



TURNING POSSIBILITIES INTO REALITIES



INSIDE THIS ISSUE OF GINGERBREAD TIMES:

- How can Gingerbread's training team help you?
- Advice - your questions answered
- New online member's forum launched
- Lone parent summer scheme
- Energy feature and much much more!

Please Note

The views expressed in this newsletter are not necessarily those of Gingerbread NI

Gingerbread NI held a major conference on lone parents and employment on the 19th June in Belfast in what is the organisation's 30th anniversary year. Organised on behalf of the 'Possibilities' development partnership which includes Gingerbread NI as the lead partner, the Department for Employment and Learning (DEL), the University of Ulster (UU) and Gems NI, it brought together government, employers and voluntary organisations with lone parents to find out what helps or hinders those who decide to move into work.

New research by University of Ulster academic Dr Ann Marie Gray, 'Lone Parents Speaking Out: the views of lone parents in Northern Ireland on employment' was launched at the conference. The research provided lone parents with an opportunity to discuss their views of training and employment in the context of their lives generally and was based on a large qualitative survey of 82 lone parents in Northern Ireland and interviews carried out with lone parents in Spain, Italy, Lithuania and Malta.



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Turning Possibilities into Realities

A selection of case studies taken from the research were read out by lone parents during Dr Gray's presentation and these helped to demonstrate many of the obstacles lone parents can face when entering the labour market. As Ann Marie explained:

'Our research shows the vulnerability of one parent families to poverty, both those on benefits and a number of those in employment. To make work possible, lone parents need access to affordable and accessible childcare and the qualifications and skills to help them get good jobs, with wages that will lift their families out of poverty'.

Aideen McGinley, Permanent Secretary at the Department for Employment and Learning who gave the keynote address emphasised that lone parents are a priority group for her Department and that the research findings will provide them and others with very useful information about lone parent issues.

Over the course of the day delegates also heard from Evelyn Collins from the Equality Commission NI who offered valuable insights into the issue of gender and lone parenthood in Northern Ireland, Jane Garvey from Queens University, Belfast who considered lone parenthood from an employer's perspective and Anna Tengqvist who outlined the key policies and practices that positively impact on the lives of lone parents in Sweden.

The key themes of poverty, employment, childcare and gender that emerged from the research were later considered in four corresponding discussion groups facilitated by specialists in each field. The action points developed will be included in a policy position paper which will be used to influence policy makers and others as appropriate in the coming months.

In addition to the research an Employer Pack which identifies leading local companies, such as Marks and Spencer and Allstate Northern Ireland who are using flexibility to attract and retain lone parents as valued employees was also launched at the conference.

The event was chaired by BBC journalist and broadcaster Linda McAuley in the morning and by Bronagh Hinds, from Queen's University, Belfast and former director of Gingerbread NI in the afternoon. Their skill and expertise went a long way to ensure the day was a great success.

To obtain a copy of the research report please log on to www.gingerbreadni.org and download a copy or alternatively contact Gingerbread's Central office on 02890231417 to request a copy of the report and the employer pack.



Interested in starting a course in September? Would you like help with finding a job? Gingerbread's Training Team can help you.



“

For the last five years I have been looking after my daughter and when she started school I decided I wanted to retrain as a Travel Consultant. I contacted Gingerbread and was able to get support with finding the right course at my local college as well as help with costs like course fees and childcare. I have now completed my second year at college, am much more confident and I recently got a job with a local travel agent!

”

Paula, Enniskillen

“

Possibilities has totally changed my life! I always thought I'd love to be a teacher but never had the confidence to go for it. The course tutor got me a placement in a school and over the weeks I made up my mind that teaching was the career for me. I enrolled on a course and have never looked back!

”

Joanne, Belfast



“

Choices Plus gave me the chance to get the qualifications I needed to go to University to train as a nurse. My new career will help me to provide for my daughter and live financially independently

”

Laura, Coleraine



“

“Since completing Train 2 Train last year I have been promoted to Assistant Training Manager. The course was challenging but I have found it extremely useful in my day to day job and have no doubt it helped me up the career ladder”

”

Claire, Dromore

Courses on offer from September 2008:

'Possibilities' will help you to get a qualification while you:

- Develop your self confidence
- Have a work taster with a local employer
- Apply for jobs

We will also help with the cost of travel, childcare and you will be paid a training bonus for taking part.

(Possibilities is a pilot initiative currently only available in South & East Belfast.)

'Choices Plus' while you study at your local college we will help with:

- Course fees, childcare and travel costs
- organising work experience with a local employer
- One to one support and guidance

Continued Overleaf



“

My confidence greatly improved while taking part in Marks and Start. It gave me the boost I needed to go for a job in M&S which I love

”

Chris, Belfast

Continued from page 3

Train 2 Train you can become a qualified trainer and a member of the Chartered Institute of Personnel and Development, an internally respected professional body, by completing the CIPD Certificate in Training Practice. We offer you help with the cost of course fees, childcare and travel as well.

