



Menna Jenkins uses a Tern GSD to ferry her children around



It's no sweat to ride an e-cycle, making normal clothes more practical

MONEY MATTERS

The big savings an e-bike offers compared to every other form of transport (apart from walking and unassisted cycling) come from the minimal day-to-day expenditure. It costs pennies to charge an e-bike's battery. The initial purchase price can seem high, however. E-bike prices at the UK's largest e-bike supplier currently start at £599, while top-quality models cost from £2,500 upwards.

To put it into perspective, that's still a fraction of what's spent on cars. According to Auto Trader, the average price of a used car in July 2022 was over £17,000, 19.5% higher than the cost one year prior. Additionally, with the recent rise in fuel prices, drivers are spending more than ever to fill up. Research by the Department for Transport found that the average UK driver now spends £107 on petrol per month or £149 on diesel.

If an e-bike's purchase price is a stumbling block, the easiest way to make it more affordable is to get it through the Cycle to Work scheme ([cyclinguk.org/article/guide-cycle-work-scheme](https://www.cyclinguk.org/article/guide-cycle-work-scheme)). It's a government initiative to encourage cycle commuting that enables participants to save 25-39% on the price of a new bike and equipment – and to pay in instalments. There used to be a default limit of £1,000 for Cycle to Work purchases, which ruled out most

good-quality e-bikes. For the majority of Cycle to Work providers – for example, Cyclescheme – that no longer applies.

The average recommended retail price of an e-bike purchased through Cyclescheme is £3,000. But for the sake of argument, let's say you want to spend only £1,000 on an e-bike. If you're on an average salary and got it through Cyclescheme, you'd pay less than £60 per month for a year for it, followed by an 'ownership fee' of £70 – in total, £750 instead of £1,000. The only other costs would be on occasional maintenance, charging, and a replacement battery some years down the line.

ASK THE FAMILY

Menna Jenkins is a mum who used the Cycle to Work scheme to get a Tern GSD e-cargo bike (see [cyclinguk.org/cycle-magazine/bike-test-tern-gsd-s10-electric-cargo-bike](https://www.cyclinguk.org/cycle-magazine/bike-test-tern-gsd-s10-electric-cargo-bike) for a review). When roadworks started on the route she drove her children to school every day, she noticed that the journey was taking almost twice as long. After a test ride on a Tern GSD e-cargo bike from her local bike shop, she decided to buy her own.

"At first I was very hesitant," she said. "I wasn't sure what it would feel like to ride, and if it would be too heavy. But I couldn't believe how responsive it was when I rode it up and down a hill for the first time."

The e-cargo bike allows Menna and her two children to ride along a canal towpath and bypass the traffic congestion and roadworks completely. She said: "We hardly use our car during the week anymore, which has saved us a lot of money. We used to buy fuel a couple of times per month. Now a full tank lasts us a month, if not longer."

Menna was delighted to discover how much her children enjoyed starting their day on the e-cargo bike, sitting inside a passenger compartment that Tern calls the Clubhouse. "We found some little velcro pockets in Decathlon, which we added to that," she said. "The girls are able to pop their water bottles, snacks, gloves and cuddly toys in there, which makes it their own cosy space. The canopy covers the girls from wind and rain; they're still quite small so we felt that they needed that extra bit of shelter. Our e-cargo bike came with lights, which was great, but we decided to add a front rack to carry school bags."

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