

# **Gingerbread Times**

Summer | Issue 28 July 2010

### In this Issue

#### Angela

"I learned something new everyday on the job"

#### **Training programmes**

Marks and Starts Choices Plus IT / Computer Training

No more Child Trust Funds

#### **Advice**

Could you be entitled to more money?

**Energy Efficency** 

**Members Survey** 

#### **Debt Advice Service**

Gingerbread NI and AdviceNI working together

Recipes

**Budgeting tips** 

Puzzles

and more...



Angela Olphert, a lone parent from Derry has been an employee of Marks & Spencer in Foyleside for over two years. Speaks of her Marks & Start experience wth Gngerbread NI and Marks & Spencer.

"I learned something new everyday on the job"

Story continues on page 3



### Advice, Campaigning, Childcare, Membership, Research, Training

Gingerbread NI was first established in Northern Ireland in 1978 by a group of lone parents as a self-help organisation. 30 years later the organisation operates from three centres in Belfast, Derry and Ballymena, has over 1,500 members, delivers advice, childcare and training services, undertakes research and social policy work and has a wide range of partnerships across all sectors.

### **Advice**

Gingerbread offers free, confidential and impartial advice on information for lone parents on a range of topics such as benefits, child support, housing, debt and legal issues. For more information or to arrange an appointment please contact our freephone advice helpline on 0808 808 8090 or email advice@gingerbreadni.org

### **Membership**

Gingerbread encourages both lone parents and organisations working with one-parent families to join our growing membership. For lone parents membership is free and will enable you to receive our quarterly newsletter, access the Gingerbread message board, be invited to our Annual General Meeting and other events throughout the year. Gingerbread also offers Associate Membership for organisations and individuals who work with lone parents or have an interest in issues affecting lone parents. There is a fee involved for Associate Membership. For more information email: membership@gingerbreadni.org or Tel: 028 9023 1417

### Childcare

Gingerbread offers crèche facilities for pre-school aged children of lone parents. The facility is available in our Derry Office.

Email: enquiries@gingerbreadni.org or Tel: 028 7137 7066

### **Training Opportunities**

Gingerbread NI offers a range of high quality, free training along with support towards childcare, travel and course fees. Gingerbread also offers The Careers, Education & Guidance Service to help lone parents make informed choices about their future career.

Email: training@gingerbreadni.org or Tel: 028 9023 1417

### Research and Policy Work

To ensure that Gingerbread accurately represents lone parents, we regularly undertake research which we use to influence decisions made by Government and others about one parent families. We also use the understanding we gain from working directly with families to influence policies. Email: enquiries@gingerbreadni.org or Tel: 028 9023 1417

#### Contact your nearest Gingerbread NI Centre:

Central Office
169 University Street
BELFAST
BT7 1HR
Tel: 028 9023 1417

One Plus Centre
7 Bayview Terrace
DERRY
BT48 7EE
Tel: 028 7137 7066

Tel: 028 7137 7066

Freephone advice helpline: 0808 808 8090 E-mail: enquiries@gingerbreadni.org

Web: www.gingerbreadni.org

Northern Area Lone Parent Centre 5A Greenvale Street BALLYMENA BT43 6AR

Tel: 028 2563 8086

### "I learned something new everyday on the job"

Angela Olphert, a lone parent from Derry has been an employee of Marks & Spencer in Foyleside for over two years. Back in 2008, she took part in Marks and Start, M&S' work experience programme that aims to get homeless, disabled, lone parents and young unemployed people back into work. Angela's placement was arranged through M&S' partnership with Gingerbread NI. Read Angela's story below:

'My name is Angela Olphert I am a lone parent. "I have one beautiful teenage daughter Sara who is fifteen years old whom I have brought up on my own since she was born". I began my working life when I was fourteen when I left school and went to work in textile factories where I spent the next twenty four years working first as a machinist on the factory floor and then as a supervisor. When I became pregnant with Sara I decided to take voluntary redundancy and I left my job.

"When Sara was born I made the decision to stay at home and bring her up, which was not always easy on my own", but I was lucky to have good support from my family and friends.

When Sara started Secondary School I began to think about getting back out to work. I approached my local Jobs and Benefits office to find out what options were available to me. My Personal Advisor then told me about the 'Marks and Start' run by Marks & Spencer and Gingerbread. I was excited at the thought of been able to take part as I had always wanted an opportunity to work with a company as successful as Marks & Spencer but wasn't sure how to go about doing it. I went along to Gingerbread NI to find out more.

I was offered a place on 'Marks and Start' in September 2008.



Angela Olphert, Mary McCourt, Kierna McCauley (Manager M&S Foyleside) and Izzy from Crescent Link

It involved one week's training delivered by Gingerbread NI and two weeks placement in a Marks & Spencer store. I felt nervous before taking part in the training, however after a day or two I really started to enjoy it. "During my one week training I made friends with other lone parents who had similar life experiences and wanted to get back to work". I could feel myself gaining confidence and self-esteem and felt work-ready by the time I was due to start my two week placement in Marks & Spencer's Foyleside store.

I loved working in the store I was made to feel very welcome by the other Marks & Spencer employees who were so helpful and friendly. I learned something new everyday on the job. I especially enjoyed meeting new people, and providing customer care.

When my placement ended I was offered an interview for a post in the store. I was really nervous when going for the interview but I

was delighted when I was offered a 16 hour temporary post which continued to September 2009. I then got offered a permanent post. When I started my permanent post I joined the company 'Save and Share' scheme which I have intended to use to help out my daughter Sara when she goes to University.

When Sara started secondary school and I first approached my local Jobs and Benefits office and was looking to get back into work,

"I felt like no one would want to employ me! Now that I am working for Marks & Spencer my life has changed immensely for the better for myself and my daughter". I have a whole new outlook on life now."



### Return to work with the Marks & Start programme.

The successful Marks & Start programme returned in early June 2010; 7th June - 25th June.

