NFOP

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BRANCH/GROUP GUIDE

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Contents

1. INTRODUCTION

This booklet is published by NFOP Headquarters to assist Branch/Group Officers in their responsibilities and functions. This booklet does not replace the Companies Memorandum and Articles of Association and Regulations, and is intended only as a guide, to be used in conjunction with them.

2. BRANCHES/GROUPS

All Branches/Groups enjoy autonomy and equal rights within the rules of the NFOP and are subject to Conference decisions. Branches/Groups should conduct their business in accordance with the Company Memorandum and Articles of Association and Regulations and procedures; Headquarters is always available to assist whenever required.

Branches/Groups need to keep a record of their meetings, activities and their membership. There is a national register of membership held at Headquarters and Branches/Groups receive a printout of their members annually.

Branches/Groups are comprised of members who have decided to join a Branch/Group in the area in which they worked, or in the area in which they are resident.

Within the Regulations there is provision for a number of Branches/Groups to form an Area Committee. Branches/Groups may also join together for the purpose of selecting representatives to attend Annual Conference. The Executive Committee may also establish a Region and appoint a Regional Organiser.

There are 10 Area Committees/Groups/Forums :

East Anglia
London
Midlands
North East
North West
Northern Ireland
Scotland
South East
South West
Dorset & South Wilts (**sub group of South West)**

The Branch/Group Officials, for whom duties are listed in this Handbook, should be elected annually at the Branch/Group Annual General Meeting. A Branch/Group can function with a Secretary and Treasurer with another member as an authorised signature for the bank account.

Queries relating to Branch/Group boundaries, management, membership, possible closure or new formations, should be referred to the Chief Executive Officer who will assist in any way possible, including arranging a visit by the Chief Executive Officer and/or an Executive Committee member to the Branch/Group or Branches/Groups concerned, should this be requested.

Social Branches/Groups

Social Branches/Groups have been formed where an existing Branch/Group has been unable to find volunteers top fulfil the key roles within the Branch/Group, but where the members still wish to meet on a regular basis. One member must agree to be the contact point for Headquarters and agree to make the arrangements for the meetings.

Social Branches/Groups do not maintain bank accounts and no longer receive rebate. The charges for the meeting venue and tea/coffee and biscuits (if provided) are paid for by Headquarters in advance usually for a period of six or twelve months.

Headquarters will not provide subsidies or pay for other events or trips.

One of the meetings of the Branch/Group should be an AGM. A Social Branch/Group may send two delegates to the NFOP AGM/Conference. If two members wish to attend they should be appointed at the AGM and the procedures for advising Headquarters detailed in Conference Circular 1. Headquarters will meet the travelling and accommodation costs.

Procedure for Branch/Group Closure

See Regulations 5.11, 5.12 & 5.13

If prior to a Branch/Group AGM, or as a result of a resignation, the Branch/Group is unable or unlikely to be able to fill the posts of Chairman and/or Secretary and/or Treasurer and it is then felt that the Branch/Group may close, the following procedure **must be followed:**

Immediately contact NFOP Headquarters or the Executive Committee member assigned to your Branch/Group, and inform them of the situation.

Branches/Groups may wish to consider amalgamation with another local Branch/Group or become a ‘social Branch/Group’.

Headquarters or the Executive Committee member assigned to your Branch/Group should be advised of this wish and will assist in the discussions relating to this option.

Headquarters will assist the Branch/Group. Where possible the Branch Notes will provide details of the closure meeting. Where this is not possible due to timescales a letter will be sent from Headquarters to all Branch/Group members inviting them to attend the meeting..

The Executive Committee Member and/or the Chief Executive Officer will attend the meeting to address the Branch/Group members. If possible, volunteers for the vacant posts will be found at the meeting, and the Branch/Group will continue to operate. If no volunteers are forthcoming, a Motion will be debated on the closure of the Branch/Group.

If the above Motion is passed the members must then decide what to do with the remaining Branch/Group funds. Regulation 5.11 sets out the options that are available.

Following the closure of a Branch/Group, the Branch notes accompanying the Magazine following the closure will advise members

- of the closure,
- that they have been transferred to the General Branch/Group,
- offer them the option to transfer to the next nearest Branch/Group or another Branch/Group of their choice.

Public Liability Insurance

Headquarters has affected Public Liability Insurance to cover all meetings, events, trips and holidays within the United Kingdom, Isle of Man and Channel Islands organised by Branches/Groups. All attendees/participants are covered by the policy. Please note the following:-

1) The policy only provides cover for loss or injury caused by a probably <u>negligent</u> act or omission to act by a member or members.

2) It does not cover loss or injury caused by accidents for which no negligence can be attributed.

3) If a loss or injury occurs, the Branch/Group must inform our brokers who will provide the appropriate incident report form. This will enable a full report, including details of the claimant to be made.

4) No member of NFOP should actively provoke a potential claimant into making a claim - this could be construed as an admission of liability which could render the policy inoperable.

5) No member of NFOP should deal direct with a claimant concerning the claim. It is up to the claimant to establish that loss or injury was suffered, and that it was caused by negligence.

6) Any communication by the claimant with the NFOP must be sent immediately to:-

7) John Cushion, Saffron Insurance, Kneesworth Street, Royston, Hertfordshire, SG8 5AA. Tel: 01763 248711.

8) The brokers will conduct all necessary correspondence with the claimant, referring to the Branch/Group as necessary. This Insurance covers member to member liability only.

9) It is not travel insurance.

10) It does not cover accident or injury claims caused by negligence or omission to act by a third party such as a coach company or owner of a hall the Branch/Group is using for its meetings. In such cases the Member will have a claim against the third party.

Please contact Headquarters if you are unsure, or for assistance with any claim.

Confirmation of the cover is available from Headquarters if required.

Travel and Holiday Cancellation Insurance & Events Insurance

Branches/Groups are strongly advised to take out travel insurance and holiday cancellation insurance for Delegates and Observers attending Annual Conference and Events or Travel and Holiday Cancellation Insurance for arrangements made for their members as part of the Branches/Groups social activities.

Correspondence

All correspondence to NFOP Headquarters must have the Branch/Group name included in the heading. Please ensure that you **only use current NFOP stationery** which includes the NFOP logo, stocks are available from Headquarters.

Branch/Group Secretaries should attempt to get their members to raise points with them in the first instance rather than write direct to NFOP Headquarters.

Change in Branch/Group Name

Any change to the Branch/Group name must be notified to Headquarters immediately.

Duties of the Branch/Group Chairman

A person is required to chair business meetings and a Branch may appoint a Chairman. If no one is willing to serve as Chairman, a Chairman can be appointed at each business meeting.. Most members can become a competent Chairman if they are prepared to heed the advice given in a number of excellent publications available on the subject.

Place of Chairman in the Branch/Group

Ideally there are three main officers in NFOP Branches/Groups are the Chairman, Secretary and Treasurer. The Chairman is the impartial custodian of the Branch/Group Rules and policies, and as the principal officer exercises control and oversight of all Branch/Group activity as well as presiding at meetings. Normally, the Chairman has a second and casting vote to be used at his/her discretion, if the votes on a Motion are tied.

Finance

Although the Branch/Group Treasurer has the responsibility for keeping the books and giving financial advice, the Chairman is required to satisfy himself that the affairs are conducted in a correct and efficient manner. The Chairman is usually on the panel of signatories for cheques.

