Meet Finlay...

Finlay is a 30 year old Account **Administrator living in Manchester**



Salary: £30,000

Nissan Leaf Acenta

Finlay's net monthly payment Over 3 years (2021-23)



Also includes:

- Insurance and accident management
- Servicing, maintenance & repair
- Roadside assistance
- Tyre replacement
- Leaver protection for unforeseen circumstances
- A £500 end of contract damage waiver

Max's numbers in detail





Later tax years:



Finlay pays Benefit in Kind (BiK) tax: Value of car x BiK % x tax rate / 12

https://broadband.yourcoop.coop/business-solutions



Annual mileage: 10,000 miles

Lease term: 36 months

Income tax saving = -£83

National insurance saving = -£50

Benefit in kind (BiK) $tax = \pounds 4$

Total savings

Finlay's savings Over 3 years (2021-23)

£4,608

| | BiK % | Bik Payment | Net Monthly Sacrifice |
|--------|-------|-------------|-----------------------|
| 021-22 | 1% | £4 | £286 |
| 022-23 | 2% | £12 | £377 |
| 023-24 | 2% | £12 | £377 |

Meet Max...

Max is a 35 year old HR Manager, living in Wiltshire



Salary: £40,000

Renault ZOE GT Line

Max's net monthly payment Over 3 years (2021-23)

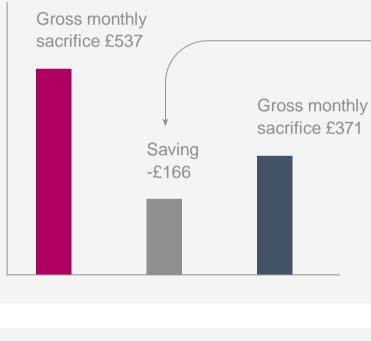


Also includes:

- Insurance and accident management
- Servicing, maintenance & repair
- Roadside assistance
- Tyre replacement
- Leaver protection for unforeseen circumstances
- A £500 end of contract damage waiver

Max's numbers in detail

Tax year 2021/22:



Later tax years:



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Annual mileage: 10,000 miles

Lease term: 36 months

Income tax saving = -£107

National insurance saving = -£65

Benefit in kind (BiK) $tax = \pounds 6$

Total savings

Max's savings Over 3 years (2021-23)

£5,976

| | BiK % | Bik Payment | Net Monthly Sacrifice |
|--------|-------|-------------|-----------------------|
| 021-22 | 1% | £6 | £371 |
| 022-23 | 2% | £12 | £377 |
| 023-24 | 2% | £12 | £377 |

Meet Julia...

Julia is a 40 year old engineer, living in Milton Keynes

Salary: £60,000

Tesla Model 3 SR+

Julia's net monthly payment Over 3 years (2021-23)

£420* per month

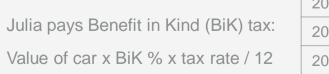
Also includes:

- Insurance and accident management
- Servicing, maintenance & repair
- Roadside assistance
- Tyre replacement
- Leaver protection for unforeseen circumstances
- A £500 end of contract damage waiver

Julia's numbers in detail



Later tax years:



https://broadband.yourcoop.coop/business-solutions

Lease term: 36 months

Annual mileage: 10,000 miles

Income tax saving = -£280

National insurance saving = -£14

Benefit in kind (BiK) tax = £14

Total savings

Julia's savings Over 3 years (2021-23)

£10,080

| | BiK % | Bik Payment | Net Monthly Sacrifice |
|--------|-------|-------------|-----------------------|
| 021-22 | 1% | £14 | £420 |
| 022-23 | 2% | £27 | £433 |
| 023-24 | 2% | £27 | £433 |