Places were limited, and we had a lot of interest, so we are hoping to run another Marks & Start programme in

the month of September. If you are interested please contact Gingerbread as soon as possible to avoid disappointment.

This return to work programme consists of:

- Five day return to work training delivered by Gingerbread NI.
- Two weeks work experience in a Marks & Spencer store which will be flexible to fit around school hours, in either:
  - Belfast \* (Donegal Place),
  - Forestside \* (Newtownbreda),
  - Newtownabbey \* (Abbeycentre),
  - Ballymena \* (Fairhill),
  - Lisburn \* (Sprucefield),
  - Bangor \* (Bloomfield),
  - Derry / Londonderry (Crescent Link & Foyleside),
  - Coleraine,
  - Omagh
- Support from a Marks & Spencer 'buddy' during your placement.



Top row from left = Debbie Annsley, Fiona Savage, Karen Kayleigh Venner, Andrea Crilly & Ethna Moore Bottom row from left = Stacey Walker, Isobel Cardoso, Gina Johnston, Geraldine Gunn & Charmaine Bennett

- Childcare costs, travel costs, meals and uniforms will be provided.
- Support and guidance will be given before, during and after the programme.

If you are interested, in the Belfast area\*; contact Christina on 028 9023 1417 or email christina@gingerbreadni. org or in the Northwest area; contact Roisin on 028 7137 7066 or email roisin@gingerbreadni.org



Anne completed the Marks & Start programme, in March of this year. She was determined to make the most of the programme and fully participated. She met with other lone parents of similar circumstant participated. She met with other lone parents of similar circumstance and built up her confidence with our personal development classes. She updated her CV and used her newly earned interview skills to gain a work placement with Marks & Spencer.

> "I am delighted that Marks & Spencer offered me a job. It will make my and my child's life so much better. It was a little daunting at first, being in work, but I just love it!"



### Choices Plus

Open to lone parents throughout Northern Ireland who would like to return to training and education in their local area. Support is available for up to two years.

Choices Plus offers lone parents the opportunity to choose a level 3 course in their own area. All participants will have the opportunity to gain work experience with an employer of their choice and have access to financial support with the cost of travel, childcare, and course fees.

'Choices Plus' provides an enhanced package of support (including help to find and pay for childcare) tailored to your individual needs. Our qualified and professional project staff can help you find a course and work

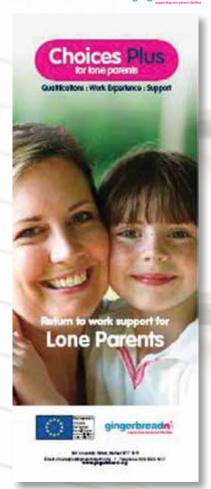
experience placement that meets your needs, encourage you as you get started and then keep in regular contact to make sure things are going well.

European Union Throughout your time on 'Choices Plus' project staff can European Social Fund help you to identify employment options, carry out return to work calculations for you, provide support with application forms and prepare for interviews and offer ongoing support and mentoring to help you move into employment.

If you are interested in finding out more please contact Avril now on 028 9023 1417 or email avril@gingerbreadni.org.



"Choices Plus has given me the opportunity to gain new qualifications and go on to University to train to be a nurse. This experience will help me to start a career and enable me to provide for my daughter and live independently." Christina, Belfast



### IT / Computer Training

The new IT class started on May 11th in our Derry Centre and will ran for six weeks until the end of June. Lone parents are worked towards

- **OCR CLAIT Certificate & Diploma**
- OCR CLAIT Plus Certificate & Diploma

Help with childcare and travel expenses were available. Each of our participants also earned a training premium for every day attended.

We hope to run more IT training in September and if you are interested in finding out more please contact Maria now on 028 71377066 or email maria@gingerbreadni.org



One lone parent, Naomi Welch, who has recently completed the course

"When I first enrolled on the IT course I was a bit apprehensive as it had been over ten years since I was at school. My fears were soon put aside as I had a wonderful tutor and met some fantastic mothers who were in the same situation as myself. I was completely at ease knowing my children were being looked after in the crèche next door and I could call in and see them at any time throughout the day. My next challenge is Marks and Starts!"

### We answer your questions on the Grants and Loans from the Social Fund?

- Q I have been told outright by my local Social Security Office that there is no point applying for a Community Care Grant as I will not get one and will only get a loan. Is this right?
- A No, this should not happen as you always have the right to make an application – this is something that you could make a complaint about. Gingerbread believes that the Community Care Grant system isn't structured well. Many applications are turned down at the first application but the majority of these decisions are then overturned if a lone parent asks for a review - we can help with this, just ask.

- Q I applied for a Community Care Grant application and was turned down and offered a loan. Do I have to take the loan and forget about the grant? I'm not sure that I can afford to pay anything else out of my Income Support.
- A Loans and grants are separate and you can ask Social Fund to review the grant decision and take the loan if you want to, or refuse the loan and wait for the review decision – the majority of reviews overturn the original decision to refuse a grant in full. We can offer you the advice you need with this process to help you make the best decision for you.

- Q I have heard that you can only get a grant once, when you move house. Is this right?
- A No. The grant is meant to cover a whole range of situations as well as the ongoing problem of coping on a low income. We help many lone parents apply at least once a year for ongoing expenses such as clothes for themselves and the children, bedding and replacing basic furniture and household appliances or anything else that would reasonably ease pressure on you as a family.

For more information or advice contact us:



Freephone Advice Helpline – 0808 808 8090 Website - www. gingerbreadni.org Email – advice@ gingerbreadni.org

### **How to Keep Your Little Ones Snug**

With the weather being half way decent at the moment, it's hard to remember how cold it was during the winter months. But now is the perfect time to insulate your home, to make sure your little ones are warm and snug this coming winter.

