

The magazine of the Union of Shop, Distributive and Allied Workers

arena

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Autumn 2020

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GENERAL SECRETARY PADDY LILLIS

Lobbying for members

Over the last few months I have spoken to a lot of Usdaw members. Listening to them, it is obvious that many of them have been working flat-out during the pandemic. This crisis has demonstrated what we knew already: that retail workers, drivers and those working in warehouses, distribution centres and in associated industries are the backbone of this country.

Like most organisations, Usdaw has been adapting to the changing situation. We have worked hard to ensure that we are there when our members need us. Behind the scenes we have been lobbying Government and employers to ensure the safety and wellbeing of our members.

As lockdown eases we will continue to lobby Government to do all they can to avoid mass job losses, extend the job retention scheme, invest in green projects to create jobs, give key workers a well-deserved pay rise and implement a recovery plan for the struggling retail sector.

I want to thank you all for everything you are doing. Let's continue to work together to ensure that once we come out of this crisis we don't go back to the way things were.

Paddy Lillis, General Secretary

The team

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Protecting and respecting shopworkers

Wearing a face covering is now compulsory in shops in England since 24 July. Usdaw is urging shoppers to follow the law and help protect shopworkers and customers by wearing a face covering, while following existing social distancing and hygiene procedures. Shopworkers are not responsible for enforcing the law, and abuse should not be part of the job.

Ushaw general secretary Paddy Lillis said: "We encourage everyone to support shopworkers by remembering to wear a face covering, unless you are covered by an exemption. We've been talking to employers about this and making sure that they have clear policies and procedures in place.


"We expect employers to put up clear signage to remind customers about the rules. The Government has said that shopworkers are not expected to enforce this law, but we are concerned that it may be a flashpoint for abuse of staff.

"Although the Government has said that shopworkers are not legally required to wear a face covering, employers might encourage or require staff to wear them in some circumstances. Employers must be aware that staff will need regular breaks when they can take their face covering off and have the opportunity to replace it.

"We also want to make it clear that face coverings are not a replacement for social distancing measures that are already in place, such as screens, distance markers, hygiene measures and limits on numbers of customers in stores. We expect employers to keep these in place and support our members in making sure that customers follow the rules.

"Our plea to customers is to wear a face covering and keep following social distancing measures. We also ask you to remember that shopworkers are doing their best in a difficult situation, and to always treat them with the respect they deserve."





All key workers deserve a pay rise

Usdaw is campaigning for a £10 minimum wage for all workers

Usdaw welcomed the above-inflation pay rise for almost 900,000 public sector workers. After months of being on the frontline of the Coronavirus pandemic this pay rise will rightly recognise the hard work of public sector workers.

Usdaw general secretary Paddy Lillis said: "After years of pay freezes the pay rise for public sector workers was long overdue and it is only right the Government has recognised their enormous contribution during a time of national crisis.

"At the start of the pandemic, after lobbying from Usdaw, the Government recognised that retail workers are 'key workers' as they are instrumental in keeping the food supply chain going. Their contribution cannot fade into the background

when the national crisis passes.

"It is now time for the Government to recognise that these workers have been undervalued for too long. We need a new deal for the workers: a minimum wage of at least £10 per hour, an end to insecure employment, respect for shopworkers and action to ensure that retail jobs are no longer underpaid and undervalued."

Usdaw's New Deal for Workers

- **£10 minimum wage** for all workers, ending rip-off youth rates and providing a living wage.
- **Minimum contract of 16 hours per week** for everyone who wants it, that reflects normal hours worked and a ban on zero-hours

contracts.

- **Better sick pay** for all workers, from day one, at average earnings.
- **Protection at work** respect for shopworkers, abuse is not a part of the job.
- **A proper social security system** universal credit does not provide the necessary safety net.
- **Job security**, with day one employment rights for unfair dismissal and redundancy.
- **Fair treatment and equality** for all workers, including equal pay.
- **A voice at work** stop rogue employers from refusing to engage with trade unions.

[www.usdaw.org.uk/
campaigns/a-new-deal-
for-workers](http://www.usdaw.org.uk/campaigns/a-new-deal-for-workers)



Boots planning to cut more than 4,000 jobs

In a further crushing blow to the high street, Boots announced plans to cut around 7 per cent of its workforce within retail, head office and opticians in order to mitigate the significant impact of COVID-19.

