



Gateshead Carers

Spring Newsletter 2015

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- Peer Mentor Support
- The Carer's Column
- Short Breaks
- Training Courses

NEW!
**Peer Mentor
Support
for Carers**

See Page 10

Support & information for unpaid carers living in Gateshead



@GatesheadCarers | Tel: 0191 4900121 | www.gatesheadcarers.com

Chief's Letter



Hello everyone,

Good news! In partnership with Gateshead Council and Northumbria University we have been successful in a funding application to the Government Equalities Office to develop a new project to support carers who are juggling a caring role whilst working either full or part time. There will be more information about this in our next newsletter and on our website over the next few weeks. The Gateshead project was one of only 6 selected for this across the country.

As we all know one of the main things carers need to enable them to continue providing the care and support they give to a loved one is a short break, so I'm really pleased to tell you that we have secured the lease on a cottage in Cumbria which will allow us to offer free short breaks for carers. We'll have more details and photos in the next edition of our newsletter.

We have another packed newsletter which includes our third article on the Care Act. This one is about the changes which are coming in relation to paying for care, the cap on care costs and deferred payments. Although these do not become law until April 2016 we all need to be thinking now about how they may affect us.

You'll also find information on page 13 about our carer's allotment. This is looking amazing now but we would still like to see more carers using it and with Spring just around the corner what better time to join a group! You don't need any experience, just come along, meet new people, grow your own food and have some exercise and fun.

Best wishes,

Steve Cowen - Chief Executive Officer

Big Lottery to Fund for Further 3 Years



LOTTERY FUNDED

We are really pleased to announce that the Big Lottery Fund are continuing to support GCA in the delivery of our Working Carer programme. The funding which amounts to £301,806 over a 3 year period will be used to employ a part time Carer Support Worker and provide a range of short breaks for carers. The fund will also be used to specifically target male Working Carers as statistics from the initial Working Carer programme (2011-14) indicated that only 21% of carers referred to us for support were male, indicating the need to develop new ways to reach male carers in the workplace. For further information about our Working Carer programme please call GCA Working Carer Support Worker, Mandy Ramsey on tel: 0191 4900121 or email: enquiries@gatesheadcarers.com.

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GCA's Annual General Meeting is held on the last Friday in November which is also national 'Carers Rights Day'. At last year's event we invited Dave Anderson MP as our guest speaker who gave an empowering speech and presented gifts to our trustees and volunteers. As a thank you for his attendance GCA Chair, David Clelland presented Dave Anderson MP with a framed print taken by a member of the Gateshead Carers Digital Photography Group.



Front cover & inside: GCA Annual General Meeting at St. Joseph's Church Hall, Gateshead. Photos kindly taken by carer, Jim Walker.

Charity Registration No.1118942.
Company Registration No.6133161.



Dave Anderson MP presenting Linda Allen with a certificate & gift bag for volunteering.



GCA Chair, David Clelland presenting Dave Anderson MP with a framed print.

Thank you to everyone who came to our 2014 AGM!



Chair, David Clelland leading AGM proceedings



Dave Anderson MP presenting Derek Elliot with a certificate & gift bag for volunteering.



Buffet lunch made by Ivans Angels!

Thank you Simpson Millar Solicitors and Care Call for attending our AGM with information stalls.

A day in the life of...



Laura Ratcliffe 'Moving On' Carer Support Worker

8.45am - Arrive at the office and have a quick catch up with colleagues before checking and responding to my emails.

9.30am - Meet with a carer to discuss how we can help her work towards her personal goals. I'm getting lots of new referrals and enjoy meeting carers in a variety of caring roles.

10.30am - Following my appointment with the carer I carry out research to find opportunities for her to engage with local activities in the area. In this instance, I am looking for craft groups and computer courses so I refer her onto our Carer Training Officer, Kelechi Dibia to get signed up on the 'Computers Don't Byte' course.

11.30am - Make updates into Charitylog and make contact with a new carer referral. I schedule an appointment to meet carer at his home the following week and print information in preparation for our meeting.

12noon - Yum... I love lunch time especially as I'm now eating for two! It's also a good opportunity to stretch my legs and catch up with colleagues.

1pm - Complete a Take-A-Break application for a carer who is applying for a well-deserved short break with her family.

2.45pm - Help to prepare resources for the first Peer Mentor Support Group being held next month.

4.30pm - End of the day, off to Yoga class which is helping me to stay fit and flexible during pregnancy. It's also a lovely way to relax after a busy day at work!

