

EURO GRANTS BEGIN TO FLOW

SINCE AUTUMN 2000 we have publicised the prospect of gaining grants for community projects from the European Objective 2 programme. The process has been drawn out: first, the overall programme documents for the North East had to be finalised; then local community appraisals had to be compiled; and finally, community groups and other bodies needed to come forward with proposals to run new projects.

Although the Blyth Valley area was further advanced than elsewhere, this 'Priority 4' part of the programme has been fully open for business in all of the eligible parts of Northumberland since Spring 2002. About £6 million has been available to eligible projects during the first half of the programme: this means that this money has to have been allocated (though not necessarily spent) by December 2003. A similar allocation is likely to be available for the second half of the programme.

Broadly, the sorts of projects which are eligible are ones which are linked to strengthening or improving the ability of the community to address the needs of the local economy. This might be through the refurbishment of community buildings, the provision of training and childcare, the improvement of public transport for journeys to work and to training

opportunities, environmental improvements, waste recycling, initiatives to attract and retain tourists, and so on. European grants can usually meet 45 or 50 percent of eligible costs.

In most eligible parts of the county, there is still plenty of money available. However, this is not a general grants scheme for all-comers: interested groups need to seek expert advice, from the relevant contact person listed below.

In addition to the £6 million already mentioned, about £700,000 is going to be available to support quite small community projects, across the eligible parts of Northumberland. These funds will be disbursed through local panels composed of community representatives, starting in April.

Advice and information for community projects, large and small, in the Objective 2 programme within Northumberland is available as follows:

Blyth Valley area: Ian Humphreys, Blyth Valley District Council, Civic Centre, Blyth NE24 2BX tel 01670 542082

Wansbeck area: Lynda Watson, Wansbeck District Council, Town Hall, Ashington NE63 8RX tel 01670 843497

Rural Northumberland:

General queries: David Francis, Tower Buildings, 9 Oldgate, Morpeth NE61 1PY tel 01670 517178

Local Projects:

Berwick Borough area: Els Nicol, The Cheviot Centre, 12 Padgepool Place, Wooler NE71 6BL tel 01668 281188

Alnwick District area: Ken Walters, Community Room, Rothbury Library, Front Street, Rothbury NE65 7TZ tel 01669 621770

Coalfield Villages area: Bill Carr, ATAC, Widdrington Station, Morpeth NE61 5QL tel 01670 791773 fax 01670 791774

Eastern Tynedale area: Richard Powell, Hexham Community Centre, Gilesgate, Hexham NE46 3NH tel 01434 607871 fax 01434 606540

Western Tynedale area: Richard Sim, Westbourne House, Main Street, Haltwhistle NE49 9AD tel 01434 322766

Funding Event At Wooler

ON WEDNESDAY EVENING 15 January, the Glendale Community Panel and the local Community Development Officer of the Community Council of Northumberland facilitated, at the Cheviot Centre, Wooler, a funding event for the residents of Glendale. The event was organised to encourage local groups and communities to apply for small pots of funding and give them the opportunity to meet with the representatives of the various funding bodies. A main aim was to demonstrate that, with the right approach and preparation, these small grants were not too difficult to obtain.

Local participants in the Funding Event



The evening consisted of presentations and individual surgery times with the grants officers who represented the following funds:

- *Berwick Regeneration Partnership Community Development Fund;*
- *Local Heritage Initiative (Countryside Agency);*
- *Rural Projects Fund (Northumberland Strategic Partnership);*
- *Northumberland National Park Authority;*
- *North Northumberland Leader +; and*
- *Small Grants Scheme (Northumberland County Council).*

The organisers were delighted to see that so many people had turned up for the event. Noel Dawson, the Chairman of the Glendale Community Panel, summed up the night as "having been a great success".

The Glendale Community Panel is keen to support local residents in this way and most of its members were to be found discussing projects with people and offering help and advice.

Els Nicol, Community Development Officer of the Berwick Borough Area, was pleased that the event had been so well received by the participants and spoke about the need to make fund raising more accessible to local people.

The following comments by the participants summarise the impact of the event: "Good to hear there is more hand holding in applying for funds than appears when faced with a plethora of questions and form-filling!" "A first class event!" "I am impressed with the amount and range of information offered."

