

# Caring Matters

May 2023



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Week events  
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Carers Week

Carers  
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Share the love Fundraising

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[www.dccarers.org](http://www.dccarers.org)

 [durhamcountycarerssupport](https://www.facebook.com/durhamcountycarerssupport)

 [dccarers](https://twitter.com/dccarers)

A Network Partner of  
**CARERS TRUST**



**DARLINGTON**  
Borough Council

**NHS**  
Darlington  
Clinical Commissioning Group

FINANCIAL SUPPORT | HINTS AND TIPS? | TRAINING COURSES AND MUCH MORE INSIDE...

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### *We would love to hear from you:*

If you have any ideas/topics, share your caring story or top tips for future editions of Caring Matters that you would like us to include, please email Alison Donoghue at [alison.donoghue@darlingtoncarers.org](mailto:alison.donoghue@darlingtoncarers.org)

### *How to access our services and refer to us:*

- Call or email the office using the details below.
- For Carer Support visit: [dcccarrers.org/sign-up-for-support/](http://dcccarrers.org/sign-up-for-support/)
- Ask your GP or social worker to refer you

### *Contact us*

Darlington Office St Teresa's Hospice  
91 Woodland Road  
Darlington DL3 7UA  
[admin@darlingtoncarers.org](mailto:admin@darlingtoncarers.org)  
[www.dcccarrers.org](http://www.dcccarrers.org)  
[www.facebook.co.uk/darlingtoncarerssupport](https://www.facebook.co.uk/darlingtoncarerssupport)  
Follow us on Facebook, Instagram, YouTube, TikTok and LinkedIn.

### *Advertising*

If you would like to advertise your business that you think would be of interest to our Carers, please contact [Sophie.johnson@dcccarrers.org](mailto:Sophie.johnson@dcccarrers.org) for further information.

# A day in the life of a

## Carer Support Co-ordinator

### 9:30am

I spoke to a Parent Carer today. While chatting to her, I discovered that her partner and parents are a massive support in caring for her daughter too. I suggested they register with us as they are all in a caring role. She was surprised by this as she thought that, only the main Carer could sign up for support and not long after I noticed her partner and her parents were on our Triage register. They didn't all need the same kind of support. Her parents just wanted the Carer Discount Card so that they could take their granddaughter out for the day with free access to different places, and her partner wanted to sign up to our free counselling service as he was struggling in his caring role. We discuss how the Carer is managing and what we can do to support them as well as the level of support they need. Everyone's needs are different.

### 1pm-2:30pm Carer Support Group

This week's Carer Support Group was successful. We had a special guest from social prescriber and all the Carers found the information helpful. We also had time for a cuppa and a chat where Carers had an opportunity to talk to each other about their own challenges. Some funny stories came out around their caring role, which left the group on a high.

### 3:30pm-4pm Supporting a Carer with a PIP application.

I had sent the Carer the PIP Guide before we started the application, and this explains how points are awarded so we knew in advance that there was a high chance the cared for would be awarded PIP at some level. As always, when completing a PIP form, we established that there were many things that the Carer did for her partner that they disregarded as common place. Carers are often taken for granted and don't realise how much they do for their partner/friend as they do it so often, they regard it as normal life, but the cared for could not manage without them.

### 4:30pm-5pm Helping a Carer struggling with Debt.

This Carer was struggling to pay his bills as a result of debt he wasn't able to manage. I explained that we know lots of people struggle in silence when it comes to debt but assured him that he would be supported in a non-judgemental manner and all information will be kept strictly confidential. I signposted the Carer to Darlington Credit Union.



**“Share the Love”**

## **Staff Fundraising Challenge**



Staff from DCCS with their fundraising certificates

Our team took part in a fundraising challenge “Share the love” which began on the 1st January and ended on 14th February 2023 to help boost the Carer Wellbeing Fund. Despite the cost-of-living crisis, the project raised more than £5,500, around three times the amount raised in previous years.