'Marks and Start' is a Marks and Spencer's initiative which supports lone parents returning to work through:

- Three day return to work training delivered by Gingerbread NI.
- Two weeks work experience in a Marks & Spencer store
- Support from a Marks & Spencer 'buddy'
- An interview for a job in M&S
- Help with travel and childcare costs

We are pleased to announce that we will be offering the 'Marks & Start' again from the 23rd September to 10th October 2008

Places are limited please contact Avril to confirm your place.

If you are interested in finding out more about courses and help about returning to work contact Avril on 02890231417

Advice - Your Questions Answered

Q I have been offered a job at 16 per week. This means that I would have to come off Income Support but I'm not sure how it will leave me and my family financially. I want to know that I will be better off before taking this step. Can you give me some advice?

A If you decide to go back to work there is financial help available to help you to make the transition between benefits and returning to work. There may also be help to top up your income from Tax Credits when you are in work, which could also include help with childcare costs. There is plenty of help and advice available – just ask.

Going into work:

Job Grant – If you have been getting Income Support before going into work you can get this payment of £250. It is designed to help you with some of the costs of going back to work and help you get by until you are first paid. You should claim within 21 days of starting work.

Housing Benefit Extended Payment - This is four weeks full Housing Benefit after you start work, you can get this if you have been getting Income Support before going into work. You claim this by letting Income Support and Housing Benefit know that you are starting work.

Social Fund - As you will not be able to apply to the Social Fund for Grants or Loans when you are getting Tax Credits we would recommend that you consider

applying for a Grant or a Loan before you come off Income Support.

As us for advice on this and help with the forms.

You can also get help and advice with these from your Lone Parent Adviser at the Jobs & Benefits Office – ask them for advice and support.

When in work:

When you go into work Working Tax Credit from Revenue & Customs will be one of the main parts of your total income as well as wages, Child Benefit and Child Tax Credit. Tax credits are calculated for the whole of the tax year – this is a major change from how benefits which are worked out on a weekly basis. You will need to be prepared for this and another changes – please ask us for advice.

The amount you get is based initially on your current, individual circumstances – it is best that you contact us for an individual assessment – this is free. Confidential and impartial.

Working Tax Credit - If you are working 16 hours or more this can be paid on top of your income and can include help with your childcare costs. It acts as a top up for low incomes. This payment can also include help with up to 80 per cent of your eligible childcare costs where your child is looked after by a registered childminder, nursery or play scheme or similar. Less formal Childcare may be included through the Home Childcarer Approval Scheme – contact us for more information on this.

Child Tax Credit - This is a payment for families with at least one child, most lone parents will already be getting this. It is made up of the following elements:





A family element that is payable to any family responsible for a child. It is paid at a higher rate to families with at least one child under the age of one. This is known as the baby element.

A child element for each child you are responsible for. This is paid at a higher rate if the child has a disability and at an enhanced rate for a child with a severe disability. This is known as the disabled child element.

Housing Benefit - you may still be entitled to Housing Benefit after the first four weeks, this will depend on your income. We would recommend that you seek advice on this or simply make an application.

Health Costs - You may still be entitled to help with prescription costs and other health service costs but this will depend on your overall income level. We would recommend you seek advice on this or simply make an application.

Get a full breakdown

Our Advice workers use a computerised checker to help you ensure that you are getting your full benefit and Tax Credit entitlement. We can advise you on the full range of benefits and Tax Credits and can do detailed 'Better Off' calculations which will breakdown your income when in work showing wages, tax credits and help with Housing costs. If you are not sure of your income now or if you are thinking of going into work then get on touch with us – we can give you this on paper or e-mail it to you to let you consider it.

You can also get more information from the HMRC online:

Website - www.hmrc.gov.uk

If you need any more information or advice please contact us:

Freephone Advice Helpline - 0808 808 8090

Website – www.gingerbreadni.org

Email – advice@gingerbreadni.org



Childcare and work doesn't have to be taxing.



If you currently do not receive any Working Tax Credit assistance towards your childcare, then childcare vouchers may be the solution to helping improve your financial situation. By sacrificing part of your "gross" salary for childcare vouchers, either weekly or monthly, you can save up to £99 a month in Tax and National Insurance Contribution, thus helping to reduce those all important childcare costs. So if you wish to return to work, or are already working, there are solutions available to help relieve the burden of your childcare costs.

Child Tax Credit

If you are receiving the Child Tax Credit you are still eligible for Childcare Vouchers. Your Child Tax Credit will not be affected.

Working Tax Credit

If you are eligible for the Working Tax Credit (but not the childcare element of this) you are still eligible for Childcare Vouchers. However when claiming Working Tax Credit and Childcare Vouchers you need to ensure that your salary does not fall below the minimum wage threshold.

