



THERE FOR YOU - SUPPORTING UNISON MEMBERS WHEN LIFE GETS TOUGH

UNISON Scotland there for you Newsletter

August 2014

IN THIS ISSUE

Welcome to our Newsletter

by Mike Smith

This is the first edition of a new look newsletter to inform both experienced and new Branch Welfare Officers of activities being undertaken by your Scottish Welfare Committee.

New Lanark family fun day

The Committee is currently busy organising our 'there for you' fundraising event for 2014, joining our colleagues from South Lanarkshire Branch at their family fun day where we hope to raise funds for UNISON Welfare's Bucket and Spade Appeal which raises funds for holidays giving a much needed break to families in difficult circumstances.

The family fun day and fundraiser will be held in the grounds of the New Lanark World Heritage Site, South Lanarkshire, ML11 9DB on Sunday 31st August 2014. Join us on our sponsored walk (more details to follow), check out the gift stalls and take part in our raffles as there will be great prizes to win and it's all for a good cause. For the kids, we will have balloon making, birds of prey, bouncy castle and face painting amongst other things to keep them entertained. Find out the story of New Lanark including the introduction of the cotton-mill industry and the men, women

and children who worked there. Learn the social practices put in place by the owners who believed that although the industry was there to make money, they appreciated that all the workers should have happy lives and a good environment to work and live in. Please encourage your members and their families to attend and ask your branches to make a donation to the Bucket and Spade Appeal.

Charity Challenge 2015

UNISON Welfare 'there for you' says "Come and join us for a charity challenge like no other with walks in England, Scotland, Northern Ireland and Wales covering a total of 40 miles". This fundraising adventure has now been deferred until 14th to 18th May 2015 which we hope will encourage more members to take part and give those already registered more time to raise sponsorship money and to encourage others.

The Scottish Welfare Committee will be organising a merry band of volunteers to take part and arrange sponsorship from branches and their members as well as friends and family. Why not join us and should you do, just get in contact with us. The updated application form will be sent to branches soon.



Fundraising there for you

UNISON Scotland embarks on joining two fundraising events both this year – the New Lanark family fun day and sponsored walk – then next year the Charity Challenge 2015. Find out more on what's on for you and your family at New Lanark's World Heritage site and how branches can sponsor the important fundraising activities of UNISON Welfare 'there for you'.

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UNISON Welfare AGM Croyde Bay

Delegates attended this year's AGM and Seminar from 8th to 10th May – find out what went on including Setting up for Success; Training and Support; Regional Objectives; Guest Speakers and Social Activities.

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Welfare AGM and Seminar Success

by Adanna Brown & Lila Sneddon – Chair & Vice Chair of the Scottish Welfare Committee

The seminar held at Croyde Bay started on the Thursday afternoon with an introduction by the Chair Sue Highton and Head of 'there for you' Julie Grant.

Day one

The facilitator of the seminar was Amanda Stott, commencing with **Setting up for Success** with Amanda putting paper balloons on delegates tables so they could write down their ideas to be then put on large whiteboards showing all regional delegates what UNISON Branch Welfare Officers can offer or what they need to help them to do their role and also what the Regions achieved in 2013 and what they wanted to achieve in 2014.

The next session was **Training and Support** where Amanda and 'there for you' Caseworker Janine logged into the UNISON 'there for you' website and all the delegates at the seminar answered examples of the online training questions - and we all passed.

The last session that afternoon was split into Regional groups to discuss **Regional Objectives** and what the Committee does with their Link Trustee. The Scottish delegates spent some time introducing themselves as we had new attendees with us. Maureen Le Marinel, our Link Trustee and President of UNISON explained the role of the Link Trustee and how the Board of Trustees is formed. We also discussed the role of the Committee and the importance that Branch Welfare Officers feed into the Committee so we can support them and provide valuable information and speakers at our seminar in November this year (see page 3).

Day two

We continued through more of the online training in mixed Regional groups and had excellent **Guest Speakers** then join us from Charis Grants; The Trussell Trust; London Credit Union and UNISON's own welfare



reforms team. The presentations are available and have been sent out to all Branch Welfare Officers by email (see below).