Conduct of Meetings

The Chairman presides at Branch/Group meetings, and it is often the manner in which this is performed which determines not only the efficiency of the Branch/Group, but the active involvement and participation of the members in its work and decision making.

At each meeting the Secretary should have available a copy of the following for the Chairman to refer to:

- The Company Memo and Articles and Regulations;
- The Branch/Group Rules and Standing Orders, if any

These documents should be studied so that the Chairman can make authoritative decisions when required.

The Chairman should be impartial and guide the meeting, to enable a proper discussion of the subject matter under consideration. It is the Chairman's duty to hold the scales evenly between the opposing points of view.

The Chairman should apply the rules flexibly to facilitate the debate in order to reach decisions, to take control, but not to dominate, and to retain the good humour and friendliness of those attending. A weak or stubborn Chairman can ruin a meeting and lead to a resolve never to come again.

Agenda and Minutes

It is advisable that the Chairman discuss with the Secretary details of the Agenda of the meeting before it is published. It follows that the Chairman needs to have a broad understanding of the issues; the details can usually be left to the Secretary. The Chairman should review the minutes to confirm their accuracy and sign a copy of the Minutes for the Branch/Group records after they have been approved at the next meeting.

Specimen Agenda and Minutes can be found in the Branch/Group Secretary duties section.

Quorum

The Chairman should satisfy himself that the constitutional requirements regarding a Branch/Group Quorum are met before opening and during the proceedings.

Control of the Meeting

The Chairman needs to develop an ability to handle people, so that the inexperienced are encouraged, the strong personalities are prevented from dominating a meeting and contributions to the debate are not allowed to over-run.

The Chairman should ensure that the Rules of debate are neither ignored nor applied inflexibly.

Reaching Decisions

The Chairman's role is to ensure that a meeting understands the topic under discussion, hears all views and reaches a clear and precise decision. This is a vital function of good Chairmanship, and he should use his judgement of closure when he determines that nothing can be usefully added to the debate. Impartiality must be exercised at all times.

Voting

Decisions are normally reached by consensus, but for some important decisions a vote by show of hands may be called for, with the Chairman holding a casting vote.

Procedure

The following are the basic procedural points that the Chairman must know:

MOTION – A formal proposal to a meeting in affirmative form. It must be moved and seconded, and when agreed by the meeting a Motion becomes a Resolution.

MOVER – One who proposes a Motion and the <u>only person allowed a right of reply</u> at the end of the debate.

SECONDER – The main supporter to the mover. The seconder can, if he wishes, indicate formal support and if also desired, reserve his position to enter the debate at a later stage.

<u>A Motion not seconded automatically falls.</u>

AMENDMENTS TO MOTIONS – A proposal to amend the original Motion by adding, deleting or substituting words. It must not directly negate the Motion, and must be <u>moved and</u> seconded. An amendment must be dealt with before the original Motion is discussed. Where there is more than one amendment to the same Motion, each must be taken and disposed of separately. Each amendment constitutes a separate debate until the original Motion amended or otherwise is finally put for decision.

POINTS OF ORDER – Must deal with the conduct or procedure of debate, and must be <u>taken or disposed of immediately.</u>

Duties of the Branch/Group Secretary

The Secretary's main function is to keep the Branch/Group matters properly recorded and updated. This requires a practical filing system. It is necessary to have an up-to-date record of members. (Some Branches/Groups may have a Membership Secretary to do this.) The Secretary prepares the Notice and Agenda for meetings and records in the Minutes the decisions taken.

Correspondence

The Secretary normally deals with correspondence. Correspondence to Headquarters can be by letter or email, where possible, letters should be typed.

Other Duties

In large Branches/Groups, someone looking after the membership figures and perhaps another taking care of social events may assist the Secretary.

It is important for a Branch/Group to maintain regular contact with Headquarters on the subject of Branch/Group membership. This does not have to be done personally, and another member of the Committee could be enlisted for support. Sharing the workload of the Branch/Group should guarantee continuity.

Branch/Group Notes (see page 29)

Branch/Group Circulars

These are important documents issued by NFOP Headquarters and are designed to update Branch/Group Officials on important matters. They frequently contain requests for information or opinions from Branches/Groups in order to further national issues and policy. These should be dealt with as expeditiously as possible and reported to subsequent Branch meetings.

In order to keep the Officers and Committee fully informed, it may be desirable to have such Circulars photocopied for circulation. Branches/Groups may request from Headquarters extra copies of each Branch/Group Circular (excluding Conference Circulars which are dealt with separately). These are also available on the NFOP website.

Change of Officer/s

Any change of Branch/Group Officer must be notified immediately to Headquarters on the correct form provided.

The completed form must be returned to Headquarters following each Annual General Meeting, whether there have been any changes of Officer or not.

Meetings

Whatever the size of the Branch/Group, it is desirable to hold regular meetings, both formal and social.

Agendas and Minutes

An agenda for each meeting should be available for those attending and contain details of any topics for discussion or matters requiring the decision of the Branch/Group.

Minutes of the meeting should be taken to record the decisions made.

The Chairman should sign a copy of the minutes of the previous meeting, once the meeting has confirmed they are an accurate record and voted to accept them, which should be retained in the Branch/Group records.

Examples of an agenda and minutes of Branch/Group meetings are below.

NFOP

Branch: XXX Branch Number: XXX
Meeting on *Date* at *Location*

AGENDA

1. **Welcome**
2. **Apologies for Absence**
3. **Minutes of the Previous Meeting**
4. **Matters referred from HQ**
5. **Membership update**
6. **Social events**
7. **Date of next Meeting**

NFOP

Branch: XXX Branch Number: XXX
Meeting on *Date* at *Location*

MINUTES

1. **Apologies for Absence**
   Received from Mrs A and Mr B

2. **Minutes of the Previous Meeting**
   Agreed

3. **Matters referred from HQ**
   Agreed that the Secretary .... as requested
   Agreed that the Branch arranges.............

4. **Membership update**
   New Members: X Resigned: Y Deceased: Z Current Membership: T

5. **Social events**
   Agreed that a ....be arranged
   Trip to be held on.................

6. **Date of next Meeting:** *Date*

ANNUAL CONFERENCE DELEGATES, NOMINATIONS AND MOTION MINUTES

3. **Matters referred from HQ**

Agreed that the following delegate be appointed: Mrs D and Mr F	*Appointment of delegate*
Agreed that the Branch would pay .... in addition to the amount paid by HQ	*Approval of delegate expenses*
Agreed that Mrs G be nominated for..................	*Nomination for elected position*
Agreed that the following Motion be submitted: " Conference directs *exact wording of motion*"	*Motion to Conference*
Agreed that the following Resolution be submitted: " This AGM agrees to *exact wording of resolution*"	

The forms provided by HQ should be completed and signed at the meeting

3. MEMBERSHIP

These responsibilities may be undertaken by a Membership Secretary.

It is essential that Branch/Group membership records are kept up-to-date.

NFOP Headquarters will supply annually a print-out of members' details as shown in central records. In addition, Headquarters will supply regular printouts detailing changes that have been notified to them. The Branch/Group Secretary/Membership Secretary, must ensure that these details are correct and notify Headquarters of any changes as soon as possible.

New members may only pay by subscriptions in the following ways:

Direct Debit – own account
Direct Debit – Branch/Group Account. The Branch/Group is then responsible for the collection of the annual subscription.
Deduction from Royal Mail, BT or British Steel pension.
Debit/Credit card Payment

You are responsible for the safe keeping and safe destruction of membership records. Old records should be shredded or returned to Headquarters for safe destruction.