Staff divided into five teams to introduce a dose of healthy competition. They secured donations, including stays in holiday cottages and spa days, which were auctioned off to raise much-needed funds. There were also collections at venues such as Mowden Park Rugby Club in Darlington. A rugby ball signed by the Falcons and Jonny Wilkinson raised £50 itself. Some people taking part also won bee-keeping and lambing experiences.

DCCS Chief Executive Jenni Wood said: “A lot of the aid we help carers access takes time to come through so the wellbeing fund provides us with our own little pot of money to help them instantly and also provide some of the nice things in life. Everyone has been so supportive this year, even though we are all having to cope with the cost of living crisis, which is a wonderful reflection of how much people value the work we do.”

“It’s also been great working with local businesses and it has helped us spread the word about what DCCS is about.”

## **Online Carer Friendly Employer Hub**

**LAUNCHING SOON**



Working Carers often find it hard to balance their work with their caring roles, causing stress and unease. We hear all the time that the pressure around their employers’ expectations leads to Carers having to give up work or reduce their hours. We want to help Carers and Employers to get the balance right.

We’re pleased to announce that we will soon be launching our **Carer Friendly Employer Training hub**. The Hub will offer an online training course which is an easy-to-follow process. Employers can save their progress so that they can re-visit anytime to fit it around their working day. The Hub will offer employers the chance to demonstrate they support and celebrate Carers in the workplace. Once Employers have shown they meet the criteria they become one of our “Carer Friendly Employers”.

Becoming a Carer Friendly Employer will help organisations retain talented and experienced staff and is likely to reduce stress and sickness levels. It also helps attract new talent, investing in employees will help organisations become an employer of choice. Having an inclusive, diverse workplace culture, fosters a sense of belonging, safety and purpose for employees. We already have a number of employers keen to get involved and we’re so pleased to be able to make a difference in working Carers’ lives.

# Creating a wildlife-friendly garden

Making our gardens wildlife friendly doesn't necessarily mean that we have to leave them to grow into wild jungles. Every space whether it's a huge estate or a small busy family garden can give a home to nature.



There are lots of simple things we can do to help animals we share a space with from making sure that they have access to different habitats and nurturing well stocked feeding grounds for them. A wildlife friendly garden is accessible to everyone whatever space we've got, whether we're maintaining an established garden or creating a new one altogether.

Even the smallest of gardens can offer up a huge variety of different habitats for wildlife there are lots of ways we can introduce or let nature create a diverse range of homes for nature in our outdoor spaces. It's good to create as many habitats as possible without cramming too much in. Think about the space you have available and focus on making

these micro habitats as good as they can be. You may not even realise that some of the most common unassuming garden features can house thriving worlds of wildlife.

Lawns for example, especially areas of uncut long grass are an important habitat for all sorts of insects and minibeasts not to mention a feasting ground for hungry birds which will feed on them.

Borders filled with flowering plants and shrubs give nectar rich food to butterflies and bees as well as seeds, berries and cover for birds and small mammals.

Trees and hedges offer roosting and nesting sites for birds and mammals, as well as valuable shelter and cover from the elements and possible predators.

Ponds and water features can be a habitat for a huge variety of animal life, from amphibians to invertebrates to bathing garden birds.

Even woodpiles, compost and trimmings, and the decomposing and discarded off cuts from your garden can be incredible places for animals to live feed and hibernate.

*Our gardens can be busy worlds of wildlife heaving with nature.*



Please send photos of your habitat garden idea to [Jacqui.coulson@dccarers.org](mailto:Jacqui.coulson@dccarers.org) and we will share these on our social media.


