

Mintago

The H2 Employer Action Plan:

The cost of living is rising.
What to do when your
budget won't.



AGENDA

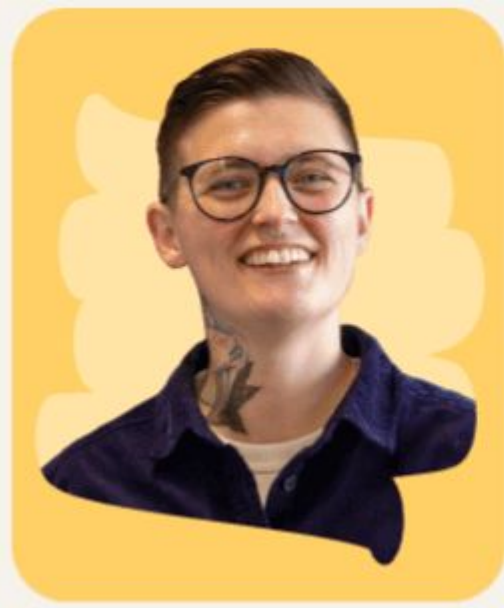
What you'll get from today:

- 1 Where your employees need more help
- 2 How to find the budget for better support
- 3 What actually helps support and retain staff

Introducing Our panel of speakers



Jade Berry
People
Director



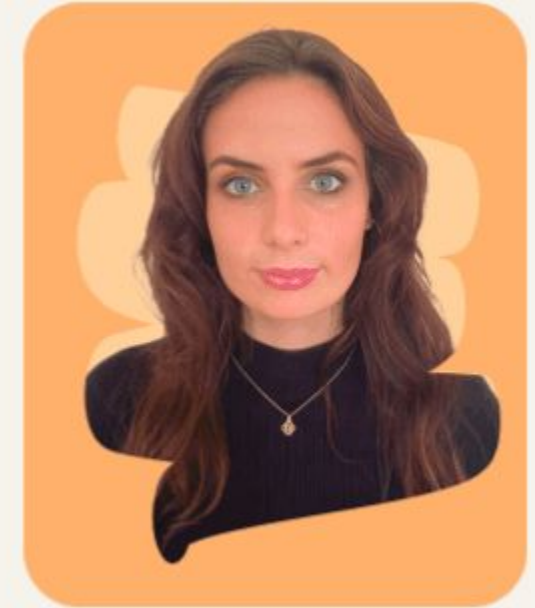
Katrina Murray
Snr. People
Operations Manager



Kate Underwood
HR Consultant &
Journalist



Chieu Cao
Co-Founder &
CEO



Anna McEvinney
Customer
Success



EMPLOYMENT COSTS

The cost of employing people has **gone up**.

National Living Wage

£12.21 ↗ **£12.71**

Employer National Insurance

13.8% ↗ **15%**

Employer NI threshold

£9,100 ↘ **£5,000**

For a salary of

£35,000

That's a 25% increase in employer contributions!

PEOPLE MANAGEMENT

Employers believe workers' rights bill will have negative impact on business, research reveals

Looming National Insurance changes prompt widespread plans to cut hiring and increase redundancies, new CIPD research finds

Replacing staff is getting **riskier and more expensive.**

The next person you hire is protected.

IN EFFECT NOW

Statutory sick pay starts from day one

JANUARY 2027

Unfair dismissal protection will start from 6 months

JANUARY 2027

Statutory caps on compensation are being removed

"The less risk small employers can afford to take, the fewer second chances, fresh starts, and first jobs they'll be able to offer."

Tina McKenzie, FSB Policy Chair

The Telegraph

Neil Carberry

Workers' bill is acting like a wet blanket on recruitment

Ministers must listen to the concerns of business in order to create growth, jobs and opportunity

Neil Franklin

Employment Rights Act is already putting the brakes on hiring, CIPD warns

insight.
people / places / technology

COST OF LIVING

People are *struggling* to afford the basics.

And pay rises alone won't be enough

A decent standard of living costs £1,400
more than the new National Living
Wage. (Living Wage)

Energy Price Cap



13% ↑

(Ofgem)

Gas prices



24% ↑

(Ofgem)

Food prices



50% ↑ since 2021

(Guardian)

Employer *costs*

- ▶ National Insurance ↗
- ▶ Minimum Wage ↗
- ▶ Business bills ↗
- ▶ Business costs ↗
- ▶ Staff turnover risk & cost ↗

Employee *costs*

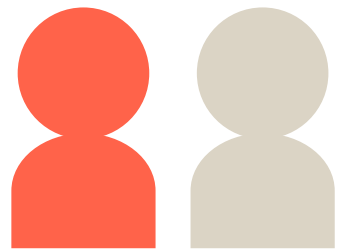
- ▶ Energy price cap up 13% ↗
- ▶ Groceries up 50% ↗
- ▶ Fuel prices ↗
- ▶ Mortgage rates ↗
- ▶ Fiscal drag ↗

Pressure is rising on both sides of payroll.

