

Your union supports you



I was delighted to meet with two relatively new unions recently and share so many commonalities within our discussions such as fighting for better working conditions for our workers, and a better system to support the people we work with.

The Pharmacists Defence Association Union (PDA) is growing substantially in membership as is the Independent Workers Union of Great Britain (IWUGB). The growth in independent unions shows that people, including students are interested in joining unions and working collectively. The larger unions provide a powerful service, but the activity of specialisms cannot be overlooked.

It is felt by some that the larger unions lack capacity and/or the interest to represent smaller groups of workers - although I know some are trying to address this. My GFTU colleagues at the Bakers Union collaborated with 'Organise' who are a community of people working effectively to help every person in the UK get a fair deal at work and now have 50,000 activists taking action throughout the UK. The joint work with the Bakers Union has created amazing results. As part of the General Federation of Trade Unions Executive, I hear regular stories about the successes of smaller unions; making themselves very relevant and organised. A common theme is how much the smaller unions are effective due to their specialism and ability to connect with members.

Yet overall trade union membership in the UK fell from an historic high point of 13.5 million members in 1979 to 6.2 million members in 2016. The level of overall union members decreased by 275,000 over one year from 2015 (a 4.2 per cent decrease), the largest annual fall recorded since the Trade Union Membership 2016: Statistical Bulletin series began in 1995.

A number of large individual unions have continued to lose membership over the past decade. I am therefore particularly pleased to say that membership of the Social Workers Union has expanded, and we are getting close to 12,500 members. As we know, a real strength is that union members want to be active through our Union Contact scheme and further opportunities to engage with activism.

It was with real regret then when I recently approached a senior figure in one of the larger UK Unions to try and do some joint work on social work campaigning. I was advised the following (extracted from email): "There is little scope for joint campaigning with SWU. SWU has no role to play."

In terms of addressing it - if a union does not want to work with us, there's not much we can do about that element directly, but we will continue to be active on the key issues of working conditions. Yes, we differ from "conventional" trade unions in that rather than being workplace shop stewards, our Advice & Representation Team are full-time professional officers, qualified and experienced in social work and with a breadth of knowledge about

the issues that affect social workers daily. Although traditionally larger unions have done well to focus on terms and conditions, moving forward, what appears to be important for Social Workers in 2019 is employment wellbeing and job satisfaction. Interestingly, this is reflected further through recent Bath Spa University research and follow up meetings indicating that addressing those factors keep social workers in their posts and not necessarily higher pay levels or more annual leave. This fits with findings from a recent General Federation of Trade Unions (GFTU) Union conference.

More frequently I am being contacted by SWU members advising that other unions are

advising social workers in the workplace that if you join SWU you will not get representation, or you need to pay additional monies. As we know as members this is complete nonsense, but if you do hear of this going on in the workplace then please do get in touch. After all, the only way you are guaranteed to be represented from a qualified social worker and someone that knows the profession inside and out is through your BASW and SWU membership.

John McGowan
General Secretary
j.mcgowan@swu-union.org.uk

And the winner is ...

I was delighted to have the opportunity to represent SWU at the BASW Cymru Social Work Awards on 20th March 2019 at the Pierhead Building, Cardiff. This was of course during World Social Work Week. It was a lively and fun event. I had been invited to present the award to the winner of the Practice Award.

There were six categories of awards. Other presenters of awards included, Professor Ray Jones; Sue Evans, the Chief Executive of the regulator for Wales, Social Care Wales; and Dr. Neil Thompson who was also one of the main speakers.



John Davies, BASW Cymru Practice Award winner, is presented with his trophy by James Birchall, SWU President

Also amongst the main speakers were Julie Morgan AM, Deputy Minister for Health and Social Services; Leanne Wood AM who was the event sponsor and Allison Hulmes, BASW Cymru National Director. Dr Ruth Allen, Chief Executive of BASW, gave the closing address. Awards were made in the following categories: Community Spirit; Spirit of Social Work; Innovative Social Work; Social Work Practice Teacher; Social Work Team; Lifetime Achievement. A special commendation was made to a Social Work student. Next year there will be a formal student award.

