

# Grocery benefit *provider scorecard*

ACCURATE AS AT 30 MARCH 2026      2025/26 TAX YEAR      VERSION 1.0

A net-pay grocery benefit has **no effect on gross pay, tax or NI – it is deducted from net pay through payroll**. There is no BIK or P11D. The deduction is voluntary and pays for the employee's own shopping, so it doesn't reduce pay for minimum wage purposes (HMRC NMW11180). Salary sacrifice does. Check the employer keeps no part of the deduction, for example as commission. **The saving is the discount itself – not a tax or NI saving.**

A                      B                      C

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

SCORE EACH ROW 0, 1 OR 2 (CONTINUED) · PROVIDERS

A B C

### 03 Does it reach beyond the supermarket?

|     |                                                                                                                                                                                                       |                      |                      |                      |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|----------------------|----------------------|
| 3.1 | Fuel is included, with the rate and the forecourt network stated.<br>0 not included · 1 included, rate or network unstated · 2 major forecourts, rate stated                                          | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 3.2 | Household essentials and wider retail are included – pharmacy, home, clothing.<br>0 groceries only · 1 one further category · 2 several further categories                                            | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 3.3 | Value is a spendable balance in pounds across categories, not points or separate balances.<br>0 points, or separate balances · 1 one login, several balances · 2 one balance in pounds, all retailers | <input type="text"/> | <input type="text"/> | <input type="text"/> |

### 04 What is the total cost of ownership?

|     |                                                                                                                                                                                                             |                      |                      |                      |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|----------------------|----------------------|
| 4.1 | Every fee is disclosed in one figure: platform, per-employee, setup and integration.<br>0 partly disclosed, or on request · 1 setup or integration excluded · 2 one all-in annual cost, in writing          | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 4.2 | You are not billed for employees who never activate.<br>0 full headcount, no floor or break clause · 1 headcount with a usage review · 2 active users, or a flat fee                                        | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 4.3 | Admin is quantified: implementation hours, monthly run time and the payroll deduction file.<br>0 not quantified · 1 verbal estimate · 2 written estimate, named owner, deduction file on your cut-off dates | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 4.4 | Term, price review and exit are clear, with uplift capped and notice periods workable.<br>0 auto-renewal, uncapped uplift or long notice · 1 uplift or exit terms unstated · 2 capped uplift, clean exit    | <input type="text"/> | <input type="text"/> | <input type="text"/> |

### 05 Will people use it, and can you see who does?

|     |                                                                                                                                                                                                                |                      |                      |                      |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|----------------------|----------------------|
| 5.1 | Employees can find and understand it: no separate login, and the mechanism explained in the product, not only in a launch email.<br>0 separate login and no in-product explanation · 1 one of the two · 2 both | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 5.2 | Utilisation reporting shows activation, active users and redeemed value, by site, at least monthly.<br>0 none, or an annual summary · 1 registrations only · 2 monthly activation, use and value, exportable   | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Total – out of 32

16 rows × 2

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| /32                  | /32                  | /32                  |

**Reading the totals. 27–32** credible. **20–26** workable: settle every zero in writing before signing. **Below 20:** do not proceed without written answers to every zero. **A 0 on row 1.1, 1.2, 4.1 or 5.2:** stop and get it in writing.

#### RATES USED

|                   |                                                                                                                                |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Grocery spend     | £70.50 a week per household on food and non-alcoholic drinks, excluding alcohol (ONS FYE 2024, latest release) = £3,666 a year |
| Family spend      | £91.40 a week for two adults and two children (ONS FYE 2024, Table A23) = £4,753 a year                                        |
| Illustrative only | Lines B, C, E and F                                                                                                            |

**Superseded edition,** kept for reference. Do not use for current decisions.

## Show me the maths: run this on every proposal

Illustrative: a 500-employee employer. Hold each provider to lines B, C and E.

| LINE |                                                                                                                                                    | YOUR FIGURE          | ILLUSTRATIVE |
|------|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|--------------|
| A    | Household spend on food and non-alcoholic drinks a year – ONS FYE 2024, £70.50 a week × 52, excluding alcohol                                      | <input type="text"/> | £3,666       |
| B    | Share this employee can put through the scheme, after retailer coverage and the part of the shop they pay for                                      | <input type="text"/> | 70%          |
| C    | Effective discount: the average rate across the retailers your staff use, after caps, exclusions and single-retailer conditions – not the top rate | <input type="text"/> | 5%           |
| D    | <b>Real annual value to a participating employee = A × B × C</b>                                                                                   | <input type="text"/> | <b>£128</b>  |
| E    | All-in annual cost per employee billed (row 4.1). Inside a wider platform fee, use the add-on price or a stated share – not the whole fee          | <input type="text"/> | £12          |
| F    | Expected activation rate in year one                                                                                                               | <input type="text"/> | 40%          |
| G    | <b>Real cost per active user = E ÷ F</b>                                                                                                           | <input type="text"/> | <b>£30</b>   |
| H    | <b>Value returned per pound spent = D ÷ G</b>                                                                                                      | <input type="text"/> | <b>£4.28</b> |

**Read it.** A 10% headline sounds like £367 a year per employee; after coverage and caps it returns £128. £12 a seat on 500 seats (£6,000) reaches 200 active users at £30 each: £4.28 of value per pound, about a third of what the headline implied.



### RED FLAGS: GET THE ANSWER IN WRITING

- **Value paid as points or tokens.** Points can be repriced or expire. Ask what one point is worth in pounds.
- **A grocery saving described as an NI or tax saving.** Ask for the basis in writing. Gift cards and vouchers normally count as earnings for Class 1 NI, so they usually save no NI. For most benefits, salary sacrifice falls under the OpRA rules: income tax is due on the higher of the salary given up and the benefit's normal taxable value, the employer pays Class 1A, and the employee keeps only their NI saving.

### — SCORE PERKY ON EVERY ROW

## See how Grocery Reward *works inside Perky*

Perky's Grocery Reward adds 7–12% cashback, depending on the retailer (a 9.5% blended average in our illustrations), as soon as the employee's budget is loaded. Coverage includes Aldi, B&M, Farmfoods, The Food Warehouse, Deliveroo, Uber Eats and HelloFresh, and it stacks with Tesco Clubcard and Nectar. It is a net-pay deduction paid into a reloadable balance.

Row 1.3: rates vary by retailer and can change. We don't put a rate list in the contract, but we'll give you the current rate at each retailer if you ask. For line E, use the add-on price if you would take the platform anyway; if not, add a share of the package fee.

Book a walkthrough of the employee experience, the full retailer list and the payroll reporting.

[perkybenefits.co.uk/book-a-demo](https://perkybenefits.co.uk/book-a-demo)

**Sources:** ONS Family spending in the UK FYE 2024 (released 10 September 2025), Workbook 1 Table A1, and Table A23 for two adults and two children; HMRC NMWM11180; HMRC NIM02411; GOV.UK Salary sacrifice for employers; ITEPA 2003 s.228A.

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