Childcare Element of Working Tax Credit

If you are eligible for the Childcare Element of the Working Tax Credit you could be receiving up to 80% of your registered childcare costs per week (up to £140 per week for one child or £240 for two or more children). This could be more beneficial to you than childcare vouchers.

As a very general rule of thumb, if you are receiving more than £16 - £23 per week (this being the maximum amount you can save with Childcare Vouchers) towards your childcare costs through the childcare element of Working Tax Credit it should be more beneficial for you to claim the Childcare Element of Working Tax Credits.

Please note this is just an approximation as individual circumstances vary. To check which scheme you would be better off with, compare the award you currently receive from the Childcare Element of the Working Tax Credit with that of what you could potentially save with Childcare Vouchers.

For further information please contact: 08000283008

New Online Member's Forum Launched

By logging onto www.gingerbreadni.org you can now access a new members area exclusively for lone parent members of Gingerbread NI! In this members area you can pick up essential hints and tips, exchange ideas with other lone parents and read the latest edition of Gingerbread Times.

There is also a message board and we have a wide variety of subjects ranging from childcare and education to coping as a working lone parent for you to comment on. So why not ask a question or share your experience with another lone parent in this forum.

Please follow the simple steps below to access the Members Area

- Step 1 -** Log on to www.gingerbreadni.org
- Step 2-** Click on the 'Members Login' Icon on the left hand side of the page
- Step 3-** On the member's login page please enter your email address and your password to access this exclusive area



Please note that the message board will be monitored and each member will be expected to adhere to the house rules (click <http://www.gingerbreadni.org/forum/rules.asp>) while using the message board. Should a member break these rules they will be refused access to the members board the next time they log on.

This area is for you our members, so if there is something you'd like to see featured please email membership@gingerbreadni.org or telephone 028 9023 1417.

Summer Family Fun Programme

This August, Belfast Activity Centre (BAC) are working in partnership with Gingerbread NI and are offering an exciting opportunity for lone parents and their children with the Summer Family Fun Programme.

The week-long programme from 18th -22nd August 2008 will offer lone parents and their children the chance to try some exciting new activities, spend some time together, and meet other families. The programme will offer 5 days (either from 10am-1pm or 2pm-5pm) of fun-packed activity including climbing, canoeing, caving, high ropes, archery, mountain biking and orienteering; all based just outside the centre of Belfast in Barnett Demesne.

The programme will cost £20 per family and each parent can bring up to 2 children (if either of these factors are prohibitive to participation, please contact the Belfast Activity Centre to discuss).

If you are interested in taking part or would like more information please contact BAC on 028 90600132 or e-mail info@belfastactivitycentre.com



Running on Empty? Paying the price of fuel poverty.

Managing your budget as a lone parent can be difficult at the best of times but when faced with unprecedented rises in fuel and food costs the balancing act is becoming more and more difficult. The cost of living is now the highest since 1990 and the seemingly non-stop stream of stories in the media is creating an atmosphere of anxiety and fear for many lone parents. It is a global problem as well as a very personal problem for one parent families.

Phoenix Natural Gas recently announced a price rise of 28%, the cost of electricity is to go up by 14% the cost of 900 litres of oil is now over £500.

Pat Austin, Director of the charity, NEA Northern Ireland, which campaigns for affordable warmth in the homes of vulnerable people said: "With these recent increases in energy costs, fuel poverty will be spiralling to over 40%, equating to over 284,000 households. Within these households reside families with young children, people with disabilities and older people who are often the most vulnerable in society. People are in despair making decisions between heating and eating.

We urge people to ensure that they are maximising their income, claiming the grants that they are entitled to, and accessing incentives to increase the energy efficiencies of their home"

A household is said to be in Fuel poverty when more than 10% of income is spent on fuel to maintain an acceptable level of temperature throughout the home. Gingerbread works with NEA, as the leading fuel poverty charity to help campaign for change and raise awareness of this issue.



Campaigning for Warm Homes

What can you do?

Gingerbread aims to provide lone parents with information and advice on the key areas of Maximising household income and Energy Efficiency. We work with NIE Energy to ensure that lone parents receive their full benefit entitlement through the 'For Your Benefit' programme and NIE and the Energy Saving Trust to provide information and assistance to help you become more energy efficient.

For Your Benefit

Gingerbread is working with NIE and Advice NI – the independent advice network to ensure that lone parents are getting all the benefits that they are entitled to. 'For Your Benefit' provides free, confidential and independent Benefit Entitlement Checks to encourage benefit take up across Northern Ireland.

Jenny Boyd, NIE Energy says "NIE is pleased to support this programme with Gingerbread and a number of partner organisations working with people who may not be claiming their full benefit entitlement. As well as the free benefit check, customers will also be advised about the grants available to make their homes more energy efficient. Previous benefit entitlement activity undertaken by NIE and advice partners highlighted that on average, customers were £30 per week better off, making a significant contribution to household bills."