It was like the Oscars - "and the winners are" Brad Pitt and Angelina Jolie! As previously stated I presented the Practice Teacher Award. I said "It is great to be back in Wales. In particular I always enjoy visiting Cardiff, your majestic capital. I am President of the Social Workers Union. This is a Trade Union run by Social Workers for Social Workers. It is the only organisation in the UK that can guarantee members employment representation by a qualified Social Worker. It is a great privilege to be representing SWU at the Wales Social Work Awards and to be joining you all in celebrating what is wonderful about our profession. I would like

to congratulate all the winners, and those that have been nominated, who have shown just how brilliant Social Workers are. This is a wonderful event and I am absolutely delighted to be here." An envelope had been handed to me which I opened. I continued, "and the winner of the Practice Teacher Award is John Davies. John works as a Deprivation of Liberty Safeguards Coordinator for Conwy Borough Council." Wine, soft drinks and food were provided at the end of the event.

The previous day, John McGowan SWU General Secretary had been presenting an award at the Scottish Social Work Awards and presented the Student Social Worker of the year Award. The awards ceremony took place on World Social Work Day (19th March) at the Ghillie Dhu in Edinburgh. Speakers included Minister for Children and Young People Maree Todd, MSP, who commended the "determination, creativity, skills and values" of all the nominees and praised social workers across the country for their "tireless" efforts. John presented the award to Calum Glasgow from the University of Strathclyde.

James Birchall
SWU President

John McGowan with Calum Glasgow, SASW Student Social Worker of the Year, and Maree Todd, MSP



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The day I stopped

Today I finally did it. It felt like cutting an umbilical cord – albeit a chord that carried toxicity along with nurture...

...I cancelled my registration as a social worker.

No big deal I suppose- after all, I have not worked in that capacity for over two years now, since leaving my last job as Service Manager for a mental health service. Back then my main emotion was utter relief because I was so exhausted, but today I find myself much more reflective.

Social working has been one of the most defining features of my life. I became a social worker straight from university full of a missionary zeal. I was going to be one of the good guys. In a world full of injustice and brokenness, I was going to change the world, one person at a time. Perhaps this was in part because emerging from my own experience of poverty and deprivation - I was a child of the Welfare State, from back when we still had one - I could imagine no higher calling.

I began working in a children's home, when I was barely more than that myself, then moved on to day centres. Most of my fieldwork career involved working in the field of mental health, as a case manager, then a therapist and finally a manager of integrated services. In my (almost) thirty-year career, there were many moments of deep beauty and many people whose lives touched mine; there was even some minor success in the justice-making and people-mending business. But overall, my career also knew enervating disappointment. There was never enough of me. Never enough resources, never enough energy. Despite the manifest failure of the system, I often internalised this as personal failure, like many of us do, leading to depression and a gathering sense of impotence.

Also, the loss of any kind of ethical
missionality at the core of my
profession



ate at my soul. Perhaps in the face of so much bad publicity, we just stopped believing in what we were doing. We lost our radical edge. We became administrators, not change agents.

In hindsight, I made mistakes. I accepted promotions, thinking I could make a difference higher up. I had some very relevant skills to take on management tasks but lacked other crucial ones entirely. Perhaps above all, my skin was too thin.

Even though I made a positive choice to STOP and to use my life for something else, I kept paying my registration fee, until today that is. I told myself that I might need to work to earn money (which, in common with many other free lancers, may well yet be true) but the greater truth was that my registration was a connection to the old me that I was not quite prepared to let go.

So what now? What am I, now I am no longer a social worker?

There are other labels I can apply. Some of them (writer, poet, artist) feel too self-aggrandising. Others (craft worker, picture framer, carpenter) are too task centred.

Anyway, after being a social worker it is not enough merely to 'do'. Social work was about reaching for something better, for others as well as ourselves. It was about being part of the resistance. Remember how we used to talk about being both 'in and against the state'? The fact that the reality was often reduced to mundane administration and form filling never killed this in me, and it remains still.

Since I stopped working as a social worker, the lack of urgency has dogged me at times. After all, social work is mostly driven by a series of life-and-death crises and after that finding motivation is not always easy. But I am not done yet. I am 52 years young, fit and mostly intact with half a life time of experience working on the ragged edges of the welfare state, doing a job that became almost synonymous with tabloid hatred, even though 'normal' people

had no idea just what it entailed and how much it cost. There are missions left in me.

My life of late has become rather inward looking. I write after all. I spend a lot of time at my desk, or working with my lovely wife, or digging veg. I like it. I am happy, but I am not totally fulfilled. Social work stole that from me, for a while at least. But I am no longer a social worker, so I have no excuse any more.