It is essential to maintain accurate membership records, since the amount due to Branches/Groups is calculated monthly and remitted to Branches/Groups on a quarterly basis (in respect of all Branch/Group members), depends upon these records.

It is very important to have accurate addresses and postcodes for the distribution of the NFOP magazine to every member. Headquarters should also be notified of any members who do not wish to receive a copy of the NFOP magazine, or any of their members who wish to receive the Talking NFOP.

Subscriptions

Changes to Subscription rates are approved at the AGM and normally are effective from the 1st January. Branches are notified when the increase are to be applied.

Payment of Subscriptions

The following methods are available to members for payment of their subscriptions:

New and Existing Members

- **Deduction from Pension Scheme.**
  This is the method of payment of subscriptions is only available to Royal Mail, BT and British Steel pensioners.

  Members wishing to pay subscriptions by deduction from pension who are recruited by Branches/Groups, should complete the application form showing clearly the title and code number of the Branch/Group.

  Application forms issued to members by post or handed to the individual for completion should be sent directly to Headquarters, using the freepost address on the reverse of the application form.

- **Payment annually or monthly by Direct Debit**
  Subscription deducted from the members bank or building society account .

- **Direct Debit – Branch/Group Account**
  As an aid to recruiting, it has been agreed that new members can pay the Branch/Group their annual subscription, provided that the Branch/Group complete the direct debit mandate for collection from the Branch/Group bank account. This facility is not available for existing members other than existing direct payers. It is the responsibility of the Branch/Group Treasurer to ensure that these subscriptions have been collected.

- **Debit /Credit Card Payment**
  This option is detailed on the application form and can be arranged by phone. It is intended that the facility will also be available on the website during 2017.

A member can choose to switch from deduction from pension to Direct Debit or vice versa.

There are a few members who still pay Branches/Groups or Headquarters direct by cheque but these options are no longer available. If any of your members use any payment method other than those detailed above and you require further guidance please contact Headquarters. Where a Branch/Group still has members who pay direct to the Branch/Group they are encouraged to request members to change from this method of payment to either deduction from pension (Royal Mail, BT and British Steel only) or direct debit. Where this is not possible, Branches/Groups are asked to adopt the new system where the subscription is collected by the Branch/Group and Headquarters collects this payment from the Branch/Group by direct debit (as detailed below).

- **Honorary Membership**

Honorary Membership is not a separate category of national membership.
If a Branch/Group wishes to confer honorary membership on any of their members it is a matter solely for the Branch/Group. The Branch/Group then becomes responsible for paying the member's annual subscriptions by direct debit or may choose to pay a life membership fee.

Any honorary member in the Deduction from Pension Scheme should withdraw by notifying the relevant Pension Administration Centre and Headquarters. Failure to notify Headquarters may result in the member being shown as resigned. They may also receive a letter asking why they have resigned which may be embarrassing and they will not receive their magazine.

Honorary membership is valid only within the Branch/Group which conferred it upon the member, if the annual subscription option is chosen. If an honorary member decides to transfer to another Branch/Group, then the receiving Branch/Group has no duty to continue to pay the incoming member's annual subscription. The losing Branch/Group may continue to pay the subscription and the member will be an associate member of the new Branch/Group or may opt to pay a full subscription.

- **Friends of NFOP** (formerly Associate Members)

A person can only be a Friend of NFOP if they are not eligible to be a member. They are required to complete an application form which should be forwarded to Head Office so that they can be recorded on the membership system. The amount of contribution for a Friend of NFOP is set by the Branch/Group, but must be at least twice the current rebate at the time of application and should be increased in line with any increases in rebate. If the Branch/Group decides to admit such Members, no subscription is payable to Headquarters in their respect.

Recruitment

i) Completed application Forms are returned to Headquarters.
ii) Lists of new members paying by deduction from pension are sent to the appropriate Pensions Administration Centre in Chesterfield and Glasgow, by Headquarters.
iii) Any application which is not acceptable to the nominated Branch/Group should be returned to Head Office with a written explanation of why it is not acceptable.
iv) A print-out of all newly processed member applications is sent to Branches/Groups monthly.
v) All new members are sent a welcome pack from Headquarters.

We urge Branch/Group Secretaries or Membership Secretaries to contact all new members as soon as possible to welcome them as members of the Branch/Group.

NFOP membership records are maintained at Headquarters, and any request from a member to transfer Branches/Groups will be dealt with direct at Headquarters.

Membership Information –Resignations, Deaths and Other Changes

Notification of resignations and deaths

Notifications received by Headquarters will be sent to Branches/Groups on monthly print outs.

It would be helpful if Branches/Groups could advise Headquarters of deaths. However, information on deaths should be taken from reliable sources only and NOT hearsay.

Resignations need to be in writing either by letter or email.

Change of Address

Changes of address of members received by Headquarters will be sent to Branches/Groups on monthly print-outs. It would be helpful if Branches/Groups could tell members to advise Headquarters of any changes of address.

Change of Branch/Group

If a member wishes to move to another Branch/Group they should inform Headquarters either by telephone or in writing.

The change of Branch/Group will be recorded on the membership database and the Membership Secretaries of both Branches/Groups will be informed.

Please email info@nfop.org.uk with any of the above amendments.

4.BRANCH/GROUP FINANCE

Duties of the Branch/Group Treasurer

It is essential for the Branch/Group Treasurer to ensure that accurate records of receipts and expenditure are maintained so that a balance may be presented, properly audited, at the Annual General Meeting of the Branch/Group. Preferably two Branch/Group internal auditors for the following year should be elected at each Annual General Meeting. In exceptional circumstances, one Branch/Group internal auditor may undertake the duties.

Bank Accounts

Bank Accounts **MUST** be in the name of the Branch/Group and ***not*** that of an individual member or of the National Federation of Occupational Pensioners. The type of bank account to be operated is a matter for the Branch/Group to decide. It is prudent to keep the amount in the Current Account as low as possible, so that funds not required for immediate use may be invested in an interest bearing account.

Branches/Groups must notify the Finance officer of the details of their banking arrangement in order to facilitate payments from Headquarters to each Branch/Group by BACS transfer.

If Branches/Groups change their bank accounts the Finance officer at Headquarters must be notified as soon as possible or payment of the rebate may be delayed.

HSBC and other banks operate accounts specifically designed for small clubs and societies. They often provide a number of payment transactions per month free of charge, unlimited credit transactions free of charge and interest on all current, cleared credit balances.

Honorarium payments

The payment of honorarium is not acceptable. Flat rate payments for telephone or office space etc are not acceptable. Individuals should be reimbursed for costs incurred, on production of receipts/invoices.

Cashbook

Example Cash Book

A Cash Book layout is shown on the following page together with an example of a partially completed sheet. Both are available as A3 sheets on request.