Gingerbread's Advice staff will use a computer based benefit checker to quickly see if you are getting the right benefits. We will also check your situation and make sure that you are aware of other benefits that might be useful if you are:

- planning to go into work
- considering going into training
- if you or one of your children have a health problem or disability
 - if you are a carer
- if you might be entitled to Child Support
- if there are support services that might be able to help you

Gingerbread can help you by providing you with advice on your options and may be able to help your claim and any forms.

To get a free and confidential benefit check to find out if you are entitled to more money, just contact us by phone or online:

Freephone Advice Helpline - 0808 808 8090

Website – www.gingerbreadni.org

for
your.
benefit



Can you get a free Central Heating system & Insulation?

NIE has a number of schemes to help lone parents upgrade household heating systems to a new highly efficient gas or oil system, as well as giving out free loft and cavity wall insulation.

Jenny Boyd from NIE Energy explains:

“If you have an old Economy 7 or solid fuel heating system and are a single parent with income less than £18,000 gross per annum, we have a scheme that will pay for a new heating system and free insulation for your home. Even if you already have gas or oil, if you are on a lower income, we'll pay to insulate your home.

“Whilst some people are happy to stay with Economy 7, there are now much more efficient ways to heat your house. Our heating replacement schemes fit a highly efficient condensing boiler as standard. A condensing boiler captures much more usable heat than a non-condensing boiler.”

Over half of all heat lost in an average home goes out through the roof and walls. Installing insulation is one of the simplest energy saving measures to help you save around £200 each year on your energy bills. Insulation helps to make your home warmer and more comfortable and by reducing the amount of fuel you need to buy, you can help control your heating bills.

Jenny added: “Check if you have loft or cavity wall insulation. Even if you have some loft insulation, we could pay to top it up to the recommended depth of 27cms.”

By covering the cost, NIE Energy is hoping as many lone parents as possible will apply for either the heating or insulation scheme and keep the heat in. Although the company warns that the number of grants is limited, so it's first come, first served!



Do you qualify?

- Existing system must be solid fuel, Economy 7 or have no form of heating
- Own your home or live in private rented accommodation (scheme does not cover Housing Executive properties)
- Lone parent family with income less than £18,000 gross per annum AND have children under 16 at home OR have a long-term health issue that is affected by the cold (this must be accompanied by a Health Professional's letter)

These NIE Energy grants are 100% funded, totally free of charge.

Seán Ó Néill from Gingerbread added:

“As the lead agency working with and for lone parents and their children, we endorse these schemes from NIE Energy and would encourage any lone parent who thinks they might be eligible to apply. Why spend more than you have to on heating your house. Saving money off heating bills means you have it to spend elsewhere.”

If you do not meet any of the above criteria, NIE Energy has another scheme, open to everyone, which gives £150 cashback when you have loft insulation installed and another £150 cashback when you have cavity wall insulation installed.

To get more information on these schemes or to apply, or to get more information on how you save money on fuel bills contact the Energy Efficiency Advice Centre, advisors can also check through all of the grants and cashbacks currently available to see if you are entitled to any:

Phone - 0800 512 012

Email - ni.advice@est.org.uk

Website – www.energysavingtrust.org.uk

For a full list of NIE Energy saving grants go to:

Website - www.nieenergy.co.uk



Claire McCambridge NIE Seán Ó Néill
Gingerbread NI at the launch of the
campaign





Some simple steps...

The Energy Saving Trust Advice Centre advises you to look around your home and see where you can make a difference, from checking that you have enough loft insulation to switching to low energy light bulbs. By making your home more energy efficient could save on your household fuel bills. There are some simple steps you can make to your home cosier in the winter and cooler in the summer and help prevent climate change.

Free home energy check

For a report on how much energy can be saved in your own home, fill out the Energy Saving Trust's online home energy check. You can get this online or by phoning the Energy Saving Trust Advice Centre – see below.

Get Insulated

Around 50% of the heat lost in your home is through the walls and roof, so insulating them can be the most cost effective way to save energy in the home. You may be entitled to help with the cost of this – see above for more details.

Look for the logo

Look out for the energy saving recommended logo when you're buying new electrical appliances. For example, an Energy Saving Recommended washing machine could cut your energy consumption by up to a third compared to an old washing machine.

Energy efficient light bulbs

There are now more good reasons than ever to use energy saving light bulbs. They use up to 80 per cent less electricity than a standard bulb and last up to 12 times longer, but produce the same amount of light so they can help you save money and energy. Technology has moved on a lot since energy saving light bulbs were first introduced, and so has the way they look – a wide range are now available. Prices have come down recently but you can also collect a free bulb from any Gingerbread office.