## Social Media Channels

 [www.facebook.com/durhamcountycarerssupport](https://www.facebook.com/durhamcountycarerssupport) 

 **Parent Carer Group**  
[www.facebook.com/groups/1050338081741386](https://www.facebook.com/groups/1050338081741386)

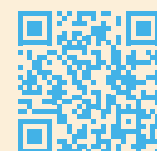
**Carer Forum (for all Carers)**  
[www.facebook.com/groups/573473857580122](https://www.facebook.com/groups/573473857580122) 

Check us out on social media. We love to share.

 [www.instagram.com/durhamcountycarers](https://www.instagram.com/durhamcountycarers)



 [twitter.com/dccarers](https://twitter.com/dccarers)



 [www.tiktok.com/@carerssupport](https://www.tiktok.com/@carerssupport)



**Tips to make sure you always see our posts:** Like our page & posts, comment or share. That's just the way social media works. It knows what you like, if you like it 👍

# Carers Week 2023



**Our main Carers event this year will be on  
Wednesday 7th June 10 – 12 At The Wellbeing Hub  
St Teresa's Hospice, 91 Woodland Road, Darlington, DL3 7UA**

This year's theme for Carers Week 2023 is *'Recognising and supporting Carers in the community'*.

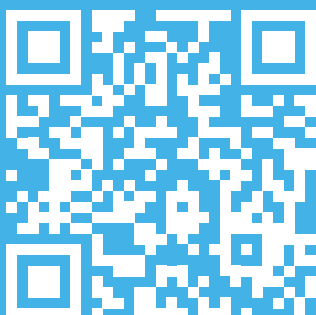
*Pop along for a coffee and cake to meet our team along with other organisations supporting unpaid Carers in Darlington including:*

Our team will be available to chat to you about your caring role and to see if there is any support we can offer such as

- Help claiming the welfare benefits and discounts you may be entitled to
- Accessing Carer Breaks
- Form filling
- Grants and Bursaries
- IT support
- Free counselling
- Carers Discount Card
- And much more

*Other organisations including.*

- Alzheimer's Society who offers to support those with Dementia and their families.
- St Teresa's who have a range of services for people with a life limiting illness
- Social Prescribers who are based in local GP Practices and aim to help you improve your health by accessing the right support
- Family Support Daisy Chain who provide family support to families who have a child with additional needs
- NE First who are an accessible and inclusive financial organisation that offers fair and affordable options for savings and borrowing.
- Humankind Young Carers who support anyone under the age of 18 who is caring for someone
- Brenda Beveridge Wills and Trusts who will offer guidance on Wills, Trusts and Power of Attorney



Would you like to receive a reminder notification nearer the day of the event? Please complete the link below <https://forms.office.com/e/OZyTn3N5DU>

Whether you are a new Carer or have been caring for someone for a while, we believe it is important you understand your rights and are able to access the support that is available to you as soon as you need it. Many people are taking on more caring responsibilities for their relatives and friends who are disabled, ill or older and who need support. We are here to help.

# Volunteer

## Corner



Hello everyone and Happy new year to all our Carers and Volunteers past and present. The team were still busy through the holidays, and we can't thank them enough for supporting Carers through what can be a stressful time of the year. We always have room for more Volunteers so if your New Year's Resolution was possibly to 'help out' or 'give back' or you want a new challenge or gain experience we could have the role just for you. Please don't hesitate to contact Andrea for an informal chat [andrea.emerson@dccarers.org](mailto:andrea.emerson@dccarers.org)

We have many success stories, and a few have come from that our Volunteers have been able to join us on our staff team, Andrew West was one of them and shares his thoughts on how he got involved

*"Having been a Carer myself for some years, I really appreciated the help and support which was given to me when I was first referred to Darlington Carers Support, for a Carers Assessment. From the word go, it felt like I had been given a friend who could give me the help and support that I desperately needed. From helping me navigate the complex web of Support Services, to ensuring that my own health and wellbeing was being addressed, I could not have asked for better. When I was offered the opportunity to volunteer for the Charity, assisting Parent Carers to complete Disability Living Allowance applications, I jumped at the chance to 'give something back'. Then when the opportunity arose to join the Team as a Carer Support Coordinator, I could not miss the chance to give even more help other Carers in Darlington. I am hoping that my experience as a Carer myself will help me to give the best support I can to other Carers in both County Durham and Darlington, making their caring role just that bit easier. I look forward to meeting with you, either by telephone, online, or, hopefully, in person, soon"*