Cash Book layout

Details	
Membership fees - members	Income
Membership fees- friends	
Rebate	
Conference Expense paid by HQ	
Members contribution - Social events	
Members contribution - Branch Holidays	
Bank Interest	
Other income	
Total income	
Hall Hire	Expenses
Refreshments	
Hospitality/Guest Speakers	
Donations to Welfare fund	
Conference expenses	
Social events	
Branch Holidays	
Printing and Copying	
Postage	
Stationery	
Travel	
Other expenditure	
Total expenditure	
Collections for outside organisations	Collections
Payment of collections to outside organisations	
Bank Balance	

An example of a partially completed sheet

		Income									Expenses														Collections		
Date	**Details**	Membership fees - members	Membership fees- friends	Rebate	Conference Expense paid by HQ	Members contribution - Social events	Members contribution - Branch Holidays	Bank Interest	Other income	Total income	Hall Hire	Refreshments	Hospitality/Guest Speakers	Donations to Welfare fund	Conference expenses	Social events	Branch Holidays	Printing and Copying	Postage	Telephone	Stationery	Travel	Other expenditure	Total expenditure	Collections for outside organisations	Payment of collections to outside organisations	**Bank Balance**
	Brought Forward																										Total Bank and cash balances
	describe entry (Income example)									total of the items																	previous balance less total of item
																											"
		enter the break down of the amount in the appropriate box																									"
	Describe entry (expenditure example)																							total of the items			"
															enter the break down of the amount in the appropriate box												
											EXAMPLE ENTRIES BELOW																
01/01/2009	Brought Fwd																										5,361.48
10/01/2009	Hall hire										50.00													50.00			5,311.48
28/02/2009	February rebate			131.50						131.50														-			5,442.98
01/03/2009	Annual Friends fees		30.80							30.80														-			5,473.78
10/03/2009	Hall hire chq no 100002									-	50.00													50.00			5,423.78
20/04/2009	Conference Delegates expenses									-					325.65									325.65			5,098.13
10/05/2009	Hall hire chq no 100003									-	50.00													50.00			5,048.13
10/05/2009	Refreshments									-		15.10												15.10			5,033.03
10/05/2009	Seecretarys expenses Chq no 100004									-								35.00	18.20		5.25			58.45			4,974.58
10/05/2009	members payment for coach trip					300.00				300.00														-			5,274.58
10/05/2009	Coach trip Chq no 100005									-						550.00								550.00			4,724.58
10/05/2009	Collection for Macmillan																								35.00		4,759.58
10/05/2009	Chq to Macmillan 100006																									35.00	4,724.58
01/06/2009	Conference Delegates expenses from HQ				150.00					150.00														-			4,874.58
30/06/2009	Bank interest							23.20		23.20														-			4,897.78
	Sub total	-	30.80	131.50	150.00	300.00	-	23.20	-	635.50	150.00	15.10	-	-	325.65	550.00	-	35.00	18.20		5.25	-	-	1,099.20	35.00	35.00	4,897.78
																		brought forward plus total income, less total expenditure, plus colections, less paymenty of collections									
	Bank reconciliation																								cash		15.28
																									cheque account		859.30
																									savings account		4,023.20
																									Total		4,897.78
	Sub total	-	30.80	131.50	150.00	300.00	-	23.20	-	635.50	150.00	15.10	-	-	325.65	550.00	-	35.00	18.20		5.25	-	-	1,099.20	35.00	35.00	4,897.78

Branch Rebate

The Branch/Group Rebate is paid primarily to assist with the running of the Branch/Group and communication with members. Branch/Group Rebate will often form the bulk of Branch/Group income and the annual amount per member is determined by Annual Conference.

The Branch/Group rebate is calculated monthly, based upon membership figures on the last working day of each month, and paid quarterly in arrears on or before the last working day of January, April, July and October by BACS transfer to Branch/Group bank accounts.

- The July payment being the amount due for April, May and June.
- The October payment being for July, August and September.
- The January payment being for October, November and December.
- The April payment being the amount due for January, February and March.

The amount which Branch/Groups owe to headquarters in respect of members who pay their subscriptions direct to their Branch/Group is calculated on the same basis and frequency as the rebate and deducted from the quarterly rebate payment.

The Branch/Group Rebate will not be paid when a Branch/Group has notified HQ that a closure meeting is to be held or where the Branch/Group fail to submit its Annual Return within 12 months of their yearend.

Subscriptions paid to the Branch/Group

Where a Branch/Group still has members who pay direct to the Branch/Group, under the old rules (direct payers) it is the responsibility of the Branch/Group Treasurer to ensure that these subscriptions have been collected.

As an aid to recruiting, it has been agreed that new members can pay the Branch/Group their annual subscription, provided that the Branch/Group complete the direct debit mandate for collection from the Branch/Group bank account. This facility is not available for existing members other than existing direct payers. It is the responsibility of the Branch/Group Treasurer to ensure that these subscriptions have been collected.

Receipts

All other income must be recorded and include such items as donations, trips, raffles (where a separate social account is not operated), investment income, etc.
Where a collection or raffle is taken for an outside organisation this should be clearly recorded and reported separately on the Annual Return.

Payments

Payments will vary depending upon Branch/Group activities. The main ones are room hire, telephone calls, expenses for visiting speakers, refreshments, etc. If the Branch/Group is active there will be payments to coach operators for trips and outings.

Receipts for expenditure must always be obtained.

A record of Direct Debits set up on the Branch/Group bank account should be retained which should include reference numbers. Where a member resigns or dies who is paying the

Branch/Group and the subscription is being collected by Headquarters by direct debit it is essential that Headquarters are advised immediately so that the direct debit can be cancelled.

Bank Reconciliation

On receipt of the bank statement, the cash book should be reconciled and agreed to the bank statement.

Cheques issued or credits paid in that are not shown on the statement should be entered on the bank statement to reflect the actual balance once the items have been processed they should not be added back in the cash book.

Example:

31st April 2008				545.23 CR
	Cheques not presented	100023	23.00	
		100024	25.00	497.23
	Credit not shown		21.30	518.53

Financial Year

The Headquarters accounting year ends 31st December. It is for the Branch/Group to decide on the period for the financial year but, it is recommended that the Branch/Group accounting period should also run from 1st January to 31st December.

The accounts should be prepared and audited as soon as possible so that they may be approved at the Branch/Group Annual General Meeting, which it is usual to hold within two months of the end of the financial year. Branches/Groups are requested to use the standard form provided for presenting their accounts to provide a clear and uniform method of presentation for members. Electronic version of the forms are available as well as the standard paper format.

Examples of how to complete the form and the cash book are shown on page 19.

Any accounting problems arising from time-to-time which cannot be resolved locally, should be referred to the Chief Executive Officer at Headquarters, for assistance.

It is essential to return the completed Annual Return and Branch/Group Internal Auditors Certificate to Headquarters as soon as possible.

If the forms relating to the most recent financial period are not received, payment of the Branch/Group Rebate will be withheld until it is received.

Honorary Members

If the Branch/Group confers Honorary membership, then the Treasurer must either:

- remit a subscription equivalent to a life membership, or
- complete a Direct Debit mandate on the Branch/Group account to allow the annual subscription to be taken from the Branch/Group bank account.

Requests for Assistance with Branch/Group Costs

Branch/Group Meetings

The Executive Committee wants to ensure Branches/Groups are able to meet.

Any Branch/Group that is experiencing difficulty in funding their Branch/Group meetings are asked to submit a written request to the Chief Executive Officer enclosing:-

- a copy of the current year's budget
- proposed delegates expenses
- details of the balances of Branch/Group bank accounts
- the amount of financial assistance required

The Executive Committee will then consider the request and advise the Branch/Group of their decision.

If a Branch/Group request is rejected, the Branch/Group may appeal. The Branch/Group Secretary should write to the Chief Executive Officer stating why the Branch/Group feels the decision made is unfair and include further supporting papers, if appropriate. The appeal will be considered by the Executive Committee.