Information packs with contact details of the above funders are still available from Els on 01668-281188.

CARVING OUT THE FUTURE OF KIELDER

SIX NEW PURPOSE BUILT workshops in the remote village of Kielder are now complete and ready to be occupied by enterprising businesses and local artists.

Nestling in the shadow of Kielder Castle, four of the workshops are already

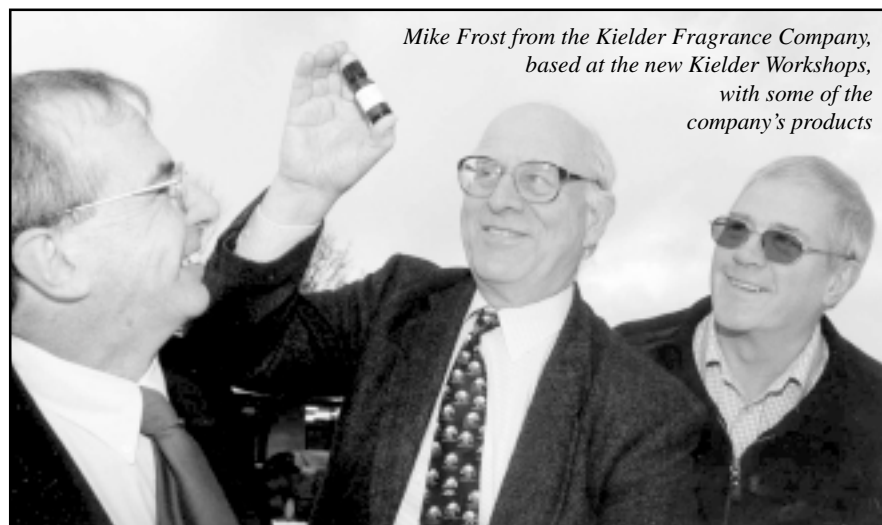
earmarked for a local sculptor, the Kielder Fragrance Company, community ICT facilities and as accommodation and a studio for an artist in residence programme.

The Kielder Regeneration Initiative aims to provide new services, create jobs for residents and help to bring tourists into the area. The workshops are the latest development of the programme, providing business accommodation and workspace for local artists; which will double as a tourist attraction where visitors will be able to purchase items made on site.

The workshops have been funded with £450,000 from the Single Regeneration Budget through Northumberland Strategic Partnership, the European Regional Development Fund, One NorthEast, the Arts Lottery, Tynedale Council, Northumberland Rural Development Programme and Kielder Parish Council.

The workshops cover 440 square metres and range in size from 35 square metres to 375 square metres with rental from £65 per month to £330 per month. For more information about the remaining workshops or the present tenants, please contact Kielder Regeneration on Tel: 01434 250178.

Mike Frost from the Kielder Fragrance Company, based at the new Kielder Workshops, with some of the company's products



SORRY FOR THE DELAY

AS REPORTED in the October issue of Community News the AGM for year ending 2003 has been delayed. CCN is now able to announce the date and venue for their Annual General Meeting as Monday 24 March at Stanington Village Hall. This years guest speaker will be Ian Brown who has recently taken up the post of Rural Action Officer for the North East Region of Business in the Community (BitC). Ian is well known to most people in the area as a farmer and a pioneering entrepreneur in diversification and has made a great contribution to the Community Council acting as a member of the Executive Committee for many years and Chairman of the Rural Stress Network. When we asked Ian to choose one of his many hats to speak on the rural economy of the county he

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responded with the theme of "Enterprising Communities. Individuals and communities will win if they become enterprising, innovative and determined". It looks like he will be wearing a few of his different hats on this occasion!

As usual members, associates, supporters and friends are invited to attend. The meeting will be chaired by our President, the Duke of Northumberland with the formal business commencing at 2.30pm. For those who like to meet earlier and talk to staff and colleagues from other parts of the county, there will be a buffet meal at 1.00pm. A charge will be made (to be paid before 17 March) and details will be on the invitations which will be sent in February. If you have not received an invitation by 10 March and wish to attend please contact our Office on 01670 517178 or e mail: info@ccn.org.uk.

NEW VILLAGE HALLS HELPLINE

AS FROM 1st January 2003 all Village Hall Management Committees insured with Cornhill Insurance under a Village Hall Insurance Policy will have access to a new Village Halls Helpline provided by Aon.