# Volunteer Week

It's the time of year again where we reflect on the successes of the team for the previous year. We just keep getting better, our service couldn't manage without the support of our fantastic Volunteer team and in the past year that has seen us add over 6000 hours of invaluable support behind the scenes so that we can carry on supporting Carers how they tell us they need it. From helping parent Carers complete DLA forms, supporting our groups, helping with the 50/50 club, making KIT calls to Carers, being a counsellor or helping in the office and we want to thank every one of our Volunteers for their contributions. This year we're doing it slightly different and all of our Volunteers will be invited to come to the Carers Week celebration to give us a chance to get together in person and celebrate our wonderful achievements. So if you are one of our Volunteers keep your eyes peeled for your invitation in the next Bulletin or contact us directly to let us know which of the afternoon teas you would like to attend, places are limited and restricted to one free Volunteer ticket per Volunteer.

Jessica joined our team this year and this has enabled us to deliver more events to Carers and we are very happy to have her on the team. Jess joined us several years ago on an apprenticeship that DCCS funded and she has worked in our Contact team before moving into the Volunteer team.

We plan to introduce more roles and develop current ones so if you are interested in joining our team then please get in touch with Andrea at [andrea.emerson@dccarers.org](mailto:andrea.emerson@dccarers.org) or Jess at [Jessica.howarth@dccarers.org](mailto:Jessica.howarth@dccarers.org) for more information. Our next Parent Carer training session is on 26th May at 10am on Teams so if you are interested in helping Parent complete DLA forms drop us a line.

Our **counselling team** delivered over 4000 hours of one to one sessions to Carers who may be struggling with their caring role and many of them have been able to use these hours as part of their University placement in order to qualify, these are trained counsellors who are required to donate a lot of time to gain further qualifications and we are very happy to.

Our **Admin team** have been working hard making packs, keeping the database up to date and other admin tasks that keep us ticking over.

Our **Keeping in touch** team made over 1100 calls to Carers who have not been in touch with us for some time, allowing us to keep them up to date with projects as well as updating any details and getting any support needed in place.

And not forgetting our **Board of Trustees** who help to oversee the governance of the organisation with Jenni our CEO.

***If any of these roles sound appealing then get in touch today!***

# Carers Wellbeing event

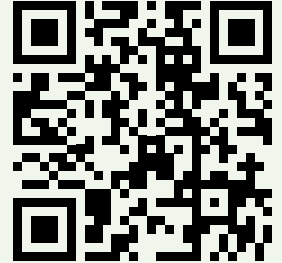
**Carers Wellbeing event on 11th July 10 -2.30 at King William Centre**  
King William Street, Housing Association Hall, Darlington, DL1 4YS

**THIS IS A FREE EVENT FOR REGISTERED CARERS**

Places will be limited therefore you will be contacted prior to the event if you have been successful on this occasion. If we are oversubscribed names will be picked out of the hat. We will also be holding a reserve list.

To apply for a place please complete the Forms link.  
[forms.office.com/e/nDAS555Hdn](https://forms.office.com/e/nDAS555Hdn) or scan QR code.

**For more details contact Ruth 01325 524 613**



## Carers Group

We usually meet on the first Wednesday of the month from 1-2.30pm at the King William Street Housing Association Hall. DL1 4YS.

**Due to carers Week in June, we will be meeting on Tuesday the 27th June from 1-2.30pm**

New members are always very welcome. A friendly environment. Experiences can be shared confidentially, and you will receive support from us and others who are experiencing similar difficulties to you own.