The world is not going to save itself, after all.

Chris Goan is a writer based in Argyll. He also runs a ceramic business with his wife, keeps chickens and plants spuds. He is the author of several books of poetry and blogs at www.thisfragiletent.com.

MICHELLE BEAMAN **Union Contact**



"Joining BASW and SWU enables Social Workers to join collaboratively as one voice to empower each other and service users to make positive changes. Other unions have little understanding or knowledge of what Social Work is or what the job entails. As professional Social Workers we are susceptible to internal and external scrutiny. SWU and BASW will support you through work place issues; either from advice and guidance and if needed representation. SWU reps have a real understanding of what you are going through. Stand up and be counted and join SWU and BASW together!"

LIZ GORMLEY **Union Contact**



"Joining SWU provides the benefit of representation by people who have worked in the profession and understand the issues. SWU and BASW membership provides the space to socialise with like-minded individuals with support to become more active in creating positive change with resources from a big, well known organisation. You might not need representation now but if it is needed in the future either through general enquiry or employment issues; its nice to know BASW and SWU are there for you."

General Federation of Trade Unions



The General Federation of Trade Unions (GFTU) concentrates on servicing the needs of specialist unions. It does this by providing courses, creating international union links, parliamentary links, undertaking research for its affiliated Unions and providing ongoing support and assistance to all members with additional support for General Secretaries.

The GFTU has 28 affiliates with a membership of just over 250,000 and describes itself as the “federation for specialist unions.” The GFTU offers a range of courses, from foundation to more advanced with the majority free for SWU members. The new training catalogue is available with even more courses covering a range of topics: www.gftu.org.uk

John McGowan, SWU General Secretary sits on the GFTU National Executive Governing Body with a committee elected to meet regularly to manage the work of GFTU. SWU is a proud member of the General Federal of Trade Unions (GFTU). This section will provide an opportunity to meet some of the other unions affiliated to the GFTU.

Meet the Professional Football Association: The Union for Football Professionals with information provided by Oshor Williams, Assistant Director of Education at PFA and the Vice-Chair of GFTU.

Preparing for the future

The Professional Footballers' Association (PFA) formed in 1907 is the world's oldest established professional sportsperson's union. The aims of the PFA are to protect, improve and negotiate the conditions, rights and status of all professional players by collective bargaining agreements.

The PFA has been successful throughout its history in the challenges it has faced due to the strength of support from its members and the services and benefits available to members are unrivalled across the sporting unions. These include, contractual advice, representation at appeals involving both on-field discipline and general disciplinary matters. Importantly the Association provides advice guidance and funding support across areas such as education, welfare, benevolent and medical assistance as well as coach education for those wishing to extend their careers within the industry.

The PFA is also an affiliate of the General Federation of Trade Unions (GFTU) where the current Vice Presidency is held by PFA Assistant Director of Education Oshor Williams. A former Professional Footballer whose clubs include Manchester United, Southampton, Stockport County, Port Vale and Preston North End, his role is to ensure that both current and former members have access to as many education and training opportunities as possible in preparation for life after football.



Transition is a major area of our work. Every current player must face the reality that at some stage in the future they will become a former player and the transition from one

to another can be extremely difficult. Many of our members embarked on their elite sporting pathway at the age of 9 dedicating years to become specialists in their field. Unlike skilled practitioners across other industries the time will come when they need to develop a new specialism. We try to help them recognise at an early stage that they have a range of transferable skills and attributes which given the appropriate training they can apply to new interests and career pathways.

We have players who post retirement have successfully transitioned into every profession imaginable including law, physiotherapy, journalism and medicine. Once they know what their next challenge is they are committed, goal orientated and disciplined, qualities which are valued in every area of professional life. However failure to prepare for retirement can lead to a number of problems ranging from anxiety and loss of self-esteem to depression and addiction so we try to encourage members to start planning their exit strategies at the earliest possible opportunity.

It is extremely rewarding to work for the PFA and to help players to chart their progression pathway in preparation for life after sport. It is also a privilege to represent the Association as Vice President of the GFTU. Our affiliation has enabled me to learn more of the fantastic work undertaken by the wider trade union movement and to exchange views, ideas and areas of good practice with fellow affiliates.



