No. 231/25

24th October 2025

TO: ALL BRANCHES

Dear Colleagues,

CWU NATIONAL WELFARE FUND - REGULATIONS

Branches will be aware that following their election in the latter part of 2024, the National Trustees started their term of office from the beginning of January 2025.

Having now had ten months in their role, the Trustees in conjunction with the Finance department, have dealt with numerous applications for claims from the National Welfare Fund. During this period, it has become apparent that some of the applications have not been in line with the previously circulated CWU Welfare fund regulations.

The main issues concern the following:

- Cases where insufficient supporting evidence is provided making it difficult for the Trustees to make an informed decision
- Applications where no evidence at all has been provided to support a claim.
- Requesting payments for members in extreme levels of debt without directing them to other organisations who can assist.
- Claims for members not actually suffering any genuine hardship.
- Requesting payments to replace the stoppage of money by the employer without using the agreed internal process to rectify the problem.

Each of the above not only results in additional workload but causes a delay to those claims where a payment is necessary.

Branches will be aware that the current CWU Welfare Fund regulations were last circulated ten years ago, during which time many new Branch officials have been elected. The result is a variety of experience in relation to submitting claims to the National welfare fund, with some Branch officials not being as experienced as others.

The Finance Department and CWU Trustees have therefore conducted a review of the CWU Welfare fund regulations, to ensure they are brought up to date, are unambiguous and are reflective of the purpose for which the fund was established. Branches will be aware that the CWU as a Trade Union is not authorised to give financial advice to any member as part of the Welfare Fund application process. This point is reiterated in the amended regulations.

At a meeting on 22nd//23rd October the NEC endorsed the attached revised set of CWU Welfare fund regulations. Branches must now operate in line with these regulations when considering and submitting applications to the National Welfare fund. In addition, the list of contacts for support and advice has also been updated and is also attached to assist in signposting these organisations to members.

The NEC hope that both documents will provide useful reference points that Branches can check prior to submitting future claims to the CWU Welfare fund, thereby ensuring claims are not unnecessarily delayed.

Any enquiries should be addressed to dwilshire@cwu.org or on 0208 9717 368

Tony Kearms
Senior Deputy General Secretary

Welfare Fund Regulations

1. Introduction

a) The CWU National Welfare Fund exists for the purpose of providing, at the absolute discretion of the CWU Trustees, assistance to members of the Union who are not in arrears with their subscriptions and their dependants, who have met adversity. Whilst the list is not exhaustive, priority will be given to cases where serious financial hardship has or is being experienced due to bereavement, major sickness, injury or illness causing incapacity or other major or substantial personal misfortune. Only cases that meet the above criteria and are accompanied by the information set out in f) below will be considered.

b) The fund does not exist to provide assistance for repayments of loans/credit cards, the purchasing or repairing of cars, assistance in payments for holidays or starting up businesses. This list of restrictions is not exhaustive.

   There are occasions when members may have money incorrectly stopped by management such as sick pay. The fund is not used to substitute this money and cases such as these should be addressed by using the relevant processes with the employer.

c) It is not possible to legislate for each individual circumstance whereby a member, through no fault of their own, has met with adversity that has resulted in financial hardship.

   The maximum limit for payments from the fund is £1,000 for each case.

d) There are of course other organisations that exist to provide information and help (e.g. Citizens Advice Bureau). It would assist the trustees in considering requests for assistance if supporting evidence from these organisations accompanied the request, although this is not a pre-requisite.

e) The fund exists to assist as many members/dependants as possible who must meet the required criteria.

f) It is essential that nomination forms must include all relevant financial information. This is to ensure that the Trustees have all information possible at their disposal and to help eliminate one reason for delay in processing requests. By way of example, information should include bank statements and can include court orders/repossession notices when necessary. Importantly a full written explanation must be provided as to the background that caused the serious financial hardship as described in (a) above to occur at the time of making the initial request. The Trustees have the right to request further information in order to assist in their decision making.

g) Due to Financial Conduct Authority (FCA) regulations the Welfare Fund is not intended to provide financial assistance in the form of loans to members who would normally be able to secure loans through other formats/organisations or for circumstances that would normally be considered as a high risk in such circumstances. Equally the Welfare Fund decisions do not constitute financial advice to any member. It is important to ensure that branches do not give financial advice to any member. In the UK financial advice can only be give by either individuals or firms authorised to do so by the Financial Conduct Authority (FCA). The CWU as a trade union is not authorised by the FCA and therefore we will not be giving financial advice as part of the Welfare Fund application process, or any other process.