Aon has set up this Helpline in response to difficulties which many VHMC's have in getting emergency property repairs carried out promptly. Whether it is an insurance claim or not, the Aon Village Halls Helpline will give quick access, usually within 2 hours, to reliable repairers to deal with most of the property emergencies which can arise at village halls, including

- Burst pipes
- Boiler breakdown
- Broken windows
- Blocked drains
- Power failures

All the Committee has to do in an emergency is call the Aon Village Halls Helpline on 0870 241 4467 and quote the Cornhill policy number. This number is on the Policy Schedule and on the Employers' Liability Certificate of Insurance (which should of course be on display in the hall) and begins '11/AV/...'

A leaflet about the Helpline is to be sent out to policyholders with renewal papers from January onwards. Village Halls Helpline is entirely funded by Aon and is provided at no cost to policyholders.

LOCAL GIVING FOR LOCAL GROUPS

MANY COMMUNITY groups in the North Tyne Valley and Redesdale have benefited from grants from the Bellingham Fund at the Community Foundation. Wark Town Hall, Bellingham Community Trust, Corsenside Parish Hall, Byrness Village Hall and Wark Youth Club have all recently received grants of up to £1,000. The money has been used for a variety of purposes - equipment, small refurbishments, community festivals and even a skateboard ramp to name a few.

The next grants round takes place in April 2003 and applications are invited up till the end of March. Contact the Community Foundation on 0191 222 0945 for more information and an application pack, or visit: www.communityfoundation.org.uk

The fund is made possible by the generosity of anonymous local donors who want to foster community spirit and activity in the valley. Grants are awarded by a panel of local people chaired by Bellingham's Joe Hedley.

The Bellingham Fund is managed by the Community Foundation. For further information please contact them on:

0191 222 0945, email:
general@communityfoundation.org.uk
or visit the website on:
www.communityfoundation.org.uk

BRIDGES

The BRIDGES Research Project is being undertaken by the Countryside & Community Research Unit at the University of Gloucestershire on behalf of the Countryside Agency. 'Bridges' is an informal title of a research project entitled 'Parish and Town Plans, Market Town Healthcheck Action Plans - links to Local Strategic Partnerships and Community Strategies'.

The project is concerned with the actual and potential 'bridges' or linkages between on the one hand two very local planning exercises, Parish Plans and Market Town Action Plans, and on the other the Community Strategies that England's principal local authorities are preparing, usually in association with a Local Strategic Partnership that includes a range of other stakeholders in the area.

The project has arisen as part of a concern to secure linkages between a number of related area-based, community-endorsed planning exercises, each addressing local social, economic and environmental issues in a way that will bring together a range of actions to take initiatives to improve the quality of life of people in the locality.

The research aims to answer these questions:

- *do such bridges exist and, if so, what form do they take?*
- *how far, and in what ways, might Parish Plans and Market Town Action Plans, usefully feed into the preparation of Community Strategies?*
- *how far might Local Strategic Partnerships and Community Strategies constitute appropriate vehicles for taking forward the concerns and proposed actions emerging from these very local exercises?*

Dr Paul Courtney, one of the project's researchers, recently visited the Berwick area where he has chosen the parishes of Branxton and Milfield as case studies for his research. He will be studying in some depth the work of these parishes, the Berwick Borough Council and the Local Strategic Partnerships in relation to their Community Strategies and Market Town Action Plan exercises. One component of the work will involve broaching suggestions about the possible bridges between the various planning exercises and appraising any developments that might flow from this.

NORTH NORTHUMBERLAND VOLUNTARY ACTION - QUALITY SERVICE ASSURED

FOLLOWING SUCCESSFUL submission of a portfolio of evidence, North Northumberland Voluntary Action has achieved Quality Accreditation under the Volunteering Development England Quality System.

Evidence was provided for 3 quality indicators in each of 6 quality areas established by VDE, relating to the volunteer bureau activities of the project:

- *Promoting Volunteering*
- *Volunteering Brokerage*
- *Enabling Participation in Volunteering*
- *Providing Information, Training and Research*
- *Commenting and Campaigning on Volunteering and Related Issues*
- *Developing Volunteering Opportunities*

Achievement of this standard puts NNVA above the minimum requirement for continued full membership of VDE, and contributes to a Northumberland success story of all three VDE-registered volunteer bureaux in the county achieving the VDE quality marque, something not happening in many other counties.

