



## NOTES ON FORCE FUNDS etc. AND INCLUDING POLICE FEDERATION

Various Funds are operated within the Force for the benefit of its members. Details of the various Schemes are summarised below and it is for each officer to decide which schemes he/she wishes to join.

Contributions are deducted from salary after the signing of an authority. Officers are encouraged to contribute to the funds listed under 2, which are of a welfare nature.

### **1. BENEVOLENT FUND**

The object is to relieve in conditions of need, members of this Force and former members of the former constituent Forces, their families and their dependents in accordance with the Rules of the Fund. This is non-contributory.

### **2. GENERAL FUND**

Has broader welfare objects than the Benevolent Fund, providing inter alia loans and monetary grants to members and ex-members in need as defined in the Rules, their widows/ers and dependents, at the discretion of the Committee; and to provide to each of the Welfare Officers monies for disbursement in connection with welfare matters.

This is a contributory fund, the current monthly contribution being £2.00 for probationers the first twelve months are free of charge providing the officer joins during the first two weeks after appointment.

Current benefits of being a member of the above Fund include:-

Interest Free Welfare Loans (subject to the discretion of the Committee)

Death in Service Grant -	Serving Officer	£2000.00
	Spouse	£1500.00
	Child	£1500.00
Retirement Grant		£ 200.00
Grants (subject to the discretion of the Committee)		
Travelling Expenses to Convalescent Homes:-		
	Harrogate	£15.00 per week
	Scotland	£35.00 per week

### **3. ST GEORGES FUND (Harrogate)**

For the care of needy orphan children of the police (Registered Charity 234167) as defined in the rules. The needs of such children in terms of maintenance, support and education prima facie (though not necessarily so) arise when by reason of death or incapacitation, the parents earning capacity is terminated. Ordinarily, allowances are paid in quarterly advance.

**4. THE NORTHERN POLICE ORPHANS TRUST (Harrogate)**

(Registered Charity 220955) Non-contributory

Objects:- To make grants of such amounts for and towards the maintenance, education, support, benefit and advancement in life of such needy persons being the children of police officers of all ranks whose parents are either dead or incapacitated from earning a living; as the Committee shall in its discretion think fit.

Dual membership of committee members exists on this and the St Georges Fund to enable them to refer applications from one Fund to the other for the benefit of the orphan child.

Appropriate application forms are obtainable from the Occupational Health Department at Headquarters.

**5. ST ANDREWS FUND – The Northern Police Convalescent Home (Harrogate)**

(Registered Charity 220956). Supported by voluntary subscriptions of members of North of England, Wales, Scotland and Northern Ireland Forces. St Andrews is a spacious friendly house in its own grounds fitted with comfortable furnishings. The aim is to provide recuperative rest in an atmosphere of relaxation and enjoyment under professional medical and nursing supervision.

There is a Physiotherapy and Hydrotherapy wing at the home, which under the care of full-time Physiotherapist provides the finest treatment possible for members.

Applications are available from the Occupational Health Department at Headquarters.

**6. POLICE DEPENDENTS TRUST**

A National Trust constituted in 1966. A voluntary contribution scheme exists to provide wide-ranging help for dependents of police officers who die as a result of injury received on duty. Officers who were incapacitated as a result of such injuries, or their dependents, may also receive benefit at the discretion of the Trustees. Also associated with the Fund is a Holiday Scheme for widows and children and a Children's Fund.

**7. MEDICASH – WELSH HOSPITALS – HAS HEALTHCARE**

These are voluntary subscription schemes providing cover for Hospital Inpatient, Medical and Dental charges in return for small monthly contributions as prescribed by the individual terms of membership.

Please see individual leaflets for information regarding these schemes.

**8. POLICE MUTUAL ASSURANCE SOCIETY**

A registered (non-profit making) Friendly Society operating exclusively for the benefit of serving police officers and their families, support staff and retired members of the police service and their spouse. Policies may be issued in respect of endowment, commutation and/or mortgage protection etc. Members embarking upon house purchase are invited to make use of the advice facilities provided by the PMAS Head Office. This is given without obligation.

Proposal forms and pamphlets may be obtained from SSF Payroll at Headquarters or Divisional Representatives.

## **9. FORCE LOTTERY**

Provides monthly prizes to contributing members of a total amount equal to half of the proceeds: the remaining half of the proceeds is shared between the General Fund, Support Staff Welfare Fund and the Sports Association in amounts decided from time to time by the Management Committee.

The minimum stake is 0.25p per month up to a maximum of £6.25 per month.

## **10. SPORTS ASSOCIATION**

Qualification for membership is by voluntary subscription from members, enhanced by a per-capita grant annually from the Police Authority.

Full membership is open to all serving police officers, support staff and honorary membership to retired police officers and to serving special constables of the North Wales Police.

Sports Association Rules are issued to each contributing member at the time of their enrolment.

Interested in joining, contact "SSF Payroll" by e-mail and request that they commence deductions from your salary.

## **11. DIVISIONAL SPORTS AND RECREATION CLUBS**

Divisional Sports Clubs are financed by voluntary subscription from members of the Sports Association as well as other revenue such as part proceeds of Police Dances, etc.

Inter Divisional fixtures are arranged in the various sports as well as friendly matches with local sides.