2. Management of the Fund

The CWU National Welfare Fund shall be financed by monies distributed from the general fund income as determined by the NEC following decisions by the CWU Trustees. Additional funding can be made from donations from Branches, Members or other individuals and corporate donors.

In addition, any requirement to transfer monies between the National Welfare Fund and General Fund shall be at the absolute discretion of the NEC following a decision of the National Trustees.

Such decisions to provide funding to the Welfare Fund cannot be considered or be made to the detriment of the CWU General Fund, or to the provision of the normal services to members as laid out by the CWU Rule book.

3. Disbursements from the Fund

a) When a fully paid-up Union member or their dependant meets with adversity (principally those causes outlined in (1a) above, then it shall be open for the branch where the member belongs, to nominate that member for consideration to receive a benefit from the National Welfare Fund. This should normally follow a meeting with a member to ascertain all the facts of the case.

   There is a requirement that the nomination form must be accompanied with all associated evidence to allow the trustees to carefully consider the nomination, in order for the member to receive a benefit from the fund. The type of information the Trustees require as a minimum will be recent financial information, bank statements, court/repossession orders, and a full written background to the serious financial hardship as described in the introduction above.

   It is the responsibility of the Branch to ensure the trustees are in receipt of all relevant information when they nominate a member to receive a benefit from the fund. Simply forwarding a letter received from a member without explanation or without the required and necessary supporting paperwork is likely to result in a request being substantially delayed.

   Branches should make members aware that other organisations exist to provide information and assistance, for example the Government backed “Money Helper” service, ex-armed service organisations, Citizens Advice Bureau, BT Benevolent Fund and the Rowland Hill Fund, amongst others. These organisations may be able to assist with cases of extreme financial hardship. Members may also need to seek urgent advice from a debt advice service and/or discuss the matter with their creditors.

   Branches should ask members what other actions they have taken in order to alleviate their particular hardship. All applications must contain this information as part of the information required under f) above.

   The trustees should be advised of the members response to this point and additionally the trustees should be advised whether or not such assistance has been sought and/or given from any such organisation.

   Nomination forms and all relevant information should be sent to sdgs@cwu.org at CWU Headquarters and marked “In Confidence”. They must be signed by the Chair and Secretary of the nominating Branch which, save in exceptional circumstances, must be the members own branch. Direct applications made by individual Union members will not be accepted.

b) On receipt of the nomination for assistance from the CWU National Welfare Fund, the trustees, as defined under Union Rule 11.2 shall consider the application and may at their absolute discretion, make an award from the fund to the member concerned.

   Branches must emphasise to members that any awards are discretionary and that there is no automatic right to such an award.

   Whilst it is accepted that we are dealing with individuals who are experiencing difficult circumstances it is essential that each case is dealt with entirely on its own merits and with no reference or precedent being set by any previous decision of the Trustees.

   Where the trustees believe there is insufficient information for them to consider the application fully the nomination will be returned to the Branch with an explanation. The Branch will be entitled to resubmit the nomination within 28 days along with any further evidence/supporting information for the trustees to reconsider.

   The Branch shall be responsible for communicating to the member where an award from the fund has been granted or the nomination has been returned along with an explanation.

   Branches who have a Welfare fund can explore its use to assist members in line with national rule 6.8.14.

c) At the end of every financial year an LTB will be sent out detailing all disbursements from the fund, this report will ensure anonymity of all those in receipt of assistance.

d) Branches should be aware and should inform members accordingly that only one request for assistance can be made for a particular set of circumstances. By way of explanation, if a member details a case of hardship and the Trustees make an award then should that hardship continue, for whatever reason, the Trustees will not consider another request against those circumstances.

CONTACTS FOR SUPPORT & ADVICE

MONEY HELPER (MONEY & PENSIONS SERVICE HM GOVERNMENT)

www.moneyhelper.org.uk

Free and impartial money advice. Help with the cost of living, dealing with debt, money problems and complaints and scams.

