

Case Study



Tusker Car Leasing Scheme Scottish Borders Council Staff Benefits (319)

The requirement

Scottish Borders Council needed to find a replacement car leasing option for employees as the organisation's previous leasing scheme was admin-intensive and senior management wanted to replace it with an option which was available for as many employees as possible.

At the same time, the Council's budgets were being stretched and, as an organisation, they needed to identify areas where they could make savings.

The Solution

The car benefit scheme from Tusker provides the opportunity to drive a brand new car to all employees, provided they don't sacrifice more than the National Living Wage minimum.

It provides an affordable way for employees to drive a brand new car, complete with insurance, servicing, replacement tyres and breakdown cover, as the amount for the car is taken from gross salary, before tax, National Insurance and pension are applied.

Employers are also able to make National Insurance and pension savings on the amount the employee sacrifices for the car, which are returned to the organisation's budget.



“Salary sacrifice was attractive as a way of offering employees the chance to drive a brand new car because of the savings available – both for the employee and for the organisation.

The Tusker scheme is really efficient and reliable, the order moves through the workflow and comes to the right people for review and approval; it makes it really simple.

Cars are really important for us in the local area as we're quite remote and public transport isn't that great as large areas aren't covered by trains. The salary sacrifice scheme helps us support our staff with a good value benefit which makes having a new car really affordable. As we need to make savings, it's been really helpful that those we have achieved have helped contribute towards the overall financial pressures the Council has faced.

Our employees are really happy with the scheme – they're getting peace of mind from having a new car with the security of knowing that if they need a service or new tyres, it's all covered.”

Gary Alexander, HRSS Business Partner, Scottish Borders Council

The Results

Launched in 2015 using the ESPO framework with a mini tender exercise, then direct awards in 2019 and 2022, the scheme has seen more than 50% of employees log in to have a look at cars on the scheme, identifying a keen interest in quoting on a new car. 16% of employees have logged in since the beginning of 2022, demonstrating a continued interest in the scheme.

Around 80 employees currently drive a Tusker car on the scheme enjoying an average saving of £92 per month in tax and NI.