

Home Computing Initiative

A practical guide to HCI



What is the Home computing initiative?

The Home Computing Initiative is a tax exempt loan scheme supported by the government and designed to offer your employees and their families the benefits of having PC equipment at home.

Research has shown that we in the UK lag behind other countries in computer literacy and availability of computers for in home use. In a knowledge and technology-driven economy like ours this can put us at a disadvantage.

Having a computer in the home not only improves people's quality of life, it also rapidly increases their IT skills. This in turn allows employees greater confidence and productivity in the workplace.

The Home Computing Initiative will help your employees unlock the benefits of wider home computer use by offering your staff a low-cost, convenient way of having a PC at home. The HCI scheme is simple to administer and it could save your organisation money too.

Contact your local HCI Provider, or call Toshiba on:

0870 444 8937

Lines open between 8am & 6pm weekdays

or visit:

www.toshiba.co.uk/hci

TOSHIBA



Cost remains the major obstacle to wider home computer ownership in the UK. Although the advantages are clear, many people – especially those with young families – are reluctant to add to their financial burden for something they regard as a luxury. The HCI scheme offers a realistic, affordable way out of this cost trap.

Why should you and your employees join the scheme?

For your employees, the HCI is an easy, low-impact way to join the digital revolution. For you, the scheme presents a great way to incentivise staff, benefit from their increased ICT skills and improve staff retention.

The secret to the scheme is how it's financed. In the majority of cases, this is done through 'salary sacrifice', in which an employee agrees to a reduction in gross annual salary in return for the use of a loaned computer. This is similar to how company cars are financed, with the significant difference that employees are not liable for tax on the benefit they receive; VAT is not chargeable either to your employees.

Because the employee's salary is reduced, your organisation will also make savings on the National Insurance Contribution (NIC) your organisation would have paid on that portion of their salary. At the current rate of 12.8% NIC, the saving on a typical 'salary sacrifice' of £500 a year would be £64, which is more than enough to cover any additional cost of administering the scheme.

The benefits to your organisation

Apart from gaining from the increased productivity that arises from a more computer literate workforce, computers provided through the HCI scheme have also proved their value in staff motivation and retention.

- Staff feel more valued
- They get access to the best available equipment
- They have the opportunity to add to their IT skills
- New recruits see the scheme as an attractive inducement

Organisations that have already set up HCI schemes say the productivity gains they achieve are a key part of the business case for running the scheme. Whilst the schemes are intended to provide home computing facilities for employees, they can also be used to support home and flexible working.

There are plenty of other ways in which your organisation can maximise both hard cash and 'soft' benefits, including implementing cost-effective training packages like e-learning, reclaiming VAT and adding the scheme to the package of benefits offered to potential new recruits. Your employees will also enjoy multiple benefits from the scheme:

- Comprehensive built-in support packages
- PC-dependent peripherals also qualify
- Very cheap purchase options at the end of the scheme
- Quality of life is improved

Clearly, the Home Computing Initiative will have implications for your organisation. This will include choosing the right HCI provider, working through the tax situation with them, implementing changes to your payroll system and promoting the scheme to your employees. However, breakeven can be achieved from even a very low take-up base.

Introducing the Home Computer Initiative to your employees

There are unlikely to be many people who need introducing to the advantages of having a home computer, but it's worth pointing out the cash savings they'll be making. An employee paying basic rate tax can expect to save as much as 40% on high street prices. If you manage to negotiate a bulk purchase deal with your HCI provider, it could be even more. In addition, employees could end up owning their chosen system for as little as £10 at the end of the scheme.

< Mobile home computing offers tremendous lifestyle and work-related benefits to your employees, as well as operational benefits to your organisation.



< Children stand to get as much out of the HCI scheme as their parents.



Running a pilot scheme

It's a good idea to run a pilot scheme to make sure your programme qualifies for maximum tax and VAT benefits. The Inland Revenue can't comment on any salary sacrifice programme in advance, so a pilot scheme will help clear the way for wider implementation. Your chosen HCI provider should have the experience to run an appropriate pilot for your organisation.

Who is eligible?

That's up to you, the choices you make may be influenced by length of service or employee turnover, but to maximise the benefits of the scheme, you should offer it to as many employees as possible.