Usdaw national officer Daniel Adams said: "After everything Boots workers have given to

their communities and their country as key workers over the past few months, this is bitterly disappointing news and a further blow to the high street.

"We have very little information beyond what is in the media at this stage and urge the company to engage with Usdaw so that all options can be explored. The union

will do everything we can to support our members in the coming weeks.

"With a summer statement from the Chancellor that failed to even mention retail, as job losses mount it is clearer than ever that the Government desperately needs to get a grip of the retail crisis before it spirals out of control."

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The Prize Draw closes at 23:45pm on Saturday 31st October 2020. Good Luck!
www.surveymonkey.co.uk/r/usdawipad2020

Universal credit victory for workers

Usdaw welcomed the ruling that assessing universal credit payments on a monthly, rather than four-weekly, basis is 'irrational and unlawful'.

In a test case brought to the High Court by single mother Sharon Pantellerisco, supported by the campaigning charity Child Poverty Action Group, the court upheld a previous ruling that the DWP's approach to calculating earnings for claimants who are paid four-weekly is "irrational and unlawful". Ms Pantellerisco was benefit capped because of the Government's refusal to acknowledge that her income was four-weekly, rather than monthly, when making her universal credit assessment; resulting in her benefit award being reduced by over £400 per month when compared to someone in identical circumstances who was paid monthly.



Usdaw general secretary Paddy Lillis said: "The vast majority of Usdaw members, like many other low-paid workers, are paid four-weekly, and the universal credit system has not been designed to suit their needs. Usdaw has long campaigned on this issue and this ruling will help to improve the lot for four weekly-paid workers up and down the country.

"The current system means you can be unfairly benefit capped if you are paid four-weekly rather than monthly. That is clearly a barrier into employment if the job offer is paid four-weekly, as most

retail work is.

"The universal credit system needs to be scrapped and replaced with a proper social security system as soon as possible. But as an immediate measure the Government must make key changes to support people into employment. This includes calculating and paying benefits on a four-weekly cycle for some, as well as scrapping the five-week wait for payment and increasing payment levels so that working families claiming universal credit can live in dignity and not in poverty."

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Sponsored by UsdawProtect. www.usdaw.org.uk/usdawprotect Closing date 27 September 2020. Terms apply.

Due to the current situation with Covid 19, the voucher will be despatched as soon as possible after the draw has taken place.

Selfridges planning to cut 450 jobs

Following a review of its business, the retailer is set to reduce its total headcount by 14 per cent to cope with the impact of Coronavirus, the subsequent lockdown and the changes that have been happening on the high street even before COVID-19.

Usdaw national officer Dave Gill said: "The news of job losses will be devastating for thousands of Selfridges staff as well as a bitter blow to the already struggling high street.

"Udaw will begin consultation in August and will robustly examine the business case and all options to avoid

compulsory redundancies including voluntary redundancy, early retirement and reduction of hours.

"We once again urge the Government to adopt an urgent retail recovery plan to save a sector that employs three million people."

Udaw called for a recovery plan to be developed with trade unions and retail employers and should include:

- A fundamental reform of business rates.
- An immediate and comprehensive review of rental values and lease arrangements.

- A reform of UK tax law with the aim of creating a level playing field between online and high street retailers.
- Funding for local authorities so they can invest in their local economy, transport networks and high streets.
- Investment in skills for retail workers, including through union learning and high-quality apprenticeships.
- A new deal for retail, distribution and home delivery workers based around a real living wage, guaranteed hours, a ban on zero-hours contracts and stronger union rights.

Shepherds Friendly

Shepherds Friendly offer Usdaw members a tax-efficient way to save for their future.

Who are they?

Shepherds Friendly is a mutual society that is owned by and run for its members. They have almost 200 years' experience of helping the whole family manage their personal finances. Their great service has earned them a 4.69 stars out of 5 star rating on Reviews.co.uk. Tim Robertson, company secretary at Shepherds Friendly said: "We want to help members build better futures for themselves and their loved ones, and our savings plans are a great way to do this."

How to Save

Their savings plans are straightforward, flexible and suit a variety of budgets. You can start saving into an ISA from £30 a month or open a Junior ISA



for your little ones from just £10 a month.

