

UNISONwelfare

Registered Charity No. 1023552

A unique service providing support exclusively for UNISON members and dependants at times of special need.

Support

Confidential advice

Financial assistance

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**All photographs in this document (except for one on page 3) feature models.
Any resemblance to persons, living or deceased, is purely coincidental.**



As a registered charity UNISON Welfare has its own rules and constitution and has to conform to charity law. This stipulates that the charity is run by an elected body of people called the trustees who are required to make decisions in the best interests of the charity, preserve their independence and ensure it is economically and effectively run. However, we are also an integral part of UNISON, sharing its aims, values and priorities. Matching these requirements has been a constantly emerging theme during consultations on the review of welfare structures in the past year.

At the heart of the review has been the desire to develop a structure that enables welfare officers to become more involved and participate up to the level of their interest and expertise and to ensure that members receive a consistent and equitable service. Improving training and support for those who volunteer their time to help deliver our services has emerged as a key issue. The regions and regional welfare committees also have a vital role to play in supporting branch welfare officers and acting as a link between the membership and the trustees.

A great many people have participated in the discussions. The level of concern and support for the charity and the determination by all to develop a service that meets the needs of members has been very encouraging.

We can also be encouraged by some of the results from the user survey carried out as part of the review. Eighty per cent of members who have used UNISON Welfare rated the service as representing good or excellent value. Many also recognised the new and more accessible ways of obtaining help and the greater publicising of services. We are starting to see the first hard evidence of this being reflected in our casework. We received 17% more applications for financial assistance in 2002 than in 2001. Maintaining these trends whilst responding to the review will present us with major challenges in the year ahead.

I would like to thank all those members and branches who supported us with a donation or by volunteering their time and energies in the past year. I am especially grateful for the





About UNISON Welfare

UNISON Welfare is the charitable arm of UNISON. Its objects are to relieve poverty and ease distressed circumstances for UNISON's members and their immediate family. It is a unique organisation providing invaluable assistance to members who may otherwise have nowhere else to turn.

Help is delivered at a local level through a network of branch welfare officers and other members who volunteer their personal time so that the service can be provided and managed by paid officers.

We support members in a variety of ways, mainly through confidential advice and financial assistance in the form of grants. For example we can help with sorting out finances, advise on benefits or put members in touch with another organisation that can help.

A grant could be made, for example, to assist with household bills, ease debts or help with the cost of a much-needed break. We can often increase the financial support available by collaborating with other grant making organisations.

“As welfare officer for our branch I know first hand how UNISON Welfare does make a difference to members who use this unique service.”

Highlights and achievements

During 2002 we made it easier for members to access the new debt advice service provided in partnership with Federated Credit Limited (FCL). Members can now phone a UNISON dedicated phone line at FCL called UNISON Welfare Debtline for immediate free and confidential debt advice and support.

Six hundred members used the service in its first year.

We also extended our existing family holiday initiative to include reduced-cost breaks for families on low incomes at UNISON's Croyde Bay Holiday Village.

A major focus during the year was the Review of Welfare Structures. Twenty per cent of branches responded to our survey and 135 users of our services completed a questionnaire. Discussions and focus groups were held across the regions and a consultation document widely circulated.

Our achievements have contributed to UNISON's current priorities especially by improving services and encouraging greater involvement and participation by members.

Some of our achievements in 2002

- **made £400,000 worth of grants to 1200 members and their families**
- **undertook a major consultation exercise as part of the Review of Welfare Structures**
- **opened UNISON Welfare Debtline**
- **introduced reduced-cost breaks for families at Croyde Bay Holiday Village**
- **held a series of debt briefings in each region**
- **organised a second successful national seminar**
- **launched Cycle New Zealand – Coast to Coast sponsored cycle challenge**

Spreading the word

We have been promoting services directly through U Magazine and UNISON Direct and making more use of electronic communications. Welfare officers and activists can now subscribe to a new e-mail bulletin. Members have appreciated

the new ways of finding out about UNISON Welfare and accessing our services. This has contributed to a 17% increase in applications for financial assistance in the past year.





How we are helping members

The difficult circumstances confronting members who need our help are rarely the result of a single problem. We often need to work in conjunction with other parts of UNISON and other agencies to find the varied and longer term solutions required. Meanwhile a grant can give a valuable breathing space whilst a member adjusts to their new situation.