Employees are living **on the edge** of their finances day-to-day.

1 in 2

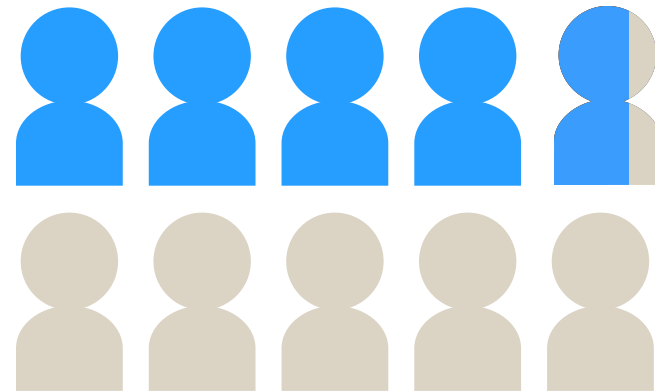
aren't building any savings



51.2% spending \geq income

46%

Have less than 3 months of emergency savings



46% with less than 3 months saved

3 in 5

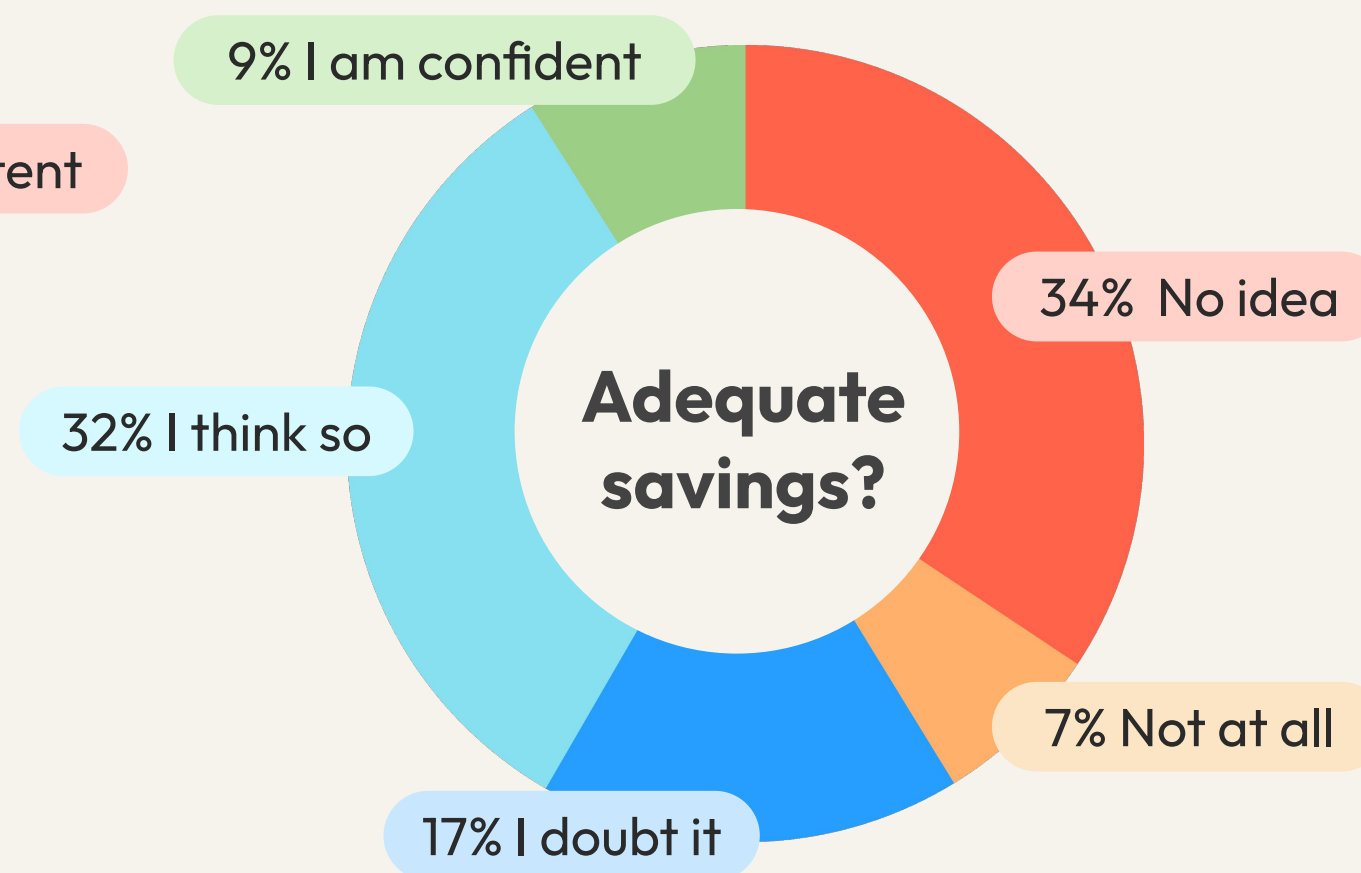
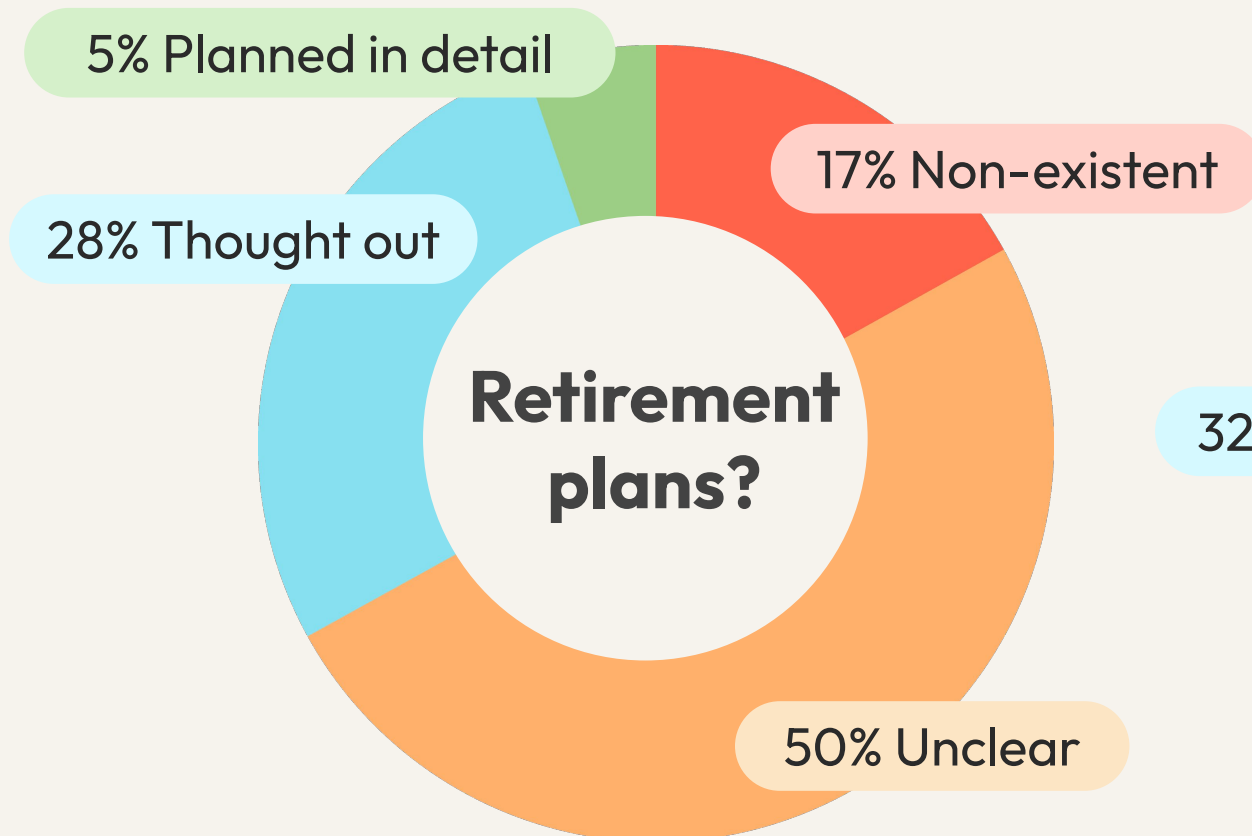
would struggle to cover an unexpected expense



62% say they'd struggle

Most employees *aren't ready* for retirement either.