Your Reward

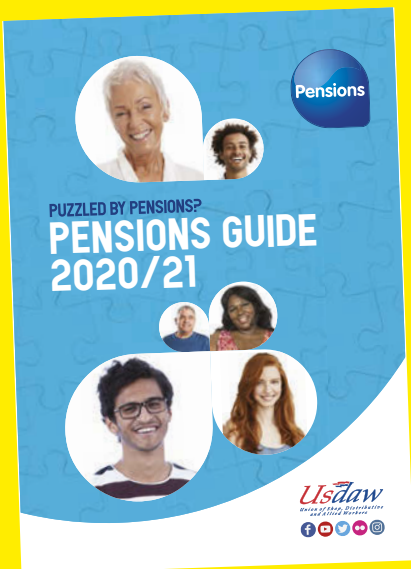
Exclusive to Usdaw members: Open a plan through shepherdsfriendly.co.uk/USDAW and you could receive free Love2shop voucher codes worth up to £55.

Remember, with any investment your capital is at risk, and a Market Value Reduction (MVR) may be applied in poor investment conditions. All references to taxation are to UK taxation and are based on Shepherds Friendly's understanding of current legislation and HM Revenue & Customs practice which may change in the future.

What's the state of your pension?

Workplace and state pensions can seem like a daunting subject, especially if you're not approaching retirement age, but it's never too soon to get to grips with your pension arrangements. The more informed you are, the better idea you'll have of what you can expect to receive when you retire.

We know that technical terms used by pension schemes can be confusing - that's why the union's pensions department have produced this newly updated guide. Packed with useful, straightforward information, you'll find advice and guidance on occupational and state pensions, the laws that regulate them and your rights as a member of a pension scheme. And if you need further information on any of the points raised in the guide, Usdaw's pensions team will be happy to help.



Read the guide online at

dtp.usdaw.co.uk/PensionsGuide

NEW PUBLICATIONS

Leaflets

Don't retire from the Union (Leaflet 269)

Puzzled by Pensions? Guide to Pensions & Tax 2020/21 (Leaflet 451)

Udward Pensions Guide – 2020/21 edition

The Impact of Coronavirus on the Workforce: Survey Results

Posters and Factsheets

UdwardLearn Gateway Poster (NB23)

UdwardLearn Bingo Card

Online Courses

CV Writing: IT bitesize course
www.usdaw.org.uk/cvwriting

Looking After Your Mental Health
www.usdaw.org.uk/yourmentalhealth

Pensions Home Study
www.usdaw.org.uk/pensionshomestudy

Staying Safe Online: Social Media and Online Safety course - www.usdaw.org.uk/SafeOnline
Summertime Songbirds – English bitesize course
www.usdaw.org.uk/summertime

Quirks of English - English bitesize course
www.usdaw.org.uk/QuirksOfEnglish

Udward Learn

Being a member of Usdaw isn't just about protecting your rights at work. Did you know that you also have exclusive access to a wide variety of online learning opportunities that you can take advantage of from the comfort of your own home?

Udward's online learning gateway provides information about the many learning opportunities available to members and gives access to a variety of different online courses including English, maths, ICT, languages, CV writing and much more.
www.usdaw.org.uk/onlinelearninggateway

For more information about all the learning opportunities available to Usdaw members visit www.usdaw.org.uk/lifelonglearning or follow UdwardLearn www.facebook.com/usdawlearn www.twitter.com/usdawlearn

COVID-19 Update

Like organisations across the world the Coronavirus crisis has been extremely challenging for Usdaw. However, the union has adapted to the situation and staff have been working hard to ensure that Usdaw members continue to receive the advice and support they need to get through this crisis.

Behind the scenes the union has been lobbying Government and employers to ensure that the needs of Usdaw members are taken into consideration. As a result the union has managed to secure a number of wins for members including: winning 10 per cent pay bonuses, sick pay from day one, enhanced colleague discounts, closure of non-essential online operations, improvements to furlough pay and negotiating improved health and safety measures.

Social Distancing Rules

The Government announced a revision to the two-metre rule on social distancing in England. This has been widely reported as a ‘scraping’ of the rule, but what the Prime

Minister actually said was, “Where it is possible to keep two metres apart, people should. But where it is not, we will advise people to keep a social distance of one metre plus, meaning they should remain one metre apart, while taking mitigations to reduce the risk of transmission.”

The ‘mitigations’ listed by the Prime Minister included avoiding face-to-face seating, reducing the number of people in enclosed spaces, improving ventilation, using protective screens, closing non-essential social spaces, providing hand sanitiser and changing shift patterns so that staff work in set teams.