GCA's Latest Arrivals

Thanks to a successful 2014 we have been fortunate enough to be able to create two new posts at GCA which have now been filled. We are delighted to announce the arrival of our newest members of the team, Gill Adams and Charlotte Callender.



Gill has been appointed to the newly created post of Fundraising Officer for GCA and has previously worked as a professional fundraiser for a variety of other local charities.

Gill said: "This post is a great opportunity to bring in additional sources of funding to develop new aspects of the GCA service. I'll be approaching trusts and foundations as well as local businesses to support the charity. I think the case for supporting GCA is very clear-cut and I'd urge anyone who agrees to donate generously! If you have any ideas for fundraising events I would love to hear from you."



Charlotte or 'Charlie' as she prefers to be known has taken up the post of BME Carer Support Worker, supporting Becci with BME development in the community.

Charlie said: "I'm super excited to be working with such a diverse range of carers from all the different communities here in Gateshead. Having been born and raised in South Africa I have acquired a passion for working within multicultural societies. I enjoy helping people overcome issues and barriers in their lives and when I'm not working with carers I enjoy volunteering to help others".

To speak to either Gill or Charlie please call: 0191 4900121.

What is the Care Act?

The Care Act is a new law to bring all the previous bits of law related to social care together in one place, and to modernise or update the law where necessary. It tells councils across England what they need to do if someone has social care needs and needs support either in their own home or in a care home. The Care Act applies to England only.

Good to know

Some parts of the Care Act are still subject to public consultation until March 2015. This could mean some changes to the information included in this article. If there are any changes we will inform you in the next newsletter and on our website.

So what will be different for me under the Care Act?

The Care Act changes the rules about who qualifies for support from the council, and the rules about charging for care. It gives people the right to advocacy support if they need help to have their say about their care needs and a right to have their care reviewed when they feel this is necessary, or to challenge decisions about their care. It also requires councils to support people with social care needs if they move to a new area.

The Care Act puts a number of things that councils have already been doing into law for the first time. Most people who get social care support at the moment are given a personal budget by their council, so that they know how much money is needed to support them and can choose how this is spent. However, if the council did not offer you this, then you had no legal right to request it until now. The same applies to deferred care home payments. Councils can currently decide if they will allow people to defer selling their home to pay their care home fees until after their death. The Care Act means that councils will have a legal duty to offer deferred payments to people under certain conditions.

What is a personal budget?

A personal budget is a statement of the amount of money needed to meet your eligible social care needs. From April 2015, you have a legal right to a personal budget from the council. This legal right applies whether or not your care or the person you care for is going to be provided by the council. If you fund all of your care yourself, it will be called an Independent Personal Budget.

It is important that you are told what your personal budget is because from April 2016 this amount will be 'tallied up' in your care account and counts towards the care cap. This applies whoever ends up paying the amount needed for your personal budget (you, the council, or a bit of both).

If you are going to be moving into a care home, your personal budget will be the amount that the council would usually expect to pay for care home fees to meet your needs (what in the past councils have often called their 'standard rate').

The Care Act 2015

So who pays?

Who pays the amount stated in your personal budget is decided when you have a financial assessment. The financial assessment is a way of deciding what you can afford to contribute towards your care costs (your personal budget). The council must follow set rules when carrying out this assessment. There are separate rules for when you are planning to move into a care home, which are also set out below.

Counting it up...

From April 2016, any contributions that you or the council make towards your personal budget amount will count towards the care cap. It is the personal budget as a whole that counts.

If you are staying in your own home From April 2016, and you have less than £17,000* in savings, you will not need to use any of your savings to pay for your care. You may need to put some of your income towards your personal budget. At the moment, people with less than £14,250 in savings do not need to use these savings to pay for care.

If you have more than £17,000* in savings but less than £27,000*, you will need to contribute some of your savings into the pot. This will be on top of any income you need to contribute. How your contribution is worked out must be clearly explained to you so that you know what you are expected to pay.

If you have more than £27,000* in savings, you will need to pay the whole amount which the council expects it to cost to meet your eligible needs. At the moment, anyone with savings over £23,250 must pay all of their care costs.

As with the current system, the Care Act will protect some of your income through a 'minimum income guarantee'. When the council carries out your financial assessment, they must make sure that your income does not fall below a certain amount because of what you are paying towards your care. They must also take into account any disability related expenses you might have. This is slightly different for people living in a care home, who will have a 'Personal Expenses Allowance'.

The actual amount of income that the council must leave people with is currently being consulted on, in advance of the new charging laws coming into place in April 2016.