Marian (not her real name) was devastated by the death of her husband from a serious illness. Not long after, one of her children who was affected by learning disabilities, also died suddenly.

She experienced depression in the aftermath and was unable to do the three cleaning jobs she kept up to make ends meet.

As a result she got into severe financial difficulties. Fortunately, her problems came to the notice of her local UNISON branch. Steward Paul Kempton was able to help her in two ways.

First, he works as the local council's welfare rights officer with good contacts at the citizens advice bureau and other support groups in the area. Second, he assisted the branch welfare officer to tackle Marian's mounting difficulties.

“She was able to look forward to the holiday period with a little more hope.”

“She fell apart, got herself into debt and suffered a nervous breakdown,” notes Paul.

He helped her apply for a discretionary council tax and rent award and this secured the roof over her head.

He then introduced her to the local citizens advice bureau which provided advice on non-priority debts such as hire purchase and negotiated with a debt collection agency.

He also referred her to a women’s support centre who provided further help.

The aid that flowed helped Marian deal with the financial problems of the past. But it was UNISON Welfare which helped her look forward with a little more optimism. Paul got UNISON’s charity involved with his steward’s hat on.

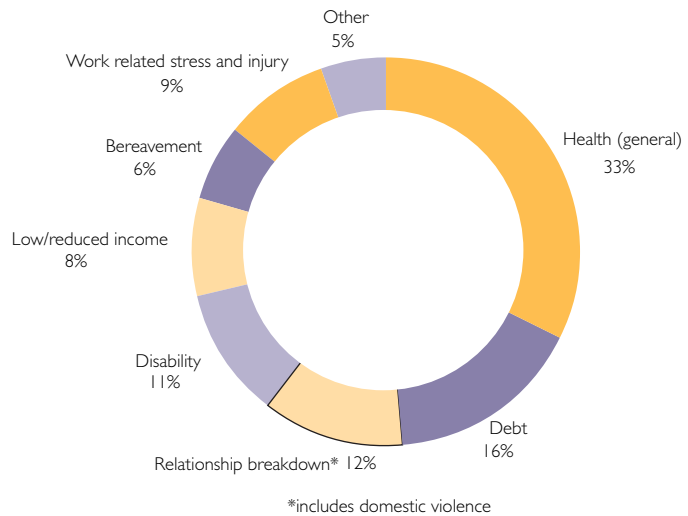
“UNISON Welfare paid for her outstanding telephone bill so she could be reconnected, covered her TV licence and provided £300 for essentials at Christmas”, he reports. “She was able to look forward to the holiday period with a little more hope.” Marian was also offered a convalescent break for two weeks.

The financial support, however, was just one aspect. Marian has thanked Paul Kempton and Maggie Hollands, UNISON Welfare’s casework team leader, for the personal support too.

“I have found UNISON to be such a benefit to me, not only due to the financial assistance but more so because of the manner in which you work. Your help will not be forgotten,” said Marian.

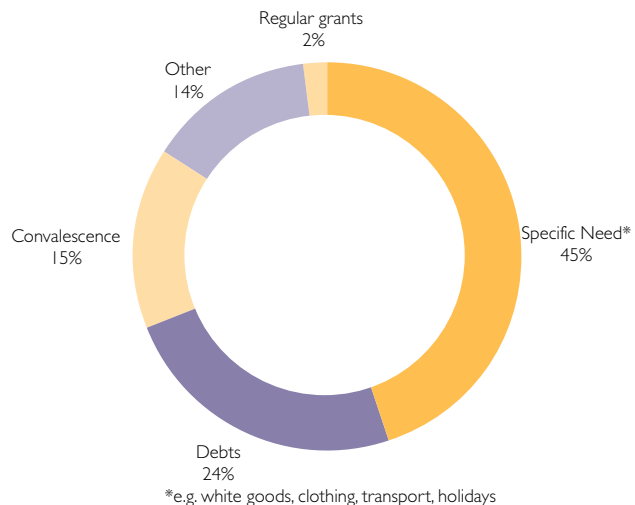
‘Whilst applicants to UNISON Welfare usually have multiple needs our new computerised casework management system is helping to identify the primary problems confronting them and the most common solutions.