The union’s position on this is clear, where it is working effectively the two metre distancing rule should continue in retail and other workplaces, alongside all of the other measures the union has agreed with employers.

Public Transport

The Government now says that in England anyone can use public transport, but that



people should try to:

- ◆ Travel at off-peak times.
- ◆ Use quieter stations and stops.
- ◆ Keep changes to a minimum, for example, between bus and train.
- ◆ Walk for more of your journey, for example, the first or last mile.
- ◆ Book your tickets online in advance or pay by contactless.

Face coverings are mandatory on public transport across the UK, unless you are covered by an exemption.

Visiting Friends and Family Members

From 1 June in England, groups of up to six people from different households could meet outside in parks and private gardens ‘provided those from different households continue to stick to strict social distancing rules.’

While that rule remains in place, a new rule announced on 23 June outlined that up to two households can meet indoors, as long as social distancing guidelines are followed.

As part of the guidelines, which came into

force on 4 July, up to two households can also stay overnight together in ‘self-contained accommodation’, which includes hotels, bed and breakfasts and campsites.

The Government previously introduced ‘support bubbles’, which meant that people who live on their own or are single parents with dependent children could create a ‘bubble’ with one other household, in which they do not need to follow social distancing guidelines.

Face Coverings

Face coverings in shops were made mandatory in Scotland on 10 July and on 24 July in England. Those who fail to comply with the new rules will face a fine of up to £100.

The guidance issued by Government is changing on a regular basis therefore please go to the Usdaw website for the most up to date information.

[www.usdaw.org.uk/
Help-Advice/Coronavirus-Update](http://www.usdaw.org.uk/Help-Advice/Coronavirus-Update)

Paddy Lillis pays tribute to Usdaw members

Since the start of the year the whole world has been consumed by the Coronavirus pandemic. In a few short months everything has changed from, how we work to how we interact with one another. The human cost of the Coronavirus has been devastating. More than 650,000 people worldwide have lost their lives as a result of the pandemic with the number of confirmed infections exceeding 16 million. In the UK over 46,00 people, from all walks of life, have tragically died.

Behind these frightening statistics are real people, many of whom were frontline workers,

doctors, nurses, retail workers and bus drivers who died while looking after our loved ones and keeping the country going. And some of them were Usdaw members. Usdaw members who were loved and respected by their colleagues and friends in the union.

Every single person who has died leaves behind family and friends in grief. Their loss will be deeply felt by their families, their colleagues and their communities. We will forever be in debt to the workers who have died during this pandemic.

Losing a loved one is never easy but the current situation has made being bereaved and coping with loss even more difficult. I know many people have been devastated because they were unable to provide comfort and say goodbye to their loved ones in their final moments.

Others found that the suspension of normal funeral gatherings has denied them the

opportunity to say goodbye to the person they loved and lost in the way they expected to and left them feeling unable to grieve or honour the person that has died.

Funerals and wakes have taken place in empty rooms which has only exacerbated the sense of isolation.

For many of us, the natural response after losing someone we love is to turn to our friends and family for comfort and support. However, lockdown and social distancing

rules have made this extremely difficult. Children, parents, spouses and siblings have been forced to mourn without friends and families,

without a touch or a comforting hug.

Losing a loved one can leave people with complex and difficult emotions: anger, sadness, loneliness and even guilt.

All of this is normal; there is no 'proper' way to react to a situation like this. If you are struggling it is important to try to stay in touch with family and friends over the phone or online.

Don't be afraid to ask for help. There are many bereavement services open and ready to provide advice and support and you can always contact your GP.

I want to extend my sincere condolences to everyone who has lost a loved one to the virus. I know that nothing can ever prepare us for the time when our loved ones must leave us and there is nothing I can say that will ease the pain. I hope that the knowledge that people are thinking of you may be of some comfort.

"Every single person who has died leaves behind family and friends in grief."



Cruse is the leading national charity for bereaved people. You can contact them on 0808 808 1677 or 0845 600 2227 (Scotland)

www.cruse.org.uk

Key workers

Working during the pandemic

Usdaw members are on the frontline of the Coronavirus pandemic. As the country went into lockdown thousands of retail workers became key workers. *arena* spoke to some of them about what it has been like working through the early weeks of the pandemic and lockdown.

Jim Glavin has worked at Muller Milk & Ingredients for 18 years and has been an Usdaw rep for over 13 years.

“I work at the Glasgow site with around 200 people,” said Jim. “The warehouse is a 24/7 operation and provides milk and other dairy products to some of the biggest retailers in the country.

