

BEN FUND NEWS

SUPPORTING THE POLICE FAMILY

Registered Charity N° 503045

SOME OF THE BEN FUND BENEFITS

Physiotherapy treatment at St Michael's Lodge Lancashire and day treatment in Cheshire, Cumbria, GMP and Merseyside

+

Holistic Treatments available including mindfulness, massage and alternative therapies

+

Counselling service provided to members on a self-referral and confidential basis

+

Free Respite breaks to members and their families who require them. These are provided at our luxury lodges in the Lake District and North Lancashire

+

Luxury Lodges available are also to rent at discounted prices

+

Discounted luxury breaks available at our state-of-the-art facility St Michael's Lodge

+

Financial hardship assistance via grants and interest free loans

+

Death in Service grant of £5,000 payable immediately

+

Wheelchair loan

ABOUT THE BEN FUND

The Ben Fund is an independent charity dedicated to supporting and caring for the police from recruitment into retirement. We understand that policing is more than a job - protecting the public is a vocation which presents its own unique set of stresses and strains. The Ben Fund has a unique offer which can be tailored to meet the specific needs of each individual member.

The North West Police Benevolent Fund was founded in 1974 when Cheshire Constabulary, Greater Manchester and Merseyside Police brought together their independent welfare Funds to combine them into one consolidated fund. In recent years it has been joined by Lancashire Constabulary, Cumbria Constabulary and the National Crime Officers Association. There are currently 16,500 members of the Ben Fund including many retired officers.

WHAT ARE THE BENEFITS?

The purpose of this newsletter is to remind you of the many benefits of being a member. We are dedicated to supporting your physical and mental health and wellbeing. We understand that the police family has and continues to face unprecedented challenges. Whether facing Austerity with its impact upon terms and conditions, pay and pensions or on the frontline of supporting communities through the global health emergency, members of the police family face unique pressures. We are here to support you when you need us.

We recognize that you may, from time to time, look at your pay slip to ensure you are getting value for money from the various schemes you may be in. We believe that the Ben Fund provides you a unique care package representing excellent value for money.

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 £7.40. This is deducted from your gross pay total before tax is applied. Therefore there is tax relief on the £7.40 at the rate you pay tax, so the net result with regard to donations for a 20% taxpayer, is actually £5.92 per month, and for a 40% taxpayer, £4.44 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 to retired officers. The £5 donation equals £4 for a 20% taxpayer and £3 for a 40% taxpayer.



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ST MICHAELS
LODGE TOUR

LUXURY
LODGES

PAMPER
PACKAGES

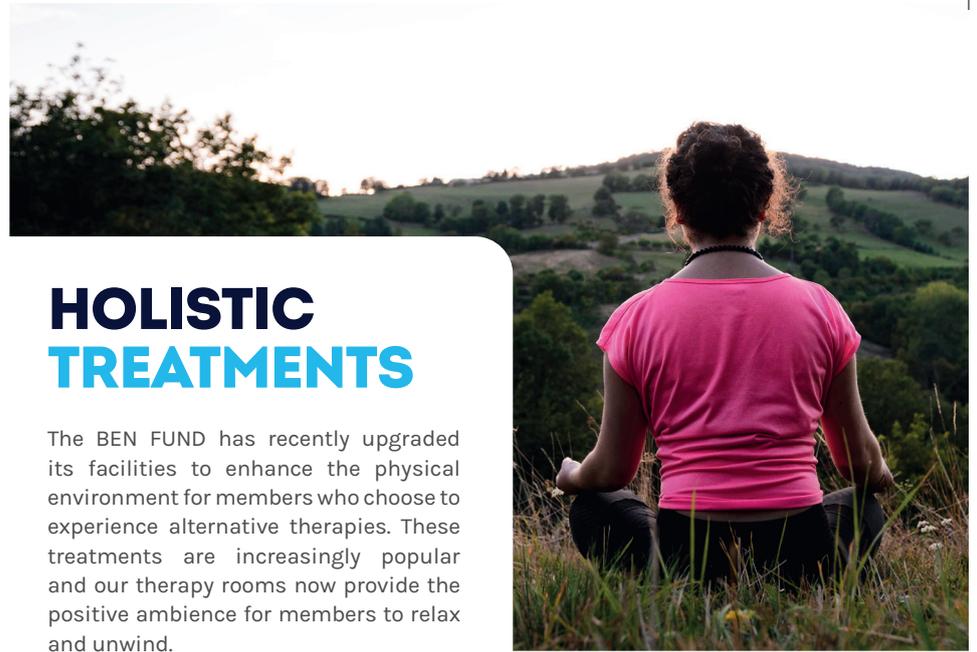
FINANCIAL
ASSISTANCE

PIONEERING NEW SHOCKWAVE THERAPY

Our physio team at St Michael's are pioneering a faster way of tackling 'Policeman's Heel' syndrome, otherwise known as plantar fasciitis. The Fund's new £10,000 shockwave device offers effective treatment to sufferers of this chronic condition, which affects one in 10 people at some time in their lives.