For more details contact a member of our team on **03000 301215** or email us [admin@darlingtoncarers.org](mailto:admin@darlingtoncarers.org)

**Tuesday 27th June**  
Social and support

**Wed 5th of July**  
Sue Ewington - Advocate - North East NHS ICA

**August 2nd**  
Social and support

# 50:50 Club Monthly Lottery

You could win 1 of 3 great cash prizes every month. As the name suggests, 50% of the money supports our Carers Wellbeing Fund and 50% is paid out in cash prizes. Club members pay £12.00 per year to be entered into 12 monthly draws. Winners are notified by post, announced on our Facebook page and in this newsletter.

To enter fill in and return the slip below or join online [www.dccarers.org](http://www.dccarers.org)

Name: .....

Telephone Number: .....

Address: .....

Postcode: .....

Email: .....

I would like \_\_\_\_\_ numbers at £12.00 per year and enclose a cheque made payable to: Durham County Carers Support.

I would like \_\_\_\_\_ numbers and would like to pay by Standing Order (we will send you a form to complete).

Please cut out and send this completed form to: Durham County Carers Support, Enterprise House, Meadowfield Avenue, Spennymoor, DL16 6JF.

50:50 CLUB WINNERS		
<b>February 2023</b>	<b>March 2023</b>	<b>April 2023</b>
1st Joan Craigs	1st Brenda Toal	1st Claire Walton
2nd John Manson	2nd Lynn Smith	2nd d Waller
3rd Harold Johnson	3rd Richard Bailey	3rd Mrs Carmel Campion

**Average Prizes:**  
 AVE 1st PRIZE £113  
 AVE 2nd PRIZE £75  
 AVE 3rd PRIZE £37

# Great North Run 2023



## Looking for a Challenge in 2023?

We have 15 places available now on our website [www.dccarers.org](http://www.dccarers.org) for this years Great North Run - secure your place for £35 with a fundraising target of £250. Run and fundraise for us in confidence that 100% of the money you raise is used to support Carers living in County Durham & Darlington.

We have 15 determined and dedicated runners taking on the Great North Run the World's biggest and best half marathon, they are raising funds to support our Counselling Service for Carers with 100% of money donated going directly to the project.



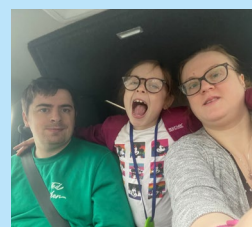
**Kayleigh**

Hello, I'm Kayleigh I am a Carer for my daughter Olivia who is 5 years old and has non-verbal Autism. I am running the Great North Run for Durham County Carers Support as they have been a huge support to me post diagnosis. Helping me to navigate support and services throughout her

EHCP process and providing me with a Carers break.

I am already a runner in my free time around my caring role, I find it a good escape from my stresses as a Carer. I am hoping to finish the run in under 2hrs.

I want to thank DCCS by hopefully raising my target of £500 or more. Thank you to all who donate, I hope the donations help to continue supporting other Carers like myself.



**Christina and Jamie**

Personally, me and Jamie have received support from this Charity and know it has also

helped family and friends. For those who don't know, we have a child with Autism and have received valued support from Durham Carers. Luckily, we are in a position where we can give something back to help with their continuing growth and support both current Carers and Carers of the future.



# Carers' Afternoon Tea

Wednesday 16th August 2023

*They say that tea is the remedy to everything – be it worry, anxiety, sadness, happiness, or anger.*

*Darlington Carers Support would like to invite registered Carers to join them for afternoon tea on Wednesday 16th August 2023, at the Bannatyne Hotel, Darlington, from 12pm to 2pm.*

TICKETS  
£5



Places are limited. To register your interest please complete the Forms link [forms.office.com/e/DJx3a4jCSm](https://forms.office.com/e/DJx3a4jCSm) or scan this QR Code.