Oshor Williams
Assistant Director of Education at PFA
and the Vice-Chair of GFTU



ANGI NAYLOR
SWU Executive Member



“Are you proud to call yourself a Social Worker? Why did you spend all those years studying to be a Social Worker, lay out your money to register and claim your protected title? Yet a large number of Social Workers decide not to join BASW the Professional Association and SWU the Trade Union.

We are all part of a great profession; therefore, we should all belong to a Professional Body (BASW) and consider the benefits of being part of Trade Union (SWU) represented by Social Workers for Social Workers. Join BASW and SWU together and be proud to call yourself a Social Worker.”

SWU is delighted to support Article 39 and been active with supporting the changes they are seeking. We have already pledged our support with SWU General Secretary active in the campaign.

We are delighted to provide the following successful update.



**FIGHTING FOR
CHILDREN'S RIGHTS
IN INSTITUTIONAL SETTINGS**

Following our application for permission for judicial review last month, the Department for Education:

- Has withdrawn the 'myth busting' guide.
- Has notified local authorities and others it has withdrawn the guide.
- Has confirmed with our lawyers that any plans to issue a similar document in the future will follow a consultation process that includes Article 39, relevant organisations and children and young people who may be directly affected.
- Will pay legal costs incurred to date

GOVERNMENT WITHDRAWS 'MYTH BUSTING' DOCUMENT AFTER LEGAL CHALLENGE

March 24, 2019

The Department for Education has withdrawn a controversial document about council duties to vulnerable children and young people, after Article 39 launched an application for judicial review.

The so-called 'myth busting' guide advised local authorities that they are legally permitted to reduce and remove support from children in long-term foster care, children who run away or go missing from home or care, children who are remanded to custody and young people who have left care and are still living with their former foster carers.

Children's Minister Nadhim Zahawi claimed the document simply clarified council duties, but Article 39 and 49 other charities and social work experts warned last September it contained numerous inaccuracies and risked vulnerable children and care leavers losing vital support.

After correspondence with the Minister failed to elicit any agreement to correct the errors, or even a meeting to discuss our collective concerns, Article 39 instructed lawyers to begin legal proceedings.

Carolyn Willow, Article 39's Director, said:

"It's deeply disappointing that the Children's Minister didn't respond to our serious concerns months ago but what matters is that the document has now been withdrawn and the risks to children and young people minimised. We are relieved and delighted that children's rights have prevailed.

"There is of course the possibility that social workers and local authority managers have already used the guide and we hope that councils will quickly review and rectify any removal or reduction of support."

As well as deleting it from the children's social care innovation programme's website, the Department for Education has committed to notify local authorities and others that the document has been withdrawn.

It has also confirmed that any plans to issue a similar document in the future will follow a consultation process that includes Article 39, relevant organisations and children and young people who may be directly affected.

Oliver Studdert, solicitor at Simpson Millar, representing Article 39, said:

“It is absolutely right that this guide has been withdrawn. It is unfortunate that it has taken the issuing of court proceedings to achieve this, but it is reassuring that the Secretary of State has now acknowledged the concerns of Article 39 and other charities and experts concerning the removal of vital statutory safeguards for vulnerable children and care leavers.”

Notes

1. As a very small charity, Article 39 was only able to take legal action to protect the rights of vulnerable children through pledges of financial support from organisations and individuals, including the Social Workers Union.
2. The 50 organisations and social work experts who wrote to the Children’s Minister last September, urging him to withdraw the inaccurate parts of the document, included the Social Workers Union
3. The legal application was made to the High Court on 18 February 2019

Union Contact Scheme

Our most recent Union Contacts’ Induction Day on **2nd March** in Manchester was another great success, with a new group of SWU Union Contacts signing up to be the face of SWU in their workplaces, student placements and universities. It is vitally important that we grow and develop our team of SWU activists “on the ground” where, until the development of the Union Contact Scheme, we had been less visible. This is because we differ from “conventional” trade unions in that rather than being workplace shop stewards, our Advice & Representation Team are full-time professional officers, qualified and experienced in social work and with a breadth of knowledge about the issues that affect social workers daily.

We listened to our members and agreed that it is also essential to bridge the gap and develop a presence in the workplace, particularly given that other unions often provide social workers with misinformation about SWU and what we can achieve for our members. This is where our growing team of SWU Union Contacts step in, and we greatly value their input. Union

Contacts do not undertake employment negotiations or represent staff to the level of the Advice & Representation Team. We appreciate that social workers already have a demanding career and we do not put additional pressure on our Union Contacts. Instead, they are encouraged to promote SWU in the workplace, provide colleagues with information and updates, encourage membership and, depending on availability, take part in campaigning, activities, marches and rallies. The amount of commitment our Union Contacts make is up to them, the main thing is being part of the SWU team. Prior union activism is great but not essential, and we provide all relevant paperwork and merchandise alongside regular contact and support from SWU.

