

# UNISON WelfareNews

Issue 24 Spring 2010

The newsletter from UNISON welfare Registered charity number 1023552

## Celebrating 100 years of achievement

Almost certainly unique in the trade union movement your charity has been supporting public sector workers and their family's since 1910. What started out as a benevolent and orphans fund has developed into a professional registered charity which today, exclusively exists for the benefit of members of UNISON.

### UNISON Welfare



Every year thousands of members are helped with grants, wellbeing breaks, debt advice and support through illness, bereavement, domestic abuse and other personal crises. Financial grants vary from one off emergency payments of up to £150 as well as larger sums to help deal with issues such as property repairs, debt and housing problems, hospital travel and prescription costs, money for food etc. A team of caseworkers and support staff based in the London office handle hundreds of enquiries each month. Alongside our paid staff are our colleagues in the regions, plus more than 900 branch welfare officers and regional welfare committee members who also provide emotional support and undertake promotional and fundraising activities



Jabez Darricotte, Bolton Municipal Officers Guild, founded the charity in 1910 to alleviate the suffering of widows and orphans.

## We know from the thanks we receive that our support changes lives

### Times gone by

One of the first people to be assisted by the Fund was in May 1912, when Mrs C Day of Bolton Metro, widow of the Overhead Equipment Superintendant of Bolton Tramways was awarded a grant of £10.00.

An extract from the 1934 Orphans and Benevolence Annual Report offered the following early case study: '*Case No.47. An orphan child left entirely without provision for her future or relatives to care for her. The Fund immediately undertook her support and education, arranging for suitable guardianship. Her abilities were proved to be such that to stop her education at the usual school leaving age and place her in immediate employment would have been an injustice. She is accordingly being given extended training to fit her for a better*

*position in life. Here again the Fund was not content to supply the bare necessities, but considered the child as a father would, providing for her in the way of dress etc., so that she would not be at a disadvantage among her school companions.'*

### How we are helping in 2010

Lisa fled the marital home with her two children, aged 12 and 3, after several years of physical and mental abuse from her husband. At the time of application to UNISON Welfare, she and her children were living in a women's refuge.

Her youngest child suffers with an orthopaedic condition and requires ongoing physiotherapy which Lisa has to follow-up with daily exercises. The restricted space in the hostel meant she was unable to adequately carry out her daughter's therapy, however.

The waiting list for social housing in her area was lengthy, and although a suitable privately-rented property was identified with the help of the Refuge, Lisa could not afford the deposit.

UNISON Welfare was able to provide assistance with the £600 deposit to secure a permanent home for Lisa and her children and also agreed a grant of £800 to help buy essential items to furnish the property. Lisa was also referred to her nearest Citizens Advice Bureau for a full benefits check.

*(different names have been used to protect the member's identity)*

### 2010 PREDICTIONS

In 2010 we anticipate that grant expenditure will reach £3/4 million

## Money saving tips

### Cut the cost of your MOT

The Government sets a maximum price for an MOT and test garages don't tend to compete much – although members of some motoring groups do get discounts at some test centres. If you are concerned about a garage persuading you to have work done that doesn't really need doing you could use an MOT centre run by your local authority. These places deal mainly with council vehicles but also offer MOTs to regular drivers. They have no incentive to artificially inflate minor problems into expensive repair work. Contact your local council for further information.

### Use your library

The local library is a mecca for the money saver. You'll never need to buy another cookbook, guidebook or lifestyle manual again and if you can bear to wait a few weeks in the queue for the latest blockbuster, you never need to buy books again. CDs and videos are great value too.

### UNISON Prepaid card

**Interested in the UNISON Prepaid card that has recently been launched and want to know more about the benefits of having a card and how to apply?**

The UNISON Prepaid Plus MasterCard® is not a debit card or a credit card. It's a new kind of payment card that can help members manage their money, save in their favourite stores, share funds with family and do lots more. The card is free to apply for and is available to all UNISON members who are UK residents aged 18+.



Even if you have a poor credit rating or do not have a bank account you can get a card. Call Freephone 0800 107 8065 or visit [www.UNISONprepaid.com](http://www.UNISONprepaid.com)

### UNION Energy

**'Introducing the new energy price comparison service for trade union members'**

Union Energy's free 100% impartial energy price comparison service allows you to find the most competitively-priced gas and electricity providers in your area to help keep your home energy bills as low as possible.