Alternatively, contact Andrew West on 0191 917 4709 or email [andrew.west@darlingtoncarers.org](mailto:andrew.west@darlingtoncarers.org)

# Carer Friendly Discount Card

## Have you got your card?

We have 3 new shops who have signed up to offer discounts to Carers with a valid Carers Discount Card. When signing up the new businesses commented "It's so easy to set up on the website, and it's up to you what discount you would like to offer for Carers."

If you would like to offer a discount to Carers, visit our website to create a profile, it's very simple. Visit [dccarers.org/carers-discount-card](http://dccarers.org/carers-discount-card) or scan the QR code below to sign up.



### 3 new places to use your card:

Cooper & Barr Opticians  
in Sedgefield  
[www.cooperandbarr.co.uk](http://www.cooperandbarr.co.uk)



Betty's Boudoir Boutiques  
in Sedgefield and Darlington  
[www.bettysboudoir.uk](http://www.bettysboudoir.uk)



Don't go out without your Carer Discount Card, click here [dccarers.org/carers-discount-card](http://dccarers.org/carers-discount-card) to view the list of where to use it or scan the QR code.

The aim of this scheme is to promote the health and wellbeing of Carers whilst alleviating some of the financial strain that is often placed upon them by their role. It also supports Durham County Carers Support aspirations of creating a Carer friendly community. The Carer Friendly Discount Card allows the card holder to access discounts on products and services. Our scheme members cover a wide range of services for Carers in County Durham & Darlington.

**If you are looking for a day out now that the weather is improving here a list of places you can use your card:**

- The Gaming Hideaway
- Washington Wetland Centre
- Lanchester Garden Centre
- HayStax Inclusive Farm Experience
- Apollo Bingo Durham
- The Craft Cabin Northeast
- Hall Hill Farm
- Holmside Park
- Consett AFC
- Head of Steam Darlington
- Locomotion: The National Railway Museum, Shildon
- Killhope Lead Mining Museum
- Beamish Open Air Museum
- The Bowes Museum
- Life Science Centre
- Westlea, Sports & Family Bar

## Can you save on medication costs with a

### Prescription Prepayment Certificate?

People on regular medication may apply to the health authority for a Prepayment certificate (PPC).

If you require **four** or more prescription items in three months, or more than **14** items in 12 months, you may find it cheaper to buy a PPC.

From April 2023, the charge for a single prescription item is £9.65, whereas a three-month PPC will cost £31.25 and a 12-month PPC will cost £111.60, and covers medication or health items excluding wigs or fabric supports which are provided by a hospital service. NHS dental prescriptions are also covered.

Apply online at [services.nhsbsa.nhs.uk/buy-prescription-prepayment-certificate/start](http://services.nhsbsa.nhs.uk/buy-prescription-prepayment-certificate/start) or call the telephone advice and order line on **0300 330 1341** for extra assistance, more information or to purchase for Pre-payment options.



## Arla Great North Swim

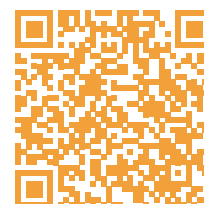
9th June 2023

The Great Swim is a national open water swimming event which started in 2008 and now has over 22,000 participants. The event is a one-mile swim taking place in Lake Windermere.

Our very own wonder women Helen Olney (Money Matters Co-Ordinator) is diving into another challenge to raise money for our Carers Counselling Service.

**If you would like to support Helen, you can either:**

- Scan the QR code
- Send a cheque made payable to Durham County Carers Support to Enterprise House, Meadowfield Ave, Spennymoor, DL16 6JF
- Go to our website [www.dccarers.org](http://www.dccarers.org) and click the donate button and put 'Helen' as the reference.



**WINDERMERE, LAKE DISTRICT**  
**09 JUNE 2023**

## Connecting Carers IT Project



Connecting Carers will be celebrating Carers week with two special events.