Sandi Downing, Development Worker with North Northumberland Voluntary Action, said, "This award offers national recognition for the standards of service provided to communities in North Northumberland by the staff and activities of the project. At a time when measures of quality in service delivery are becoming increasingly important, the North Northumberland Voluntary Action team are delighted to have achieved it."

He will be writing a report for all those involved to comment on. After that he will facilitate a meeting between representatives from the two parish councils, the Berwick Borough Council and the Community Council to help develop the process of delivering on Parish Plans.

Els Nicol, CCN's development officer at Wooler is able to discuss this project with any interested parties. Telephone 01668 281188; email elsnicol@ccn.org.uk

THE ROLE OF A COMMUNITY BUILDING - A PROJECT INITIATED BY ACRE AND FUNDED BY THE NORTHERN ROCK FOUNDATION.

ACRE (Action with Communities in Rural England) has received funding from the Northern Rock Foundation to explore and promote the role and effectiveness of community space in serving the needs of a community. The project will enable evidence-based work to be done to inform funders in their assessment of bids for community halls and achieve a common understanding of the factors underlying the crucial role of village halls within their communities. The project has begun with a pilot exercise in the North East Region

Village halls advisers (VHAs) from the Community Council of Northumberland, Durham Rural Community Council and Tees Valley Rural Community Council are involved with this project together with representatives from ACRE headquarters and input from the University of Newcastle upon Tyne, the Countryside Agency and GONE (Government Office of the North East).

Using an agreed framework and draft questionnaire the VHAs will meet with the management committees of a number of village halls in the region to talk through the questions and topics and note their responses. The responses from within the region will be compared and collated and will contribute to:

- a more formalised structured questionnaire that any village hall management committee could adopt on a self-assessment basis
- a methodology for more appropriately describing and assessing the 'need' and outcomes of any village hall funding application, to the benefit of both applicant and funding body.

The aim of the pilot in the North East region is to carry out this process with the management committees of 10 village halls / community buildings. These will be selected with a view to covering a wide range of halls throughout the region and means that 3 (or possibly 4) halls will be covered in Northumberland). Some halls have already been approached and have agreed to participate in the project if required.

We will report on the progress of the project in a future issue.

RENEWING YOUR CHAIRS AND TABLES?

IN RECENT YEARS a fair number of halls have replaced their tables and chairs during a refurbishment programme and have donated their old ones to other community groups in need. The Village Halls Advisor at CCN knows of one hall within Northumberland whose current financial position is such that they are unable to afford replacements for their current wooden tressles and benches and would appreciate the opportunity to acquire something more modern. If you are renewing your chairs and tables now, or in the near future, and think you can help this hall please contact Alan Hedley, VHA at Morpeth. Tel 01670 517178 Email alanhedley@ccn.org.uk

STAND FOR IT

HAVE YOU CONSIDERED joining your local parish council? Parish councils are the most local level of elected government, and they are rooted firmly within their own town, village or neighbourhood. They exist in most parts of Northumberland (outside Wansbeck and Blyth Valley districts) and in parts of Newcastle as well.

They provide services such as play areas, maintaining rights of way, seats and shelters, newsletters, festivals, celebrations, crime prevention, allotments and a host of other useful activities. They can raise money through the Council Tax, and they can support initiatives undertaken by other groups in their community. They also serve as a voice for local opinion and are increasingly consulted by a range of authorities and government departments.

Parish council elections take place every 4 years, and the next ones will happen on 1 May, at the same time and in the same polling station as the district/borough/city elections. Every seat on every parish council will become vacant, and parish councils are pleased to see new people coming forward to join them.

The elections themselves are organised by the Electoral Returning Officer (a member of staff of the district/borough/city council), who will supply the nomination form and other relevant papers on request. The ERO's deadline for the receipt of nominations is midday on 1 April (25 March in Newcastle).