“At the beginning it was really tough, largely due to the fact that nobody knew what was going on, which was understandable because the lockdown was implemented so quickly. The whole country was in lockdown but there wasn't any real guidance on what that meant for people who still had to go in to work.

“As more and more information became available we slowly but surely started putting safety measures into place. This included



Jim Glavin

extending the aisles, putting up notices reminding people to observe social distancing rules, segregating products to avoid people congregating in the same place, implementing stricter cleaning routines, having staggered start and finish times and making sure hand sanitiser was easily available.

“I think the Scottish Government's response to the pandemic has been really good and it has earned them the respect of the Scottish people. We're being a bit more cautious about easing the lockdown which I think is only right when you're dealing with the lives of millions of people.

“When we come out of this, I hope the Government does the right thing by people.

“The hardest part of all this has been not being able to see my granddaughter who is two years old. Before the lockdown my wife and I saw her every day, but the lockdown meant we didn't see her for months. We finally got to see her the other day which was fantastic.”



Helen Greaves

Helen Greaves is a customer assistant in a Tesco Express store and has been on the frontline during the Coronavirus pandemic. She's been an Usdaw rep for five years and this has been one of the most challenging situations she has encountered.

"I've worked all the way through it," said Helen. "It was really stressful at the beginning because there weren't any real guidelines. Once the guidelines around social distancing came into force we had to get used to them and get our customers used to them, which wasn't easy.

"The safety measures in Tesco have been good. We have plastic screens which do make us feel safer and we also have masks and gloves, if we need them. But despite that it's not easy working in an environment where you are coming in close proximity with hundreds of people. You don't know who's coming into the store and whether or not they are carrying

the virus. You don't know if people are self-isolating when they should be or whether they are just ignoring the advice.

"Retail workers should be recognised by the Government. I don't want us to go to the bottom of the list again once this is over. I want the Government to recognise our contribution by giving us better pay and protecting us against violence. I understand that people are scared but that is never an excuse to bully and threaten shop staff.

"As a rep I make an effort to check on my colleagues to see how they are. Everyone's going through something different and lots of people just want to talk about how they're feeling.

"Most of us are putting a brave face on and just getting on with it. The one positive thing to come out of this is that it's made everyone in the store a lot closer."



Caroline Baird

Community champion **Caroline Baird** has been working tirelessly during lockdown, delivering food parcels and supporting people who are shielding while still carrying out her duties as a union rep at her Tesco store in Rutherglen.

“As community champion I’m involved in lots of company initiatives to support local charities,” said Caroline, who has worked at Tesco since 2007. “For example, I coordinate ‘Bags of Help’ where every time a customer buys a bag for life they receive a blue token to vote for one of three local charities. Their vote means that their chosen charity will get a share of the money raised from selling bags for life.

“There’s also ‘Food Connections’ which involves arranging for charities to pick up surplus food products at the end of each day to ensure that those struggling get a meal.

“I absolutely love my job. It’s very rewarding when you know you’ve made a difference.

“As part of my role I’ve developed a long-standing relationship with the Salvation Army. For the past four years I’ve helped to run a

lunch club every Friday where the older and more vulnerable members of society can come for a meal and make new friends. During lockdown the lunch club has been closed, so to ensure the regulars still have contact with someone we’ve been delivering to their homes.

“I’ve also been involved with lots of other charities including delivering food parcels to people who are shielding, helping out at two local food banks and supporting the charity Helping Hand to find premises for donations.

“At the beginning of lockdown, the dotcom department was overwhelmed. There were so many customers wanting to shop online and a lot of regular vulnerable customers who weren’t able to get delivery slots. There was a point where I was actually taking customers’ shopping lists over the phone and then delivering their shopping myself as the community champion. Thankfully it’s calmed down a bit now. It’s been challenging but we’ve made adjustments to ensure the most vulnerable people in society are still getting the vital support that they need.”



Jason Carroll

Jason Carroll has worked for Pladis in Manchester for 24 years. He is one of a number of reps responsible for implementing health and safety changes to the factory in response to the Coronavirus crisis.

“When it became clear that the Coronavirus was a serious threat, our first concern was to keep all our employees safe and then to keep the supply chain going to ensure job security,” said Jason.