2 in 3 don't have a clear plan for retirement, and most aren't saving enough for old age



So far Mintago has found...

Pension pots
6,080

Retirement money
£67,976,905

Avg. per pot
£11,180




SF Sarah Feeley
★★★★★

Absolutely buzzing it's sorted and what a relief.

This has been the easiest thing in adulthood I have done. Typed in the companies I worked for, years and address at the time and left them to it! They have kept me all up to date in the process and I have done nothing!

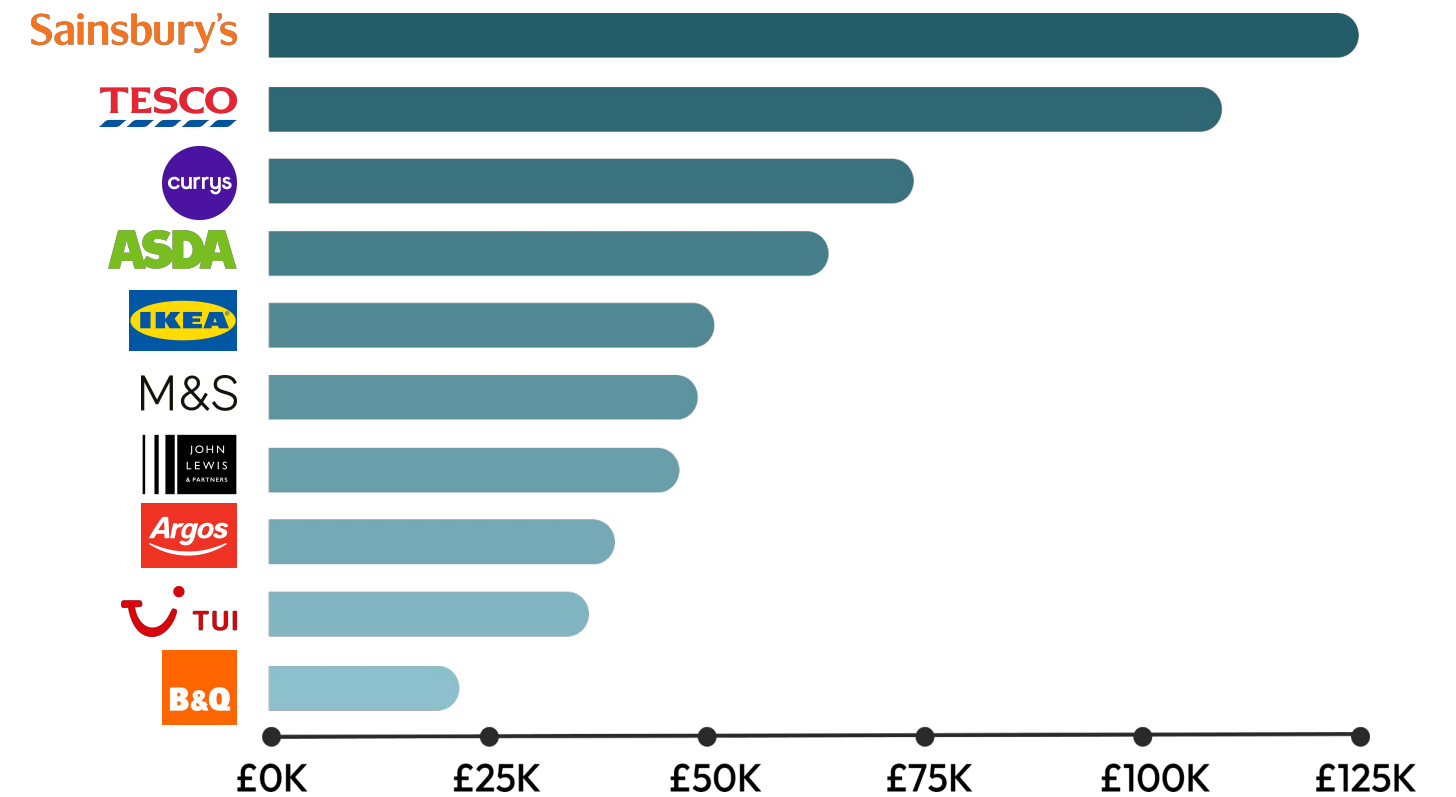
But employees are trying to get smart with their money.