Further details, and nomination papers, are available from:

Alnwick District Council:
Mr Mick Miller tel 01665 511227

Berwick Borough Council:
Mrs Judith Turnbull tel 01289 330044

Castle Morpeth Borough Council:
Miss Ann Howliston tel 01670 535145

Tynedale District Council:
Mrs Gail Philipson tel 10434 652215

Newcastle City Council:
Ms Debbie Frost tel 0191 2115190

NEW PARISH COUNCILS IN PROSPECT

THE NORTHERN AREA of the Cheviots is one of the most sparsely populated parts of England. Although parishes (as lines on a map) have existed here for decades, most communities have not been served by a parish council. Now, Berwick Borough Council is helping communities to come together to form parish councils by encouraging individual parishes to group together.

A total of 12 parish areas will be grouped to form 4 parish councils, as follows:

Tillside PC
(Bewick, Chatton, Chillingham and Lilburn)

Yeavinger PC
(Akel, Kilham and Kirknewton)

Cheviotside PC
(Earle, Ilderton and Roddam)

Milfield PC (Ewart and Milfield)

A series of electors' meetings are taking place to secure public support, in advance of the first elections on 1 May.

In due course, further consideration will be given to the possibility of creating one or several parish councils for the built up areas of Berwick/Tweedmouth/Spittal, subject to public support. For more information, contact David Cook at Berwick Borough Council (tel 01289 301716).

ADVICE ON RENEWABLE ENERGY - GET REALL

REALL - Renewable Energy at Local Level - is Northumberland and County Durham's Community Renewables Initiative. In both counties, many groups are at various stages of progressing towards wind, solar, wood fuel and hydro schemes.

In Northumberland, REALL is actively supporting Lynemouth Community Centre, youth hostels at Wooler and Greenhead, a district wood heating scheme for Kielder village and an associated scheme at Bellingham station yard. A farm at Wooler is looking at how renewable energy can contribute to demonstrating sustainable agriculture, and an architect is being advised about incorporating renewables into the proposed Henshaw Cabin nursery at Bardon Mill. Friends of Ladycross Quarry have received a detailed report on how their new visitor centre can be powered by renewable energy, entirely separate from the electricity grid.

Once the feasibility of these schemes has been established, the group's next move is to the fund raising stage. A new government grant scheme called the Community and Household Capital Grant Scheme should have been announced by the end of January. REALL staff can advise groups about how to access this help.

Many other schemes are at various stages of being helped, right across the county. Free energy audits are also being undertaken on existing buildings, through contacts REALL has established with Tees and Durham Energy Advice centre.

REALL is funded by the Countryside Agency, the Rural Development Programme and the New Opportunities Fund SEED Programme.

Groups with ideas for renewable energy should contact REALL as follows.

REALL, Northumberland, Jane Frenette, Administrative Officer, 01670 505451.

Email: REALL@ccn.org.uk

REALL, County Durham, Tim Matthews, 01207 529621

Email: timmatthews@ccn.org.uk

REGIONAL PROGRESS

THE POSSIBILITY of creating a directly-elected assembly for the North East has moved forward a step, with the Government taking soundings within each region over public support for a referendum. Where there is sufficient interest, the Government will then organise a referendum, which will involve all electors in the region, to determine whether a Regional Assembly should be created.

At the same time that a Regional Assembly is created, the 2-tier local government structure in Northumberland and Durham would be reorganised into one-tier unitary authorities, of the sort which already exist in Tyne and Wear and Teesside. Even before a referendum can take place, the Boundary Committee of the Electoral Commission would publish details of the proposed boundaries of unitary authorities for Northumberland and Durham.

At this stage, comments are being sought on whether there should be a referendum on the desirability of a regional assembly. Comments should be sent to the Regional Policy Unit, ODPM, Zone 1/A6, Eland House Bressenden Place, London SW1E 5DU. A pro-forma questionnaire is available (tel 0870 1226236). The deadline is 3 March 2003.

BRINGING YOUR LOCAL HERITAGE ALIVE

HERITAGE PROJECTS are bringing the past to life again for many communities across Northumberland. Now the Local Heritage Initiative (LHI) is hoping to involve more community groups across the County in developing ideas for examining, exploring and caring for the area's rich heritage, landmarks, landscape and traditions. The LHI is a generous grant scheme, designed to support community groups with imaginative local heritage projects. Grants can vary from £3,000 to £25,000.