If you need any more information or advice please contact us:

Freephone Advice Helpline - 0808 808 8090

Website – www.gingerbreadni.org

Email – advice@gingerbreadni.org

Energy Saving Trust

The Energy Saving Trust is a non-profit organisation that provides free and impartial advice on saving energy and reducing fuel bills. They can help you save money and fight climate change by reducing carbon dioxide emissions from your home

Website-

www.energysavingtrust.org.uk/northernireland

Phone - 0800 512 012

Act on CO2

Find out what your carbon footprint is and how you can make some simple changes to help tackle climate change.

Website – www.actonco2.direct.gov.uk

Power of One

Find out about ways that you can save energy and money by looking at your lifestyle and implementing change where you can – the power of one good idea.

Website - www.powerofone.ie



Finance For Learning



It's that time of year again when you need to be thinking about applying for funding for courses starting in September. If you haven't already done so, then you need to think about it now to make sure it's in place at the start of term. John Caldwell who is the Student Finance Adviser at the Adult Learner Finance Project looks at some of the help available

Funding depends on whether the course is considered Further or Higher Education and if it is part-time or full-time. Like most things in life there are also qualifying conditions to be considered including residency and previous study.

Funding for full-time Further Education courses such as, Access, NVQ or BTEC National Diploma comes in the form of a Maintenance Grant of up to £2,000 a year plus help with tuition fees, if being charged. If you are 19 or over many full-time Further Education courses should be free of charge. In addition to the Maintenance Grant, there is also a Childcare Grant, Parent's Learning Allowance, Adult Dependents' Grant and Disabled Students' Allowances. Part-time Further Education courses can attract a Tuition Fee Grant of up to £583 and a Course Grant of up to £255. Application is made to the Western Education and Library Board for funding, irrespective of where you live in Northern Ireland. Application forms and booklets, outlining the support and eligibility criteria are available at: www.welbni.org (click on 'Students and Young People'), or call 8225 4546.

Funding for Higher Education is somewhat different to Further Education. Examples of Higher Education courses are an HND or a first Degree. The vast majority of students, including lone parents have to pay tuition fees for full-time courses and these can be up to £3,145 for the 2008/09 academic year, however a tuition fee loan is available. The remainder of full-time funding includes, a Maintenance Loan, Maintenance Grant/Special Support Grant, Childcare Grant, Parents' Learning Allowance, Adult Dependents' Grant and Disabled Students' Allowances. The University or College may also offer a bursary. Funding for part-time Higher Education courses includes a Tuition Fee Grant of up to £1,108, depending on how intense the course is, and a Course Grant of up to £255 a year. Application forms and booklets are available from www.studentfinancenri.co.uk

The colleges and universities have a Support Fund to help those experiencing financial hardship and lone parents should have high priority. You will need to ask student services at your college about this.

Many lone parents will also need to know the impact of financial support for study on their Social Security Benefits then Gingerbread and the Adult Learner Finance Project (ALFP) can help with this. The treatment of student income can be quite a complex issue and needs to be investigated to enable prospective students make informed decisions. There is plenty of help and advice available, so don't be put off, just ask.

Some other courses such as nursing and speech therapy have different funding arrangements. ALFP can also advise on these variations.

You can contact the Adult Learner Finance Project directly:

Phone - 0845 602 6632

Website – www.money2learn.com

Email - info@money2learn.com

If you need any more information or advice please contact us:

Freephone Advice Helpline - 0808 808 8090

Website – www.gingerbreadni.org

Email – advice@gingerbreadni.org

Southern Regional College

ENROL TODAY

Southern Regional College was formed on 1st August 2007 when three of the provinces top further education colleges merged to become Southern Regional College.

SRC comprises of the former FE colleges at Armagh, Newry and Upper Bann. There are a total of 6 campuses across the geographical region and the College incorporates four council districts. We cater for approximately 45,000 students each year.

The College offers a wide range of courses: in excess of 100 courses for full-time further education; in excess of 80 courses on a full-time & part-time higher education capacity and; in excess of 1320 courses (not counting those courses offered in the community) on a part-time vocational & recreational basis. Financial support is offered through:

College Support Fund:

Students over 19 years of age or who turned 19 years of age within the academic year can apply to the College Support Fund. This fund can help within tuition fees. Courses over 6 hours may also be eligible for other course related costs. This fund is means tested.

Higher Education Awards

Students may receive a fee grant of up to £1180 depending on how intensive the courses is and a course grant of up to £250 towards books, travel expenses and other courses fees. Students apply for this through their local Education library board.

For further information on financial support available please contact Students Services on 028 3026 1071 or visit our website www.src.ac.uk for a full list of the courses available for full time, part time or higher education across the all campuses.



www.letstalkbooks.org

Are you a book lover? Why not share your interest with us? There is no log in or membership requirement. We review a book each month but you can choose to view a book from previous months.

The July book is *Digging to America* by Ann Tyler. It is the story of two very different American families who adopt Korean baby girls. Bitsy and Brad adopt Jin Ho. Zibad and Sammy Yazdun adopt Sooki, whom they call Susan. Each family has their own views about how to bring up their daughter. It is a lively, entertaining novel.