We will be holding a Carers Virtual Tech Shop on **Monday 5th June 10.00am – 11.30am** via Zoom where we will be talking about scams and internet safety. To book a place please click on the link or scan the QR code.



<https://forms.office.com/e/O1cpAHOi8Y> You can also call Ruth Sykes 01325524613 at [ruth.sykes@darlingtoncarers.org](mailto:ruth.sykes@darlingtoncarers.org)

We will also be holding a Tea and Tech drop in at **King William Street Hall – just off King William Street on your left. DL14YS.**

**Tuesday 10.00am – 1.00pm**, where you can come along to learn how your device can help you in your Caring role.

**Just drop in no need to book.**

**Also, if your device is:**

- Running slow.
- Won't turn on.
- Has too many pop ups or any other issues.

Our Volunteer Alan Harland will be there to help with any technical issues you are having with your device. He will look at it free of charge. You will only pay for any parts if needed.

## Are you or do you know someone who is struggling with IT?

**If they are a Carer we can help**

**We have developed a fun way of learning IT.**

**We can show you the basics of:**

- Help with you internet security
- Social Media
- Emails
- Online shopping and banking
- Saving and uploading files, photos and downloading apps

**All from the comfort of your home or a place of your choice.**



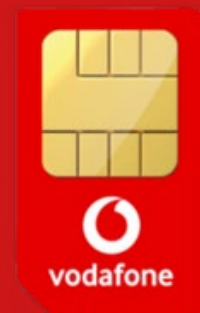
**For more information please contact Ruth Skyes on 01325 524613 or email [ruth.skyes@darlingtoncarers.org](mailto:ruth.skyes@darlingtoncarers.org)**

**If you do not have the internet or own a laptop or smart device we may be able to help with funding to own one of your own.**

## #charitiesconnected @VodafoneUK

**If you are struggling to keep your phone topped up, or do not have the internet connected.**

Give us a call and we may be able to help you. Vodafone have kindly donated sim cards with unlimited texts and calls and 20MB of data per month, for six months. For further information, please contact Ruth Sykes on 01325 524613 or email [ruth.sykes@darlingtoncarers.org](mailto:ruth.sykes@darlingtoncarers.org)





*NEFirst Credit Union is an accessible, inclusive modern financial organisation that offers an alternative to the high street banks for saving, and an ethical and fair and affordable option for borrowing.*

It has never been more important to encourage people who need credit, to check out what the credit union can offer. Our loans are an ethical and affordable alternative to high-cost lending from payday loans, overdrafts and credit cards or worse, unauthorised lenders in particular, loan sharks.

Borrowing from the credit union keeps interest generated, within the community to support local residents with their financial wellbeing. Cheaper credit gives people more money in their pocket to spend locally, which can assist in improving the local economy too.

### **Simple Savings.....Responsible Lending.**

- We offer a safe and secure place to deposit savings, offering an alternative to traditional banks and building societies.
- We are a responsible, supportive and fair lender and provide an ethical alternative to doorstep lenders, loan sharks and internet lending streams, who charge extortionate interest rates!!
- We can offer affordable loans starting from 0% APR through a new national scheme and our regular loan limit is £15,000.
- We believe that developing a savings habit and a positive attitude towards lending responsibly, is an essential part of improving financial resilience and the wellbeing of community residents.
- We help some people who may otherwise be financially excluded.
- Working together and members helping members.
- **REACH OUT TO US.....!**

NEFirst Credit Union covers the whole of the North East, including County Durham, Northumberland and all of the boroughs across Tyne and Wear.

(Newcastle, Gateshead, Sunderland, South Tyneside)

Anyone who lives or works in this area is eligible to join.

**For more information,  
please contact us at:**

W: [www.nefirstcu.co.uk](http://www.nefirstcu.co.uk)

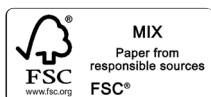
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