The challenge is that the diversity and small scale of many local landmarks results in a lack of recognition at national level, making them vulnerable to neglect. The future of local heritage depends on the enthusiasm of local people. The LHI grants are therefore targeted on encouraging more action at local level, to achieve a better appreciation of our inheritance. Examples of projects, which the LHI has funded recently, include the extensive Grace Darling memorial project at Bamburgh, a Hareshaw Linn Play at Bellingham, excavations at Berwick and the Allen Valleys Photographic Archive project.

You don't need to be an expert to apply for a grant. Seventy five per cent of projects funded by the LHI have been first time recipients of lottery funding. To apply, all a group needs is a constitution with charitable aims and a bank or building society account. If your application is successful up to 95% of your project's costs can be met. The community group only needs to provide a minimum of 5% cash and, of course, volunteer time and help in kind.

Such grants empower local communities to map out their inheritance, raise awareness and take action to look after their inheritance for future generations. As the region's LHI officer, Fiona McKay says, "Successful projects celebrate the past, inform the present and encourage thought and action for the future."

The LHI is run by the Countryside Agency and based in its offices at Cross House, Westgate Road, Newcastle Upon Tyne, NE1 4XX. Some £8m funding from the Heritage Lottery Fund and £1m sponsorship from the Nationwide Building Society supports the scheme.

Anyone wishing to know more about the grants or seeking guidance about them should contact their local Community Council of Northumberland officer (details on page 4) or phone Fiona McKay of the LHI directly on 0191 269 1600.

TURN YOUR TALENT INTO A BUSINESS!

IF YOU HAVE a special talent or hobby that could be developed into a business, or you are already in business, then you could benefit from a meeting with a Business Link Business Advisor. A series of counselling sessions can be arranged to fit in with your personal circumstances at a venue within your local area.

If you just wish to have an informal chat about any business idea that you may have, no matter how basic the idea, then why not call Ken Hastie at Morpeth Business Link on 01670 505394 to discuss with the experts. All their services are free of charge to people who may be thinking about the possibility of turning their talent or hobby into a business.

Remember, they will come and visit you if you prefer, so the only investment at this point in time, is in a little bit of your own time.

Don't waste an opportunity! You could be working for yourself, full-time or part-time, before you know it.

Business Link can help with:

- One-to-One Business Counselling
- Specialist Information and Advice
- Continuous support
- Business Planning
- Access to training
- Access to funding

Don't waste this opportunity! You could be working for yourself, full-time or part-time, before you know it. (There are Business Link contacts for all parts of the county. Don't worry if you are not in Castle Morpeth, Ken can put you in touch with the appropriate office).

Anglian Roots

JOHN BURTON is a keen local historian living in Ashington and has a passionate interest in the area's history and its Anglian Roots.

Together with Kenneth Thompson he has set up the Ancestry Association Limited through which they hope to promote the Anglian connections within local areas such as, initially, Wansbeck followed by Bamburgh, North Sunderland, Seahouses, Beadnell and Wooler. They believe that the planned project could interest more people internationally, make a contribution to tourism and help to provide employment.

For more details of the project send an S.A.E. to The Ancestry Association Ltd. Box 54, Ashington, NE63 9WD. It is planned to launch websites in March 2003:

www.yourangloroots.com
www.theancestryassociation.com and
www.theancestryassociation.co.uk

FROM THESE PAGES IN

1984

David (Morse) and Goliath?

The tiny village of Doddington, near Wooler, rates a page in Pevsner's 'Northumberland' in The Buildings of England series published by Penguin. But visitors don't know when they have got there because the name sign at the south end of the village is lost, stolen or strayed.

Doddington Parish Council, Chairman David Morse, asked the County Council to replace it, but the County Council wanted the Parish Council to pay half the cost. A partnership between the County Council (penny rate product £500,000) and Doddington Parish Council (penny rate product £80) seemed a bit one-sided, but according to the County Council, other Highway Authorities are adopting the same procedure.

However, the story had a happy ending when the Parish Council enlisted the aid of local County Councillors - something we should do more often. The sign is now going to be replaced without calling on the parish rate.

1988

Primary Care

The Government White Paper on improving primary health care has attracted most attention for its proposals to end free sight and dental check-ups. We deplore these suggestions and have protested about them. Charges are hardly likely to encourage people to have these preventive checks and the idea seems in direct contradiction to the aim of preventing ill health. It has been suggested that as far as the sight test goes - which is to come out of the NHS altogether - competition among opticians may lead to their reducing, or even waiving the charge. If this were to happen it would only benefit those in urban areas where such competition exists. In the rural areas the situation does not apply and the rural-based optician - with a smaller clientele - is anyway less able to absorb the cost of providing the test.