“Luckily, management were on board straight away. We reevaluated our risk assessments and implemented changes such as making sure that hand sanitisers and hand-washing facilities were available, we implemented social distancing by introducing a one-way system in the factory, staggering start times and break times to avoid congestion, putting up Perspex screens, changing lockers so that people on the same shift aren’t standing next to each other in the locker room and ensuring anyone who was off sick or shielding receives full pay. For those who were coming in and working through the

pandemic we negotiated a £40 bonus for every week they completed, lasting for 12 weeks.

“The first five weeks of this pandemic were manic. I was getting calls at 10pm at weekends from colleagues who were deeply worried. I think this pandemic has severely affected the mental health of a lot of people.

“I feel very lucky that I have a great team of reps to support me. They have been fantastic throughout this. Without them it would have been really hard to get through this.

“I feel like we succeeded in keeping our colleagues safe without compromising job security. In fact, our company is taking on 55 additional people as demand for biscuits skyrocketed during the lockdown!

“I never thought of myself as a key worker. I always thought key workers were doctors, nurses and police officers. But seeing my colleagues work through something as frightening as a pandemic has made me realise that we are key workers and we should be recognised as such.”



Key workers



Carole Barmby

When the world went into lockdown, Usdaw rep and Tesco dotcom picker **Carole Barmby's** first concern was the health and safety of her fellow key workers at Tesco in Norwich.

Carole was worried that the provision of face masks for staff would be a problem so she borrowed her mum's sewing machine and starting making some herself.

"I hadn't sewn anything for 35 years so it was a bit of a challenge to begin with," said Carole, who has been an Usdaw rep for six years.

"I got the pattern from a friend. I had a few problems at the start with the bobbins and the stitches along the way – to the extent I went out bought my own little machine from Hobbycraft – but once I figured out where I was going wrong it was full steam ahead. I've made over 20 so far."

Alongside looking after the health and safety of her colleagues, Carole has been campaigning to change the law to make the wearing of masks compulsory in supermarkets.

"As a dotcom picker we have no protection and we're not able to wash our hands regularly because we've got a pick rate to achieve," said Carole.

"Working a whole shift and having to be aware of how far away you are from other staff and customers is really stressful, and now lockdown has been eased, customers are starting to forget about social distancing. It feels like because we're essential workers, we've got to put up with it and be exposed to the risks, when really there should be extra protocols in place to protect us.

"I've been emailing the Prime Minister, the business secretary Alok Sharma, leader of the Labour Party Keir Starmer, CEO of Tesco Dave Lewis and my MP for weeks.

"I was over the moon when I saw the news that the wearing of face masks in supermarkets was to be made compulsory for customers. It will definitely help staff feel safer.

"I'm expecting my orders to skyrocket so I'd better get sewing!"



Lynn Smith

Lynn Smith is a dotcom worker at Tesco Leighton Buzzard and has been an Usdaw rep for almost 11 years. Lynn has worked through the COVID-19 pandemic and shares her experience.

“I actually got COVID-19 right at the start,” said Lynn. “Both my husband and I were off sick for two weeks. Luckily, we recovered without having to go into hospital.

“After recovering, I returned to work. The first few weeks were really difficult. We had customers kicking off because they couldn’t get toilet roll or pasta. Having the store restricting the number of certain items did help. However, I ended up having to police it by checking people’s trolleys to make sure they weren’t stockpiling items. Even with the signs up explaining that certain items were restricted we still had customers taking more than permitted. Some were even trying to hide the

items in their trolleys. It wasn’t easy to police and sometimes it was frightening because you knew that certain customers would have a go.

“Being a rep during the pandemic has been challenging but rewarding. Because my shift starts at 2am I don’t see people who work on days, so I’m getting a lot of calls and messages in the day. Sometimes I feel shattered as I don’t feel like I’m getting a break. But I make sure members have someone to turn to during this crisis. People are going through some really tough times and they share their worries with me. I’ve seen more emotion in the last three months than I have in the last 11 years.

“There have been moments when I’ve also had a good cry. But thankfully I have a very supportive manager and my area organiser Paul Walker has been brilliant. And I definitely couldn’t have got through this without the support of my husband.”



Where's my pension?

It's very easy to lose touch with your pension pot when you change jobs or move house, here's how you can find your lost pension and claim it

Recent information provided by the Association of British Insurers (ABI), suggests that around 1.6 million pension pots worth £19.4bn have not been claimed by their owners because they've either been lost or forgotten - this is the equivalent of almost £13,000 per pension pot.