Day three

The AGM started with Sue Highton in the Chair and she welcomed everyone to our 2014 Annual General Meeting.

The Chair informed the delegates of the sad passing away of two active members of our welfare charity from Scotland, Les Chalmers and Tom Clark. The AGM held a minutes silence in their memory.

The Chair also announced the retirement of Karen Smith, UNISON Welfare - 'there for you' Administrator and she was presented with flowers and a collection from delegates who had contributed during the seminar.

There was no election for Link Trustees this year as 6 people put themselves forward unopposed.

We went through the financial report presented by June Poole, Vice Chair of the Board of Trustees, where she was able to take any questions from the delegates.

There were two motions this year with the first being to produce a simplified version of the criteria for welfare assistance to be distributed with welfare application forms sent to members. This was proposed by West Midlands Region and supported by The Board of Trustees. This was won in the delegate's ballot and subsequent vote.

The second was from the Scottish Region and this was to note that all Branch Welfare Officers in principal should be able to attend the AGM, but given the practicalities, a limit of no less than 20 delegates from each Region should be allowed to attend. This was opposed by the Board of Trustees and after a lively debate with Adanna Brown - Chair of the Scottish Welfare Committee, Lila Sneddon - Vice Chair of the Scottish Welfare Committee, Liz Rankin - Scottish Committee member and Michael Gettins - a new Branch Welfare Officer from Scotland, all spoke in support of the motion. The motion was

moved to a vote in a ballot of delegates and was unanimously supported and won in favor of the motion.

As time was moving on, the AGM finished with a vote of thanks to the Chair.

Finally, let's not forget the **Social Activities** arranged for us at Croyde Bay from special guest Elvis to other live bands and entertainment to allow delegates to wind down after all their hard work during the day's events.

THERE FOR YOU SEMINAR – GET YOUR COPY OF THE PRESENTATIONS

If you are a Branch Welfare Officer who has not received a copy of the **Guest Speakers** presentations, you can download them from the UNISON Scotland website.

UNISON SCOTLAND 'THERE FOR YOU'
www.unison-scotland.org.uk/welfare

Branch Welfare Officer Training 25th to 27th April 2014

Another successful training event was held this year for all Branch Officers in Glasgow's Jury's Inn which included Branch Welfare Officers training facilitated by our committees co-opted member and Link Trustee Andy Douglas from Stirling Local Government Branch.

Andy said 'First of all, I would like to thank Nancy Kelly and the Learning and Organising Committee for working with our Committee to include Welfare in the Branch Officers weekend. Prior to this, Scottish Branch Welfare Officers had to go to Leeds and Manchester to get accredited.

This year twelve Welfare Officers attended. The course was over two and a half days plus the e-learning part, which should be completed prior to the course proper. Welfare Officers brushed up on interview

techniques. They also heard about other agencies that can assist with their role as Welfare Officers. They also went over successful form filling, a very important part of things getting accepted and processed quicker by UNISON headquarters in London. Feedback was very positive and the group also made some lasting friendships. A very worthwhile and successful event'.

It is also part of our commitment to provide ongoing training and support and follows on from the introductory training completed in April 2014. Therefore, additional training has been developed by the casework team from UNISON headquarters.

On the day the casework team will deliver 'Making the Case' – a highly interactive training session that will illustrate how to ensure that you get the most effective and swiftest help for your members. You will also have the opportunity to meet other Branch Welfare Officers to share best practices and experiences as well as discuss actual cases.

The training will be held on Thursday 18th September 2014 at the UNISON Centre in London. Scottish Branch Welfare Officers should have all been informed by email of this event, but if not, please get in touch as places are limited.