Telephone: Monday – Friday 8am – 6pm (excluding bank holidays) 0800 136 1677 and Welsh language 0800 138 0555
WhatsApp +447701 342744

BT BENEVOLENT FUND

www.benevolent.bt.com/bf/HelpandAdvice

Assistance for current BT people can be by grants. It's typically given where people have fallen behind with priority payments such as rent, mortgage and council tax or utility bills due to long-term illness, redundancy, relationship break-up or other unforeseen events.

Help can also be given for other needs, including disability aids or adaptations.
BT people who feel the Fund may be able to help them must in the first instance call the BT Employee Assistance Programme on 0800 917 6767. An advisor will take details of their situation, including specific financial information, this is needed in order to prepare a case to go to the Fund if it's judged appropriate.

If you are experiencing financial hardship and want to speak to someone to see whether the Fund can help please follow the instructions below.

Employees
Current BT employees should, in the first instance contact the Employee Assistance Programme on: 0800 917 6767.

Contact with the EAP is completely confidential and individuals can call direct on 0800 917 6767 or +44 1865 397076 for outside the UK (for UK and Asia Pacific based BT employees only). To find out more go to the Employee Assistance Programme pages on the BT intranet.

Depending on individual circumstances, the EAP may refer a case on to the Fund for additional assistance. The Fund is just one of the ways in which BT may be able to offer support to employees facing personal difficulties.

Former Employees
If you have worked for BT or GPO Telephones in the past, we could well be able to help, even though you may not have acquired any pension rights due to the timing and duration of your employment.

BT Pensioners
If you are in receipt of a BT pension, whether or not based on your own service, the Fund is ready to assist. It is always helpful to our team if you have your BT Pension Number handy. (This appears on all pay slips and correspondence from the Administration Centre in Chesterfield.) Please contact us using the details below.

Contact details for former employees and BT pensioners
Room 4210
Bristol Central Telephone Exchange
Marsh Street
BS1 4AY
Telephone: 0800 756 5555
E-mail: benevolent@bt.com

THE ROWLAND HILL FUND
www.rowlandhillfund.org

The Rowland Hill Fund provides financial and practical assistance to serving and retired Royal Mail and Post Office employees and their dependants.

Royal Mail
185 Farringdon Road
London
EC1A 1AA

Confidential helpline 0345 600 4586
Email: rowland.hill.fund@royalmail.com for an informal conversation about eligibility

CITIZENS ADVICE BUREAU
www.citizensadvice.org.uk

Advice and guides to help improve your finances. Support in person, over the phone and online for debt problems, claiming universal credit, energy bills and supply and consumer problems. Find your local Citizens Advice Bureau online.

Advice Line: 0800 144 8848 (UK)
Advice Line: 0800 702 2020 (Wales)

On X @CitizensAdvice
On Instagram @citizensadvicecharity

MACMILLAN CANCER CHARITY
www.macmillan.org.uk/cancer-information-and-support

If you or someone you know has been diagnosed with cancer. Find out what to expect, get information, practical advice and support, hear from experts and read other people's experiences.

MacMillan Support line – call free on 0808 8080000 (8am – 8pm seven days a week)
On X @macmillancancer

SSAFA (THE ARMED FORCES CHARITY – LIFELONG SUPPORT FOR VETERANS)
www.ssafa.org.uk

SSAFA provides lifelong support to anyone who is currently serving or has ever served in the Royal Navy, British Army or Royal Air Force. Offering welfare advice and support.

Main telephone: 0800 260 6780 (9am-5pm Monday – Thursday and 9am – 4pm Friday)
SSAFA
4 St Dunstans Hill
London
EC3R 8AD
On X @SSAFA and on Instagram @ssafaofficial

SAMARITANS

www.samaritans.org

You can get in touch about anything that's troubling you. Relationship and family problems, loss, including loss of a friend or a family member through bereavement, financial worries, job-related stress college or study-related stress, loneliness and isolation, depression, painful and/or disabling physical illness, heavy use of or dependency on alcohol or other drugs, thoughts of suicide.