Annual Conference and Annual General Meeting

The Executive Committee wants to encourage all Branches/Groups to send their allotted delegates to Annual Conference and Annual General Meeting.

Any Branch/Group that is experiencing difficulty in funding their Conference delegation are asked to submit a written request to the Chief Executive Officer enclosing:-

- a copy of the current year's budget
- proposed delegates expenses
- details of the balances of Branch/Group bank accounts
- the amount of financial assistance required

The Executive Committee will then consider the request and advise the Branch/Group of their decision. If agreed, accommodation will be arranged by Headquarters at the hotel used by the Executive Committee and Headquarters staff.

If a Branch/Group request is rejected, the Branch/Group may appeal. The Branch/Group Secretary should write to the Chief Executive Officer stating why the Branch/Group feels the decision made is unfair and include further supporting papers, if appropriate. The appeal will be considered by the Executive Committee.

Branches/Groups are reminded that they should <u>not</u> contact BT, Royal Mail or British Steel Headquarters or the Trustees.
This is to avoid differing and confusing messages being sent to the businesses. It is easier and clearer for them if they deal only with HQ staff or EC members. All enquiries concerning accommodation and donations, if applicable, should be made to NFOP Headquarters.

Duties of Branch/Group Internal Auditors

The function of Branch/Group Internal Auditors (BIA) is one of the most important duties that a Branch/Group has to undertake. There follows a number of criteria which BIAs must satisfy themselves are being met:

- The Branch/Group has received and accounted for all payments from NFOP Headquarters.
- The Branch/Group has an adequate system of recording and identifying all receipts and expenditure.
- Branch/Group rules have not been contravened in respect of any payments made.
- All payments are correctly described on the Statement of Account.
- The Branch/Group has a system of authorising invoices and vouchers for payment, and that all such invoices and vouchers are correctly authorised and available for inspection.
- Balances brought forward from the previous year are in accordance with the Statement of Accounts for the relevant year.
- Confirmation of the cash balance is obtained.
- Balances held in Banks, Building Societies or any other security are correctly reconciled to the Statements and Certificates provided.
- All additions on the Statements are correct.
- Proper books of accounts and records are kept.
- Any matters of which you are unsure are brought to the attention of the Branch/Group Chairman and Treasurer.
- The BIAs statement on the reverse of the Annual Return should be signed.

The Branch/Group must appoint at least one Branch/Group internal auditor but prefer for two to be appointed, other than the Officers, to audit the accounts. The BIAs need to have access to all the Branch/Group books and given every facility to question the Officials, particularly the Treasurer about all the financial transactions. The Branch/Group Treasurer must return an Annual Return and Annual Certificate to Headquarters following the Branch/Group Annual General Meeting at which the Annual Accounts were approved. Blank forms will be provided by Headquarters.

A copy of the Annual Return and Annual Certificate to be sent to Headquarters is shown on the following pages.

Branch/Group Accounts Annual Return to HQ

N.F.O.P

Branch Number	....	Branch Name	....

Year ended 31st December 20XX

Income		**Expenditure**	
Membership fees		Hall Hire	....
Collected locally	....		
Friends of NFOP	....	Refreshments	....
Rebate Received		Hospitality/Guest Speaker	....
January	....		
April	....	Donations to Welfare Fund	....
July	....		
October	....	Conference Expenses	....
		Social events	....
Conference expenses reimbursed	....		
		Branch Holidays	....
Members Contributions			
Social Events	....	Printing & Copying	....
Branch Holidays	....	Postage	....
Bank Interest	....	Telephone	....
Other Income(specify)		Stationery	....
....			
....		Travel	....
....		Other Expenditure (specify)	
		....	
Total Income	______	**Total Expenditure**	______

Balances

31st December 20XX		31st December 20XX	
Cash	....	Cash	....
Current account	....	Current account	....
Deposit Account	....	Deposit Account	....
Other Accounts	______	Other Accounts	______
Total 20XX		Sub total	
Income less Expenditure	______		______
Total 20XX	______	**Total 20XX**	______

Treasurer's Signature & Date ....

Fund Raising Events and Collections

INCOME

Money received from

Events ....

Collections ....

Donations ....

Total ______________

EXPENDITURE

Cost of events ....

Donations ....

....

....

....

Total ______________

NFOP Branch Internal Auditors Certificate

I/We the undersigned, having been elected as Branch Internal Auditors for the above Branch, confirm that the financial records of the Branch have been inspected and that the financial affairs of the Branch have been conducted in accordance with Branch Rules. I/We also confirm that any matters of which we were unsure have been brought to the attention of the Branch Treasurer and Secretary.

Signature ....

Print Name ....

Signature ....

Print Name ....

Date (dd/mm/yy) ....

Meetings

Number of meetings held ....

Highest Attendance .... month ....

Lowest Attendance .... month ....

Average Attendance ....

5. ANNUAL GENERAL MEETING AND ANNUAL CONFERENCE

Following incorporation there have been significant changes in the procedures relating to the Annual Meeting which now consist of an AGM and Conference. In the past, a Branch/Group Delegate was the person who attended the Conference - this is no longer the case. A Branch/Group Delegate is a person who is ***eligible*** to attend and vote at the Conference and vote at AGM on behalf of the Branch/Group. Each Branch/Group should therefore nominate their Branch/Group Delegates and advise Headquarters on the appropriate form sent with Annual Conference Circular No1, even if they do not intend to go to the AGM/Conference.

Branch/Group Delegates

A Branch/Group Delegate is a person who is ***eligible*** to attend and vote at the Conference and vote at AGM on behalf of the Branch/Group. The number of Branch/Group Delegates is detailed in the Company Memorandum and Articles of Association. You will be advised of the number of delegates you are entitled to with Annual Conference Circular No1.

Branch/Groups should always nominate the full number of Branch/Group Delegates.

A Proxy Vote may only be given by a named delegate

Branches/Groups where no Branch/Group Delegates can attend Conference (Groups)

If a Branch/Group is unable to send any Delegates to the meeting, they can approach another Branch/Group to form a 'Group for the Conference' so that their Branch/Group strength can be included in any ballot or card vote. The attending Branch/Group and Branch/Group(es) wishing to form the group must separately confirm their intentions to the Chairman of the Conference Organising Committee in writing by the deadline for Delegate nominations.

The Branch/Group would also need to ask and authorise its nominated Branch/Group Delegates to grant their proxy votes to a named Branch/Group Delegate from the attending Branch/Group for the AGM/Conference votes.

Accommodation and travel should only be booked once the Delegates' form has been acknowledged.

Resolutions

Resolutions are submitted to the AGM and relate to changes and amendments to the Memorandum and Articles of Association and Regulations, subscriptions and rebate. Resolutions must be approved at a Branch/Group Meeting.

Forms will be supplied for the submission of resolutions,

Resolutions must be submitted in accordance with the dates detailed in the Memorandum, Articles and Regulations and published in Conference Circular 1. Late submissions will not be accepted.

Amendments to Resolutions

These can only be corrective in nature and cannot expand the original Resolution or add new topics.

Motions and Amendments to Motions

Motions are submitted to Conference and should refer to issues affecting the members. Motions cannot amend the Memorandum and Articles of Association and Regulations or contradict them.

Motions must be approved at a Branch/Group Meeting.

Forms will be supplied for the submission of motions, one form must be used for each motion. The forms must be signed by the Chairman and Secretary (or two other officers authorised by the meeting) and the date of the Branch/Group meeting completed.