Other training and resources

UNISON 'there for you' online training via the TUC website is an ideal resource when starting your role as Branch Welfare Officer. You will need access to a computer with internet connection, but no particular computer skills are needed. You can do this at your workplace, at home or in your branch office. You don't have to complete the e-note in one go - you can exit at any point and return to where you left off when you next log in. If you don't have access to a computer, contact 'there for you' so that other arrangements can be made for you by calling 020 7121 5620. To search for, register and access the e-note visit:

<https://www.tuceducation.org.uk/index.php>.

UNISON Scotland Seminar and Training in 2014

by Mike Smith & Adanna Brown

After much positive feedback from last year's seminar held at the Kings Manor Hotel in Edinburgh, we have decided to hold this year's event once again at this hotel with its good training and conference facilities.

Seminar 2013

Last year's seminar was held on the 9th and 10th November which included five guest speakers and two workshops on budgeting and presentation skills. It was attended by 23 delegates comprising of Branch Welfare Officers and Committee members (see the Scottish Welfare Committee Annual Report 2013-14 at the back of this newsletter for

more details. Most delegates found the seminar beneficial, liked the venue and general programme, but we have listened to your feedback and are working on the programme of events for 2014 and although not confirmed at the writing of this newsletter, we have given a brief description of what to expect below.

Seminar 2014

The Welfare Committee has agreed to invite speakers from the following organisations – The Trussell Trust regarding food banks and the impact of welfare reforms causing more and more people depending on this important charitable trust; Charis (see page 5) and Alzheimer Scotland. Also, we are looking to organise training workshops for the new simplified welfare criteria for assistance and filling in application forms; Wills/Power of Attorney/Funeral costs by



Thompsons Solicitors and a fundraising workshop for 2015. More information and how to book your attendance at the seminar will follow nearer the time of the event and we would encourage you to attend this great opportunity to learn and network.

**FOR MORE INFORMATION ON HOW YOU
CAN ATTEND THE SEMINAR JUST ASK**

Diane Anderson (Committee Secretary)
0141 342 2842 (Direct Line)

[Email: diane.anderson@unison.co.uk](mailto:diane.anderson@unison.co.uk)



UNISON WELFARE ACHIEVEMENTS



Networking across Scotland

Scottish regional representatives attended this year's AGM and Seminar. If your members are finding it difficult to repay existing debt, contact UNISON Debtline for advice on managing it before they take on any additional debt - **Freephone 0800 389 3302**.



Statistics within the UK

The total number of applications received for School Uniform Grants was 579 compared with 998 in 2012 and 780 in 2011. This shows a decrease of 42% on 2012 and it can only be assumed that the scheme was not publicised sufficiently by branches.

FAST FACTS

87%

'87% of school uniform grant applicants came from the Health and Local Government service groups'

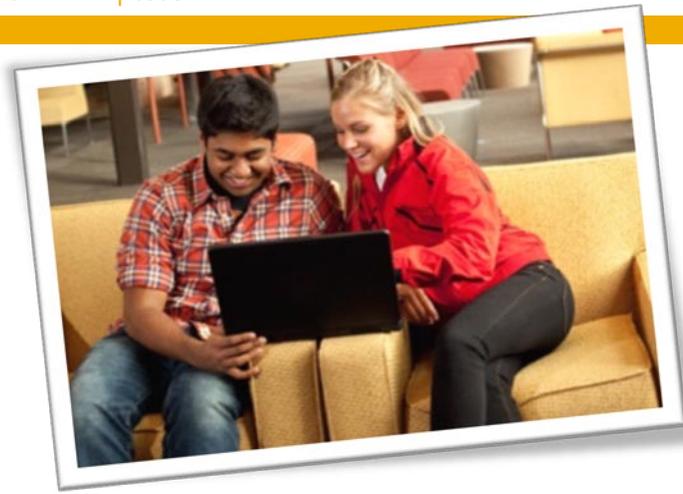
75%

'Almost 75% of members were forced to use specialist suppliers for certain items of school uniform'

INFORMATION ON CREDIT UNIONS

More information is available on the UNISON 'There for You' website.