Problems affecting applicants



Based on figures for the final quarter of 2002

Purpose of grants awarded



Based on figures for the final quarter of 2002



New developments

New help with family holidays

We are now offering help towards the cost of family holidays at UNISON's award winning holiday village at Croyde Bay in Devon. Reductions of up to fifty per cent are available to low-income members with children.

We already provide help for the full costs of a holiday at other centres in the UK to families who are experiencing exceptional hardship and who have not benefited from a holiday in the past four years. This new scheme is aimed at a wider range of families who are finding it difficult to afford a break. Low income includes being in receipt of benefits, on reduced income because of illness or simply on a low rate of pay.

Holidays are available for one week at various times of the year, including the summer, at the holiday village, which has many attractions such as a sandy surfer's beach.

“The children enjoyed the activities which allowed us time to ourselves. We could not fault Croyde Bay. We would like to go back—maybe if circumstances change.”

“.....thank you for giving us the opportunity to have a family holiday—without your assistance this would not have been possible.”

UNISON Welfare Debtline

Many people with debt problems do not know where to turn for help. The secrecy of debt often leads to further borrowing, making the problem worse. Debt affects relationships, work performance and health.

Our free debt advice service offers members and their dependants quick access to a way out from the downward spiral of debt. The service is provided by FCL (Federated Credit Limited) a free national debt advice company.

Members can now obtain immediate access to the service following the launch of UNISON Welfare Debtline at the end of 2002. The UNISON dedicated phone line at FCL is open 8am to 9pm Monday to Fridays and 9am to 1pm Saturdays.

We organised a series of regional debt briefings for branch welfare officers and interested activists during 2002. John Walker the secretary of Cambridgeshire

police branch retired members' section attended a training day on debt at the Cambridge Professional Development Centre.

"The areas covered were very involved and the course handout was excellent – probably the most comprehensive I have received in more than 35 years of NALGO or UNISON training.

"Debt may not be a topic of regular canteen conversation because the average person is reluctant to admit to the problem. Undoubtedly we have members in our branch with problems and it is our responsibility to inform them that confidential free assistance is available.

"This is an area that the average steward may feel unqualified to get involved in. Now they can advise either the UNISON branch welfare officer or FCL direct and they will do the rest."



Looking ahead

Much of our work in the coming year will involve implementing the proposals agreed by our Annual General Meeting in response to the review. Some developments are likely to be fairly straight forward whilst others will take longer to achieve.

One thing is for sure though – it is going to be an exciting time ahead as we respond to the many changes and needs that members and activists have requested or identified.

As part of our commitment to developing good governance we will continue to support and train those who serve on our committees. We will be producing a trustee recruitment and information pack so anyone interested in this role can find out more about what is involved. We are also producing a new application for assistance form.

CYCLE
New Zealand
coast to coast

During 2003 volunteers will be raising money for UNISON Welfare and two other charities as part of Cycle New Zealand – Coast to Coast. This is our sponsored cycle challenge organised in conjunction with UNISON Holiday Club which takes place in November.

All the proceeds donated to UNISON Welfare from Cycle New Zealand will go towards a special Bucket & Spade Appeal fund to help families experiencing difficulty and distress to benefit from a family holiday.



Financial information

The balance sheet shows that at 31 December 2002 reserves of the charity were £3.5m. We recorded a surplus of £247,000 on income over expenditure before other recognised losses of £743,860.

The charity continued to benefit from a donation of £800,000 as in previous years from UNISON, its main funder.

The surplus was more than off-set by the losses on our investments and we ended the year with a net loss of £500,000. Although there was a substantial fall in the value of our investments from £3.6 to £3m at 20.5% this was significantly less than that recorded by domestic and global markets.

At the year-end the free reserves amounted to £3,424,424. The trustees' aim is to hold a minimum level of free reserves that equates to three times the average of the grants paid. The current reserves include a large element of funds that were previously represented by the homes that the charity owned and ran. The charity is currently undergoing major changes in its operations and whilst the long term strategy is being put into place the level of reserves needed by the trustees to meet future demands will be regularly reviewed.



