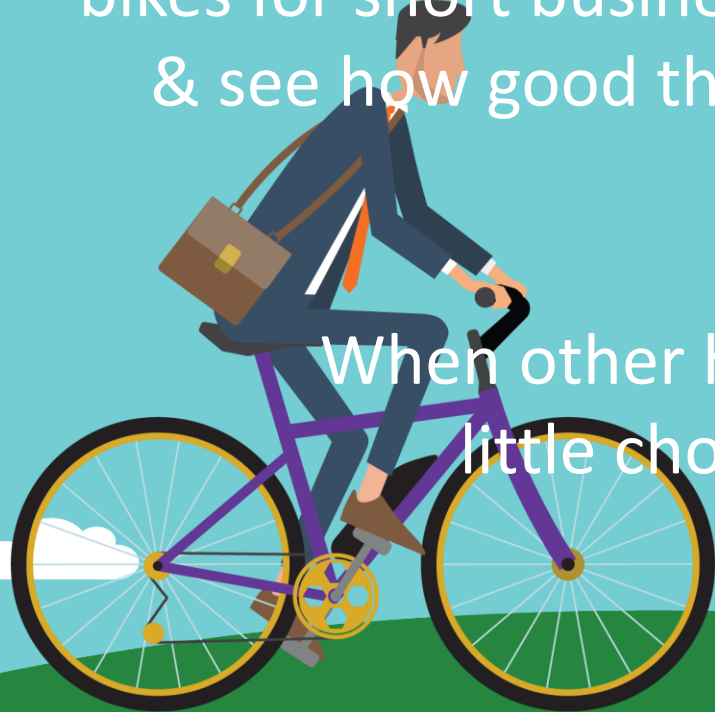
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# *Green* **BIKE POOL** *Initiative*

Employees can use the pool bikes for short business travel & see how good they are



# *Green* **Commute** *Initiative*

Then acquire their own bike saving tax, paying monthly & changing behaviour



We believe this is unique!  
When other hire / loan schemes cease the employee has little choice but to return to previous behaviour

# What's an e-bike?

- A bicycle with assistance
- The assistance only works when you pedal
- Assistance stops at 15.5 mph but you can pedal faster
- Totally controllable and variable
- Provides gentle exercise
- Like having Chris Hoy's legs



# Why e-bikes?

42% of people don't cycle because:

- they're not fit enough
- there's a hill or it's too far
- they need to cycle in business clothes without a shower

An e-bike means

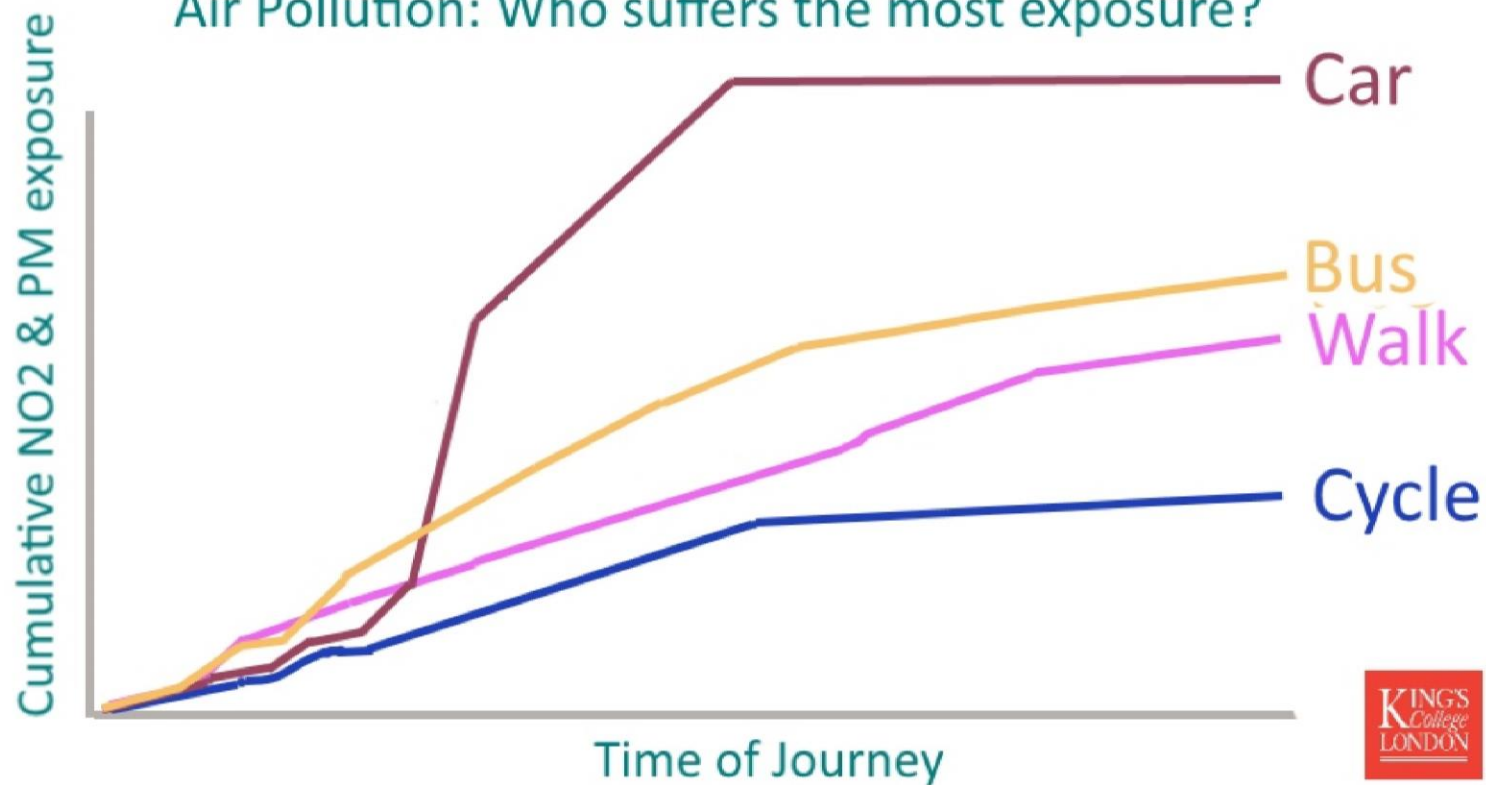
- hills disappear, distances get shorter & you can cycle in a suit!