Nearly half of all the heat lost from homes here goes through the roof space and walls so installing or topping up your insulation is one of the simplest energy saving measures to save you money. You can get Free Insulation from NIE Energy

NIE Energy is offering householders, who fall outside the Warm Homes criteria, **free** loft and/or cavity wall insulation for their home, helping you reduce your heating bills.

Insulating your loft could save you up to £150 per year off your energy bills, whilst cavity wall insulation is also a fantastic way to reduce the amount of energy you need to heat your home, saving you up to £115 a year according to the Energy Saving Trust.



A full free package of loft insulation (up to the recommended 270mm), cavity wall insulation, hot water tank jacket and 4 energy saving light bulbs is available to some people including lone parents:

- Single person household with an income / pension less than £18,000 gross or
- Couple or lone parent family with an income / pension less than £25,000 gross or
- Single person household / Couple with an income / pension of less than £30,000 gross and over 70

and

You must be a homeowner or private tenant

Free Insulation is available up to a maximum of £800. Funding is limited with grants offered on a first come, first served basis.



To apply for NIE Energy's 'free insulation' scheme, simply call the Energy Saving Trust advice centre:

Freephone - 0800 512 012 Website -

www.est.org.uk/northernireland

# **Updates**

### **Child Maintenance**

Good news from the Child Maintenance and Enforcement Division – you can now keep all of any maintenance you receive when you are on Income Support or JSA as well as when you are in work. See our article on Child Maintenance in this issue.

### **School Uniforms**

Education Minister. Caitríona Ruane has extended help with school uniforms to primary school pupils. The allowance will be £35 per child and comes into effect for the September 2009/10 school year. The eligibility criteria will be the same as those currently used for the post-primary school uniform allowance."

### **School Meals**

Families with children in full-time nursery places and/or primary schools getting Working Tax Credit and with a taxable income below £16,190 (in 2010-11), will now be entitled to free school meals. For the coming year this will apply up to and including Key Stage 1 / up to and including Primary 4.

### **Saving Gateway Closed**

Regular saving won't be rewarded after all. The Saving Gateway scheme would have added 50 pence for each £1 you saved into a special account and was aimed at people on low incomes. This was to be launched in July 2010 but will not now go ahead.

### Child Benefit to be cut

In the recent Budget it was announced that the rate of Child Benefit would be frozen for three years. Due to inflation this means that what you get will actually be worth less each year.

### **Benefits and Tax Credits** cuts

The Budget has made changes to Benefits and Tax Credits. Benefits and Tax Credits will now be raised in line with the Consumer Price Index which means that increases will be lower than previously allowed.

### **VAT** to rise after **Christmas**

Value Added Tax will rise from the current 17.5% to 20% from January 2011 - this will mean higher prices in the shops but it will not be extended to areas such as food and children's clothes.

### **Health in Pregnancy Grant cut**

This grant to help pregnant mothers improve their healt during pregnancy is to be abolished from April 2011.

### **Sure Start Maternity Grant cut**

This grant aimed at helping provide clothes and equipment for a newborn baby is cut back and restricted to your first child only from April 2011

# Could you be entitled to more money? We can help you find out!

Gingerbread is working with NIE and Advice NI – the independent advice network to ensure that you are getting everything that you are entitled to.

All you have to do is ring Gingerbread's Freephone Advice Helpline or send your details through the link on our website and get a free and confidential benefit check to find out if you are entitled to more money.

#### This could be useful if:

- · you want to check that you are getting all that you are entitled to
- if you find if difficult to cope with fuel costs
- you are planning to go into work
- · you or one of your children have a health problem or disability
- you are a carer
- you might be entitled to child maintenance
- if there has been a change in your circumstances

We can give you a detailed print out showing how it your income is worked out – down to the last penny. We can also give you information on Energy Efficiency including details of any schemes and grants that might help insulate your home and reduce your energy use. It just take a phone call.



## No more Child Trust Funds

Gingerbread has worked with HMRC for several years now to promote the Child Trust Fund as this provides savings for families who might otherwise not be able to afford to start saving. However, the coalition government has recently announced that all payments to Child Trust Funds will be stopped by January 2011.

Child Trust funds were set up by the Labour government to encourage parents to save for their children. At present, parents of newborns receive a minimum £250 voucher to invest for their children and the same amount again when a child reaches the age of seven. The idea was for children to have some savings at the age of 18, to assist with costs such as university funding or buying a house.

Payments under the scheme will be sharply reduced from August in the build-up to its full withdrawal and there will be no new CTF vouchers for children born after January 2011.

Chief Secretary to the Treasury, David Laws, said halting these payments to newborns from the end of the year - and the top-up payments - would save £520m.



Some £320m will be saved in 2010 and 2011, rising to £520m in 2011-12. Gingerbread NI disagrees with the proposal to cut the Child Trust Fund.



#### Gingerbread NI's

Advice Manager Seán Ó Néill outlined Gingerbread's concerns, "We believe that this goes too far and will hit less well off families harder than any others. The Child Trust Fund worked in that it helped families save who didn't save before and promised to give children from less well off families a more equal chance when they reached 18."

'If cuts had to be made, why could the Fund not have been targeted to help those who needed it most. A lot of good work had been thrown out with this decision" he said.

### What about my fund?

If your account has already been opened, it will continue as usual - and your child will still not be able to touch the money until the age of 18. It is still not taxable and Family and friends will still be able to add up to £1,200 a year into the account.

The government will not take back the money it has already put in the account. From 1 August, payments at birth will be reduced from £250 to £50 for better off families, and £500 to £100 for lower income families and payments at age seven will stop.

"Additional contributions for disabled children will be paid this year."

If you would like further information on how the cut in 'Child Trust Fund' will affect you and/ or your child please contact us for advice.

### **MEMBERS SURVEY 2010**

#### Dear Member.

Gingerbread is currently planning for the future and we would like your help.

We want to hear your views on the work of Gingerbread as well as what you think are the major issues affecting one parent families.

