

NORTH WEST POLICE BENEVOLENT FUND



Charity Number 503045

FOCUS ON VALUE AND BENEFITS

*****Announcing a new Counselling service which is now available and expansion plans explained on page 3 *****

WHAT ARE THE BENEFITS?

The purpose of this newsletter is to remind you of the benefits of being a member. So many new benefits have been added in recent times it is difficult to keep track. Well we highlight them in detail for you here. We recognise we are going through unprecedented times for Police Officers with respect of threats to pay, pensions, and the general economy and financial state of the country. We recognize you may, from time to time check your pay slip to make sure you are getting value for money

from the schemes you are in. The Ben Fund provides incredible value for money and provides a wide ranging package for you and your family. If you do encounter difficult times, this is the scheme that can help you most in numerous ways. Difficult times aside, you can also book the incredible luxury Lake District Lodges, or the hotel accommodation at St Michaels at very low prices for a feel good break or holiday for you and your family. This is a scheme you need to be in.

St Michael's Lodge



WHAT DOES IT COST?

Your donation is subject to payroll giving where you get the benefit of tax relief. Your pay slip shows a deduction of £5.46 This is deducted from your gross pay total before tax is applied. Therefore there is tax relief on the £5.46 at the rate you pay tax, so the net result with regard to donations for a 20% taxpayer, is

actually £4.37 per month, and for a 40% tax payer, £3.28 per month. If you pull out, you won't be saving the full amount and the real saving is actually minimal. The same principle applies for retired officers. The £4 donation equals £3.20 for a 20% taxpayer, and £2.40 for a 40% taxpayer

NEW EXTENDED IN FORCE PHYSIOTHERAPY SERVICE

The Benevolent Fund is extending the physiotherapy service currently available for Members. This in force physio service has been so popular that the Trustees have had to extend the number of days this service is available to provide a day treatment service to Members. Please see our website for further information and the application form can be found on our website at www.nwpbf.org then click on 'publications'. The guidance notes will also print off with the application form informing you how to apply and where to send the completed application form.

DEATH GRANT OF £5,000

In the event of a death of a serving Police Officer, the sum of £5,000 is also paid to the dependents within one working day of notification of death. Whilst appreciating that money is no consolation for the loss of a loved one, it is comforting to know that one's dependents' immediate expenses will be provided for by the Fund. This will be paid immediately to next of kin to cover immediate financial needs following the death

SOME OF THE BENEFITS

- **FINANCIAL ASSISTANCE VIA GRANTS OR INTEREST FREE LOANS**
- **DAY PHYSIO TREATMENT AT LANCASHIRE, GMP, CHESHIRE, MERSEYSIDE AND CUMBRIA (COMING SOON)**
- **FREE CONVALESCENT FACILITIES AT LUXURY LAKE DISTRICT LODGES**
- **LUXURY LODGES IN LAKE DISTRICT AVAILABLE TO RENT AT DISCOUNTED PRICES**
- **DISCOUNTED HOTEL ACCOMMODATION AT ST MICHAELS LODGE**
- **FREE CONVALESCENCE BREAKS AT ST MICHAELS LODGE**
- **WHEELCHAIR LOAN**
- **COUNSELLING SERVICE**
- **DEATH IN SERVICE GRANT OF £5,000 PAYABLE IMMEDIATELY**

Wheelchair loan now available on a temporary basis to members

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NORTH WEST POLICE BENEVOLENT FUND

ABOUT THE FUND



LUXURY LODGE AT
WHITE CROSS

"you're confident you have everything mapped out and of course it won't happen to you but it's got to happen to someone and I found that someone is me and it could be you, so look after yourself give yourself protection, like your body armour. Sign up to Police Benevolent Fund".

Martin Russell RIP



ULTRA MODERN KITCHEN AT
WINDERMERE LODGE

The Benevolent Fund is an institution to most Police Officers and their families. It is a registered charity that supports members and their families in cases where they need help.

If you contribute as an officer, it carries through into retirement. So what's the history of the North

West Police Benevolent Fund? In 1974 when the NWPBF was founded, it was believed to have been the first time in history of the British Police Service that three large Police Forces had brought together independent welfare funds and combined them into one fund. Initially the members were Cheshire, Greater Manchester and Merseyside. Later joined by Lancashire, the NCA (National Crime Agency) and Cumbria. Many re-

tired officers now pay a monthly donation of £4. Retired officers now have all the benefits apart from the death (in service) benefit.

