

# **THE NORTH WEST POLICE BENEVOLENT FUND**

## **- WE CARE AND SUPPORT**

**Jackie Smithies Secretary**

**[www.nwpcf.org](http://www.nwpcf.org)**

Each month the payslips of the majority of Police Officers will indicate a £5.46 (See Payroll Giving) deduction to the North West Police Benevolent Fund. Whilst you see in your pay slip a deduction of £5.46, this is deducted from the members gross pay total before tax is applied. Therefore there is tax relief on the £5.46 at the rate the member pays tax, the net result with regard to donations for a 20% tax payer, the actual cost is £4.37 per month, and for a 40% tax payer, £3.28 per month. From time to time I will receive a telephone call asking quite reasonably “What do I get for my money?” If, like me, they joined the service at a time when very little was explained, they will have little understanding of the funds we were ‘invited’ to join, and like me they would have ticked all the boxes when told. Well it’s never too late to learn so I hope that what follows will provide a little enlightenment on the work of the Benevolent Fund.

In 1974 when the North West Police Benevolent Fund was formed, it was believed to have been the first time in the history of the British Police Service that three large Police Forces had brought together independent welfare funds and combined them into one fund.

In January 2008 Lancashire Constabulary merged their Benevolent Fund into the North West Police Benevolent Fund. In 2011 the NCA also joined the Fund and in 2012 Cumbria Constabulary also joined.

The majority of serving Officers in GMP, Merseyside, Cheshire, Cumbria and Lancashire contribute to the fund. The five Chief Officers are President and Vice Presidents of the Fund and give facilities to Committee members to carry out their duties.

### **WHAT IS THE OBJECT OF THE FUND?**

The object of the fund is to relieve members when they are in need.

None of us know when we or members of our immediate family will find themselves in need, a family crisis, a sudden bereavement, an unexpected illness, a temporary financial hardship. Such things don't just affect pensioners we are all vulnerable to life's events! It is comforting to know that the North West Police Benevolent Fund is there to care and support. In plain English the fund provides the following services for members, both serving and retired officers and their immediate family, widow(er)s and surviving partners.

### **HOW CAN IT HELP ME?**

#### **Convalescence**

This facility alone should convince serving officers of the benefit of being a member of the Fund.

Policing is an uncertain job, that was one aspect which I am sure attracted many of us to join in the first instance but at any time illness or injury might present itself to us as individuals or to our families.

## **St. Michael's Lodge, Langho, Lancashire – Accommodation and Physiotherapy Treatment**

St Michael's Lodge, Langho, Lancashire set in the beautiful Ribble Valley.

St Michael's Lodge is a small friendly hotel now available to members for short breaks on a bed and breakfast basis (other meals available on request).

St Michael's Lodge is also available for convalescence/respite reasons, however there will be a charge made for meals (meals are optional).

As well as the hotel, St Michael's Lodge is also available to members in need of physiotherapy treatment. The Physiotherapy facility is now also available at Merseyside HQ, Liverpool, Cheshire HQ, Winsford, Cheshire and GMP, Federation Office, Reddish, Stockport and soon will be provided in Cumbria at their newly refurbished Federation offices.

Please see our website for further information:- [www.nwpbf.org](http://www.nwpbf.org). Applications for all the above locations are available on our website, just click on 'publications'.

### **Convalescence and Holidays**

The North West Police Benevolent Fund own a number of Lodges at two sites with certain lodges at each site retained for convalescent purposes for the use of subscribing members of the fund with their immediate family, police pensioners, widow(er)s, surviving partners and dependants. Convalescent facility at the sites is free, providing a medical form is signed by a Medical Practitioner.

Bookings are via the Secretary and are subject to certain medical conditions. There are no medical facilities on the sites.

*Convalescent bookings cannot be made more than four weeks in advance.*

### **White Cross Bay, Windermere, Cumbria**

There are nine lodges at White Cross Bay in Cumbria. Two of the lodges are retained at all times for convalescence purposes they are fully adapted for wheelchair users, and is a three bedroomed lodge. The other six lodges are a two and three bedroom lodges.

The three bedroom lodges sleeping a maximum of six people and the two bedroom lodge sleeping a maximum of four people.

### **Holidays**

The six remaining lodges are available for holiday letting on a Friday to Friday basis between March and January. The high season is June to September, Christmas & New Year – Check website for up to date prices

## **South Lakeland Leisure Village, Carnforth, Lancashire**

There are four lodges at South Lakeland Leisure Village in Carnforth, Lancashire, two of these lodges being retained at all times for convalescence purposes and one is fully adapted for wheelchair users.

Each lodge has three bedrooms and accommodates a maximum of 6 people.

### **Holidays**

The two remaining lodges are available for holiday letting on a Friday to Friday basis between February and January the high season is June – September, Christmas and New Year - Check website for up to date prices

Please check the website for the date the bookings commence.

## **LOANS AND GRANTS**

Members, police pensioners, dependants and widow(er)s, surviving partners who are in need can be helped by way of a monetary **grant or loan** to pay for items or services which will alleviate their suffering and generally assist them. **(Does not cover private health care, private education, legal fees or private caring fees).**

Each month the Management Committee meet to consider such applications to decide whether a grant or loan should be made.

## **DEATH BENEFIT**

In the event of the death of a police officer member of the Fund, a sum of £5000 will be paid to the dependants within a working day of the notification of the death. We are aware that money is no consolation for the loss of a loved one, but it can be a comfort to know that one's dependants' immediate expenses are catered for.

## **CONFIDENTIALITY**

Confidentiality is paramount to the operation of the Fund but this naturally restricts our ability to promote the good things that the Fund has done. I have concerns when officers cease to subscribe to the Fund since this not only affects our ability to help that individual and their family but it has a knock on effect on our helping others.

## **THE FUTURE**

We all look with anticipation to our retirement day. For some it comes earlier than was expected. Some of us will decide to cut ourselves adrift from any police connections except our monthly pension! That is the choice of the individual but it must offer some comfort to know that the Benevolent Fund will always be there for the individual and their family **for all time!** and once you become a police pensioner the monthly contribution is £4.00 which again is subject to tax relief so costs £3.20.

Working as the Secretary of the Benevolent Fund has brought the reality of life and its fragility home with a vengeance. People with whom I have served now finding themselves in need of help, you can't get any more real than that!

Thankfully because most of us continue to subscribe to the Fund we are able to help. If you were considering family budget cuts and were looking for some way of trimming your expenses please look at other options before you cease subscribing to a fund which is the envy of other Forces.

Please see our website for further information and services available