Please complete the questionnaire, pull out the centrefold and return it to Members Survey, Gingerbread NI, Freepost BEL 284, BELFAST, BT7 1HR by **Friday 30 July 2010**.

All questionnaires retuned by that date with your contact details will ensure your entry into a free draw to win a £50 TESCO's voucher. The draw will take place in August 2010 and the winner will be notified by post.

You may, if you prefer, submit the questionnaire anonymously (in which case we cannot enter you in the free draw).

In either case, all of the information provided in this questionnaire will be treated as confidential and will not be disclosed to any organisation or individual.

### 1. About You

Name:	
Address:	
e-mail:	
Telephone No:	
Number of dependant children	

a. How long have you been a lone parent?

b.	Which of the following statements apply to you?	Tick as many as apply
	I am in full-time paid employment	
	I am in part-time paid employment	
	I am in receipt of in-work benefits (e.g. Tax Credits/Rent Rebate, etc.)	
	I am <b>not</b> in paid employment	
	I would like to return to employment at some point in the future	
	I am currently volunteering	
	I receive child support/maintenance	

# 2. To help us development and maintain our services we would like to know what you think about us

Gingerbread's Membership services Gingerbread's Advice services (advice drop-in/advice line/on-line) Training (Either Gingerbread or Possibilities NI Ltd e.g. Choices+, Pathways, IT training, CTP, Motivate, Restart) Careers advice Your Space (one to one mentoring through steps to work) Crèche services Information from us (e.g. holidays, publications, etc.) Gingerbread Web-site Gingerbread's Newsletter (Gingerbread Times)  b. Are there other services you would like Gingerbread to provide?  Yes No	4
Gingerbread's Advice services (advice drop-in/advice line/on-line)  Training (Either Gingerbread or Possibilities NI Ltd e.g. Choices+, Pathways, IT training, CTP, Motivate, Restart)  Careers advice  Your Space (one to one mentoring through steps to work)  Crèche services  Information from us (e.g. holidays, publications, etc.)  Gingerbread Web-site  Gingerbread's Newsletter (Gingerbread Times)  Are there other services you would like Gingerbread to provide?  Yes  No	
Training (Either Gingerbread or Possibilities NI Ltd e.g. Choices+, Pathways, IT training, CTP, Motivate, Restart)  Careers advice  Your Space (one to one mentoring through steps to work)  Crèche services  Information from us (e.g. holidays, publications, etc.)  Gingerbread Web-site  Gingerbread's Newsletter (Gingerbread Times)  b. Are there other services you would like Gingerbread to provide?  Yes No	
Motivate, Restart)  Careers advice  Your Space (one to one mentoring through steps to work)  Crèche services  Information from us (e.g. holidays, publications, etc.)  Gingerbread Web-site  Gingerbread's Newsletter (Gingerbread Times)   b. Are there other services you would like Gingerbread to provide?  Yes  No	
Your Space (one to one mentoring through steps to work)  Crèche services  Information from us (e.g. holidays, publications, etc.)  Gingerbread Web-site  Gingerbread's Newsletter (Gingerbread Times)  b. Are there other services you would like Gingerbread to provide?  Yes  No	
Crèche services  Information from us (e.g. holidays, publications, etc.)  Gingerbread Web-site  Gingerbread's Newsletter (Gingerbread Times)  b. Are there other services you would like Gingerbread to provide?  Yes  No	
Information from us (e.g. holidays, publications, etc.)  Gingerbread Web-site  Gingerbread's Newsletter (Gingerbread Times)  b. Are there other services you would like Gingerbread to provide?  Yes  No	
Gingerbread Web-site Gingerbread's Newsletter (Gingerbread Times)  b. Are there other services you would like Gingerbread to provide?  Yes No	
B. Are there other services you would like Gingerbread to provide?  Yes No	
b. Are there other services you would like Gingerbread to provide?  Yes  No	
No	
No	
If yes, can you tell us what they are?	
If yes, can you tell us what they are?	
c. Currently Gingerbread's lone parent membership services are free. If at some point in the future Gingerbread had to charge for membership services how much would you be prepared to pay?	d
Annual membership currently includes a quarterly newsletter (Gingerbread Times), Annual General Meeting Special Promotions, web-site and information and updates about our services	
I would be prepared to pay per year?	tick
£0	
£5 E	
£10	
£15	
£20	
Any other amount (please specify)	

# 3. To help us keep up to date with what lone parents want we would like to ask you about issues affecting one parent families

a. There has been some discussion recently about the best way to describe parents bringing up children alone. Which of the following do you prefer?										
	which of the following do you pr	elei ?	Please tick or	insert your own preference						
	I prefer to be called a lone parer	nt								
	I prefer to be called a single pare	ent								
	I have no preference									
	I prefer to be described as the fo	ollowing (please state)								
	<u> </u>	, , , , , , , , , , , , , , , , , , ,								
Can you tell us why you prefer this description?										
Can	you tell us what you think the atti	tude of other people is to you	ı as a lone parer	nt?						
			<u> </u>							
	d on our previous work with one p ces and to help us in our campaig		s we want to find	d out about to help us design our						
00111	see and to help do in our oumpary	9 1010.								
b.	Which of the following is having									
	(Choose any that apply and n 3, 4 etc)	umber them starting with 1	= the one you	are most concerned about, the	n 2,					
Chil	dren's Health	Childcare problems		Children's behaviour						
Fee	ling isolated	Stress/Anxiety		Tiredness						
Finances/Money		Domestic Violence		Lack of Transport						
Relationship with other parent		Your own Education/T	raining	Feeling stigmatised or judged						
Court Proceedings		Children's Education		Family attitudes						
Unemployment		Your own Health		Unable to get a break						
Deb	t	Housing								
Other (please specify)										