As a member of the General Federation of Trade Unions, SWU can offer members access to their excellent free training to learn more about trade unionism and employment rights, so if you are interested in this, or in becoming a SWU Union Contact in your workplace or university, please contact me at carol.reid@swu-union.org.uk.

Compass Jobs Fair

Alongside BASW we had our regular spot at the Compass Jobs Fair in Birmingham on **4th March**. It was great to meet lots of students and newly-qualified social workers and hear their enthusiasm for their chosen career. It was also heartening to hear their understanding of the importance of trade union membership when chatting with young social workers, and to meet a new generation of activists in the making! We look forward to welcoming them to SWU.



Branch Collaboration

I'm pleased to say that SWU are successfully collaborating with BASW to strengthen and grow new and existing BASW/SWU branches throughout the country. Along with several local SWU members and Union Contacts I am assisting BASW Professional Officer, Becky Reynolds, to establish a Merseyside Branch, and there are opportunities for BASW/SWU members to get involved in branch activities throughout the UK. For further information please drop me an email and I'll pass your details to the relevant BASW branch officers.

Recent Activities

Some of our Activists attended the Anti-Racism marches which took place in London, Cardiff and elsewhere Saturday **16th March**. This was a significant gathering. (See photograph on next page).

World Social Work Day on Tuesday **19th March** which each year provides a variety of events and activities promoting social work up and down the country. As has become tradition, we are again providing social work students with an opportunity to take part in our World Social Work Day assignment competition. We ensure a thought-provoking topic giving students an opportunity to highlight their understanding of broader political and social issues, and for which they can win grants of £500.00. We will provide WSWD highlights from SWU members and Union Contacts at a future date.

As we collectively celebrated International Women's Day on 8th March, I feel it's worth mentioning that historically it was created to honour and support Working Women, with its origins firmly in socialism and the trade union movement - something rarely acknowledged by the many privileged women who promote it today, but something we should remember with pride.



Social Media and Website

Our SWU Union Contact Facebook Group is proving to be popular with existing and potential Union Contacts who are added to the group once details are received. Alternatively, if you are a Union Contact and would like to join please search for SWU Union Contacts on Facebook and send a join-group request.

Our new SWU-Updates website is developing into a further source of information for SWU members, Union Contacts and Activists and can be accessed via the BASW website or directly at <http://swu-updates.org.uk/>. Check out our events calendar and news for important upcoming dates and information. We welcome feedback and input, so if you'd like to contribute to the SWU-Updates newsfeed, or indeed this Newsletter, please do get in touch.

Thank you for your ongoing commitment to SWU.

Carol Reid
National Organiser & Union Contact Scheme Manager
Social Workers Union
carol.reid@swu-union.org.uk

Multiculturalism in social work teams, we all need to celebrate this

I have recently been working in an Adults Social Work team setting in South Wales. My fantastic amazing social work/social care colleagues within the team are from a diverse range of ethnic backgrounds being: Welsh, English, African, Asian Indian, different faiths, reflecting a rich multiculturalism social work team of amazing individuals..

What is truly wonderful, is that we all share a huge amount of appreciation and respect for each other's diversities, beliefs and cultural differences within the team. This has enabled us as a team to develop knowledge from each other, about our cultural backgrounds, own communities and diversities and gain respect for our differences .

I recognise that the basic concept of multiculturalism in social work teaches us that social workers need to learn to work positively and effectively with people from many different cultures, and by doing this will have a positive influence on their social work practice and on the outcomes for whom they support.

It is therefore, important, as a social worker, social care professional to develop your own social interaction skills and cultural competence, taking ownership, seeking to gain the necessary knowledge, values and skills that can enhance and provide value to delivering services that not only recognise and can support people with differing social cultural ethnic backgrounds in our society, but equally to respect and acknowledge your colleagues' cultural diversities too.

Julian Hardwick is an experienced social worker practitioner, working within various local authorities specialising in Older Person Mental Health teams. Jules has also worked within a Safeguarding team - undertaking best Interest Assessments through the DOLS Safeguards and being an Adult Safeguarding officer and Dementia trainer and organisational trainer. As well as a SWU Union Contact Julian has recently joined as a Committee Member of BASW Wales, Cymru.