The device can also treat other chronic tendonitis problems, which traditional treatments help to relieve but can sometimes result in surgery. The physio team hold pilates sessions in the new work-out area and run Ai Chi strengthening and relaxation sessions in the new hydrotherapy pool, which they now use for physio sessions on patients with more serious injuries.

If you would like to apply for in-patient or out-patient treatment, go to www.nwpbf.org/pubs.htm or call us now for more information.



HOLISTIC TREATMENTS

The BEN FUND has recently upgraded its facilities to enhance the physical environment for members who choose to experience alternative therapies. These treatments are increasingly popular and our therapy rooms now provide the positive ambience for members to relax and unwind.



Landscaped gardens look out over the surrounding countryside

TAKE A TOUR OF ST MICHAEL'S LODGE

Welcome to St Michael's Lodge our new state-of-the art treatment centre in the heart of the Ribble Valley in Lancashire. We've been working hard for the last 2 years on extending St Michael's services, which are now up and running with an extensive range of physical rehabilitation and mental health and wellbeing services on offer to members of the Fund. The aim of the new centre is provide members with holistic support to meet everyone's requirements. This includes a counselling suite in response to the increasing need for help to combat anxiety and stress. Alternative therapy is also available to enhance the physiotherapy treatment programmes that are set for both out-patients and short-term residential patients. You can see from the pictures here that St Michael's Lodge now boasts the very best facilities, which more than justify the increase in monthly donations from members.

TREATMENT FOR IN-PATIENTS AND OUT-PATIENTS

The 20th century Lodge, which was the former village primary school, is easy to reach by road or rail and there is plenty of off-road parking. It has been sensitively renovated retaining the building original character and charm. There are now 21 en-suite bedrooms complete with remote control TV, tea and coffee making facilities, fridge, hairdryer and two of the rooms are accessible for guests with disabilities. The sun-filled orangery is the ideal way to unwind with comfortable leather sofas, huge TV screens and free internet access as well as a refreshments area. There are views from here out over the surrounding countryside and stunning Ribble Valley. There are several treatment options available to members including in-patient and out-patient physiotherapy, psychological wellbeing residential support and convalescence breaks.

PREVENTATIVE GROUP HEALTH & WELLBEING BREAKS

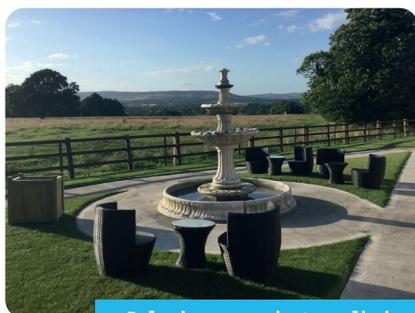
Policing is an inherently risky and stressful occupation. Evidence suggests that individuals can face periods of acute stress, for example after a major incident, or may be subject to long term chronic stress due to the nature of their role. Left unchecked, this can lead to distress manifesting in periods of absence from work. In recognition of this The BEN FUND is adapting its offer to provide the opportunity for groups of

staff in particularly high-risk roles to visit St Michael's Lodge to use our facilities to relax, unwind and decompress. The purpose is to support colleagues and prevent them from reaching the point where they become ill. We are currently in discussions with all Forces in the region to progress this initiative and will keep you updated via our website.

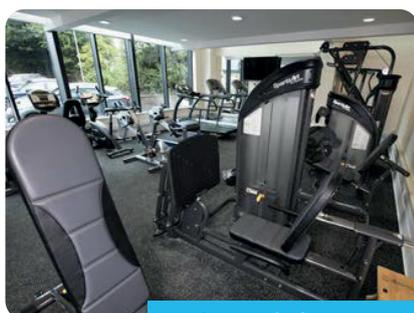
SPECIAL CONSTABULARY HEALTH & WELLBEING PACKAGE

We all owe a debt of gratitude to our special constabulary colleagues who volunteer to support regular officers often subjecting themselves to the same physical and psychological pressures. In order to support them and show our appreciation The BEN FUND has agreed a tailored care package for special

officers with all the North West Forces. Funded by the Force and free of charge to the special officer, physiotherapy, counselling and Holistic treatments will now be made available where necessary. Please ask your Force for further details on how to access treatment.