C.	If you are experiencing money concerns can you tell us which of the following you are most concerned about?	Choose any that apply and number them starting with 1 = the one you are most concerned about, then 2, 3, 4 etc				
	Family Income level					
	Debt					
	Housing costs (mortgage/rent/rates/repairs)					
	Childcare Costs					
	Travel Costs					
	Cost of heating your home					
	Cost of family recreation (e.g. holidays, outings, etc.)					
	Cost of weekly food shopping					
	Other, please state					
Wou	uld you like to tell us any more about this?					
d.	You know, and we are aware, that the issues affecting lone parents character to prepare for the future we want to know what you think might be the over the next few years?  (We have outlined a few issue which we think might be relevant but if entering them in the table below)	main issues affecting you as a lone parent				
		Tick any that apply				
	Personal/ Family Issues					
	Education/Employment					
	Community/Society					
	Benefits/Welfare Reform					
011						
Oth	ers <b>please specify</b>					
	If you would like help with any of the issues raised in this question for advice our FreePhone Helpline:- <b>0808</b> or for training our Training Section:- <b>028</b>	8 808 8090				
	Please tick I would like to be entered into the prize draw for a £50 TESCO's voucher					
(If so						

Thanks for taking the time to complete the questionnaire.

The information we gather will feed into the ongoing Strategic Planning process which we hope will be completed by June 2010. Copies of the finalised Gingerbread Strategic Plan 2010 – 2013 will be available to all members through the Gingerbread web-site.

Once again Thank You

# Debt Action NI- Debt Action NI Free debt help you can trust new help with Debt and Money Advice

Gingerbread is working with Advice NI – the umbrella group for local independent advice centres to provide a face-to-face debt advice service called Debt Action NI.

Debt Action NI was set up with support from the Department of Enterprise Trade and Investment (DETI) and Ulster Bank to help people who are having difficulties managing their money. It was launched in November 2009 and is helping local people cope with money worries and difficulties paying their bills.

All types of people are using the service - those who have been made redundant, have been bereaved, been through a relationship breakdown, had a baby or another change in their life that has made it difficult for them to make ends meet. The service is for everyone – in work or on benefits, all lone parents, students and retired people and is free, confidential and impartial.

Advice NI has 19 trained Money and Debt Advisors delivering the service across NI and can provide home visits when necessary. The Advisors help people to:

- Identify their debts and if they are actually liable for the debt
- · Help with any emergencies that need dealt with
- Highlight where more money might be available through benefits and tax credits or negotiating with people they owe money to
- Identifying the best action that can be taken to help reduce money worries

The advisors do their best to help people keep and/or stay in their homes, help deal with any pending court action and where appropriate give representation at the courts.

After receiving debt advice from one of Advice NI debt advisors, some people have had their debt written off or have had the interest frozen on their



debts. Others have been able to agree affordable repayments or have gone through bankruptcy. Everyone's situation is different and the advisor will help anyone who contacts the service to deal with their debts in the way best suited for them.

Gingerbread is hosting a Money and Debt Advisor in our Ballymena office 5a Greenvale Street, Ballymena, BT43 6AR on the 25th February.

For more information on the Service or to make an appointment with the Gingerbread's Money and Debt Advisor in Ballymena contact Ellen Mc Kernan:



Tel - 028 2664 4960 Email – ellen@gingerbreadni.org Drop In - 5a, Greenvale Street, Ballymena, BY43 6AR

Or visit www.debtaction-ni.net to find a debt Action Centre near you.

# Catch up on the Catch up on the PARENTING PARENTING FORUM NI A Voice For Parents latest Training and Events for Parents

### **Training**

Parenting Education - offers specialist and focused programmes to groups of parents and practitioners in Northern Ireland. Our guiding principle is that all parents should be valued, supported and offered universal and accessible services. We offer courses to groups of parents and practitioners in their own community or to individual parents who come together for courses in our branch offices. We are currently offering a FREE 4 week

Positive Parenting programme starting Monday 7th June @ 6-8pm and a 4 week Parenting Apart programme starting Wednesday 9th June @ 6-8pm at out Derry offices, City Factory Building, 100 Patrick St.

To register or for further information contact: Parents Helpline 0808 8010 722.

### **Parenting Apart:**

This FREE 4 week programme is aimed at parents who have separated, are separating, divorced or thinking of divorce. The workshop will provide practical advice and guidance on what children need to know, and what parents can do to meet their children's needs.

Venue: Parents Advice Centre

Time: 6.00pm - 8.00pm

Date: Wednesday 9th, 16th, 23rd

& 30th June





### Focus on Fathers

Parents Helpline can support fathers to have the confidence and skills to be fully involved and significant in their child's life - Parents Helpline, a project within Parents Advice Centre, is a leading family support service providing support and guidance on parenting and family issues, with a particular focus on child development, managing behaviour, communication and impact of separation.

Fathers have a crucial influence on their child's development. Research shows that strong relationships between fathers and children are associated with higher levels of happiness and excellent health and when fathers are positively involved with their children before the age of 11, the children are more likely to escape a criminal record by the age of 21. Many fathers are already using Parents Helpline services – in 2009, 20% of contacts to Parents Helpline were made by men.

However we recognise that many more men and fathers would really benefit from the service, which is why Parents Helpline are running a 'Focus on Fathers' campaign throughout June.

If your organisation would be interested in finding out more about the Focus on Fathers campaign or Parents Helpline please contact Andrea on 028 9031 0891 or e-mail andrea@ parentshelpline.org.uk. We can provide promotional materials, parenting articles for newsletters, information stands or talks for your staff / clients.

If you are a father, or any other family member, who would like to discuss a concern that you may have please contact the Parents Helpline Freephone in confidence on 0808 8010 722, e-mail fathers@parentshelpline.org.uk or info@parentshelpline.org.uk

For further information on the range of services which Parents Advice Centre offers, including parenting courses, log onto: www. parentsadvicecentre.org

# Calling all Members

### Do you need to update your contact details?

Many of our lone parent members contact details are out of date. This means that we cannot contact you with information that might be useful. If your address, telephone and/or email address is not updated with us you may not receive mail outs, including the 'Gingerbread Times' and we can not contact you by phone in relation to training programmes and events that you are invited to.

