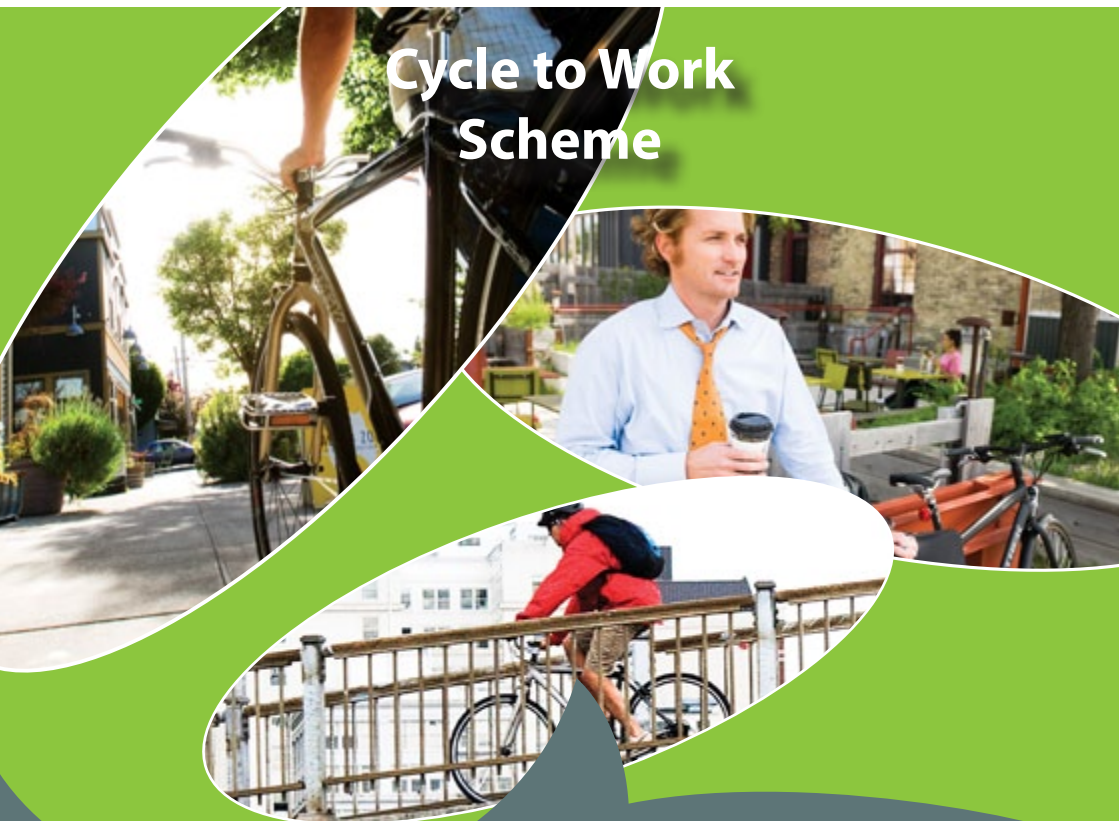




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## Cycle to Work Scheme



# Benefits of Cycling

## Fitter

Ride to work even just a few days a week and you'll get fitter! You'll soon feel stronger, healthier and younger as you add the regular aerobic activity to your lifestyle that medical professionals recommend. All without the need to take time out of your day, pay expensive gym fees or dress up like an extra from a 90s music video!!

## Healthier


Long term studies show that even moderate levels of regular exercise reduce risk factors for our modern diseases and increase lifespan. Cycling to work allows you to do this exercise, in the time that you would otherwise sit behind the wheel, stuck in traffic or waiting for that inevitably delayed train or bus.

## Thinner

Regular moderate aerobic exercise like cycling will make you thinner. Of the three main aerobic forms of exercise - running, cycling and swimming - cycling is generally considered the most effective long term method of weight control, without the need for a pool or the impact of running. Cycling to work allows you to easily fit your exercise into your day. You'll soon find yourself riding more and more.

A 75kg cyclist riding 15 minutes to and from work just three days a week will lose more than 5kg over a year! And unlike a crash diet, that's weight that'll stay off.