Where the Motion is typed and stuck to the form, both the form and the typed sheet must be signed and dated by the signatories.

Motions must be submitted in accordance with the dates detailed in the Memorandum, Articles and Regulations and published in Conference Circular 1. Late submissions will not be accepted.

Nominations

Nominations for the Executive Committee (**Article 9**), Conference Organising Committee (**Regulation 14.4**), Audit & Risk Committee (**Regulation 14.3**), Appeals Committee (**Regulation 14.2**) will be invited.

They must have the approval of a general meeting of the nominee's Branch/Group. A short election address can be provided by each candidate. This address should be forwarded with the nomination and should be limited to 180 words which will be published in the Conference Circular containing the list of nominations, and in the Annual Report & Accounts. Each Nominations should be on its own the appropriate form

Attention is drawn to the declaration on the bottom of the nomination form for the Executive Committee.

This must be signed and dated by the nominee, prior to being sent to Headquarters. If it is not signed the nomination will be invalid.

Nominations must be submitted in accordance with the dates detailed in the Memorandum, Articles and Regulations and published in Conference Circular 1. Late submissions will not be accepted.

Submission of Forms

Branches/Groups should submit items as soon as possible and not delay submission.

If you do not receive an acknowledgement then you must assume that the item has not been received at Headquarters, and you should contact Headquarters immediately. Submissions after the closing date in these circumstances will not be accepted.

Conference Accommodation and Expenses

It is recommended that Delegates stay at the Conference Hotel. Headquarters will arrange the accommodation and the Executive Committee will decide annually the contribution that will be made towards the costs for up to two delegates per Branch/Group,

Where the Delegate(s) stays at the Conference Hotel the cost of the accommodation (less the contribution agreed by the Executive Committee) will be deducted from the July Branch Rebate payment.

Where the Delegate(s) do not stay at the Conference Hotel the cost of the accommodation (less the contribution agreed by the Executive Committee) will be refunded.

Travelling expenses will also be paid for up to two delegates. Travel should be by the cheapest reasonable route.

All other delegation expenses shall be met from Branch/Group Funds as decided or endorsed by a General Meeting.

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Questions on the Annual Report & Accounts

Questions on the Annual Report and Accounts should be sent on one per page, using the appropriate form issued with Conference Circular No. 1.

6. THE MAGAZINE

Articles and Photographs

The Magazine will be published six times per year from January 2016, in January, March, May, July, September and November.

Branches/Groups are encouraged to submit good quality photographs of Branch/Group activities, bearing in mind that they should give an idea of the activity and place visited. Digital photos forwarded by email are preferred, the camera should be set for high resolution where possible. Small photographs of a large group of people are difficult to reproduce well so it may be better to consider taking photos of a smaller group in an interesting location. Photographs of large groups standing in front of coaches will not normally be reproduced. Small articles of notable and interesting events will be included when space permits.

Area Committees/Groups/Forums are invited to provide news and photographs for publication.

Please note that photographs will only be returned if a stamped addressed envelope is enclosed.

These and any other items for publication must be received by the Editor by the first of the month prior to publication.

Who receives the magazine

All Full Members will automatically receive a copy of the NFOP magazine by post unless they indicate otherwise.

Any change of name and address, for Direct Payers in particular, must be sent to Head Office as soon as possible and include the postcode. The address will be entered into the membership system using a postcode checking programme to ensure compliance with Royal Mail mailing requirements.

It is important that the post code is accurate.

The Branch/Group may request complimentary copies of the NFOP magazine for recruitment purposes.

Talking Magazine

Branches/Groups are reminded that any member who wishes to receive the magazine on CD may do so at no extra cost; this can be in addition to the printed version or instead of the printed version. Any requests for the Talking magazine should be sent to Headquarters.

7. BRANCH/GROUP NOTES

Branches/Groups are requested to submit Branch/Group Notes for publication on the cover sheet of all 6 editions of the NFOP Magazine.

The following should be included:

- Meeting location address, including post code
- Date and Time of meetings
- Contact details

Branches/Groups are also requested to forward a standard note to Headquarters for publication when they are not able to publish full Branch/Group Notes.

For example: "The Branch/Group meets at the Methodist Hall, High Street, Somewhere, SW 21 3NF on the First Tuesday of the month". Outings have been arranged for..................................... Please contact Secretary for further information. (include contact details). We welcome all members to our meetings, outings and social functions. If you don't normally attend, why not come and meet other members in an informal and friendly atmosphere. Secretary Mr/Mrs.................. Tel................. Branch/Group.................."

It is vital that these are kept up to date.

N.B. It is the responsibility of Branches/Groups to ensure that their standard Branch/Group Notes are kept up to date, particularly with names of officers and telephone numbers. Headquarters will NOT normally change Standard Branch/Group Notes without a letter from the Branch/Group.

Amendments to Branch/Group Notes should be received at Headquarters as soon as possible and no later than by the deadline dates advised to you in the Branch/Group Circulars. Amendments received after the deadline date will not be accepted.

Ideally, Branch/Group Notes should be typed in a "Microsoft word document" in font size 12, and emailed to Branch.notes@nfop.org.uk. If you don't have "Microsoft Word" but do have email please type the notes in the body of the email as they can be copied directly to our system. A proforma Microsoft word document is available on request, allowing you to see how your Branch/Group Notes will appear.

As a guide, your Branch/Group Notes should not exceed 300 words.

If this is not possible the typed or hand written notes should be posted to Headquarters marked Branch/Group Notes.

If you do not receive a letter of acknowledgement for the Branch/Group Notes, you must presume that they have not been received at Headquarters.

8. MARKETING

Introduction

As a member of the National Federation of Occupational Pensioners, it is possible that you may be approached by the media or by members of other organisations and asked for some background information on the organisation.

Below are a few simple paragraphs which sum up the work that NFOP does. Feel free to use this when speaking to interested parties about our organisation.

About NFOP

The National Federation of Occupational Pensioners (NFOP) is an independent organisation that exists to help and support all pensioners who are in receipt of company pensions. Established in the 1930s, NFOP is the oldest and largest occupational pensioner organisation in the UK. There are currently close to 80,000 members across the UK and abroad.

An Executive Committee, elected by the members at the Annual Conference, plan the direction of NFOP. There is a Chief Executive Officer implementing the plans nationally through a team at Headquarters, and Regional Organisers, who recruit and campaign on a local level.

Our strapline is: 'Helping and supporting company pensioners'

How it began

Started by a retired General Post Office (GPO) employee, NFOP has grown to encompass members of some of the largest UK pension schemes including Royal Mail, British Telecom, British Steel and Kingfisher, plus some smaller schemes.

Quick reference:

- Established in the 1930s
- Independent organisation
- Largest company pensioner membership
- Not-for-profit organisation
- Providing services to members of the UKs largest pension schemes
- National network of local groups
- Helplines and free services for members
- Dedicated headquarters staff
- Welfare Fund available for financial assistance
- Taking action on issues that affect members (campaigning)

Membership Benefits and Services

Helplines and support
NFOP has established a number of good relationships with professional advisers and service providers, enabling us to offer members access to a panel of experts who can assist. These contacts offer initial advice in their relevant fields, guiding members to the best course of action for the problem at hand. The select panel of experts make up our 'helplines' and include; legal, tax, financial, benefits, retirement, accident aftercare, and computer problems.