If you think you may need to update your contact details, please email Gingerbread's Membership Officer Mairead-mairead@gingerbreadni.org or phone 028 9023 1417.

# Get your copy!

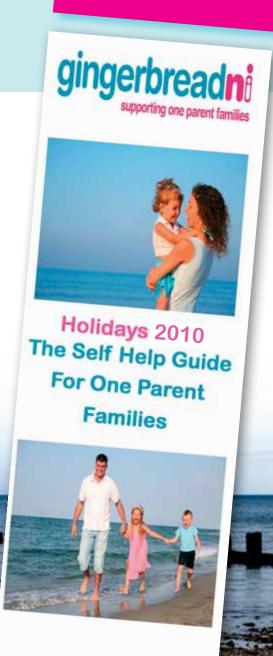
Holidays 2010: Self help guide for oneparent families.

This leaflet contains information on organisation and companies who cater for and can assist towards one-parent family holidays and helpful tips on planning and booking your holiday.

The leaflet is available on Gingerbread's website www. gingerbreadni.org. If you would like to receive a hard copy of this leaflet via post please contact Gingerbread's central office on 028 9023 1417.

### Share your story

Has Gingerbread NI made a change to your life?
Would you like to appear in the next edition of 'Gingerbread Times?'
"Yes," then email
Gingerbread's Membership Officer Mairead- mairead@ gingerbreadni.org or phone 028 9023 1417 and share your story with Gingerbread and help to support us, supporting you!





# fairy cakes

Cute as buttons and tasty too, these fairy cakes are children-friendly: easy, light on washing up and made in minutes.

# Ingredients For the sponge

- · 4 eggs
- · 225g/8oz sugar
- · 225g/8oz self-raising flour
- 225g/8oz butter, melted

# For the chocolate buttercream icing

- · 110g/4oz butter, softened
- · 170g/6oz icing sugar
- 55g/2oz cocoa powder, sifted
- · 1-2 tbsp milk

### To decorate

- · white chocolate buttons
- · milk chocolate buttons

### Preparation method

- 1. Preheat the oven to 180C/350F/G as 4 and line  $2 \times 12$ -hole fairy cake tins with paper cases.
- 2. Whisk the eggs and sugar together in a bowl until light and fluffy.
- 3. Carefully fold in the flour and butter.
- 4. Pour the mixture carefully into the paper
- 5. Bake the cakes for 8-10 minutes, or until golden-brown on top and a skewer inserted into one of the cakes comes out clean. Set aside to cool for 10 minutes on a wire rack before removing from the tin.
- 6. To make the buttercream, beat the butter in a large bowl until soft. Add half of the icing sugar and beat until smooth.
- 7. Add the remaining icing sugar, cocoa powder and one tablespoon of the milk and beat until creamy. Beat in more milk if necessary to loosen the icing.
- 8. Once the cakes are cool, spread the buttercream icing on top of the cakes.
- 9. Decorate the cakes with the chocolate buttons.

# Check out these ideas on how to save your money!

Swap brands for own labels - Supermarket own brand products are all much cheaper than the leading brands. It's understandable that you may not want to ditch and switch all your favourite products to Supermarket own brand, but changing the majority can save you money.

**Loyalty cards -** Sign up for loyalty cards at the shops you use regularly such as Tesco, Sainsbury's, Argos and Boots. They often have exclusive special deals for card holders and you earn reward points to help you save more in the future.

**Team up with friends and family** - Buying buy one get one free offer's with friends and family means you make instant savings. This means you don't have to use all the products yourself.

Energy bills - paying by direct debit is the easiest way to chop energy bills as this can cut your bill by as much as 10-14% depending on your supplier. For those that don't like bills you can have NIE Energy Keypad installed. It means that your electricity is 'pay as you go' and you get 2.5% discount on every unit of electricity you use.

If your not using you are losing - You are in charge of your energy usage if you are not using an electrical appliance turn it off at the wall, why pay the electrical costs of keeping something on standby? Some appliances use much the same amount of energy on standby as when they are in use. With family bills averaging £1,200 it's important to try and make savings.

**Light bulbs** - Replace ordinary light bulbs with energy efficient ones. They last 10 times longer and save £40 over the lifetime of the bulb.

Washing up - Using a basin to wash up, rather than leaving the hot tap running you could save £25 a year off your bills, if you wash up twice a day.

Stop using Directory Enquiries - Calling 118 118 directory enquiries has shot up 50% with the connection cost up from 85p to £1.29 per minute. Dig out that dusty old Yellow Pages, pop into the local library, use Google or 192.com and it won't cost you a penny.

Bundle broadband, telephone and TV - The average household pays more than £800 for their broadband, home telephone and TV package. Shop round for the best deal and buy them as a bundle from one supplier and you could save an average £260 a year.

Mobiles - More than 40% of mobile phone users have never switched networks. With tons of deals on offer, make sure you're on the right one. Those who have switched saved an average £81. But many save hundreds of pounds each year.

**Sky TV** - basic Sky TV packages (no premium sports or film channels) costs £246 over a year - £30 set up and £18 a month. Swap to Freeview and you'll pay from £20 for a box but won't have any ongoing monthly costs.

Car Costs - chop your car running costs this summer with some simple measures. Use 34% less fuel by sticking to the speed limit on motorway journeys. You'll save 3p per mile - £90 on an average 3,000 miles of motorway travelling.



Petrol - With fuel prices at a record high, don't just head down to the local garage as usual. Check prices and compare on www.petrolprices.com for the cheapest petrol station in your area.

Car Insurance - Never just renew your insurance quote compare prices online. Car insurance keeps on rising. It's gone up to 22% with average costs at £613. If you don't have internet access call a selection of companies to find the cheapest quote.