You can read views and post your own on the Discussion Forum or join in Chit Chat.

We want to attract readers like you who can't get out to a traditional book club because for whatever reason. You could share books with your friends and then post your group view!

We're learning as we go along so all feedback is appreciated. Please use the Contact form for help.

We are happy to be an Associate Member of Gingerbread.



Family Breaks with Hostelling International Northern Ireland

Family Friendly Holidays at Family Friendly Prices

Do you want to take the kids on holiday, but don't want to break the bank? With prices for family bedrooms from as little as £25 per family per night, why not stay with Hostelling International Northern Ireland?

Although it is budget accommodation, Hostelling International Northern Ireland allows you to experience budget in style and does not economise on comfort, facilities or atmosphere. HINI pride themselves on providing contemporary, bright and airy youth hostels with ensuite bedrooms (except Newcastle).

Located in Armagh, Belfast, Bushmills, Enniskillen, Newcastle and Whitepark Bay, the youth hostels are all located in areas of splendid beauty and things to see and do, whether they are positioned in urban or rural areas. Superbly dispersed throughout 4 counties in Northern Ireland, with HINI it is easy to see everything Northern Ireland has to offer.

Family rooms have 1-7 beds, and Newcastle even has a separate family apartment!

Log on to <http://www.hini.org.uk/families.cfm> for family rates and for any special offers available.

With facilities such as highchairs, cots, ensuite bedrooms, TV rooms and self catering kitchens, HINI can offer a true family holiday.



For further information contact;
Hostelling International Northern Ireland
22-32 Donegall Road, Belfast, BT12 5JN
Tel: 028 90 324 733
Fax: 028 90 315 889
Email: info@hini.org.uk



Recipe Corner

With BBQ season upon us it is important to remember that hamburgers and hotdogs alone don't make balanced diet. To help you and your family get your 5-a-day in vegetables and fruit, Gingerbread has put together a few recipes perfect for the BBQ. All recipes can also be done in the oven.

Please remember to be careful when making all the recipes, tinfoil will be hot when taken off the BBQ, check that it is not too hot for young hands, and be aware of steam escaping as packets are opened.

Mixed Vegetables for the BBQ

Take some potatoes and chop them into bite sized pieces. Make several bowls out of heavy duty tinfoil and add a small pile of potatoes to each, along with either chopped garlic or a clove of garlic. Get some summer vegetables, such as broccoli, small tomatoes, butternut squash, green beans, and carrots, and cut them into small bite sized pieces and add them to each bowl. Sprinkle with a little salt and pepper.

Add a pat of butter, a tablespoon of basil or pesto and 1/3 cup of chicken stock, this is to marinate and cook the vegetables in. Wrap the bowl up tight so there are no gaps and place on the BBQ (or in the oven) for 10-15 min before checking to see if the vegetables are soft and ready to eat, if not leave for a bit longer. Be careful of any steam escaping as you open the packets.

Baked Apple

Take an apple (Granny Smith or other tart varieties work best), cut into 8 segments and remove the core. In a bowl use a fork to mix together 1 tablespoon of brown sugar and 1/4 teaspoon of ground cinnamon, breaking up any lumps. Place the apple on a piece of tinfoil, and reassemble it without the core. When you have two slices left, put the sugar and cinnamon in the gap left by the core before completing the apple. Wrap it up tight in the tinfoil, and place on the BBQ for about 10 min (or in the oven for 15-20 min at 350 F). Leave until slightly softened and the sugar has melted and caramelised, don't forget to turn occasionally while cooking!

BBQ Banana

Take a banana and remove the skin. Dispose* of it carefully, you don't want any slips! Cut the banana down the middle, and place on to a piece of tinfoil. In the middle of the banana put some chocolate, then wrap the banana in the tinfoil and place it on the BBQ (or in the oven). Leave for about 10 minutes until the banana has softened and the chocolate has melted. If you're feeling adventurous you could try experimenting with different fillings, Mars bars and marshmallows make interesting alternatives.

Summer sun brings more visits to A and E Departments!

The long summer holidays are here and while this means more fun for families, extra time at home for children can often lead to an increase in accidents and often visits to hospital. 160,000 children visit hospital each year after being injured in the garden, yard or patio or from falls down outdoor steps. Parents, grand parents and carers should take this opportunity to make some simple changes at home to prevent serious accidents this summer. The five main causes of home injuries to children are – falls, burns and scalds, choking, suffocation and drowning. Follow the tips below to keep your kids safe this summer -

Falls

Keep paths and steps clean and well maintained. Don't leave garden tools lying about. Make sure all trampolines have a safety net and padding and remember the rule – one child at a time.

Burns and Scalds

Keep children well away from lit barbeques or bonfires – they remain hot for a long time after cooking is finished. Store matches and lighters out of reach. Avoid using tablecloths on picnic tables – toddlers can easily reach for hot drinks.