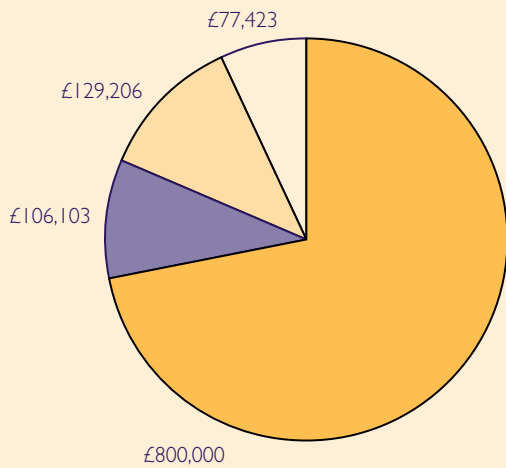
Steve Tasker
Finance Officer

Financial information continued

Income

2002

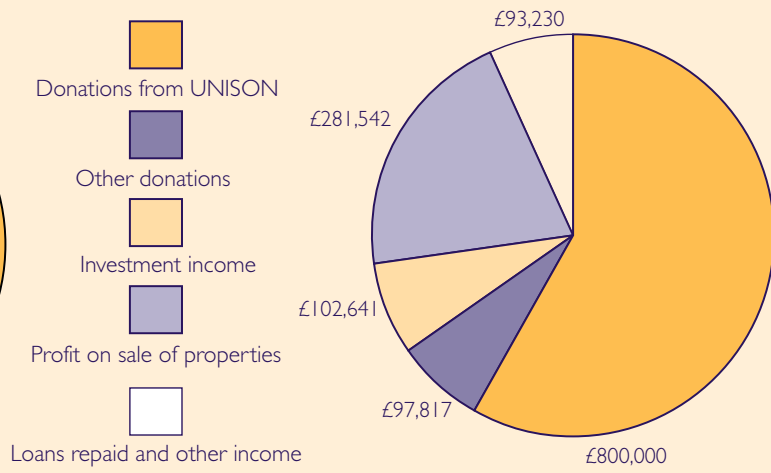
Year ended 31 December



Total £1,112,732

2001

Year ended 31 December

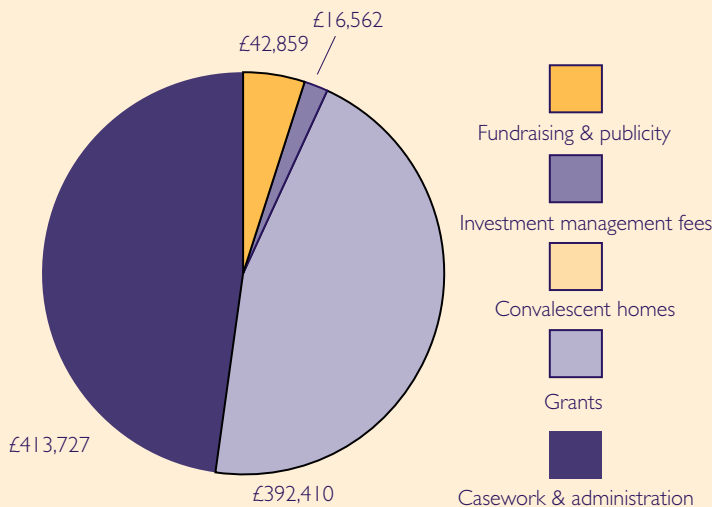


Total £1,375,230

Expenditure

2002

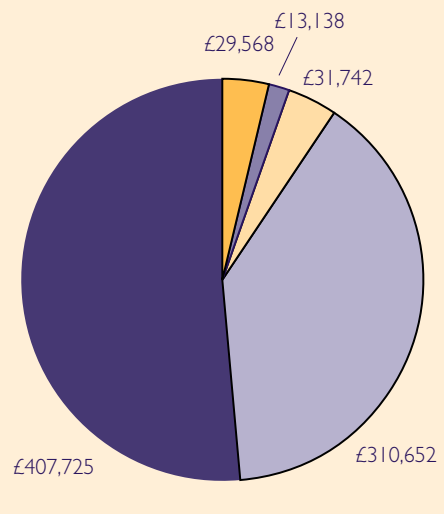
Year ended 31 December



Total £865,558

2001

Year ended 31 December



Total £792,825

UNISON WELFARE – STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2002

Unrestricted Funds—Income & Expenditure

	2002 Total	2001 Total
	£	£
Incoming Resources		
Donations from UNISON	800,000	800,000
Other donations	106,103	97,817
Investment Income	129,206	102,641
Profit on sale of properties	-	281,542
Loans Repaid	53,788	74,906
Other Income	23,635	18,324
Total Incoming Resources	1,112,732	1,375,230
Resources Expended		
Cost of generating funds		
Fundraising & publicity	42,859	29,568
Investment management fees	16,562	13,138
Charitable expenditure		
Cost of convalescent centres	-	31,742
Grants to individuals	390,410	310,652
Support costs	380,956	367,947
Management & administration of charity	32,771	39,778
Total Resources Expended	865,558	792,825
Net Incoming Resources for the period	274,174	582,405
Net investment losses in the year	(743,860)	(819,343)
Net movement in funds	(496,686)	(236,938)
Balance brought forward 1 January 2002	3,963,508	4,200,446
Balance carried forward 31 December 2002	3,466,822	3,963,508

UNISON WELFARE BALANCE SHEET AT 31 DECEMBER 2002

	2002		2001	
	£	£	£	£
Fixed Assets				
Tangible Assets—Long Leasehold				
Property	42,398		43,453	
Investments	2,979,951		3,623,576	
		3,022,349		3,667,029
Current Assets				
Loans to members	13,388		29,134	
Debtors	13,687		135,250	
Cash at bank and in hand	587,872		156,039	
	320,423		386,207	
Creditors amounts falling due within one year	170,474		23,944	
Net Current Assets/(Liabilities)		444,473		296,479
Net Assets		3,466,822		3,963,508
FUNDS: Unrestricted				
Designated-tangible fixed assets	42,398		43,453	
General	3,424,424	3,466,822	3,920,055	3,963,508

The above figures are extracted from the full Trustees' report and financial statements, which have been audited by Horwath Clark Whitehill who gave an unqualified audit report on 16 April 2003. The auditors have confirmed to the Trustees that the summarised financial statements are consistent with the full financial statements for the year ended 31 December 2002. The Trustees' report and financial statements were approved by the Trustees' and signed on their behalf on 16 April 2003. They will be submitted to the Charity Commission.