Home Insurance - Again just don't renew your insurance policy compare prices online and get yourself the cheapest quote.

**Eating out -** Eating out is expensive but now there's no need to pay full price at restaurants. Sign up to websites such as vouchercodes.co.uk or myvouchercode.co.uk and download discount vouchers to save on meals out at all sorts of restaurants. They often have get two for on main meals at restaurants like Pizza Hut.

Movies - Check at your local cinema to see what nights they offer – cheap cinema ticket nights i.e. Crazy Tuesday, Wacky Wednesday these deals can half the price of your cinema night out.

Gym Membership - It costs an average £372 a year for gym membership and many of us totally waste that. Get out and about in the sun and walk, jog or cycle for free.

**Books** - The average paperback costs about £7.99. But you can read as many as you want this summer without spending a penny if you borrow them from your library, or you can buy second hand in you local charity shops for £1.00-£2.00.

Nappies - replace disposable nappies with reusable nappies. Your electricity bill are going to go up with all the extra washing but with a jumbo pack of brand name nappies costing £11.97, your still going to save.

Lunches - buying read-made sandwiches, a drink and a snack each day at work will cost at least £4. That's £20 a week. You can make your own fresh, tasty meals for less than half that price.



### Northern Exposure III.









Northern Exposure is a community based project managed by National Energy Action NI (NEA) which aims to tackle home heating and insulation problems of low income families in North and West Belfast.

NEA NI promotes energy efficiency and energy saving behaviour which ensures that you can save money and stay warm and comfortable in your home. NEA NI has joined forces with the University of Ulster to see whether people feel any differently about their home once it has been made warmer and drier.

In order to take part you must live in North or West Belfast and be a homeowner or private renter. You will receive the following package of energy saving measures which is provided by NIE Energy.

Funded by the Northern Ireland Sustainable Energy Programme, the package includes full loft insulation, cavity wall insulation, hot water tank jacket and four energy saving light bulbs and is available to the following people:

Single person household with an income or pension of less than £18,000 gross OR

Couple or single parent family with an income / pension of less than £25,000 gross OR

Single person household / couple with an income or pension of less than £30,000 gross AND who are over 70

Funding is limited with grants available on a first come first

served basis. The maximum grant is £800. Insulating your loft could save you up to £130\*\* per year on your energy bills, whilst cavity wall insulation is also a fantastic way to reduce the amount of energy you need to heat your home, saving you up to £100\*\* a year (\*\*source: Energy Saving Trust).

Taking part in this research project will involve answering questions on the telephone on two separate occasions:

- once before any changes have been made to your home, and
- once afterwards.

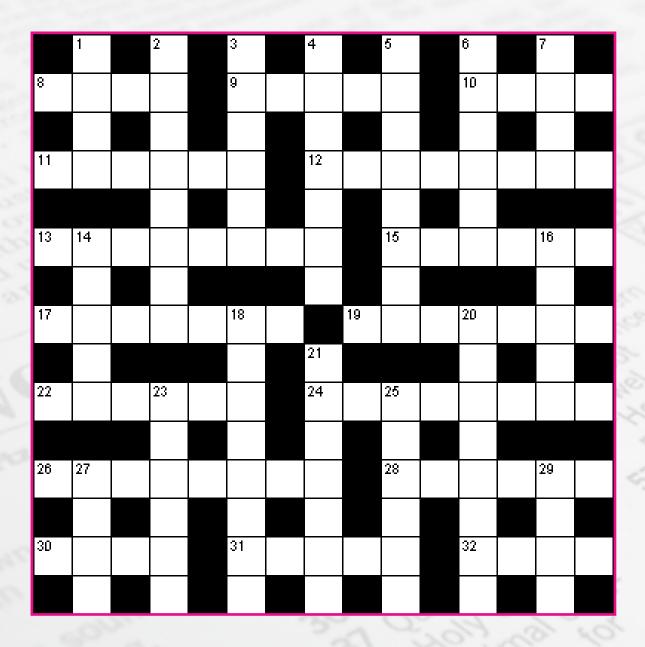
Each call will take about 15 minutes, and you will be completely anonymous, the person who calls you will be from the University of Ulster, but he/she will only know your telephone number. The second short call involving answering questions will be about 12 months after the works have been completed.

By taking part in with this project you can greatly assist us in making future projects even better. However, taking part is entirely up to you, anyone who agrees to take part is free to stop at any time - without the need to give a reason and if you meet the criteria above you will still receive the energy saving measures (subject to funding).

For further information or to see if you are eligible please contact NEA on 028 9023 9909 or email angela.gracey@ nea.org.uk.

## **Puzzle Pages**

### **Quick Crossword**



#### **Across**

- Fifty-three in Roman numerals
   (4)
- 9. Runs in neutral (5)
- 10. Concludes (4)
- 11. Do without (6)
- 12. A deep fissure (8)
- 13. In WW2, a plane on a suicidal mission (8)
- 15. Spreads sleeping sickness (6)
- 17. Unceasing (7)
- 19. Normally (7)
- 22. Marine mollusk (6)

- 24. Supply with water (8)
- 26. Gridiron or soccer (8)
- 28. A dark grey cloud (6)
- 30. City in Peru (4)
- 31. Small African antelope (5)
- 32. Wood fastener (4)

#### Down

- 1. Novice (4)
- 2. Faithfulness (8)
- 3. Silver wattle (6)
- 4. A slowly moving mass of ice (7)
- 5. A fireproof material (8)

- 6. Wine and dine (6)
- Tallies (4)
- 14. Bother (5)
- 16. Impact sound (5)
- 18. Someone who tells a story (8)
- 20. Debate (8)
- 21. A cut of meat (7)
- 23. Foursome (6)
- 25. Having a rank smell (6)
- 27. Mélange (4)
- 29. Pearly-shelled mussel (4)
- 24. Action word (4)
- 25. At one time (archaic) (4)

### Word Search: W

Т Х WSYOL SAXS IUF FREQUENC QVEUXMOY TGEWTWSE EEUNB MXAD SF JWRLMHR TPDA САКВ MQAH UMU KOP C LA AORQKOOME S Т JNYEDXDVG Z GMBEGNARO OHQKC YFEYC SAL

bimodal cumulative data frequency halfway mean median mode quartile range

R

### Sudoku

### How to play:

The numbers 1 through 9 will appear once only in each row, column, and 3x3 zone. There are 9 such zones in each sudoku grid. There is only one correct solution to each sudoku. Good luck!

