

The SME guide to ethical childcare schemes

TEDSgroup

Choosing the ideal SME childcare scheme

In the perfect world, you would choose a childcare voucher provider who could deliver the maximum benefits for your staff, with the minimum amount of administration. And, if you could also access additional savings for staff, up to 50% off childcare costs in some cases, you would have the ideal solution. TEDSgroup provides all these benefits and more...

TEDSgroup is the UK's number one, leading independent provider of childcare vouchers and tax efficient workplace nursery benefit schemes for SME's. Since 1996 TEDSgroup has been recognised for developing and delivering unique and class-leading HMRC, employer, employee and childcare provider, friendly benefits for parents in the workplace.

TEDS provides SMEs with two unique products; TEDS Childcare Vouchers and TEDS Premier, which enables SME's to provide the same level of financial tax-relief benefits to employees, which traditionally have only been available to blue chip companies.

Expert account management, designed for SME's

With TEDSgroup you're dealing with an ethical childcare benefit provider where you receive FREE expert account management from a member of the TEDSgroup team, useful advice and individually personalised savings calculations. TEDSgroup provides two innovative products for employee parents, employers and childcare providers (nurseries etc.)

TEDS Premier: With 'zero-cost' to employers, annual childcare provider incentives and up to 50% savings off annual nursery fees, the nationally recognised TEDS Premier scheme, is truly unique. Introduced in the UK by TEDSgroup in 1996, it delivers 100% tax relief for parents in employment for their childcare costs.

TEDS Childcare Vouchers: TEDSgroup operates the UK's leading paperless childcare voucher scheme. The TEDS Childcare Voucher scheme is the only major independent childcare voucher scheme which can ethically claim that it provides all the following benefits; it is fully automated for the benefit of all; driven by guaranteed direct debit & direct credit fund management; managed by experts in tax law; provided through a recognised 'ethical banking partner'; and provides childcare vouchers with no-expiry dates.



Benefits of choosing TEDSgroup for SME employer

- TEDSgroup schemes are simple to administer and fully automated once in place.
- SME Employers can provide a more attractive childcare benefit package than competitors.
- Superb childcare benefits for employers, with annual childcare savings of up to 50% for employees.
- Cost neutral for employers – TEDS Premier and TEDS Childcare Vouchers.
- TEDSgroup provides expert-level account management for every HR department or employer.
- 15-years experience in childcare tax efficient & childcare voucher schemes - the HMRC friendly scheme was developed in 1995 and first introduced exclusively by TEDSgroup in 1996.
- TEDS Childcare Vouchers never expire – unlike many competitor schemes.
- Fund transfer is fully automated - a unique, easy-to-administer process.
- TEDSgroup schemes give the full tax benefits, direct to your employees.
- TEDS Childcare Vouchers can be used for a wide variety of childcare activities.
- TEDSgroup has a highly ethical Corporate and Social Responsibility policy including; a near-zero carbon footprint, virtually paperless business processes, providing 100% of the tax relief direct to employees, an 'expiry-free' childcare voucher scheme, all provided through a bank which invests purely in ethical causes.

TEDS Premier - give your staff up to 50% off of their nursery fees for FREE!

TEDS Premier is the original and leading workplace nursery benefit scheme for employees of SME businesses. The TEDS Premier workplace nursery benefit scheme is an HMRC friendly benefit scheme for employees with children and can reduce nursery fees by up to 50% per annum.

With TEDS Premier, your employees are entitled to 100% tax relief and 100% NI relief against their total annual nursery fees, a potential saving for many employees in comparison to the maximum tax relief which can be obtained through Childcare Voucher provision. The cost neutral employer TEDS Premier product is a salary sacrifice scheme enabling you to recruit and retain key staff by providing your employees with the finest workplace nursery scheme available in the UK.

The TEDS Premier scheme is easy to administer, however TEDSgroup understands that TEDS Premier may seem confusing for companies new to workplace nursery benefit programmes, therefore you can access expert advice, by getting in touch with a member of the team today. We'll ensure that staff who qualify for TEDS Premier check are genuinely better off, prior to starting with TEDS Premier, which is important for employees who are claiming family tax credits.