NFOP Travel Club
A relationship has been established between NFOP and two holiday companies in order to offer members exclusive deals and travel services for holidays in UK, Europe and some international destinations.

The Magazine
NFOP Magazine is sent out to Members eight times a year and is a 36 page publication which is informative and entertaining. It is also available in an audio version for the visually impaired either on CD or as a downloadable mp3 file.

Branches/Groups
We offer members the opportunity to join a caring, social organisation with a network of local Branches/Groups across the UK. These groups can provide regular social interaction and are a great way for local members to keep up to date with NFOP news.

Website and e-Newsletter
The NFOP website has more detail on the organisation and its activities. There is a dedicated Members' area that allows members to keep up to date with Branch/Group activities and the latest news. We also send out a regular e-Newsletter.

Taking Action
We are committed to campaigning to improve the lives of our members, and of older people in general. Over the decades, NFOP has been successful in making members voices heard on a variety of issues. We are a recognised voice amongst parliamentarians, government departments, fellow pensioner organisations and associations', ensuring our point is made on the issues that matter most. Some of the key topics for NFOP are:

- Health and Social Care
- Annuity Rates
- Public Transport
- Quiet vehicles
- Universal Benefits
- Pensions
- Pensioner tax (OTS)
- Communications

<u>**Public Relations**</u>

Definition:
"Reputation…professional maintenance of a favourable public image…results of what you do, say and what others say about you"

- Communicating and building good relationships with members, employees, journalists, industry experts, Govt. bodies, fellow pensioner organisations, and general public.
- Sending out relevant and timely press releases (response to Govt. consultations/policies/reports/general events).
- Providing comment and opinion for industry press.

- Using Social Media (Twitter/Facebook) to publically present views on relevant issues.

What is Marketing?:

"the activity of promoting, communicating, delivering and exchanging offerings that have value for customers."

Marketing Activities include:

- Branding
- Branch/Group Posters
- Website & Social media (Twitter/Facebook)
- Direct Marketing/direct mailings
- Advertising
- Events and show sponsorship
- Leaflets and other organisational literature
- Publications (NFOP Magazine & E-Newsletter)

Marketing Material for Branches/Groups

HQ can provide Branch/Group officers with a number of items for use at local meetings and recruitment events.

Branch/Group Marketing Items:

- <u>Posters - A4, A3, full colour, laminated.</u>
  Posters are especially good for posting up in local libraries and meeting places to attract new members to meetings. Each poster is Branch/Group specific.

- <u>Press releases - for Branches/Groups to use locally.</u>
  If a Branch/Group would like to adapt an HQ press release for use locally, please let HQ know that you wish to be included in the circulation list. Press releases are sent out by email. Branches/Groups must send any press release they have adapted to HQ for approval before sending out to their newspapers/ publication circulation list. Please also let HQ know to which publications the release will be sent.

- <u>Advert design - including negotiation of prices.</u>
  If a Branch/Group would like to advertise in a local publication HQ can help by liaising with the publication and create the content of the advert with guidance from the Branch/Group. The cost of the advert would be covered by the Branch/Group.

- <u>Event & show support - leaflets, bags and promotional items</u>
  Branches/Groups that wish to support a local event or show can ask HQ for assistance making arrangements and supplying the Branch/Group with items to hand out to show visitors. HQ can provide a suitable number of bags containing information on NFOP, an application and magazine, and some promotional items (if available). Posters can also be produced.

- Help getting onto social media sites.
  NFOP is active on Facebook and Twitter and can help Branches/Groups understand how these social media sites work and what to use them for, if of interest. They are free to use and set up and can be a great way to promote the Branch/Group and link up, online, with other local organisations.

- Extra copies of the NFOP Magazine.
  There is a stock of old issues of the NFOP magazine at HQ if Branches/Groups would like some. These can be ideal to show fellow organisations, potential members, or to leave at doctors surgeries, dentists, libraries etc. for local people to read to encourage interest and membership.

Dealing with the Media – How to make it work for you

Making the most of a media opportunity
The media can be a very effective tool for getting a message across.
Anyone invited onto radio, television or interviewed in print needs to plan and prepare thoroughly.

Giving simple straight forward answers is often not enough. The good TV or radio interviewers and journalists are looking to create something that is both entertaining and informative.

Being Prepared
It is essential that you know what you want to say and spend some time getting your messages clear in your mind. Try to restrict yourself to three main messages and a headline sentence or 'sound bite' for each message. A sound bite is a quotable quote: brief, self-contained, phrased in everyday language, and should be colourful or metaphorical, passionate or energetic. Being roughly five seconds long, it will need to be clear, concise and punchy.

Make sure you know your stuff!
Try to anticipate the type of questions the journalist might ask, both easy and difficult, and have your honed responses ready. Try and put yourself in the position of the interviewer – what would you ask if it was down to you.

Before the interview, make sure you have found out:
- What the interview is going to be about and who the interview is
- What angle the journalist will take
- Who else will be involved and/or who else the journalist is talking to
- Whether it will be live or pre-recorded for later broadcast
- What form the final broadcast will take (straight one-to-one interview, as part of a report, part of a documentary, etc.)
- How long the final interview will be
- How long the final programme will be

Try to find out who else may be appearing with you and where the story has originally come from. Having this information it may make it possible to work out the journalist's possible agenda and develop an idea of how the interview might proceed.

Be aware. It is not unknown for journalists and researchers to lie or at the very least just omit certain information in the pursuit of a more dramatic interview. Always be prepared for the difficult or unexpected question.

Making a Success of the Interview
To make the audience listen and take an interest, you may need to project your personality, displaying a little more vitality, enthusiasm and conviction than you would in a normal conversation.

There are three basic principles to being effective in an interview:

1. Grab the audience's attention
2. Keep their interest
3. Leave them with a message

Grabbing the audience's attention:
For instance, one of the ways of getting a listener's attention is to say 'you!' which to them means 'me'. Doing it this way makes the audience feel personally involved, they feel that you are speaking directly to them.

Keeping their interest:
Try to be engaging by talking about your subject in a way that individuals will understand and enjoy. Using graphic descriptions, and colourful examples, will bring a subject to life and make it more attractive.

Leaving them with a message:
Having a strong and concise final message, delivered with passion and conviction, will help create the lasting impression you require. It is often worth placing or reiterating your most important message at the end, as this will be what the audience is most likely to remember after the interview has finished.

The 5 Golden Rules of Interviewing

- Get your predetermined message across.
- Let nothing go by omission.
- Keep off other people's business.
- Only answer the question asked.
- Avoid sounding defensive or that you've been 'got'.

Contact with the media can be and often is enjoyable. At local level especially, the radio station, TV station or newspaper, often need you as much as you need them.

How to approach a local radio station

Why bother with radio?
It provides great opportunities to let thousands of people know quickly about your organisation, what you do and how to contact you.

Have You Got A Story?
Local radio has a lot of air time to fill and they need content, which is often provided by their listeners. If you have something that you think other listeners would like to listen to and you are passionate about it, you’ve got a better chance of success.

Listen to the station and get a feel for what they talk about and decide which programme would be the best to approach. The listeners of local radio fall in the 45/50 + bracket, which reflects our membership profile.

Don’t necessarily try and speak to the presenter. If he/she has a producer, they are the best person to contact.