Choking and Suffocation

Food is the most common cause of choking in young children – always supervise children when they are eating. Pull chords on curtains and blinds can cause choking – be extra careful in holiday homes or caravans.

Drowning

Supervise all children when swimming – never let children swim alone. Tip out paddling pools when not in use. Keep garden ponds securely fenced off.

Poisoning

Keep garden sheds locked where chemicals may be stored at all times. Store chemicals in their original containers – don't transfer to drinks bottles. Teach your children never to eat berries or plants from the garden.





The Child Trust Fund

The Child Trust Fund is a long-term savings and investment account for children - it was introduced for every child born on or after 1 September 2002. If your child is eligible you will be sent a Child Trust Fund vouchers worth £250 (or £500 if you are on a low income) when you claim and start receiving Child Benefit for your child. These vouchers can only be used to open a Child Trust Fund account.

What should I do with my child's voucher?

You need to invest your voucher by opening a Child Trust Fund account. If you have received a voucher and have not invested it you can get in touch with us to find out about your options and some more sources of help. If you are not sure what to do with it we can explain how the accounts work, direct you to independent financial advice and help you with any forms that need to be filled in.

How can I invest my child's voucher?

Most banks and building societies offer Child Trust Fund Accounts. There are three main types of Child Trust Fund Accounts:

- A Stakeholder Account - Your child's money is invested in companies' shares, so it grows if those shares do well. There are some measures in place to reduce the risks associated with investing in shares.
- A Shares Account (Non-Stakeholder) - Your child's money is invested in companies' shares, so it grows if those shares do well. Unlike a stakeholder account, there are no rules in place to reduce the risk of investing in shares.
- A Savings Account (Non-Stakeholder) - This type of account does not invest in shares. It is the cash option and pays interest.

Just as there is a whole range of different bank accounts, there is a wide range of Child Trust Fund Accounts on the market. You should remember that a savings account may not increase as much as an account with shares in it, but the value of shares may go down as well as up.

You can contact us for some advice on this or have a look at the website listed below – you shouldn't put off your decision if you are not sure – just get some free advice from Gingerbread.

Can I add to the account?

You can put in whatever you like up to a maximum of £1,200 each year. Even smaller amounts like £5 will help in the long run. Anyone can contribute including you, your child's grandparents, your ex-partner, other family members, friends and in time, your child can put money into the account.

The money in the Child Trust Fund account belongs to your child so you cannot take it out at any time – only the child they can withdraw money from the account when they turn 18. At 18 they can decide how best to use their money - for education, to go travelling or to help them buy a house, for example.

The money in the child's Child Trust Fund will not affect any other family benefits or tax credits.

If you haven't received a voucher or have lost it, call the CTF Helpline on - 0845 302 1470.

You can also get more information from the HMRC Child Trust Fund website -www.childtrustfund.gov.uk

If you need any more information or advice please contact us:

Freephone Advice Helpline - 0808 808 8090

Website – www.gingerbreadni.org

Email – advice@gingerbreadni.org



Child Trust Fund

Parents Advice Centre (PAC)

Parents Advice Centre (PAC) will be running a number of in-branch courses and workshops free of charge within their Belfast, Ballymena and Dungannon branches these are:

Belfast

Parenting Apart Workshop 2nd October 2008
Positive Parenting 6 week course starting September 2008
Family Conflict 4 week course starting 24th November

Contact Sharon Rawe on 9031 0891 or email sharonr@pachelp.org

Ballymena

Parenting Apart workshop 3rd November
Managing Children's Challenging Behaviour workshop 6th October

Contact Janice Ballymena branch on 2565 0102 or email janiced@pachelp.org

Dungannon

Handling Teens October 2008
Family Conflict November 2008
Managing Children's Challenging Behaviour workshop 6th October 2008

Contact Bernie on 8775 3630 or email bernie@pachelp.org.

PAC offer a telephone and face-to-face service offering support and guidance to parents and young people with family difficulties.

Helpline Freephone 0808 8010 722



parents advice centre



New "Men and Babies" Booklet

The Men's Project within Parents Advice Centre recently received funding from the Parenting Education and Support element of The Children and Young People's Funding Package (DHSSPS) to produce a ground-breaking mini-manual for all fathers in Northern Ireland who are expecting a baby or have just had a baby.

This booklet - "Men and Babies" - seeks to help fathers to fully understand what is happening during the pregnancy period and immediately after the birth, and to recognise the important role that they play in their children's lives. It provides step-by-step instructions and advice on all the practical things a father-to-be or new father needs to know - including where to access sources of help.

Free copies of the mini-manual are available from the Parentcraft Departments of Hospital Maternity Units, Parents Advice Centre offices, Sure Starts, Home-Starts, Lifestarts, local independent pharmacies, and from other family support projects. It is also available for free downloading on the Internet at www.mensproject.org/resources/menandbabies.html For more information, contact Colin Fowler or Trisha McQueen at Tel: 02890 310891.