SIMPLE SAVINGS, SENSIBLE LOANS
<http://www.unison.org.uk/credit-unions>



"My credit union has helped me budget so I can manage my money much better now" – UNISON member (South Wales Police branch)

Success stories, statistics and milestones achieved

by Mike Smith

Winter Fuel Grant 2014

Across Scotland, UNISON 'there for you' received 141 applications. The committee must congratulate South Lanarkshire Local Government branch in achieving 40 successful grants and the efforts they made in promoting this vital service for our members. It will soon be time again this winter where our members suffer from fuel poverty and UNISON 'there for you' hopes to once again allow members to apply for winter fuel grants in 2015. Once we hear any developments in this area of financial assistance, we will let you know what you can do to encourage your members to apply taking a lead from South Lanarkshire.

School Uniform Grant 2013

Across the UK, 664 children were assisted with a grant for school uniforms. All applications were fully completed and grant payments were made totaling £26,560. Recorded data shows that the majority of applicants continue to come from the Health and Local Government service groups with a combined total of 87%. In Scotland, a total of 94 applications were received and we ask that Branch Welfare Officers across Scotland continue to publicise this important service for our members of which one said "I am a single parent, and find it a struggle keeping up with my growing children, they grow out of things so quickly and they won't wear old shoes or trousers for worrying about being teased at school. I also have my eldest son living at home who is a full-time student". Whilst the survey of responses show that the majority of members use supermarket clothing for value, 47% of members use Clarks for school shoes. Almost 75% of

members were forced to use specialist suppliers for certain items of school uniform.

Applications for 2014 closed on 11th July and we will update you on the results of the latest campaign.

Beat the Payday loans scandal

As Branch Welfare Officers, we are all too familiar with the impact of our members taking out loans from TV advertised money lenders who charge exorbitant interest rates. UNISON members can now access low-interest loans and a range of savings products through our ever expanding partnership with Credit Unions across Scotland and the UK. Credit Unions offer an ethical alternative lending solution tailored to benefit our member's circumstances and to encourage saving. Unlike mainstream banks, Credit Unions are more flexible and will look at individual circumstances, affordability and whether there is a payroll deduction scheme in place with your employer.



To become a member you must meet the membership criteria often referred to as the common bond. The overall majority of our members will meet these criteria and we encourage all Branch Welfare Officers to promote their services and steer our members away from Payday loan and other scrupulous alternatives. A list of partnership Credit Unions will be published on our website.

Signposts to helpful organisations

by Mike Smith

Charis Grants

Charis' schemes support those who are struggling to pay their bills or have other essential needs. They help individuals by using their skilled assessment processes to ensure those most in need receive the most appropriate help and services. Charis works with the following companies to deliver a number of Charitable Trusts, Hardship Funds, (Welfare Schemes), Rebate Schemes and Social Tariffs which include British Gas, EDF Energy, nPower and Scottish Power. If our members are experiencing financial difficulties, Charis may be able to help. Their schemes provide financial assistance as well as essential household items.

Payplan Scotland

Payplan offers a fresh approach to dealing with financial difficulties. They are proud to be the UK's largest provider of free debt solutions, including free debt management plans and Individual Voluntary Arrangements or IVAs. For Scotland, they have a dedicated team that deal with the different aspects of our debt legislation for example, the Debt Arrangement Scheme or DAS, voluntary sequestration and bankruptcy. With over 20 years experience, Payplan has successfully helped more than a million people deal with their debt problems.

Every year, they help, advise, support and provide solutions to more than 100,000 people for free. Payplan offers comprehensive advice, guidance and support for anyone struggling with debt. Their purpose is to help people find a way out of debt and enable them to take back control of their money and they have done this for our members for a number of years with dedicated support for UNISON members. This is why every Payplan UNISON member client can be confident about the support they will receive, knowing that they will do everything they can to help them maximize their income, reduce their expenditure and manage their money effectively.

Turn2Us

Turn2us helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through their partner organisations. As Branch Welfare Officers, we all know that the reasons why people

experience financial hardship are complex. Stressful life situations, such as bereavement, job loss, family breakdown, ill health, disability and caring for someone, are often significant factors, especially if these changes mean someone is no longer able to work. The mounting costs of living and the effects of the UK's current economic situation have also had enormous effects on personal finances, causing many people to struggle to make ends meet.