Phone the station and speak to reception. They should be able to give you the contact details of the presenter’s production team. They will ask you to email the details of your story. If you don’t have access to email, but you do have the time, write a letter, briefly outlining what you’ve got to say, perhaps the details of a recruitment event you’re organising or a rally you’re attending on behalf of NFOP or how the latest government legislation regarding pensions will affect you.

Make yourself or someone from the Branch/Group available. If nobody wants to talk, you’re wasting your time and the station’s and the chances are you won’t get another chance.

Look at the radio station’s website – there is often an opportunity to get extra coverage this way.

Make it Engaging
You need to engage firstly the presenter’s interest and then the listeners. The job of the presenter is to talk – that’s what they do for a living – they should be able to relax you and coax you down the path that tells the story most effectively.

Humanise the Story
Whatever you’re talking about, the listeners need to be able to relate to what you’re saying. They have to feel that what’s been talked about could happen to them or a member of their family. If you have a story about how pensioners are affected by benefits legislation, find someone who has been affected by that legislation. Keeping it abstract only works for a very short while. Listeners will soon lose interest if they cannot relate to what’s being said.

Wrapping up
At the end of the interview, the presenter will ask you how listeners can find out more - Make sure you have contact details at your fingertips – dates, times, places, telephone numbers, email addresses, websites etc.

<u>Press Releases</u>

NFOP press releases are written at Headquarters. If you would like help writing a press release to send to your local newspapers or a local publication, please call Headquarters on 01582 721652 and ask to speak to Anna Blake, or you can email information and a draft release to anna.blake@nfop.org.uk. Please provide as much information as possible.

The Layout
Your headline and first paragraph should tell the story. The rest of your press release should provide the detail.

The purpose of a press release is to inform the world of your news item. A good press release answers all of the "W" questions (who, what, where, when and why), providing the media with useful information about your organisation, service or event. If your press release reads like an advertisement, rewrite it.

Not everything is news

Your excitement about something does not necessarily mean that you have a newsworthy story. Think about your audience. Will someone else find your story interesting? Answer the question, "Why should anyone care?" and make sure your announcement has some news values such as timeliness, uniqueness or something truly unusual. Avoid clichés. Stick to the facts.

Write for the Media
On occasion, media outlets, especially online media, will pick up your press release and run it in their publications with little or no modification. More commonly, journalists will use your press release as a springboard for a larger feature story. In either case, try to develop a story as you would like to have it told. Even if your news is not reprinted verbatim, it may provide an acceptable amount of exposure.

Pick an angle
Try to make your press release timely. Tie your news to current events or social issues if possible. Make sure that your story has a news 'hook'.

Use active, not passive, voice
Verbs in the active voice bring your press release to life. Rather than writing "entered into a partnership" use "partnered" instead. Do not be afraid to use strong verbs as well. For example, "The committee exhibited severe hostility over the incident." reads better if changed to "The committee was enraged over the incident." Writing in this manner helps guarantee that your press release will be read.

Economics of words
Use only enough words to tell your story. Avoid using unnecessary adjectives, flowery language, or redundant expressions such as "added bonus" or "first time ever". Wordiness distracts from your story. Keep it concise. Make each word count.

Beware of jargon
While a limited amount of jargon may be required, concentrate on writing plainly, using ordinary language. Jargon is language specific to certain professions or groups and is not appropriate for general readership. Avoid such terms as "capacity planning techniques" "extrapolate" and "prioritized evaluative procedures."

Avoid the hype
The exclamation point (!) is your enemy. There is no better way to destroy your credibility than to include a bunch of hype. If you must use an exclamation point, use one. Never do this!!!!!!!!!!!!

Formatting Your Press Release

<u>Mixed case</u>
NEVER SUBMIT A PRESS RELEASE IN ALL UPPER CASE LETTERS. This is very bad form. Use mixed case.

<u>Correct grammar usage</u>
Always follow rules of grammar and style. Errors in grammar and style affect your credibility. Excessive errors will cause your press release to be ignored. This is not a text message.

<u>Write; Rewrite; Edit</u>
Write your press release first rather than composing online. Take the time to do it right. Write, print, proof read. Rewrite, edit.

No HTML
Never embed HTML or other mark-up languages in your press release. Your press release will be distributed over a wide array of networks. Including such formatting will negatively impact the readability of your press release.

More than one paragraph
It is nearly impossible to tell your story in a few sentences. If you do not have more than a few sentences, chances are you do not have a newsworthy item. Having said that, nobody in a busy newsroom will spend time reading waffle.

Do not include your e-mail address in the body of your release

If you include your e-mail address in the body of your press release, you run the risk of receiving spam. This is because your e-mail address will be available to the public. The internet is routinely scoured for email addresses that are then harvested for spammers. Provide your e-mail address only in an introductory covering letter.

Writing Letters

One of the most widely read sections of any newspaper or magazine is the letters page. This is an effective way to share your views or opinions on a current issue which could create or extend a debate. If several letters are received on a particular subject, usually only one or two will be published. Below are some guidelines on how to make your letter stand out and increase the chances of it being chosen for print.

What to write about
Choose a relevant and recent issue that you can write about confidently, succinctly and with understanding. Editors want letters that introduce a new subject or a fresh opinion. If you are writing on a popular subject, offer an appropriate counter opinion or a view that has not yet been voiced; seek to advance the debate.

Writing Your Letter
Before you begin writing, check the publication's specifications for letters. Become familiar with the style of the newspaper or magazine, noting the typical length, tone and language of letters that are printed.

Make sure your letter is simple and concise. Keep to a maximum of 150-200 words. Use short sentences and avoid long paragraphs. The shorter a letter, the more likely it is to be published. Editors will rarely edit letters, but if they are forced to shorten your letter, they could omit the one point you wanted to include!

Have one point, and state it clearly in the first sentence or two.

Suggested format
- Refer to the article, letter or issue and state your reaction.
- Explain why you agree or disagree, including facts, personal experience or statistics to support your argument.
- Outline your credentials for speaking on this subject, e.g. personal experience, job title or position within a relevant organisation.
- Suggest action or repeat your main point.

Other Important Points
If you are responding to a recently published letter or article, quote the headline and the date it was published in the first sentence of your letter.

If an article is factually wrong or you disagree with the point being made, be sparing in your criticism. Instead, offer an alternative point of view, remembering that however incensed you feel, a letter putting forward a balanced case stands more chance of being printed than a confrontational response written in anger.

Entitle the letter, ‘Letter for Publication’, and send it to the address indicated.

Type your letter, check that the spelling and grammar are correct, and make sure you meet any deadline specified. A newspaper will fill up its letters section throughout the day, and therefore, the earlier you contact a daily publication, the better chance you will have of your letter being published.

Include your name, address and phone number, as some publications may want to verify that you are who you say you are.

Keep a copy of your letter, so that you can refer to it if required.

We are here to help
Please speak to Headquarters if you would like assistance with anything in this document.
We are keen to support Branches/Groups in any way we can to help increase Branch/Group membership.

Contact: Anna Blake, Communications and Events Manager
anna.blake@nfop.org.uk

Website:	www.nfop.org.uk
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Twitter:	@pensioneronline
Facebook:	Search for ‘National Federation of Occupational Pensioners’

Appendix 1.
MEMORANDUM & ARTICLES OF ASSOCIATION AND REGULATIONS

See attached Memorandum & Articles of Association and Regulations (Effective April 2017)

Appendix 2.
SPECIMEN BRANCH/GROUP RULES / MODEL CONSTITUTION
See attached Specimen Branch/Group Rules