If you or your cared for is moving into a care home

You will need to have a financial assessment to decide how much you should pay towards your care home fees. There is one key difference between the financial assessment for care home fees and the assessment for getting support at home. This is that the value of your home could be taken into account when the council is deciding how much you should pay towards care home fees.



The 12 week property disregard

As is the case with the current system, the council will not take the value of any property you have into account when working out what you need to pay towards your care home fees for the first 12 weeks that you are in a care home. This is to give you time to sell the property, or make alternative arrangements with the council.

From April 2015, this 12 week property disregard will no longer apply for people who had been paying their own care fees, but later need financial help from the council because most of their savings have been used up. The council will expect them to start contributing towards the cost of fees from the sale of their property straight away. This is because they should have had time to sell their property whilst paying their own care home fees, and would have been able to foresee that their money was running low.

How paying care home fees will work

From April 2016, as with people who are getting support in their own home, you will not have to use your savings to pay for care if you have less than £17,000* in savings and capital (such as a property). However, any income you have, minus a personal expenses allowance, will be put towards the costs.

If you have more than £17,000* in savings and capital but less than £118,000*, you will need to contribute some of this money towards your fees. This will be on top of the contribution you make through your income. How your total contribution from income and savings is worked out must be clearly explained to you so that you know what you are expected to pay. If you will be moving into residential care after April 2016 and you have more than £118,000* in savings and capital, then you will need to pay all of your care home fees. At the moment, you will pay all of your care home fees if you have more than £23,250 in savings and capital.

****These figures are under consultation until March 2015 and will change annually in line with inflation (as is currently the case).***

Top-up fees

If you qualify for funding from the council to pay your care home fees, the council will tell you the rate they are willing to pay for care home placements that meet your assessed needs. This standard rate will be the figure shown in your personal budget. If you want to move to a care home which is more expensive than this standard rate, top-up fees need to be paid to cover the difference. The only time that the council will cover the difference is if the care home you want to move to is the only one in the area which can meet your needs.

At the moment, you cannot pay your own top-up: it needs to be paid by a third party (such as a family member). From April 2016, the rules about who can pay top up fees will change. The new regulations under the Care Act will mean that you will be able to cover the difference yourself if:

- You have been living in the care home for less than 12 weeks (so the value of your property is not yet being taken into account in what you are being charged)
- You have a deferred payment agreement with the council (see section on next page).

The Care Act 2015

The Care Act also puts in place new protections for people who are considering paying a top-up. It says that councils must make sure people have enough information and advice to be able to make an informed decision about whether a top-up is right for them (such as understanding the consequences if you do not keep up with payments). They should also give people a written agreement, to explain:

- how much the top-up payments will be
- how often they will be reviewed
- how the council will share the costs if the care home puts up its fees in the future.

If you or a family member were no longer able to pay a top-up, the council would have to carry out a new needs assessment before deciding what to do. They would not be able to simply move you to a cheaper care home to resolve the need for the top-up fee. First, they would need to consider the impact this would have on your wellbeing, and whether the alternative home would meet all your care needs

Don't want to sell your home to pay your care home fees

From April 2015, people will have a new legal right to defer paying care home costs. This means you do not have to sell your home during your lifetime. If you ask for a deferred payment, your local council will have to cover the costs of your care and reclaim them when the property is sold after your death.

You can ask for a deferred payment if:

- your needs assessment shows that you would benefit from moving in to a care home
- you have less than £23,250 in savings (aside from the value of your home)
- there are no dependent relatives living in your home (in which case, the value of your property should be 'disregarded' by the council when working out what you should pay towards your care home fees).

How much can you defer paying?

There is a maximum amount that you can defer paying. This is 90% of the value of your property, minus £14,250 (for 2015/16 - this figure will change every year).

Once you have deferred 70% of the cost of your property, the council should talk to you about whether the deferred payment agreement is still the best way to meet your care costs, and talk to you about meeting your care costs in the future when the full amount available has been deferred.

The care cap

The Care Act introduces a limit on how much people in England should pay towards meeting their eligible support needs in their lifetime. At the moment, you will keep paying towards the costs of your care until your savings are below £14,250. Anything over and above £14,250 will be used on your care. Eg, if you had £150,000 in savings, you would have to pay up to £120,000 towards your care.

From April 2016, a cap of around £72,000 will be introduced on what people are expected to pay towards care. This figure applies for people of state pension age or over. The amount of the 'cap' will go up in line with inflation each year, and this system will be reviewed by the Health Secretary every five years.

