

# Case study

## Specialist Handcycles



### Background

The Government's Cycle to Work Scheme was introduced in 1999 and set out to offer all employees the chance to make big savings (32-47%) on cycles used for commuting to work, with the ultimate aim of getting more people out of their cars and onto a bicycle. If you wanted a bike which cost less than £1,000, you could get one through the scheme.

### Problems with traditional schemes

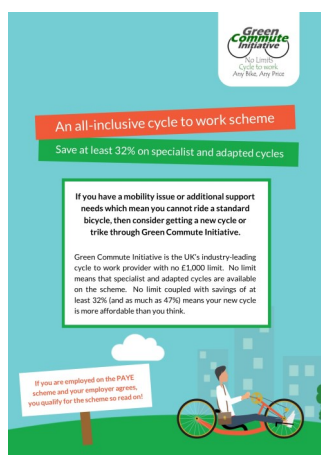
Primarily, the £1,000 limit prevented many people from obtaining commuter quality bikes and e-bikes, meaning only lower quality bikes were available to them. In addition, and perhaps more importantly, a significant section of the workforce, those with mobility issues, felt completely excluded from the Government's Cycle to Work Scheme. The specialist cycles this group of employees required were not covered by the scheme as these cycles have a price tag which exceeds the traditional £1,000 scheme cap. A solution was required.

### GCI; a cycle to work pioneer

Green Commute Initiative was established in 2016, some 17 years after the Government launched the Cycle to Work Scheme and set to revolutionise the market and change the way that people viewed and used the scheme.

Green Commute Initiative is different to all other Cycle to Work Scheme providers as it was the first provider to have no £1,000 scheme limit. Employers can set their own limits, suited to their business circumstances. In addition, GCI was the first scheme to have no end-of-scheme exit fees which, on other schemes, can be as much as 7% of the original bike value, which makes a significant dent in employee savings. GCI was set-up to enable the employee to make the maximum possible savings.

Perhaps, more importantly, GCI is a not-for-profit social enterprise. This is key as it means GCI incurs no debt so it cannot go bust. This means the cycles are always safe with us, with no creditors asking for the cycles back. Being a not-for-profit organisation means that GCI does not charge extortionate commission rates to the struggling bike shop trade.



### Inclusive scheme for all

In May 2019, GCI began to promote itself as an Inclusive Cycle to Work Scheme, meaning that all employees, no matter their mobility issue, can access a cycle suitable for their needs through the scheme.

After consulting with leading trike manufacturer, [Tomcat](#), and the charity, [Wheels for Wellbeing](#), GCI developed marketing assets and invited mobility equipment providers to register with GCI as resellers of specialised cycles.

Contact us today!

[www.greencommuteinitiative.uk](http://www.greencommuteinitiative.uk) T: 020 3740 1836



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### GCI's first hand cycle order

GCI's first inclusive scheme customer was Guy Nicholson. Guy is the Creative Lead for innovative brand and digital agency, [The Escape](#), based in Hampshire.

In 1993, at the age of 23, Guy was diagnosed with a malignant tumour in his upper thoracic spinal cord. Following surgery, Guy was left with an incomplete spinal injury which severely reduced the strength and co-ordination in his legs and lower body. Although Guy is able to walk with the aid of sticks, he cannot do so over long distances and it's becoming harder as he gets older. Before his illness, Guy was extremely fit, competing nationally in athletics, and playing basketball, running and cycling. Fortunately, since the injury Guy has continued to be active and has learned to scuba dive and has played wheelchair basketball for the Hampshire Harriers.



## theESCAPE

Whilst Guy uses a recumbent trike for leisure activities, unfortunately its not suitable for commuting. To help build and maintain his fitness, Guy really wanted to cycle to work and investigated the different cycle to work schemes available. GCI's scheme with no £1,000 limit was the clear choice and Guy approached his employer to see if they would help him acquire a new hand cycle through GCI. Realising the obvious benefits for both Guy and the company, Guy's employer agreed and allowed Guy to approach Draft Wheelchairs, a supplier of hand cycles and other specialist mobility equipment.

Chris Madden from [Draft Wheelchairs](#) helped Guy try out the different hand cycles available through the shop. Guy selected a Top-End Force 3 hand cycle with a retail price of £2,950. By using the [GCI Savings Calculator](#), Guy worked out that as a higher rate taxpayer, he could save 42% and would only pay £47.53 per month from his net salary over three years, thus saving a massive £1,239. This significant saving can be further enhanced by the VAT relief on assisted equipment, thus making a total possible saving of £1,829, or a huge 62% discount!

SAVINGS ARE BASED ON TAX AND INCOME. USE OUR CALCULATOR TO FIND OUT HOW MUCH YOU CAN SAVE

### FIND OUT WHAT YOU CAN SAVE

Your Details		Savings	
Bike Cost: 2950	Accessory Cost: 40	Price of Voucher received: £2350	
Clothing Cost: 40	Helmet Cost: 30	Net Price of Voucher received: £1665.00	
Sacrifice Period: 12	Annual Gross Salary: £2000	Gross Salary Sacrifice (Per Month) received: £177.50	
		Net Salary Sacrifice (Per Month) received: £120.70	
		Savings: £885.00	
		Savings Percent: 32%	

This calculator only provides an estimate of your savings. Savings can vary depending on individual circumstances.



As Draft Wheelchairs is a mobility equipment specialist, rather than a traditional bike reseller, they were not familiar with the Cycle to Work Scheme. GCI got in touch to introduce and explain the scheme and invited Chris to sign up Draft Wheelchairs as a GCI reseller. Once signed up, the order for the hand cycle was placed and when the it arrived, Guy was invited to Draft Wheelchair's showroom for a 'bike fit' to ensure the set-up was correct for his riding position.

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### The results

Guy lives in Dorset whilst his office is in Hampshire; that makes it a 120 mile round trip commute each day. This is too much for anyone to cycle for their commute, however, conscious of the environmental impact of using his car, Guy has split his journey into two sections; he drives to his colleague's house which is closer to the office and commutes the rest of the way using his hand cycle. Thus he is able to achieve his objectives of improving his fitness whilst reducing his environmental impact.



Guy Nicholson said:

*"The hand cycle has been such a great addition for me. I've been able to get out and cycle with friends so that I can build up my fitness, to enable me to cycle part of my commute. I became aware of hand cycling through the Hand Cycling Association UK (HCAUK). They've been exceptional with their help and advice. I attend taster days to gain more confidence and ability on the hand cycle. The strength and mobility in my legs has reduced as I get older, so the bike helps me stay active and keep up with friends!"*

*"I chose GCI as they offered no limit on the cost of a bike. Other schemes were limited to £1,000 and a typical hand cycle starts at about £2,500. Also when I got in contact with Rob Howes he was so helpful and keen to help me get on the scheme, and investigated thoroughly for me if it would be possible. The whole process was very easy. I have chatted to members of HCAUK and they are keen to promote the scheme for other disabled people who work and would benefit from hand cycling as part of their day to day routine."*



Jon Eiloart from Draft Wheelchairs said:

*"GCI have been so easy to deal with, its been a pleasure. Rob from GCI was very helpful and took time to explain the scheme to me and made sure I understood what would be required from Draft Wheelchairs as a GCI reseller. I would recommend the scheme to all my other customers who would qualify for it. The savings my customers can make without impacting our business' bottom line are tremendous."*

Draft Wheelchairs is an independent and innovative company providing equipment to people of varied disabilities, promoting independence and enabling easier, more active lifestyle.

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