What can TEDS Premier be used to pay for?

TEDS Premier can be used for a wide variety of childcare expenditure including:

- Nurseries & full day care
- Preschool childcare
- Afterschool childcare
- Holiday schemes
- With registered day nurseries

How it works

Once you've decided that TEDS Premier is right for your staff, TEDSgroup will set up your scheme for you, providing expert tax advice along the way. Each individual employee will have their own savings calculation to illustrate how much they will be saving with TEDS Premier – as it is a salary sacrifice scheme your employees will be sacrificing a part of their salary in order to gain substantial childcare savings – up to 50% in some cases.

Once the scheme is in place with your company and the employees childcare provider, everything is automated, with funds drawn down automatically from your organisation by direct debit and paid on the 1st working day of every month instantly by direct credit, ensuring that everything is managed effectively and automatically for you.

£ X + – %

TEDS Premier in summary

- ✓ Free of charge scheme.
- ✓ Salary sacrifice scheme
- ✓ HMRC friendly scheme
- ✓ Free expert advice
- ✓ Fully automated scheme
- ✓ Up to 50% childcare savings
- ✓ Attract better staff
- ✓ Gives SMEs blue chip benefits
- ✓ Free Account Management
- ✓ Run by tax experts

TEDS Childcare Vouchers – the ethical childcare vouchers

TEDS Childcare Vouchers represent the best-value electronic childcare vouchers available for employees. The scheme is easy to run for employers, without the administrative hassle of other competitor products and for extra benefit, TEDS Childcare eVouchers can be used for an extensive range of childcare activities.

On an pre-agreed date every month, funds will be transferred from the employer by direct debit to TEDS and then on the 1st working day of the month, the funds are instantly released to all childcare providers by direct credit. This process is guaranteed and is easy for employees, employees and childcare providers. Plus, TEDS only uses a well-known ethical banking partner, ensuring that your corporate and social responsibility commitments are fully respected throughout the process.

If you're already providing a childcare voucher scheme then you will instantly recognise the benefits and the difference that TEDS makes. TEDS childcare vouchers are 100% automated via direct debit and direct credit, so that payments are instantly and automatically transferred every month. And, because TEDS eVouchers never expire, your staff can focus on their jobs rather than having to remember to draw down money for their childcare. With TEDS, everything is guaranteed, automated, instant and ethical – the way it should be.

What can TEDS Childcare vouchers be used to pay for?

TEDS Childcare Vouchers can be used for a wide variety of childcare expenditure including:

- Nurseries or Childminders
- Nannies or Au Pairs
- Pre-school & afterschool childcare
- Holiday schemes
- Extra-curricular activities registered with Ofsted, e.g., ballet, horse riding etc.
- Independent schools sector non educational childcare



Get started with TEDSgroup today!

To get started with TEDS Premier or TEDS Childcare Vouchers, you have a number of choices:

By telephone: Contact a member of the TEDSgroup team on 01565 650 396 and speak to an expert member of the team.

Automatically: You can register automatically with TEDS Premier or TEDS Childcare Vouchers on the TEDSgroup website at tedsgroup.co.uk and complete an online application form.

By consultation: For TEDS Premier enquiries a member of the team can arrange for a personal visit when the need arises. Contact a member of the TEDS Premier team now on 01565 650 396 to arrange a consultation with a member of the team.

Ongoing help and support

TEDSgroup provides free expert advice and online enrolment for employees using TEDSgroup products. Should you wish to seek advice at any time, the TEDSgroup website at tedsgroup.co.uk is a comprehensive information resource. Information is also available within initial product packs for TEDS Premier and TEDS Childcare Vouchers. Should you or your staff require personal advice, an expert member of the account management team will be on hand to help. You can call TEDSgroup on 01565 650 396 for personal assistance at any time.

Ethical in every way

TEDSgroup is committed to operating ethical policies in the way it develops and delivers services for clients, their staff and childcare providers. Ethics is at the heart of the TEDSgroup philosophy. For further information about TEDSgroup ethical policies, contact a member of the team today.

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