TOP 3 SALARY SACRIFICE Being tax efficient:

- EV & EV Charging 
- Childcare 
- Travel 

RETAIL & GROCERY DISCOUNTS




Saving on essentials & big purchases:



FINANCIAL ADVICE

Reach out for help:

375
requests

-  Pension
-  Mortgage
-  Life planning

TOP MASTERCLASSES / ARTICLES

Learning how to secure their future:

- ▶ Optimising your pension pots
- ▶ Understanding the state pension
- ▶ Understanding voluntary contributions

LOST PENSIONS FOUND

Finding lost money:

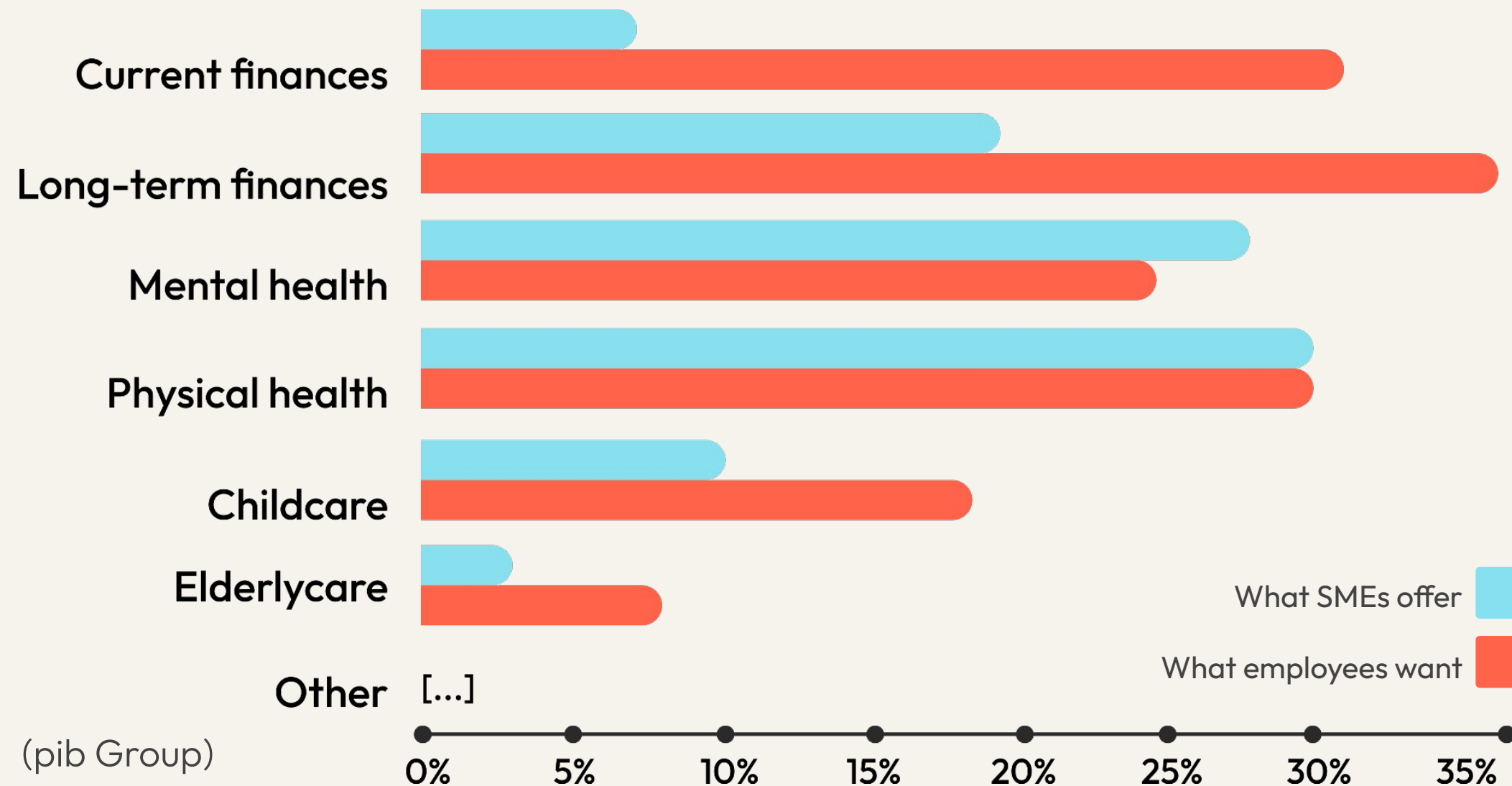
997 **£29k**
No. pots found Avg. per ee.

BENEFITS

Most **SME** employers *don't offer* financial support.