**This really is the diet, where you just eat normally and get thinner!!**



<b>Weight KG</b> or <b>Weight lbs</b> rides per week Mins per ride	<b>75</b>		
	<b>165</b>		
	<b>6</b>		
	<b>15</b>		
	<b>Week</b>	<b>Month</b>	<b>Year</b>
<b>Weight loss KG</b>	<b>0.097</b>	<b>0.390</b>	<b>5.06</b>
<b>Weight loss lbs</b>	<b>0.21</b>	<b>0.86</b>	<b>11.14</b>

## Quick Journeys

So many of our journeys are shorter than five miles and can easily be done by bike. The more you ride, the fitter and healthier you get and more you reduce your carbon footprint.

## Cleaner

Bikes are the zero emission vehicle of choice! In London the average vehicle speed is less than 12mph, a speed that any moderately active person on a bike can easily beat!! All without burning any fossil fuels and making you healthier, it's no wonder that cycling is being made more and more of a transport priority.



## Cheaper

Servicing costs and fuel for your car are only going to go up in price. Train and bus fares all continue to get more expensive. Going by bike will be saving you money straight away.

Any questions? Please just call or email.

E: [mail@cycledream.co.uk](mailto:mail@cycledream.co.uk)

T: **01252 723888**



## Cycle to Work

**CycleDream** is a simple way for you to get your dream bike while making big savings. By taking advantage of Government tax incentives, **CycleDream** will typically save you between **30 -50% off** the normal price.

The Government wants you to ride a bike. Cycling combats the obesity epidemic, reduces road congestion and cuts carbon emissions. "The bicycle is a simple solution to some of the world's most complicated problems," said John Burke, President of Trek Bikes, recently. The Cycle to Work Initiative was put in place to help people save on new bike purchases.



Your exact savings depend on your tax bracket.

Below is an example. Buy a £700 bike with £150 of accessories and you'll save either 41% or 50%.

**CycleDream**, run by East St Cycles and Richmond Cycles, is your local Cycle to Work initiative. We take care of everything for you: the bike, the accessories, servicing, advice and of course all the paperwork.

Sign up NOW at [www.cycledream.co.uk](http://www.cycledream.co.uk) to start saving.

### Repayment & Savings Calculator

	Standard Rate Tax	Higher Rate Tax
Bike Value	£700.00	£700.00
Accessories	£150.00	£150.00
Total Cost	£850.00	£850.00
<b>Repayments</b>	<b>8</b>	<b>8</b>
<b>Monthly Repayments</b>	<b>£62.39</b>	<b>£53.35</b>
Cost to Employee	£499.15	£426.81
<b>YOU SAVE</b>	<b>£350.91</b>	<b>£423.19</b>
<b>SAVING %</b>	<b>41%</b>	<b>50%</b>

## Cycle to Work and save

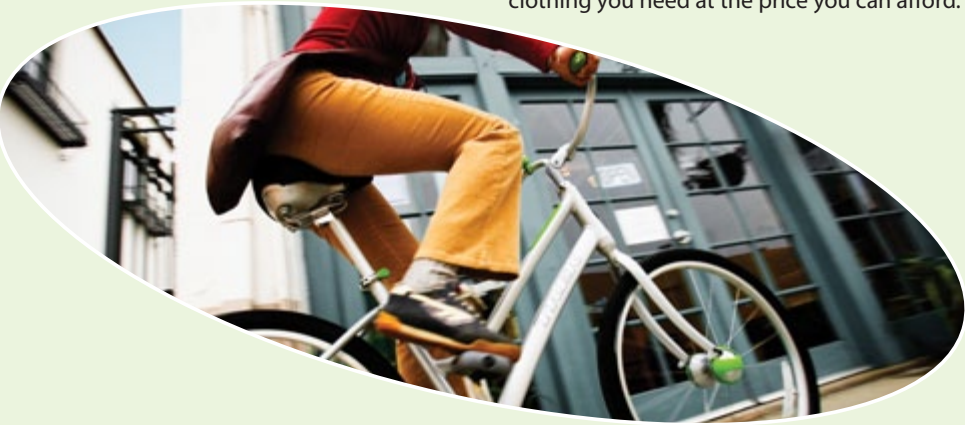
Welcome to **CycleDream**, your local Tax Free Cycle Scheme. Cycling has reinvented itself; lighter bikes, better clothing and increased popularity are making it the leisure and transport choice for the new millennium.