Telephone: 116 123 (24 hours a day and 365 days per year)
Welsh language 0808 164 0123 7pm – 11pm
Email: jo@samaritans.org
Freepost – SAMARITANS LETTERS
On X @Samaritans
On Instagram @samaritanscharity

DEPARTMENT OF WORK AND PENSIONS

www.gov.uk/government/organisations/department-for-work-pensions

The Department for Work and Pensions (DWP) is responsible for welfare, pensions and child maintenance policy. DWP provide services in a number of ways, for example through Jobcentre Plus, The Pension Service, the Child Maintenance Service and partner organisations. They also deal with carers and disability benefits.

Jobcentre Plus
www.gov.uk/contact-jobcentre-plus
How you contact Jobcentre Plus depends on the help you need, e.g. finding a job, changing an appointment, checking an existing claim or making a new claim or complaint.
0800 055 6688 Mon-Fri, 8am-5pm and Welsh Language 0800 012 1888

Pension Service
Find your local Pension Centre: www.gov.uk/contact-pension-service
The Pension Service helps with State Pension eligibility, claims and payments.
0800 731 0469 or 0464. Welsh language 0800 731 0453 (8am – 6pm except on public holidays)

The Child Maintenance Service
www.gov.uk/child-maintenance-service
Child maintenance is financial support towards your child's everyday living costs when you've separated from the other parent. The Child Maintenance Service is for when you and the other parent can't agree to a family-based arrangement.

CMS Helpline: 0800 171 2345 (8am to 6pm). Welsh language 0800 232 1979

Child Maintenance Service (England, Scotland and Wales)
CMS 21
Mail Handling Suite A
Wolverhampton
WV98 2BU

For Northern Ireland same address other than CMS 24

Disability Benefits
www.gov.uk/browse/benefits/disability
Get advice or information on financial help if your living with a health condition or disability.

Universal Credit
www.gov.uk/sign-in-universal-credit

SHELTER
www.shelter.org.uk

The housing and homelessness charity. Shelter gives practical housing advice and support online, in person and by phone. Expert advisers give free, confidential advice. Helping with everything from mortgage arrears to finding a place to sleep.

Get housing help and advice
Contact Shelter's free housing advice helpline on 0808 800 4444 (calls are free from UK landlines and main mobile networks). Open 8am – 6pm Monday – Friday but closed on weekends and bank holidays. Wales 08000 495 496 from 9am – 4pm Monday - Friday

On X @Shelter and Instagram @sheltercharity

CRISIS
www.crisis.org.uk/get-help/

Crisis is the national charity for single homeless people. Offering classes, training, help and advice with applying for jobs and more in their Skylight centres (contact details online). Crisis does not provide emergency accommodation, however they can offer information on who to contact if you are looking for emergency accommodation.

Crisis
50 - 52 Commercial Street
London
E1 6LT

On X and Instagram @crisis_uk

CENTREPOINT
www.centrepoint.org.uk

Contact Centrepoint to get advice on your housing situation and rights. The UK's leading charity for homeless young people..

Call free on: 0808 800 0661 (9am-5pm Mon-Fri)
WhatsApp 07557 255 965 9am – 4:30pm Monday – Friday)
X and Instagram @centrepointuk

STEPCHANGE
www.stepchange.org

Free impartial debt advice and support to deal with debt.

Helpline: 0800 138 1111 (Mon-Fri 8am-8pm, Sat 9am-2pm)
Live chat service and email available on the website.

StepChange Debt Charity
123 Albion Street
Leeds
LS2 8ER

On X @StepChange
Instagram @Stepchangecharity

Turn2us
www.turn2us.org.uk

twitter and Instagram @turn2us_org

A national charity offering information and practical help to people facing financial insecurity. Specialising in benefit / grant support / financial insecurity. Has a long history, good infrastructure, measurable impact, and is transparent about its governance and strategy. Its work focuses on providing information, financial grants and signposting.

NATIONAL DEBTLINE
https://nationaldebtline.org

Chat online 9am-8pm Monday – Friday and 9:30am – 1pm on Saturday

0808 8084000

A debt advice charity offering free, independent support. Regulated by the Financial Conduct Authority and has a lot of useful information on their website.

TRUSSELL
trussell.org.uk

0808 208 2138 Monday – Friday 9am – 5pm. Closed on bank holidays.
Twitter and Instagram @TrussellUK

An anti-poverty charity and community of food banks across the UK established in 2000. Offers a lot of information on its website including signposting people in need to emergency food support.