1993

Wintry Roads

Thirteen enormous heaps of salt, eight sawn-off lamp-posts with funny looking aerials, and an all-night vigil from December to March, are all vital components in a highly organised strategy to keep Northumberland's roads safe and passable in wintry conditions. With 3,000 miles of road and altitudes of anything up to 2,000 feet, this is not an easy task, and we have all experienced frustrations when the system has broken down, whether from icy roads remaining uncleared or from tonnes of newly-spread road salt being washed away by an unexpectedly mild rain shower. To help us all understand the high level of organisation and cost involved and to appreciate the very real difficulties which happen in winter, the County Council recently published a concise booklet outlining their priorities, procedures, equipment, agency arrangements, monitoring facilities and contact points.

1998

Tynedale Village Halls Consortium - Launch

The Tynedale Village Halls Consortium will be launched at Hexham Community Centre on Friday 27 February 1998.

The Consortium will provide an opportunity for representatives from Village Halls across Tynedale to come together on a regular basis to discuss projects, find out about funding opportunities and see examples of successful refurbishment and other village hall schemes.

LATEST SCAMS

READERS ARE ADVISED of two of the latest scams circulating the region. The first scam is targeting females in particular. The victim receives a phone call, allegedly from the Post Office, asking them to confirm their postcode. When this is given, they are told that they have become eligible for some gift vouchers for their co-operation and are asked to provide their home address and postcode in order to receive the vouchers. So far a high percentage of the women who have provided this information have been burgled, as it is assumed that their homes are empty during office working hours. The police are aware of this scam and the Post Office have confirmed that they are NOT conducting any postcode surveys.

The second scam involves a telephone call from an individual who identifies him/herself as being an AT&T Service Technician who is conducting a test on that line. They will state that to complete the test the recipient should dial nine, zero (90) then the hash key and then hang up. This will give them full access to your phone line, which allows them to place long distance, international or chat-line calls. These are then billed to your account. The lesson is that such callers are bogus and you should not respond to their request.

ESSENTIAL INSURANCE COVER FOR VOLUNTEER CAR USERS

IT IS COMMON PRACTICE for businesses and charitable organisations that employ staff to utilise the use of employees' motor vehicles in carrying out their business. The usual arrangement is for the employee to be paid a certain amount per mile which will cover the cost of petrol, wear and tear on car and other general running costs such as servicing and insurance cover. It is normally well understood that the employee is required to ensure that their insurance covers the use of the vehicle not just for the normal "social, domestic and pleasure purposes" but also for use by the policy holder in connection with the business of the policy holder.

Many charitable and voluntary organisations makes use of volunteers in one capacity or another. Some of those volunteers use their motor car for the business of the charity. For example the trustees of a county wide charity may use their car to drive to Executive Committee meetings. Whether or not they claim recompense for the journey they need to ensure that their car insurance company is aware of their circumstances. The Association of British Insurers have produced a Model letter for such a purpose and CCN can provide a copy on request.

Most insurers do not charge any extra premium for volunteers using their cars to assist a charity or community organisation. However if a volunteer does not notify their insurers of their circumstances regarding that use then the policy can be invalidated, which results in the driver being personally liable for any damage or injuries sustained in an accident.

LOOKING TO THE FUTURE WITH CAB

CASTLE MORPETH CAB has secured funding for a new project called "Looking to the Future". The objectives of the project are to help eliminate social exclusion and deprivation in the ex-coalfields areas of Castle Morpeth.

The project is jointly funded by the Coalfields Regeneration Trust and the Northern Rock Foundation and aims to look at two particular areas of need, employment and management/avoidance of debt.

The Citizens Advice Bureau already helps clients in these areas but it is felt that there is a recognised need for more long-term solutions. In the case of employment there are already training schemes (some voluntary), financial incentives and grants available for access but experience shows that voluntary take up is low.

Many individuals are either unaware of the opportunities or cannot find their way through the "maze" of information. They are also afraid of the implications this may have on their benefits. The CAB aims to raise awareness of schemes and incentives in a manner that will not appear threatening and will be completely confidential.