Governments love cycling - it tackles many of their transport, green and health issues in one go. That's why the Government introduced the Cycle to Work initiative, giving tax incentives that make bikes cheaper.

Businesses love cycling. Fitter and healthier employees are more productive, they get to work invigorated, on time and in a positive frame of mind rather than wound up from wasting their lives sitting in traffic jams, and every cyclist frees up a parking space.

People love cycling; rediscovering the simple joy of riding a bike and the ease of getting from A to B without the hassle or expense of a car. As a bonus you'll burn calories, get fitter, thinner and better looking!

...and you'll love saving up to half of the price of your bike and accessories by buying through **CycleDream**. Get your dream bike, helmet, lights, lock, and all the clothing you need at the price you can afford.



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## How does it work?

In this example the employee chooses their £700 dream bike, £150 worth of clothing and accessories. By paying through salary sacrifice before tax is deducted, they only cost the equivalent of £41.60 (20% taxpayer) or £35.57 (40% taxpayer) a month. That's a saving of £350.85 and £423.19!!

<b>Bike Value</b>		<b>£700.00</b>		<b>£700.00</b>	
Accessories		£150.00		£150.00	
Total Cost		£850.00		£850.00	
Bike Ex VAT	17.50%	£723.40	17.50%	£723.40	
<b>Repayments</b>		<b>12</b>		<b>12</b>	
Gross Salary Sacrifice		£60.28		£60.28	
<b>PAYE</b>	<b>20%</b>	<b>£12.06</b>	<b>40%</b>	<b>£24.11</b>	
NI	11%	£6.63	1%	£0.60	
Net Salary Sacrifice		£41.60		£35.57	
Cost to Employee		£499.15		£426.81	
<b>SAVING</b>		<b>£350.85</b>		<b>£423.19</b>	
<b>SAVING %</b>		<b>41%</b>		<b>50%</b>	

## Don't forget to tell your Employer that they also save!!

**CycleDream**, run by East St Cycles/Richmond Cycles, provides your employer with everything necessary to set up a Cycle to Work scheme in a simple, one-stop package. By operating your Cycle to Work scheme directly through East St Cycles/Richmond Cycles you cut out bureaucracy, paperwork and the inevitable delays that you get from separate scheme operators and cycle shops. You'll be amazed at just how easy it is to get rolling and save money.

Just get your employer to sign up at [www.cycledream.co.uk](http://www.cycledream.co.uk) to start reaping the benefits.



## Shop Finder

### East St Cycles

6 The Woolmead

Farnham

GU9 7TX

Tel: 01252 723888

[info@EastStCycles.com](mailto:info@EastStCycles.com) or [Info@CycleDream.co.uk](mailto:Info@CycleDream.co.uk)

[www.EastStCycles.com](http://www.EastStCycles.com)

[www.facebook.com/EastStCycles.com](http://www.facebook.com/EastStCycles.com)



### East St Cycles

12 - 14 Brassey House, New Zealand Ave

Walton on Thames

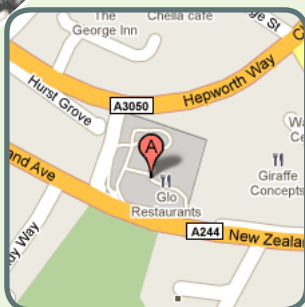
KT12 1QD

Tel: 01932 221424

[Walton@EastStCycles.com](mailto:Walton@EastStCycles.com) or [Info@CycleDream.co.uk](mailto:Info@CycleDream.co.uk)

[www.EastStCycles.com](http://www.EastStCycles.com)

[www.Facebook.com/EastStCycles](http://www.Facebook.com/EastStCycles)



### Richmond Cycles

425-427 Richmond Road

Richmond Upon Thames

TW1 2EF

Tel: 0208 892 4372

[Richmond@EastStCycles.com](mailto:Richmond@EastStCycles.com) or [Info@CycleDream.co.uk](mailto:Info@CycleDream.co.uk)

[www.Richmond-Cycles.com](http://www.Richmond-Cycles.com)

[www.Facebook.com/RichmondCycles](http://www.Facebook.com/RichmondCycles)



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