Changing the Shape of Builders Bums

Waterside Women's Centre in Derry was delighted to offer something different for women last year. We offered a course called Skills to Build, in partnership with Women's TEC from Belfast, which we felt would be an encouragement to women who wanted to try out some of the construction trades such as electrics, joinery and plumbing. We were surprised by the numbers who took up the offer. We had 48 women ranging in age from 19 years old to 50+; all were keen to learn the skills on offer. Now we have reached the end of the academic year and these women are preparing to receive certificates for their modules in Electrics and Plumbing.

If you are interested in joining the course in September 08 please contact us on (028) 7134 1579 or e-mail: info@watersidewomen.net



Housing Associations – frequently asked questions



What is a Housing Association?

A housing association is an independent voluntary organisation dedicated to helping people obtain decent, affordable accommodation which meets their needs. A significant number also provide related support services.

How many Housing Associations are there in Northern Ireland?
NI Federation of Housing Associations is the umbrella body. We have 40 members varying in size, type of service(s) provided and area covered. Of these, 33 are registered to operate under DSD regulation. Only they are eligible to receive a Housing Association Grant for development work. The remaining associations privately raise the funds necessary to develop. Co-ownership Housing® is the regional body for shared ownership – i.e. part owned/part rented accommodation where the overall aim is for the resident to buy 100% of the property.



Are there many housing association homes in Northern Ireland?

Our members have some 30,000 units, one quarter of social housing stock. About one third of this is sheltered housing.

What is the difference between housing associations and the NI Housing Executive (NIHE)?

- Housing associations are independent voluntary organisations and as such they are part of the social economy
- The NIHE is the statutory housing authority in Northern Ireland
- The people who carry ultimate responsibility for each housing association (ie the members of its Board or Committee of Management) do so on an entirely voluntary basis – they receive no payment for their work
- Both Housing Associations and the NIHE provide rented social housing
- The NIHE's Housing Selection Scheme (or waiting list) is used for all social housing applications including those for housing association accommodation
- The NIHE has responsibility for confirming any proposed social housing development is needed to satisfy housing stress in the relevant area
- Housing associations have responsibility for building new social housing

For more information please contact communications at NIFHA on 028 9023 0446 or communications@nifha.org. Alternatively, go to NIFHA's website: www.nifha.org.



USEFUL CONTACT NUMBERS

Gingerbread NI

Advice HelpLine: 0808 808 8090

General Enquiries: 028 9023 1417

Autism NI 028 9040 1729

Aware Defeat Depression 0845 120 2961

Barnardo's 028 9067 2366

Blind Centre 028 9050 0999

Cerebral Palsy 0808 800 3333

Child Bereavement Advice Helpline
028 9064 5899

Child Care NI 028 9065 2713

Child Trust Fund 0845 302 1470

Citizen's Advice Bureau 028 9023 1120

Consumer Line 0845 600 6262

Contact a Family 028 9262 7552

Cruse Bereavement 0870 167 1677

Diabetes UK 028 9066 6646

Employers for Childcare 0800 028 3008

Home-Start 028 9046 0772

There are schemes in 26 areas so call to find out where your nearest scheme is.

Housing Rights Service 028 9024 5640

Make a Wish 028 9080 5580

Men to Men 028 9024 7027

Men's Helpline 028 9023 7779

Meningitis Trust 0845 6000 800

Mencap 028 9069 1351

NIMBA 028 9332 9933

NIPPA 028 9066 2825

National Asthma Campaign
028 4176 2811

National Council for Divorced &
Separated 077 5353 4343/ 078 9506 5720

National Deaf Children's Society
028 9031 3170

NI Association for Mental Health
028 9032 8474

NI Dyslexia Association
028 9065 9212

Parents Advice Centre Helpline
0808 8010 722

Parentline Plus 0808 800 2222

Samaritans 028 9066 4422 or
08457 90 90 90

SVP Helpline 028 4461 6557

Women's Aid 0800 917 1414 (Freephone)

Relate NI 028 9032 3454

Staff News

Gingerbread would like to say thanks and a fond farewell to Paula Mc Cullough who has headed for pastures new. Gingerbread would like to wish Paula all the best in her new role.

Summer Holidays

Please note Gingerbread's offices and Advice Helpline will be closed on Monday 14th July and Tuesday 15th July and Monday 25th August.

Date for your Diary

As you are aware, Gingerbread is celebrating 30 years of helping lone parents in NI through the eighties, nineties and noughties!

To mark this celebration and as part of our AGM and Annual Training Awards we will be hosting an event on Friday 28th November 2008. Details of the event have yet to be finalised but watch this space for further information!



gingerbreadni
supporting one parent families

Charity No: XN/46248 Company No: NI24947