Five general advice sessions take place every week at Ellington, Hadston, Lynemouth, Pegswood and Widdrington Station where clients can seek advice on any issue including housing, benefits, relationships etc. If clients are interested in overcoming barriers preventing them returning to or starting work, they can be signposted, through these sessions, to people or organisations that can help them. Helping clients address employment and training issues may ultimately prevent the future problems associated with unemployment and low income.

CAB evidence and caseload has also demonstrated that there has been a dramatic increase in the amount of debt that individuals have which has a direct result in increasing stress and mental health related issues. Castle Morpeth CAB already offers a comprehensive "Money Advice" service for clients who find themselves in debt but experience shows that a significant number of people are financially naive. This includes basic budgeting, understanding interest rates, different forms of credit and how to obtain and use bank and building society accounts. Financial Literacy skills are skills for life and can be taught from a very young age.

This new project is designed to give the

community access to 2 advisers, Jane Miller and Karen Dorward, who can support and advise individuals or groups on basic financial literacy, employment incentives, schemes and training opportunities. In the case of financial literacy they will also be offering a service to local schools to introduce the concept of budgeting and the value of money based around the National Curriculum. They are also contacting local community groups, and receiving referrals for individuals to present and design specific programmes around the personal financial literacy agenda of the individual or group. This can be through a "one off" session or an ongoing programme.

The CAB feels strongly that this exciting new project can offer the communities it is designed to serve a valuable service. Community groups, schools and individuals are invited to contact the numbers below or visit the outreach sessions for further information or to arrange for the project team to visit.


Please contact either:



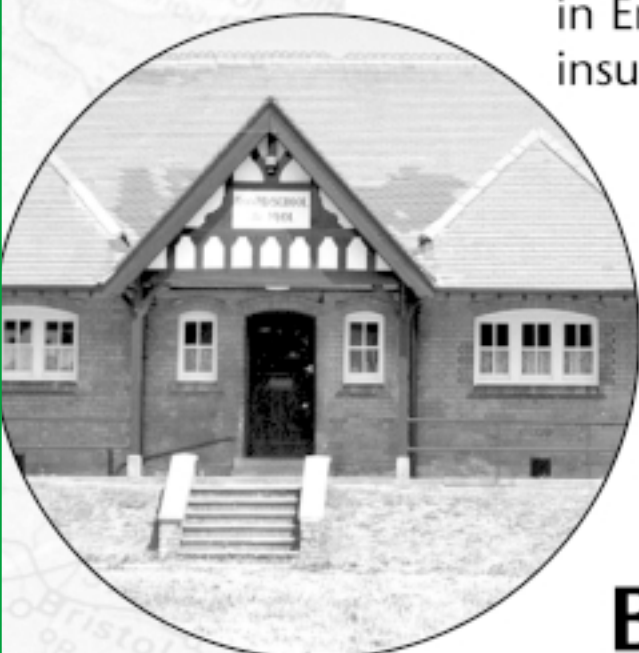
Jane Miller - Basic Financial Literacy
(01670 511516)



or Karen Dorward - Employment & general advice (01670 791773)



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PUBLICATION DETAILS

Northumberland Community News is produced by the Community Council of Northumberland. The first edition came out in October 1981 and it has appeared every two months since then. The newsletter should be of interest to anyone who is working to benefit their local community. We use it to circulate useful information on sources of advice and money, to alert people to changes in legislation or service provision which may affect them, and to pass on ideas and news from one community to another. There are regular items on Parish Council affairs, community halls and funding as well as other items of informative and newsworthy value; but our hope is that most people read the whole paper as a means of keeping in touch with voluntary activity and the rural parts of the county.

Northumberland Community News is distributed free to Parish and District Councils, the County Council, village hall and Age Concern committees, the rural clergy and many voluntary organisations. Copies are also available in public libraries. If you belong to one of the groups mentioned and do not see the newsletter, find out why not. If you would like more copies contact the Community Council.

Contributions and ideas are welcomed. Please get in touch with the Editor, at Tower Buildings, 9 Oldgate, Morpeth NE61 1PY For information on the Community Council check out their website at www.ccn.org.uk

Copy deadline for the next edition is Tuesday, 26th March, 2003

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