Choosing your HCI provider

It is crucial that you choose an HCI provider that offers you and your employees the best support and range of services. Your provider should be able to offer reliable advice on all aspects of the programme, from financial modelling to tax. There may also be pension implications for employees who take part in a salary sacrifice scheme, and these need to be considered with your HCI provider.

Taking the leap

The government believes the HCI scheme offers huge potential benefits to participants. To gain the most out of the scheme it requires your full commitment. The more of your employees that take part, the quicker you will achieve the critical mass necessary to make it a financial as well as an operational success for your organisation. With the additional NIC savings your organisation stands to make and the increase in employee IT skills, it will be worth it.

Why Choose Toshiba?

Toshiba is a recognised leader in the design and manufacture of cutting edge mobile computing solutions. Wherever you go, you're sure to see Toshiba laptops and other business products in boardrooms and offices. We're also a major player in home computing, with a full range of laptops and peripherals to maximise your enjoyment of gaming, video, digital photography and much more.

Using the very latest Intel® processors, fast memory and networking features, Toshiba laptops will be at home wherever you put them. Take your laptop home to catch up on some work, lend it to the kids for an hour's gaming, or pop it on the sofa to follow up a hot holiday idea just seen on TV. With Toshiba mobile computing, the possibilities are endless.

Toshiba authorised HCI providers can offer the right models for your HCI scheme and offer a variety of 3-year leasing deals to support it. At the end of the lease period, participants will be offered purchase options as low as £10 to buy their laptops.

Toshiba products have long been known for their sheer quality and robustness of construction, but we haven't cut any corners on performance either. All of the laptops available for this scheme feature Intel® processors, high-resolution TFT screens, superb graphics capability for pictures, DVD and gaming, and excellent networking and portability qualities.

With top-quality service and support, no requirement for dedicated PC space in the home and the reassurance and status that come with owning a premium brand, Toshiba is your ideal supplier for HCI scheme computers.

Quality products from a name you can trust

Toshiba's laptops have won awards from the major PC magazines and praise from users across the globe in equal measure. Whether you're looking for dazzling graphics for gaming, or the latest mobile processor for maximum battery life, there's a Toshiba laptop to meet your needs. There are also plenty of options to choose from, including Toshiba's carry bag, and we'll be reviewing the range of products regularly to make sure you get the best products available.



Satellite M30 Series

Work smart. Look smart.

The ideal notebook for a mobile lifestyle

The M30 series is designed for true mobility without sacrificing high performance and entertainment capabilities. The 15.4" widescreen display and powerful nVIDIA

GeForce graphics bring movies to life in all their cinematic glory. With a vast array of connectivity features packed into its slim and stylish design and powered by Intel® Centrino™ mobile technology, the Satellite M30 is perfect for business or pleasure.



Satellite P20

Cinematic widescreen multimedia goes mobile

The Satellite P20 multimedia showcase takes the imagination to an astonishing new level. Its sensational 17" wide-screen display, supported by cinematic-quality nVIDIA

graphics and Harman Kardon stereo sound, provides unprecedented theatre-style computing on the go. This full-fledged mobile entertainment platform gives you true desktop replacement, wrapped in an innovative red and silver case that stands out from the rest.



Satellite A40

High-performance computing for the cost-conscious mobile user

Offering exceptional value and high performance in a feature-rich notebook, the stylish Satellite A40 provides a uniquely affordable tool for modern-day users on the

move. These powerful notebooks provide the perfect all-in-one digital multimedia experience, allowing users to write CDs, play DVDs, run interactive multimedia files, browse the Internet, and e-mail friends and colleagues. For the ultimate mobile user, the extended battery life makes it possible to stay interactive for longer periods during the day.



Satellite P10

Widescreen entertainment to go

Offering both affordability and mobility, the Satellite P10 fits your style and your budget.

Combining a lightning-fast graphics processor and an impressive 15.4" widescreen display, this notebook has

everything it takes to make a big impression. With a broad range of multimedia capabilities packed into its stylish design, the Satellite P10 series provides great all-round entertainment.



Toshiba recommends Microsoft® Windows® XP

TOSHIBA