But it's the support **employees** *want the most.*



(pib Group)

THE GAP

The **biggest gap** sits in **finance and family support.**

💡 46% of UK adults say money worries have affected their mental health and physical health. ([SJP](#))

IMPACT

The budget you didn't know you had: make your payroll work harder. For you and for your employees.



Sarah
34

Operations Manager

- ▶ £35,000 pay
- ▶ Basic rate tax
- ▶ Drives to work
- ▶ One 2yo child
- ▶ 5% pension contribution

Most pay awards planned for 2026 are around 3%

(HR Data Hub)

Sarah's 3% pay rise for the year **£1,050**

Tax & NI **-£294**

Sarah takes home £756

3% inflation alone costs her **-£862**

**Helps her a bit.
Not enough.
Let's take this
further...**

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Sarah's 3% pay rise	£1,050
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STEP 1

Enroll Sarah in Pension Salary Sacrifice

5% contribution	£1,750
Sarah saves NI & Tax	£140
You also save employer NI	£262

Give yours to her or fund benefits that can help her.

STEP 2

Childcare	+£2,500	+ Biz save
Washing machine	+£150	
EV + charging	+£1,500	+ Biz save
Holiday travel	+£120	
Retail discounts	+250	
Financial advice	Debt free	
Sarah's savings	+£4,520	

PAY RISE	+	SAVINGS
£756		+£4,500

The Mintago flywheel



“

Why aren't more companies doing this? It's all gone back into the people pot, which allows us to introduce more benefits, but it also goes towards pay rises, bonuses, incentives, commission – all of those lovely things.”



Kelly Davis
Head of People

So what **financial support** can you offer?



Make pay work harder

Salary sacrifice (childcare, travel etc.)
 Voluntary Living Wage
 Retail Discounts
 Grocery Savings
 Energy switching
 Bonuses
 Employee share plans
 Budgeting tools



Absorb shock

Direct payroll savings
 Earned wage access
 Salary advance
 Interest-free welfare loans
 Debt advice
 Income protection
 Health cash plans
 Enhanced sick pay
 EAP



Build the future

Enhanced pension contributions
 Pension Search
 Retirement planning
 Financial advice
 1:1 coaching / guidance
 Financial education
 Financial health checks
 Planning tools

Benefits for every life moment.

Comprehensive salary sacrifice



Childcare



Cycle to Work



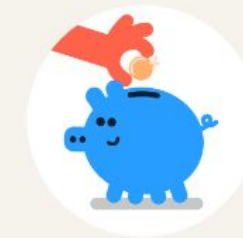
EV & Charging



Holiday Travel



Home & Garden



Pension



Tech & Mobile

PLUS



Financial advice



Pension dashboard



Health and wellbeing



Family support



Retail savings

THE TAKEAWAY

Your H2 Action Plan.

1

Use salary sacrifice to create **more budget**

- Pension **£££**
- EV & Charging **££**
- Childcare, C2W **£**

2

Choose **high impact** benefits over feel-good perks

- Financial advice
- Retail & grocery savings
- Salary sacrifice

3

Drive engagement to **maximise savings** for your employees AND your business





Book your free benefits assessment

- ▶ Identify the support your people need most
- ▶ Discover the best benefits for your workforce
- ▶ Get your personalised salary sacrifice savings estimate

[Book my assessment](#)



Thank you!



Jade Berry
People
Director



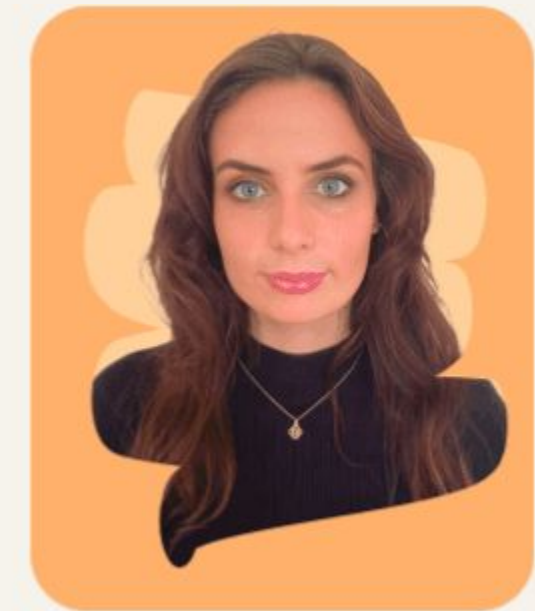
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