If the cap is changed, your total costs so far will be adjusted by the same amount. Eg, if you were 50% of the way towards the cap before it was changed, then you will remain so after the cap has been adjusted.

Remember...

This cap only applies to your eligible needs, in other words the social care needs which your council says must be met according to the rules about who qualifies for care. If your needs are not high enough, nothing you spend on care will count towards the care cap. And if you pay for any care on top of what the council thinks you need to meet your eligible needs, what you spend will not be counted towards the cap unless the council agrees to this.

How the cap will work

When you have had a needs assessment by the local council and they decide that you qualify for social care support, you will be set up with a care account. The amount that you (and the council) are spending on meeting your eligible care needs will be 'tallied up'.

As mentioned earlier, your personal budget (or Independent Personal Budget if you are paying all the costs) tells you how much money will be counting towards the care cap. If you are already receiving support from the council, the council will set you up with a care account ready for April 2016. You do not need to hold off contacting the council until after the cap comes in if you need help now. The council must keep a record of the accrued costs and tell you if the amount in your care account reaches the cap. You should receive a statement once a year to tell you how you are progressing towards the cap. If you reach the cap amount, the council will be responsible for taking over the full cost of your care (to meet your assessed eligible needs)

What is not included in the care cap

Support needs not high enough to be met by the council The care cap only applies to your eligible social care needs as set out in your needs assessment by the council. So if you decide to hire a cleaner and your needs assessment does not say that you need this help, the cost of this will not count towards the care cap.

- Care costs accumulated before April 2016
- Choosing more expensive care.

If you decide to go for a more expensive care or housing option than what is being offered / recommended by the council, you will need to 'top up' the extra money yourself. The extra money will not count towards the care cap. Only the council's 'standard rate' for that type of care (as stated in your personal budget) will be counted.

The Care Act 2015

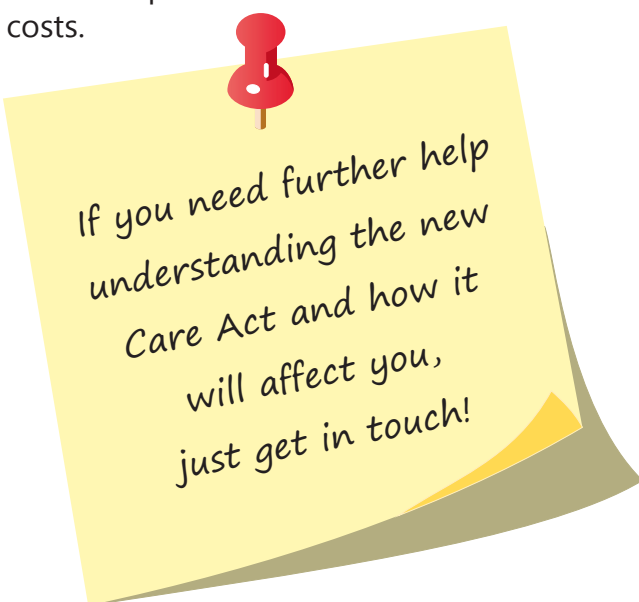
- Daily living costs

Costs such as food and lighting will not be counted towards the care cap, as these are general living costs that everyone has regardless of whether they need social care support. If you go in to a care home, you will be expected to pay around £12,000 a year towards these daily living costs if you can afford it, over and above the £72,000 cap.

Finally & importantly...

Even if you or the person you care for are (or will be) funding your own care, you should still discuss your situation with your council. The council can help you identify areas where you might need help and may be able to arrange your care for you.

You **MUST** get in touch with the council if you want to kick-start your care account. This can only be done after an assessment of need. You should not be refused this assessment because of your financial situation, or because the council thinks that your needs won't be high enough for you to qualify for support from them. Please note, you should seek independent financial advice on care costs.



Please Note: This article is a guide only. Figures and information quoted here may change before April 1st 2015.

Peer Mentor Support for Carers of Alcohol & Substance Misusers



GCA are offering a new Peer Mentor Support group for carers of those who are affected by alcohol or substance misuse. The group will offer new and existing carers the opportunity to meet up and share their experiences in a confidential and safe environment.

The Peer Mentor Support group is different from our other support groups in that it is carer led and allows the opportunity for carers to become Peer Mentor Champions. Training will be offered to those carers who would like to become volunteer Peer Mentor Champions, helping to build upon their existing knowledge and skills, enabling them to offer advice and support to new carers facing similar issues.