These summarised financial statements may not contain sufficient information to gain a complete understanding of the financial affairs of UNISON Welfare. The full Trustees' report, audit report and financial statements may be obtained from UNISON Welfare, 1 Mabledon Place, London WC1H 9AJ.

Approved by the Board of Trustees on 16 April 2003 and signed on its behalf by



Susan Highton

Chair of the Management Board

We would like to thank the many individuals and branches who have supported our work in the past year. We are also grateful to the Britannia Building Society and UIA (insurance) Limited for their financial support.

Charity

UNISON Welfare is a registered charity (No 1023552) and is governed by Constitution and Rules approved by The Charity Commission on 1 July 1993, as amended 1995 and 1998.

Addresses

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e.mail: welfare@unison.co.uk
www.unison.org.uk/welfare

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4 Oozells Square
Birmingham B1 2HB

Auditors

Horwath Clark Whitehill
25 New Street Square
London EC4A 3LN

Solicitors

Gouldens
22 Tudor Street
London EC4Y 0JJ

Investment Advisers

Lloyds TSB Private Banking Ltd
50 Grosvenor Street
London W1X 9FH

Management Board 2002

(who are the Charity Trustees)

Susan Highton (Chair)
Lynn Poulton (Vice Chair)
Ivy Carlier
Tom Clark
John Flynn
Gerry Gallagher
Pat Ingram
June Poole
Pauline Thorne

Custodian Trustees

Pat Ingram
Pauline Thorne
John Flynn

Development Committee 2002

Sue Thompson (South West)
Judi Asquith (Northern, Chair)
Dave Berridge (Eastern)
Angela Boorman (Northern Ireland)
Georgie Burdett (East Midlands)
Judith Longbotham (West Midlands,
Frank Duffy (North West, Vice Chair)
Lila Sneddon (Scotland)
Geraldine Richards (Greater London)
Heather Taylor (Yorkshire & Humberside,
replaced Bill Till in May)
Win Wearmouth (Wales/Cymru)
Dot West (South East)
Jan Mathews (Southern)

Investment Sub-Committee

Ivy Carlier
John Flynn
Lynn Poulton

Head of UNISON Welfare

Julie Grant

Finance Officer

Steve Tasker

Please help us to help more members in need by making a donation (by cheque or postal order made payable to UNISON Welfare to the address on the inside back cover).

Spread the word about our services by passing this report to a colleague when you have finished with it.