Relaxing grounds to walk in



State-of-the-art gym

However, your application must be supported by medical evidence from a medical practitioner.

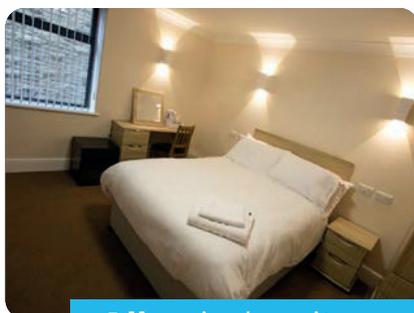
STAY AS A PAYING GUEST

You can also pay to stay at St Michael's where you're free to use many of the facilities. You can treat yourself to a massage, relax in the hot-tub or check out the surrounding heritage attractions such as Whalley Abbey. St Michael's is ideally situated in the Lancashire village of Langho in an area of outstanding natural beauty. It's the perfect place to come for a short stay and take advantage of the pamper facilities. You can enjoy the views from the top of Pendle right across to the Irish Sea and there's a vast array of great places to eat or you can arrange an evening meal at St Michael's. We'll even prepare you a packed lunch!

HOW TO BOOK YOUR STAY OR APPLY FOR TREATMENT

There are more details on our website and if you want to apply for therapy

treatment there are a range of applications forms on the publications page: www.nwpbf.org/pubs.htm



Fully equipped en-suite rooms



Hydrotherapy pool, drench shower and sauna

BOOK YOUR STAY AT A LUXURY LODGE

Members can book discounted breaks at any of our lodges in Carnforth and Windermere – and you can now book a stay in an en-suite room at St Michael's Lodge where we have a range of new facilities.

- > Each lodge in Cumbria features gas-fired heating in lounge and electric panel heating in bedrooms
- > The bathroom includes WC, bath, shower, washbasin and heated towel rail.
- > Every kitchen is fully fitted with oven, grill hob, freezer and fridge. There is a colour television in the lounge and a DVD player

To apply to stay at one of our lodges next year, the email address is enquiries@nwpbf.org or for further information go to www.nwpbf.org/ourlodges.htm. Opening dates for lodge bookings will be available soon on our website.

PAMPER PACKAGES AND EVENTS

We're now offering £95 pamper packages and wellbeing breaks at St Michael's Lodge including:

- > Full range of massages
- > Reflexology
- > Gym facilities
- > Swimming pool, sauna, large outside hot tub, games room, relaxing lounges
- > Lunch and refreshments
- > Overnight bed and breakfast (additional nights available on request)
- > Glass of prosecco in arrival

We also run regular pamper events although they have limited availability – keep an eye on our website for future dates and details.



Why not turn your pamper day into a long weekend and enjoy a relaxing stay in a beautiful part of the UK? Contact us direct if you want to know more.

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.

COUNSELLING SERVICE NOW AVAILABLE

Counselling is available to members on a self referral and confidential basis. To access services please visit our online application form that can be found 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.



INCREDIBLE SERVICES, SUPPORT AND VALUE

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.

HOW TO DONATE TO THE FUND

Regular donations to the Benevolent Fund help us to save on admin costs so that more money goes into supporting members in need. This income also helps us to budget with greater confidence throughout the year and to invest in more services.

If you're a UK taxpayer and donate through Gift Aid, the Fund will receive an additional 28 pence for every £1 you donate at no cost to you. There are other ways you can donate:

- > Make a regular donation by standing order – go to our website where you can download a printable form or donate via the PayPal button on the home page
- > Send us a cheque or Postal Order or donate through Gift Aid or via your tax return
- > Donate in memory of someone, remember us in your will or by payroll giving

WHY NOT JOIN OUR FUND TODAY?

If you want to join, go to www.nwpbf.org/about.htm where you can download an application form. Your monthly donation will be paid directly from either your salary or pension.

ENTER OUR WEEKLY PRIZE DRAW

North West Police Benevolent Fund has joined forces with the Greater Manchester High Sheriff's Police Trust in association with the LCCC Foundation (Lancashire County Cricket Club) to raise funds for both our charities. Go to our home page at www.nwpbf.org for more details and a chance to win up to £100,000

www.nwpbf.org • 01254 244980 • enquiries@nwpbf.org

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Registered Charity No. 503045

**THE BEN
FUND**