# Healthiest way to get about town

healthy air  
Cleaner air for a healthier life

Air Pollution: Who suffers the most exposure?



# What about when it rains?

- It rains less the 10% of working time
- Get a cab, bus, tube or whatever
- Making 90% savings
- Improving things 90% of the time
- Or get a waterproof
- Rain doesn't stop life in UK





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# Green Bike Pool - what's included?

## E-bikes of your choice:

- standard e-bikes or folders
- parking solution
- 3<sup>rd</sup> party insurance
- security

## Web App to manage bikes

- maintenance
- training

Simple monthly payments over a 12 month term

## Costs based on:

- your choices
- value of equipment

## Example:

- three folding E-bikes
- £239 per month



# Benefits for your organisation

- Excellent CSR publicity opportunity
- An innovative employee benefit
- Healthier, more alert employees
- Time savings
- Seen as forward-thinking by engaging with the future in transport

*"Best bit of my day!"*

*"want one!"*

*"E-bike v Cab?  
No brainer!"*





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Join the  
Révolution!



# GCI - leading the industry

- No £1,000 limit, making e-bikes possible
- Savings for both employee and employer
- No 7% sting-in-the-tail for employees
- Finance options available to ease cash flow
- Fast electronic administration
- Completely managed by GCI Ltd
- Employers only need to pay invoice & reduce the salary



# How GCI works

Employer buys hire voucher (HMRC approved)

- voucher same price as bike
- employee's gross salary reduced by voucher price
- employee savings 32%, 42% or 47%
- employer saves 13.8% employer's NI

Employee hires bike directly from GCI Ltd

- GCI is FCA authorised so **NO** £1,000 limit
- two separate agreements (salary sacrifice & hire)
- sacrifice can be any period. Hire period is 12 months
- savings made on total value of voucher



# GCI end of scheme

GCI makes the employee a free of charge loan

- loan period is five years. Then ownership transferred for £1

£1 is only a tax marker

Savings are 47%, 42% or 32% less £1

- depends on tax bracket

No P11D benefit-in-kind issues



# GCI - a better than top-up schemes

Some C2W offer a “top-up” for over £1,000 but GCI is always better value

	Price of Bike	Top Up	Tax Saving	End Scheme	Saving
C2W	£1000	£0	£320	-£70	£250
GCI	£1000	£0	£320	-£1	£319
				<b>GCI Saving</b>	<b>£69</b>

	Price of Bike	Top Up	Tax Saving	End Scheme	Saving
C2W	£2500	1500	£320	-£175	£145
GCI	£2500	£0	£800	-£1	£799
				<b>GCI Saving</b>	<b>£654</b>



# Instant or Corporate?

## Instant GCI

- perfect for a few bikes
- same day service
- all electronic

## Corporate GCI

- bigger schemes
- administration console
- all electronic
- finance possible



# Who are GCI?

- Social Enterprise
- Established in 2016
- Authorised and regulated by the Financial Conduct Authority
- HMRC approved
- Framework agreement
- Ernst and Young review
- Fast growing customer base



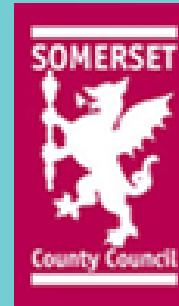
# Green BIKE POOL Initiative

# Green Commute Initiative

**Heathrow**  
Making every journey better



**LEVIATHAN**  
FILMS



totalJobs.com

at the City's heart  
**CHEAPSIDE**



CONDÉ NAST



cyclehoop



Northumbria Healthcare **NHS**  
NHS Foundation Trust



Kindred

**RALEIGH**

Carter Jonas

Thank you!