The first group session is due to be held on Tuesday 10th of March at 11 Regent Terrace, Gateshead between 4.00pm and 6.00pm. The group will then meet once a month.

If you are interested in finding out more about the group and/or the peer mentor opportunities that are available, please contact Alcohol and Substance Misuse Carer Support Workers Joanne Wilson or Carolynn Dixon on Tel: 0191 4900121.

The Carer's Column

Dear Carer's Column,

I live with my husband, 15 year old daughter and 20 year old son who has a drug addiction. For the past two years I've been helped by my Alcohol & Substance Misuse Carer Support Worker at GCA and through her profound knowledge, patience and experience I have come to accept that although I cannot control my sons addiction, I can be in control of my own life. I have also learnt the important difference between 'enabling' and 'supporting' my son and his addiction.

Before I came to GCA I wasn't involved in any groups or associations as all of my spare time was spent sorting out my son's issues. Now I've tried my hand at pottery, glass painting and jewellery making, I've also been on lots of local trips and met some truly inspirational carers.

I want other carers to realise just how much the benefits of attending GCA for support has enriched not only my life, but my husband and my daughters life as well. I would encourage anyone who is in a similar situation to seek help from GCA today!

Best wishes,
Deborah x

Receive
a £10
Shopping
Voucher

Get in touch...

Thank you Deborah for sharing your experience with us in The Carer's Column. We hope to see you at the Peer Mentor Support Group for **carers of those affected by alcohol or substance misuse** in (see page 10).

If you would like to contribute to The Carer's Column you can write to us at: The Carer's Column, 11 Regent Terrace, Gateshead, Tyne & Wear, NE8 1LU. Alternatively you can email: enquiries@gatesheadcarers.com or contact us via Facebook at GatesheadCarers.



Short Break Groups

Lip Lee shares Chinese Culture with Carers

The Polish Carer group meet every other month to access information on carer-related issues through presentations, training, workshops and one-to-one support, all with the assistance of Polish speaking interpreters. As well as providing a resource of information and advice, the sessions also provide the opportunity for carers to socialise and take some time out away from their caring roles.

On Saturday 24th January the Polish Carer Group met for a creative and educational workshop to learn about origami and Chinese culture. Local artist Lip Lee was invited along to the meeting give carers the opportunity to learn about the Chinese New Year (celebrated on February 19th) and try their hand at origami. Carers and their families really enjoyed the opportunity to learn something new, be creative and have fun. To see photos from this event please visit the Polish Facebook page: Opiekunowie Gateshead.

The next Polish Carer session will be held on Saturday 14th March at 11 Regent Tce, Gateshead between 10.30am-1.00pm. For more details please email: opiekun@gatesheadcarers.com in English or Polish, or you can call Becci on Tel: 0191 4900121 (in English only).



Above: Members of the Polish Carer Group holding the chinese lanterns made with artist Lip Lee (centre).



Swimming Classes

All female carers are welcome to attend the next block of women-only swim sessions. These sessions are held in the small pool at Gateshead Leisure Centre and are attended by a female swim teacher and lifeguard.

The sessions will be running every Wednesday (excluding school holidays) starting from 25th February to 17th June between 9.45am and 10.45am at Gateshead Leisure Centre, Alexandra Road, Gateshead, Tyne and Wear NE8 4JA.

Each session costs £2.50 or you can pay for all 10 sessions upfront for £20. GCA can assist with session costs if you can provide evidence of financial hardship e.g. NASS receipt. To book your place please contact Becci on 0191 4900121, or you can just turn up on the day.

BME CARER SESSIONS

Sat 14th March - Polish Group

Czech Roma Carer Group

Thursday 5th March

Thursday 19th March

Thursday 2nd April

Getting Ready for Springtime at Carer's Garden

A core group of carers regularly attending the allotment garden have reaped the rewards of last years hard work when a bumper crop of fruit, vegetables and flowers were harvested. Carers are now beginning to prepare the garden for the year ahead and to assist them in this task we have invited local gardening charity 'Green Horizons' to come along and provide six half day gardening sessions. The sessions will take place between March and September and are open to carers, families and friends. To get involved or for more information please contact Mandy Quinn on Tel: 0191 4900121. Free refreshments and nibbles will be available for all our green fingered volunteers!



Green Horizons Gardening Sessions

Venue: Plot 42, Sandown Allotments, Lobley Hill Road, Gateshead. **Time:** 9:30am - 11:30am.

Dates are as follows...