Yet one issue remains simple. Funds exist to help people – through welfare benefits, grants and other financial help – but access to them continues to be a frustrating barrier for many individuals, especially those on low incomes who are often hardest hit. As concern grows around the mounting cost of living, the rise of child poverty and the 'credit crunch', the need for a service to help people access the funds they desperately need becomes increasingly relevant and urgent. This is what Turn2us provides.

At our 2012 seminar, Branch Welfare Officers commented on the presentation given by Turn2us and felt that the work they do and the website they have made available is not only a great resource to help our members, but can help Branch Welfare Officers recommend options to members that may never had been widely known.

Mary Macarthur Holiday Trust

The Trust aims to help qualifying applicants obtain some financial assistance towards holidays for women who are in need of a period of rest or holiday by reason of age, poverty, infirmity, disablement, social or economic circumstances. The Trust was created in 1922 and all those associated with it are proud of its long record of service. In carrying out the objects of the Trust the Management Committee is always conscious that they should act to meet the ideals of the woman whose name the Trust bears – Mary Macarthur. Mary Macarthur was born in Ayr in 1880, the daughter of a draper. Joining the Shop Assistants' Union in 1901 she had a long history of trade union activity and her story and more information can be found at www.mmht.org.uk or telephone 02920 359091.

THERE FOR YOU WORKING IN PARTNERSHIP



Charis Grants

Charis works with companies and Local Authorities to deliver a number of Charitable Trusts, Hardship Funds, Rebate Schemes, Social Tariffs and Local Authority Welfare Schemes.

Call us on: 01733 421021

Email us at: admin@charisgrants.com

Website: <http://www.charisgrants.com>



Payplan Scotland

Since 1992 Payplan have given money advice to over one million people in the UK. In fact many organisations including the **Citizens' Advice Bureau**, the **Police Federation** and unions such as **Unison** refer their clients to us because they know we can be trusted to give the best money advice possible.

Call us on: 0808 271 3594

Website: <https://www.payplan.com>



Turn2Us

Turn2us helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through our partner organisations.

Call us on: 0808 802 2000

Email us at: info@turn2us.org.uk

Website: <http://www.turn2us.org.uk>

Just in – Payday lending action plan for Scotland

The Scottish Government has announced tighter regulations and stricter planning procedures to help limit the numbers of new payday lenders on Scotland's high streets.

The measures which are designed to minimise the presence of payday lenders in communities are set out in a new 12 point [Scottish Government action plan](#) launched by Local Government Minister Derek Mackay MSP.

The plan is a result of Scotland's first Payday Lending Summit earlier this year and based on feedback from local authorities, advice services, welfare organisations and credit union representatives who attended.

Launching the plan on a visit to the Glasgow Central Citizens Advice Bureau, Mr Mackay said: "This action plan reinforces our commitment to addressing the problems associated with payday lending and sets out a number of actions that we will undertake across a range of policy areas. Through legislation we will remove some of the exemptions from planning control on premises that sell pay day loans. This will allow planning authorities to implement policies addressing future clustering and over-provision of such activities.

"We're making conditions tougher for payday lenders by excluding them from small business bonus schemes and working with the Financial Conduct Authority to tighten up regulations."

The Scottish Parliament passed the Bankruptcy and Debt Advice (Scotland) Bill with cross-party support in March of this year. The Bill included the creation of a Financial Health Service (FHS), and the new Action Plan includes a commitment to "explore how to further promote credit unions as potential alternative lenders as a key part of the FHS."

For more information about this story and the Association of British Credit Unions Limited visit <http://www.abcuk.coop/home>.



UNISON Branch Welfare Officers attend their AGM at UNISON Centre in 2013. Why not take the opportunity to attend the Making the Case training session on 18th September 2014 (see page 3).

UNISON
Scotland
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Newsletter

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