JULIE ANN HARRISON Union Contact

"Join BASW and you have access to up to date resources and CPD with lots of relevant articles and updates on practice issues. More importantly, you can opt into the Social Workers Union which I would strongly recommend as you will get access to advice and Trade Union Representation if necessary. SWU is also a very active trade union and the membership is growing. Join SWU and BASW together."



LISA CHEATHAM Union Contact

"Thinking of a joining BASW then join SWU as part of a great membership deal - I did! It is the right thing to do and you have access to knowledge, support and peace of mind. BASW and SWU together is good for Social Work."



SWU is often asked about our view on industrial action. Needless to say, there is a range of opinion among members on the subject. So, we asked two of our members to help us by sharing opposing views. SWU will soon be consulting with members further on this issue and we should have more to report in the next issue of the newsletter.

SWU Members - Why strike action is necessary

The employment relationship - between social work employer and employee - is full of tensions, bargains and compromises. Even the most motivated employee has days when they would rather be doing something else. Or when they simply dislike the way their social work employer asked them to do something. These tension points often go unnoticed and un-remarked upon. They are usually part of the give and take in the workplace.

Sometimes, however, they flare into something bigger. An industrial dispute is the most collective and formal manifestation of those tensions. A strike brings those compromises into sharp relief for all the parties involved. Striking is a last resort but sometimes the only tool for social workers to protect themselves and avoid being at the complete mercy of employers. The ability to strike gives more of a balance between worker and employer power. Without it, more and more governments will ban industrial action and punish people who dare to strike.

Most strikes are over pay and better working conditions. Without the threat of strike action, social work employers will be able to renege pay increases, while working conditions will get worse.

SWU Members - Why strike action is not necessary

The core purpose of unions in a modern society is not only to protect their members and negotiate improvements in their pay and conditions, but also to promote professional standards and engage constructively with all stakeholders and employers for the benefit of pupils, colleagues and the profession.

Working relationships can falter and breakdown, but hostility toward management, employers and colleagues is counter-productive and is something which is not assisted by the threat of strike action. Social workers skills enable us to use the force of argument rather than the argument of force. The power of negotiation, protest and legal action over industrial action.

While social workers should recognise and reserve our legal right, and respect the right of others, to take part in lawful industrial action, we should not support strikes or other forms of industrial action that are damaging to social work or to the interests or welfare of those service users who seek our support. This position provides social workers with the opportunity for reasoned discussion, negotiation and compromise.

Industrial action, the threat of it, or a hostile or intimidating approach to negotiation, is not only destructive, it sends the wrong message about the social work profession and education to service users, fellow professionals and the public. It does not promote the image of a professional social workforce. Avoiding such strike tactics promotes professionalism.

Social Media

If you have not done so then please follow us on Facebook and Twitter - we are planning to post and tweet regular updates about the work and developments of the Social Workers Union.

Monthly ebulletins

Monthly ebulletins are emailed to all SWU members. If you are not receiving this then please check what email address we have.

The ebulletins are also published on the web site.

SWU can be found on the following:

Twitter: SWU_UK

Facebook: www.facebook.com/socialworkersunionuk/

Internet: www.swu-union.org.uk

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You work hard for your money but is your money working hard for you? Maybe you know you should be doing something about your finances but don't know who to turn to for advice you can trust. Yet the sooner you take action, the more likely you are to achieve your financial goals.

Granted, dealing with financial issues can be daunting. Do you know how you would pay your bills if you fell ill? Or if your pension will give you enough income when you retire? Or how you could help your family financially? We can help you address these and other personal finance issues.

We are the SWU's preferred provider of financial advice and we specialise in helping people working in the public sector achieve their financial goals.

See over for details.



One call or one email. Take the first step.

Talk to us, talk to Lighthouse Financial Advice. The SWU has appointed us to provide members with practical, affordable financial advice. This advice is specific to you, easy to understand and could improve your financial situation.

Your adviser can explain how you may be able to:

- protect your family's income, so they have enough money if the worst happens
- save £££s on your mortgage and guide you through the application process
- build up a nest-egg tax-efficiently, for yourself or for your children or grandchildren
- boost your pension provision, so you can enjoy a comfortable retirement
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