Owned by the TUC, anyone also registering for their Ongoing Monitoring Programme will be contacted as and when energy prices change to ensure long-term and continued savings. For further information telephone Union Energy – 0800 094 9039 or visit [www.unionenergy.co.uk](http://www.unionenergy.co.uk)



**For free debt advice and support call UNISON Welfare debt line 0800 389 3302 or telephone 020 7551 1620 during office hours**

### WHAT MEMBERS SAY ABOUT OUR SERVICE

May I express my sincere gratitude for the generous grant UNISON Welfare has provided me with – It is very hard to truly express just how much your support has meant to me. ...Payplan has sent me letters to send to my creditors and I am hopeful that they will be accommodating for a few months

A MEMBER – GREATER LONDON REGION

## Advice services update

**FirstStop** – is a free one-stop service for older people, their families and carers giving comprehensive advice and information on housing, care, money and rights.

One call to the advice line or a visit to [www.firststopcareadvice.org.uk](http://www.firststopcareadvice.org.uk) brings together the skills of four highly experienced organisations working in partnership for the benefit of older people: the newly merged Age Concern Help the Aged, Elderly Accommodation Counsel, Counsel and Care, and NHFA Care Advice.

### The service covers:

- **Care and support** – in a person's own home, specialist or retirement housing or care home
- **Housing** – services to help people stay in their own home; their options, if they choose to move somewhere more suitable
- **Finance** – including paying for care, benefits and allowances, council and NHS funding, financial

planning and financial products

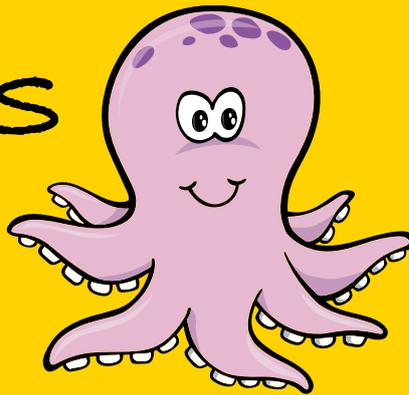
- **Rights** – the law, standards to expect, how to get what you are entitled to, support services

### For more information:

FirstStop advice line: 0800 377 7070 is open from 9am to 5pm, Monday to Friday. Calls are free from BT lines.



# PLAY OCTOPUS



## The UNISON Welfare Monthly Prize Draw

With the UNISON Welfare **Monthly Prize Draw** you could win great cash prizes every month and support UNISON Welfare.

UNISON Welfare is a registered charity providing a unique and confidential service just for UNISON members and their families.

Every year UNISON Welfare helps thousands of members with grants, wellbeing breaks, free debt advice and support.

You can buy up to a maximum of 10 numbers per month at just £1 each. Unlike other prize draws or lotteries you don't have to remember

to buy a ticket for each draw. Once you have filled out an application form and direct debit instruction we'll collect the money from your bank account and enter your numbers in each draw. You can cancel or change your direct debit at any time.

## UNISON Welfare

Registered Charity No. 1023552

50% of all ticket revenues will be paid out in prizes and 40% will go to UNISON Welfare. Only 10% is used for administration costs.

Octopus Lottery is managed by UIA Lottery Management Services Limited. UIA Lottery Management Services is registered as an External Lottery Manager under the Gambling Act 2005 and under the Companies Act No. 5448877. Octopus Lottery is registered with the Gambling Commission under licence number 008978.



To play octopus simply fill in the application form and Direct Debit instructions below and post to  
 Freepost RSAE-BEHJ-XTXB, Octopus Lottery, Kings Court, London Road, Stevenage, SG1 2TP  
 For more information about UNISON Welfare visit [www.unison.org.uk/welfare](http://www.unison.org.uk/welfare)

### Instruction to your Bank or Building Society to pay Direct Debits

Name and full postal address of your Bank or Building Society.