Sports and Recreation are also organised on a Divisional level financed by voluntary subscriptions and with grants from Divisional Sports Clubs.

Divisional Recreation Clubs offer a wide range of sports and recreation from members and their families, which include dance, children's Christmas parties and similar entertainment.

## **12. NO1 COPPERPOT CREDIT UNION**

No1 Copperpot Credit Union is a financial co-operative owned and controlled by its members. This makes us very different from other financial institutions, as we have no external shareholders to satisfy. Credit Unions are people-oriented financial institutions whose profits are invested into paying dividends to members and providing better products and services for members.

No1 Copperpot Credit Union was formed in 1986 as The Greater Manchester Credit Union we later merged with North Wales Credit Union to become the No1 Police Credit Union. During 2005 a merger with Copperpot Credit Union was completed which saw us become the No1 Copperpot Credit Union. We now have over £37million in assets and serve over 16,000 members made up from police officers, support staff and family members throughout England and Wales.

We are one of the largest Credit Unions in England and Wales and have built up a strong reputation of quality and service. We provide a range of products for our members, including a number of savings products to suit the individual needs of the member, and junior accounts. Loan products are available at competitive rates and are tailor made for

member convenience. We also offer a range of insurance products. The friends of No1Copperpot run a private members only lottery, which sees 25 cash prizes each month, including a top prize of £2000.

Membership is open to any serving or retired police officers, to support staff, and to family members living at the same address as a member, including children, throughout England and Wales. The vast majority of forces members can have contributions deducted straight from their salary.

No1 Copperpot is controlled by a Board of Directors, which is made up of unpaid volunteers from the members. Any member can apply to become a board member, which means they too could help shape the future of No1 Copperpot. As a mutual organisation, we channel our profits back to benefit our members, which all adds up to an improved service and competitive rates on our savings and loans products.

Whilst we embrace progress we make sure our traditional values aren't left behind, in today's impersonal, fast track world. Values such as giving our members the respect they deserve, and making time to understand their personal needs.

Interested in joining call 0845 130 1852 for an application form.

### **13. POLICE FEDERATION**

Originally established by the Police Act 1919, the Police Federation of England and Wales represents all police officers below the rank of superintendent, the federated ranks, in all matters affecting their welfare and the efficiency of the police service.

Supported mainly by the voluntary subscriptions of members, the Police Federation is non-political and is administered entirely by serving officers who are elected at local and national levels for a three-year term. Funds held by the Police Federation, at both national and local level are strictly administered in accordance with the Police Federation Regulations and the Police Federation Fund Rules.

Locally, in each Force, there is a Joint Branch Board (the JBB) comprising of members elected to represent each rank either within their Division or a Specialist Department. In North Wales there are nine members including one Policewoman on a Constables' Sergeants' and Inspectors' Branch Board and these twenty-seven representatives, together with their elected Secretary, form the Joint Branch Board. Meetings of the Individual Boards, followed by the Joint Branch Board, are held every quarter each year.

Nationally, the Central Conferences of the Police Federation elect Central Committee, which are separate Committees for the Constables, Sergeants and Inspectors ranks, each comprising nine members of each rank and representing eight regions throughout England and Wales. Similarly to the arrangements at force level, the three separate rank Central Committees meet together to form what is known as the Joint Central Committee (the JCC). Every three years, members of the Joint Central Committee elects a Chairman, Secretary and Treasurer, together with deputies, who, regardless of their ranks, become national Officers of the Police Federation of England and Wales.

Matters of police pay and conditions are negotiated nationally by a Police Negotiating Board which consists of members representing the Home Office and Police Authorities on one side, known as the Official side, and representatives of the staff associations, (the Association of Chief Police Officers, the Superintendents' Association and the Police Federation) called the Staff Side, on the other. Subject to the approval of the Home Secretary, agreements reached at meetings of the PNB usually become enshrined within Police Regulations.

The local Police Federation, the Joint Branch Board, is autonomous and, apart from having a negotiating role with the Chief Constable, or other senior management of the force, on various matters affecting federated ranks, it also provides valuable services to all

contributing members via the secretary at the Police Federation Office, situated at 311 Abergele Road, Old Colwyn, LL29 9YF.

With the approval of the appropriate national Central Committee, Federation funds can be used to assist members as follows:-

- Legal advice and representation in civil claims for compensation arising from injuries sustained on duty.
- Claims to the Criminal Injuries Compensation Authority
- Personal injuries in road traffic accidents on or off duty
- Serious libel, slander or defamation cases
- Legal advice and representation for a member who may be charged with an offence under the Road Traffic Act, except for drink/driving cases or the unauthorised taking of a motor vehicle
- Legal advice and representation in police discipline cases
- Legal advice in cases of allegations of a criminal nature
- Death benefit
- Assistance in DWP matters, police pensions, medical appeals, Police Regulations and matters of general welfare

At local level services for members include:-

- Group Life, motor vehicle and other insurance schemes
- Private health schemes
- Consultation with a solicitor in local private legal surgery
- Financial advice surgeries
- Other advertised schemes which are arranged from time to time

Nationally, the Police Federation publish an interesting and informative monthly 'Police' Magazine whilst the Joint Branch Board publish 'Your Voice' magazine locally, both free of charge.

Many serving and former members can testify to the work carried out by the Police Federation to represent the interests of the membership as a whole.