INCREDIBLE SERVICES
INCREDIBLE SUPPORT
INCREDIBLE VALUE

WHAT FINANCIAL ASSISTANCE IS AVAILABLE

What is rarely understood is that as a member of the North West Police Benevolent Fund you have access to financial assistance. Officers and dependents (including widows, widowers, surviving partners and pensioners), who are in a condition of need, hardship or distress, can be helped by way of a discretionary grant or loan (this does not include private healthcare, private education, legal fees and care home fees) to assist or

alleviate their financial predicament. We often provide funding for equipment for those suffering serious illness or injury to aid their recovery or comfort. The committee members to the Fund meet each month to decide each application. Applications to access this assistance are made via your Federation (or NARPO). To satisfy the requirements of the Charities Commission we have to ensure any assistance from the fund is a last

resort when all other financial options have been explored. We have to ensure that the fund is not seen as a source of cheap credit, and all applications need to contain an analysis of a person's financial affairs. Also, in many cases we will ask the applicant to visit an approved financial advisor to make recommendation to us. However, our application process is straightforward and non-bureaucratic.

BOOK OUR LUXURY ACCOMMODATION

This Fund owns and maintains several Superior lodges based at White Cross Bay near Windermere and at Lakeland Leisure Village, Carnforth. There are 9 Lodges at White Cross Bay and 4 Lodges at Carnforth. Lodges at both sites are for use (at the discretion of the Fund) for recuperation

and convalescence completely free of charge. The remaining Lodges are available for rent at highly competitive rates booked via the Fund's secretary. Given the quality and standard of the Lodges and their fittings and the free use of all the facilities they are truly amazing

value for that weekend, mid-week or full week break. To see the current prices at any of the Lodges please visit our website for further information www.nwpbf.org

NORTH WEST POLICE BENEVOLENT FUND 2015

NEW COUNSELLING SERVICE NOW AVAILABLE

We are pleased to announce a new Counselling service available to members on a self-referral confidential basis. We have had many requests for this service and this will be another benefit

available to you as a member of the Benevolent Fund. The application form can be found on our website at **www.nwpbf.org** then click on 'publications'. The guidance notes will

also print off with the application form informing you how to apply and where to send the completed application form.

FANTASTIC NEW STATE OF THE ART HOLISTIC TREATMENT CENTRE TO BE BUILT

We are also pleased to announce our expansion plans to St Michaels' Lodge and you will see on page 4 a photograph of the existing building and information relating to the services and facilities currently available at St Michael's Lodge. You will see from the artists impressions of the extension below the huge undertaking we are about to embark on. Whilst we already provide physiotherapy treatment at St Michael's we are also now offering counselling and the new centre is aimed to be able to provide an holistic approach to our members requirements. The new centre will con-

tinue to provide physiotherapy treatment both on an out-patient basis or short residential basis depending on the medical need of the individual member but the counselling service will be increased to deal with the ever increasing requirement for stress and anxiety issues our members are going through. There is nothing available specifically for Police Officers/Law Enforcement Officers (both serving and retired) to access for a longer term counselling programmes and it is hoped that this centre will provide a full holistic approach in treatment for both physical and mental

issues. Alternative therapy will also be available including a variety of classes to complement and enhance the treatment programmes set for the individual member. The centre will be fully equipped with a gym, treatment rooms, swimming pool, hydrotherapy pool, hot tub, meeting/counselling rooms, lounge areas, games room, 30 en-suite bedrooms including adapted rooms for disabled use and dining facilities. This will be a fantastic asset to the Benevolent Fund and our members.



Front part of this picture is the existing building so you can see the size of the extension planned



PAMPER EVENTS AT ST MICHAEL'S LODGE

Regular pamper events are held throughout the year and have proved extremely popular please see our website for further information and available dates

Registered Charity Number 503045



Incredible services, support and value

NORTH WEST POLICE BENEVOLENT FUND

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We hope you have found this newsletter informative. We understand we are in difficult times but the Ben Fund is the main source of support and assistance for you if anything goes wrong in your life. No one knows when that might be —hopefully never. By remaining in the Fund you are ensuring that support is in place for you and your family. But equally importantly, in times where police numbers are reducing, you are ensuring the fund is able to continue operating at the same level, and will be able in the future to flourish and provide service to members for many years to come.

ST MICHAELS LODGE

We are on the
internet at
www.nwpbf.org



NWPBF are the owners of an imposing early 20th century building at Langho in the beautiful Ribble Valley. Purchased in November 2008, the NWPBF has renovated and refurbished this building to a very high standard. Now named St. Michaels Lodge after the patron saint of Police Officers.

St. Michaels Lodge is available to members in need of Physiotherapy treatment on an out-patient basis or short residential stays based upon medical need and at the request of the physiotherapist

and it is also available for convalescence/respite breaks when supported by medical evidence.

This elegant building has 9 well-proportioned bedrooms, with en-suite shower rooms all of which are fully equipped with remote control TV's with built in DVD players, tea & coffee making facilities and fridge. There is a large and relaxing TV lounge area with free internet access for guests. There is a conservatory sun room where you look out over the countryside and onto our

newly developed gardens occupying $\frac{3}{4}$ of an acre. The bedrooms are available for short breaks and can be booked on a Bed & Breakfast basis but half or full board is also available on request.