		5				9	1	
2								
								4
					7			
7				9		3	2	
6	2		8	4				
5		1		6		4		
9				5				8
3			2			1		5

### Sudoku

2	l	9	7	ε	G	Z	6	8
G	7	8	9	Z	6	ε	2	ı
ε	6	Z	7	8	l	7	9	ç
Þ	8	ı	ε	6	2	9	G	Z
6	L	ε	ı	g	9	7	8	Þ
9	G	7	8	7	Z	ı	3	6
8	9	6	Z	l	ε	G	Þ	2
l	ε	ç	6	7	7	8	Z	9
Z	7	7	Ģ	9	8	6	Ī	ε

### Crossword

sample

statistics

survey

-		ъ.												
	Τ		F		Μ		G		Α		R		Α	
L	Ι	_	_		_	Д	L	Е	S		ш	Z	D	S
	R		D		М		Α		В		G		D	
F	0	R	Ε	G	0		С	R	Ε	٧	Α	S	S	Ε
			L		S		Τ		S		L			
K	Α	М	_	Κ	Α	Z	Ε		Т	S	Ε	Т	S	Ε
	Ν		Т				R		0				Р	
U	Ν	D	Υ	_	Ν	G		U	S	U	Α	L	L	Υ
	0				Α		S				R		Α	
0	Υ	S	Т	Ε	R		_	R	R	Τ	G	Α	Т	Ε
			Ε		R		R		Α		U			
F	0	0	Т	В	Α	L	L		Ν	_	М	В	U	S
	L		R		Т		0		С		Ε		Ν	
L	Ι	М	Α		0	R	Τ	В	Τ		Ν	Α	Ι	L
	0		D		R		N		D		Т		0	

### **Word Search**



### **Solutions**

### **Useful Contacts**

ı			
	Name	Telephone No	Website
	Autism NI	028 9040 1729 0845 055 9010	www.Autismni.org
	Aware Defeat Depression	08451 20 29 61	www.aware-ni.org
	Barnardo's	0289 067 2366 0808 800 5000	www.barnardos.org.uk
	RNIB	0303 123 9999	www.rnib.org.uk/northernireland
	Cerebral Palsy - SCOPE		response@scope.org.uk www.scope.org
	Barnardo's Child Bereavement Service Helpline	028 9064 5899	www.barnardos.org.uk
	CiNI	028 9040 1290	www.ci-ni.org.uk
	Child Trust Fund	0845 302 1470	www.childtrustfund.gov.uk
	Consumerline (The Consumer Council)	0845 600 62 62 028 9025 3900	www.consumerline.org
	Contact a Family Northern Ireland	028 9262 7552 0808 808 3555	www.cafamily.org.uk
	Cruse Bereavement Care	0844 477 9400	www.crusebereavementcare.org.uk
	Diabetes UK Northern Ireland	028 9066 6646	www.diabetes.org.uk
	Early Years	028 9066 2825	www.earlyyears.org
	Employers for Childcare	028 9267 8200 0800 028 3008	www.employersforchildcare.org
	Home-Start	028 9046 0772	www.home-start.org.uk
	Housing Rights Service	028 9024 5640	www.housingrights.org.uk
	Make a Wish Foundation	028 9080 5580	www.make-a-wish.org.uk
	Men to Men	028 9024 7027	www.mentomen.org
	The Meningitis Trust	0800 028 18 28	www.meningitis-trust.org
	Mencap	028 9069 1351 0808 808 1111	www.mencap.org.uk
	National Asthma Campaign	0800 151 3035 0800 121 6244	www.asthma.org.uk
	National Council for Divorced & Separated	07884 036 675 07041 478 120	www.ncds.org.uk
	National Deaf Children's Society	028 9031 3170 0808 800 8880	www.ncds.org.uk
	NI Association for Mental Health	028 9032 8474	www.niamh.co.uk
	NI Dyslexia Association	028 9065 9212	www.nida.org.uk
	Parents Advice Centre	0808 8010 722	www.parentsadvicecentre.org
	Relate NI	028 9032 3454	www.relateni.org
	Samaritans	028 903 81133 08457 90 90 90	www.samaritans.org
	SVP (St Vincent de Paul)	028 9035 1561	www.svp-ni.org
	Tiny Life	028 9081 5050	www.tinylife.org.uk
	Woman's Aid	0800 917 1414	www.niwaf.org www.womensaid.org.uk

#### Please Note:

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

Charity No. XN/46248 Company No. NI24947

### **Staff News**

In amendment to our previous edition of 'Gingerbread Times' **Annette O'Hagan Advice Worker** Belfast office is still with us.

All the staff at Gingerbread NI would like to wish a fond farewell and good luck to the following staff, volunteers and placement students who have left throughout May and June.

**Carol Nicholas Advice worker** Belfast Office.

Charlene Kelly who was on placement with us while she completed NVQ Level 2 in Administration.

Vanessa Alfonso who has completed a Basque **Government EU Placement for** lifelong learning with us for 8 weeks.

**Maureen Fleming I.T. Tutor Derry** Office.

Seán O'Neill Advice Manager **Belfast Office.** 

Gingerbread NI would like to express their sincere gratitude to your committment and contribution to the organisation over the last 10 years. You will be greatly missed and we would like to wish you every success in the future.