March	18th, 25th
April	2nd
May	7th
June	4th
July	2nd
August	6th
September	3rd



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Short Break Groups



LGBT Carer Group Dates

Drop-in sessions for Lesbian, Gay, Bisexual and Transgender (LGBT) carers are being held every month to offer advice and support over coffee and cake. The group provides a warm welcome for any carer who recognises them self as being part of the LGBT community or is caring for someone who is. Every other month the LGBT Group have planned to visit local places of interest, offering carers the opportunity to take some time out of their caring role to enjoy socialising with others.

LGBT Carer Group Dates & Time: 10:30 - 12:30

March	5th	Drop-in at GCA
April	9th	Baltic Art Centre
May	7th	Drop-in at GCA
June	4th	Saltwell Park Picnic

To get involved please contact Paul Forster or Becci Varnham on Tel: 0191 4900121.

Training Courses

Back by Popular Demand!

Carers have been requesting that we run three of our most popular courses again, details of which are below. You will also find a full range of courses inside our 2015 Training Calender available from our website at: www.gatesheadcarers.com/about-us/publications/.

- **Carers' Jobseeker Sessions** - This 6 week course is targeted at carers who wish to return to work or those looking for a career change.
- **Computers Don't Byte** - A 10 week course for those who know very little about computers or want to improve their basic knowledge.
- **Understanding Dementia** - This 4 week course is for anyone looking after someone with Alzheimer's Disease or other types of dementia.



GCA Centre Visits

We will be offering structured visits to our carers' centre on Regent Tce, if you or your organisation would like to take advantage of this opportunity, please contact Kelechi for more information on Tel: 0191 4900121.

Crichton
Wills • Trusts • Probate



**Another year over and another year older,
make this the year you put your affairs in order.
Don't leave it to chance!**

If you answer **NO to **ANY** of the questions below then
don't delay, pick up the phone today!**

- **Do you have a current Will?**
- **Do you have a Lasting Power of Attorney?**
- **Have you protected your assets so they pass to your loved ones and not to the Government (e.g. Inheritance Tax, Capital Gains Tax, Care Fees)?**

How many people think of signing their property over to their children as they get older? This can leave you very vulnerable and may not achieve what you had hoped for! It may also lead to the children having to pay Capital Gains Tax on your family home! A Family Trust may be the solution you are looking for and we can set this up for you.

We hear horror stories all the time about people dying intestate (without a Will) and the problems and family anguish this can cause, not to mention the expense that can be incurred. Would you want this to happen to your loved ones?

Don't leave it till it's too late, put your affairs in order while you can and make sure that you decide where your assets are going!

**For more information or to book an appointment in the
comfort of your own home please contact:**

Julie McAlpine | Tel: 0191 432 6860

or email: jsm@crichtonwtp.co.uk www.crichtonwtp.co.uk

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Contact us...

Gateshead Carers Association
11 Regent Terrace
Gateshead
Tyne & Wear
NE8 1LU.

Telephone: 0191 4900121
Email: enquiries@gatesheadcarers.com
Website: www.gatesheadcarers.com

Find us & follow us
@GatesheadCarers



Charity Registration No.1118942.
Company Registration No.6133161.



OUR CARERS' CENTRE NEEDS YOU!

Gateshead Carers Association is a charity that exists entirely due to contracts, funding applications and kind donations from our supporters. We know that many people contribute to their favourite charities, so if you have been helped by the work of Gateshead Carers and would like to support us financially you can do so by completing the form below.

For £5 a month we can run activity sessions for 12 carers a year. If 50 people gave £10 a month we can employ a support worker to help over 250 carers a year. For more information contact Helen Hughes on Tel: 0191 4900121 or email: helen.hughes@gatesheadcarers.com.



Instruction to your bank or building society to make a donation to GCA by Direct Debit

Please fill in the whole form in ballpoint pen and post to:

Gateshead Carers Association, 11 Regent Terrace, Gateshead, Tyne & Wear, NE8 1LU. Tel: 0191 4900121

Name(s) of Account Holder(s)

(Office use only) Originators Identification No:

(Office use only) Gateshead Carers Reference No:

Bank/Building Society Account Number

Instruction to your Bank/Building Society

Please pay Gateshead Carers Association Direct Debits from my account detailed in this instruction subject to the safeguards assured by the Direct debits guarantee. I understand that this instruction may remain with Gateshead Carers Association and if so, details will be passed electronically to my Bank/Building Society.

Branch Sort Code



Name & Address of Bank/Building Society

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