To: The Manager

Bank/Building Society

Address:

Postcode:

Originator's Identification Number

9 7 4 8 7 0



#### Instruction to your Bank or Building Society:

Please pay UIA Lottery Management Services Ltd. Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with UIA Lottery Management Services Ltd. and, if so details will be passed electronically to my Bank/Building Society.

Name(s) of Account Holder(s)

\_\_\_\_\_

Bank/Building Society account number

□ □ □ □ □ □ □ □

Branch Sort Code

□ □ □ - □ □ □ - □ □ □

Signature(s)

Date:

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

Return to: Freepost RSAE-BEHJ-XTXB, Octopus Lottery, Kings Court, London Road, Stevenage, SG1 2TP NO STAMP REQUIRED

### APPLICATION FORM

Title: First Name: \_\_\_\_\_

Surname: \_\_\_\_\_

UNISON membership No: \_\_\_\_\_

Home Address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Daytime Tel: \_\_\_\_\_

Email Address: \_\_\_\_\_

Please tick number of Octopus Lottery entries required: 1

2  3  4  5  6  7  8  9  10

(Note maximum entries 10 – each entry costs £1. Please tick where appropriate) Numbers will be allocated by UIA Lottery Management Services Ltd.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Please tick to confirm you are over 16 years of age:

This is not part of the instruction for your Bank or Building Society and must be detached by UIA Lottery Management Services Ltd. before submission to the paying bank.



# Handy guides

Your guide to Employment Support Allowance – easy read version



Employment and support allowance (ESA) is a relatively new benefit and replaced 2 benefits – Incapacity Benefit and Income Support (because of a disability).

The Disability Alliance has produced an easy to read guide to ESA which can be downloaded from [www.disabilityalliance.org/esaeasy.htm](http://www.disabilityalliance.org/esaeasy.htm).

## WHAT MEMBERS SAY ABOUT OUR SERVICE

I would like to thank all the staff in your office who helped me during this difficult time when I had given up hope that the bank was ever going to change its mind. Because of your devoted staff I have come through this with the knowledge that there is power in numbers. I couldn't have done this alone. The bank and I have finally come to a reasonable arrangement.

A MEMBER – NORTHERN REGION

# Payplan

If you or anyone you know is facing repossession or eviction you must act quickly.

Payplan can provide advice on mortgage and rent arrears and help you to negotiate with your lender. But if you need face to face advice, or someone to negotiate with your mortgage provider or landlord on your behalf, then you will need to contact a local advice service such as a citizens advice bureau (visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk)).

You can always call UNISON Welfare's debt advice service (provided in partnership with Payplan) free on 0800 389 3302 for a completely confidential chat with one of our experienced money advisors. Lines are open 8am to 9pm Monday to Friday and 9am to 3pm Saturdays. Alternatively visit [www.debtclinic.co.uk/unison](http://www.debtclinic.co.uk/unison) to access help online including our debt calculator

## Striking Numbers

**1000** people seek some form of formal debt rescheduling plan **every day**

The average household debt is

**£58,316**

(including mortgages)

**9,300** new debt problems are dealt with by CAB each day

1 person every 3.72 minutes

will be declared insolvent or bankrupt

**EVERY**

**11.2**

**MINUTES**

**A PROPERTY IS REPOSSESSED**

**£180m**

interest paid in UK daily

**2,247** people are made redundant every day

SOURCE: CREDIT ACTION DECEMBER 2009

**For free debt advice and support call UNISON Welfare debt line**  
**0800 389 3302**  
 or telephone **020 7551 1620**  
 during office hours

## How we can help

For advice or information or to find out if we might be able to help just give us a call. If UNISON Welfare can't help then we usually know someone who can. It's all part of our confidential and comprehensive service to help you find a long term solution for your problems. Whatever your difficulty we will try to support you.

### Why not give us a call?

Telephone **020 7551 1620** during office hours or email: [welfare@unison.co.uk](mailto:welfare@unison.co.uk) or visit [www.unison.org.uk/welfare](http://www.unison.org.uk/welfare).

## WHAT MEMBERS SAY ABOUT OUR SERVICE

I want to thank you for the help and support you gave me through a difficult time for my family. The grant was very much appreciated and very generous. We are now in a more safe and secure area

A MEMBER – SCOTTISH REGION

