



FOCUS ON VALUE AND BENEFITS



BRAND NEW BENEFIT—PHYSIO AVAILABLE AT MATHER AVE

Charity Number 503045

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 recognize 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 payslip 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.



WHAT DOES IT COST?

Your donation is subject to payroll giving where you get the benefit of tax relief. Your payslip shows a deduction of £9.32. This is deducted from your gross pay total before tax is applied. Therefore there is tax relief on the £9.32 at the rate you pay tax, so the net result with regard to donations for a 20% tax payer, is

actually £7.46 per month, and for a 40% tax payer, £5.59 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 PHYSIO SERVICE

In October, the Benevolent Fund is starting a new physiotherapy service for Members. We will be commencing this service (provided by a Physio employed and funded by the Ben Fund) at Merseyside OHU, to provide a day treatment service to Members. The booking system will be the same as for those attending St Michaels. Please contact Federation Office for further details. We thank Merseyside Police for allowing us to use the facilities at the OHU Mather Ave, free of charge.

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
- RESIDENTIAL WORLD CLASS TREATMENT AND REHABILITATION AT HARROGATE AND AUCHTERARDER
- DAY PHYSIO TREATMENT AT ST MICHAELS AND MATHER AVE
- FINANCIAL ASSISTANCE FOR ORPHANED CHILDREN OF MEMBERS
- 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
- DEATH GRANT OF £5,000 PAYABLE IMMEDIATELY

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NORTH WEST POLICE BENEVOLENT FUND

ABOUT THE FUND



LUXURY LODGE AT
WHITE CROSS
BAY, WINDERMERE

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. Lancashire joined the fund in 2008 and in June 2011 members of SOCA (Serious and Organised Crime Agency) also

joined. Many retired officers now pay a monthly donation of £4. Retired officers now have all the benefits apart from the death benefit.

INCREDIBLE SERVICES
INCREDIBLE SUPPORT
INCREDIBLE VALUE

"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

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 alle-

viate 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 8 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

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



ULTRA MODERN KITCHEN AT
WINDERMERE LODGE

POLICE TREATMENT CENTRES

None of us know when illness or injury are going to strike and one of the most important reasons for serving officers to join the Benevolent Fund is to gain access to treatment and convalescent facilities should that need arise. Statistics show that during your career at least 1 in 3 officers will be injured. Another object of the Fund is also to relieve members and former members of the constituent Forces, their families and dependents who are in a condition of need, hardship

or distress. Most serving officers know about Harrogate. This is more correctly The Police Treatment Centre, where you can attend for an intensive course of world class physiotherapy treatment having suffered an injury or illness whether on or off duty. Whether this is for a week or a fortnight, it is an all-expense paid visit dependent on your individual situation. But its not only physiotherapy treatment that's available, you can also have a whole host of complimentary treatments to help

deal with a range of issues such as stress, mental and non-physical issues. Everything at Harrogate is also available at a sister premises based at Auchterarder in Scotland.

Just ask any officer who has attended either centre for treatment and you will see why these facilities are very important to serving (and retired) officers.



Police Treatment Centre, Auchterarder, Scotland

ST ANDREWS, HARROGATE



“POLICE TREATMENT CENTRES — A WORLD CLASS TREATMENT AND REHABILITATION FACILITY FOR MEMBERS OF THE NORTH WEST POLICE BENEVOLENT FUND”

ST GEORGES POLICE TRUST

Part of your donation goes towards the St. Georges Police Trust which is maintained by the Trustees of The Police Treatment Centres. Your donation goes towards assisting the financial welfare of the orphaned children of police officers, some who have paid the ultimate price in the line of

duty. Each child may be paid a weekly allowance, dependent on the family's overall circumstances. A Christmas and Birthday gift are also paid by this Fund. There are also some recipients from this Fund who are in receipt of a payment of up to £1,500 towards University fees.



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



St Michaels Lodge,
Langho, Lancashire

NWPBF are now 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, the patron saint of Police Officers.

St. Michaels Lodge is available to members in need of Physiotherapy treatment on a day patient basis for mem-

bers unable to attend a residential stay at the Police Treatment centres. This treatment is provided by a resident physiotherapist and treatment is also offered to compliment any on-going treatment provided at the Police Treatment Centres. Overnight accommodation may be available at the request of the physiotherapist although the main intention is for members who travel for day patient care.

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 newly added conservatory sun room where you look out over the countryside and onto our soon to be 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.