The reasons why people lose touch with their pensions are numerous, but it may be because of the nature of pension benefits, ie they are intended to provide income in retirement and they are not readily available to take money from immediately (ordinarily not before age 55).

Also, people typically lose track of their pensions when changing jobs or moving

home. The ABI says that the average person will have around 11 different jobs over their lifetime and move home eight times.

How to trace and claim a lost pension
Visit GOV.UK

If you think you have lost or not claimed a pension, you can contact the Government's Pension Tracing Service, which has a register of all workplace schemes: **www.gov.uk/find-pension-contact-details**

Please ensure you only use the GOV.UK website as there are several imposter sites, which look very professional but they are more interested in your money than your welfare.



ABI

The ABI can also help. It has a guide on its website to help track your pension policies, gives tips on responding to tracing letters, and contact details which may be useful to you.

Visit: www.abi.org.uk

Please ensure you use the ABI website and not one masquerading as the ABI.

Old employer

Contact your old employer(s) to find out who your pension providers are and then contact them directly to get details about your pensions. You'll need to provide some information, such as your name, address and National Insurance number.

Organise paperwork

You can reduce the risk of losing touch with your pension by being organised and keeping all your pension paperwork together.

Notify change of address

Make sure you tell your previous scheme

administrator(s) about any changes of address so they can contact you and provide regular updates on pension values and your options.

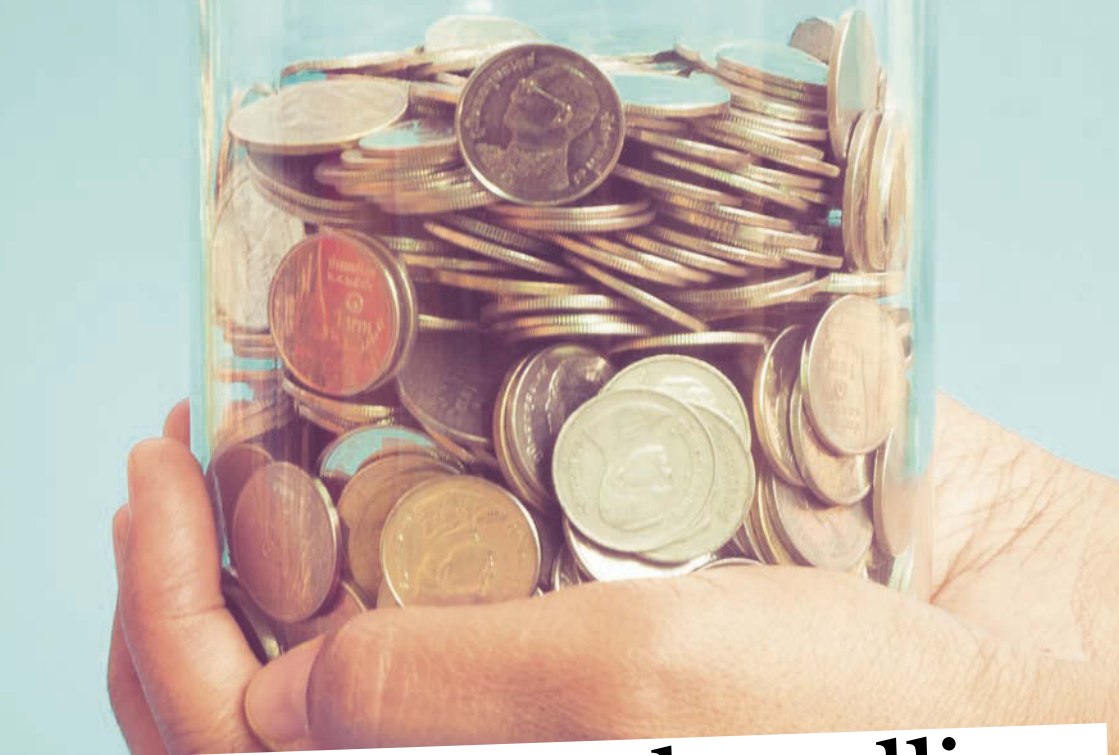
Consolidating pension pots

You may also consider consolidating your pension pots, but **please ensure you don't lose out on any benefits by doing so**. If you were in a defined benefit (DB) scheme, which provides a guaranteed income and shields you from investment risk, it is generally disadvantageous to transfer into a defined contribution (DC) scheme, which exposes you to more risk as it is invested without any guaranteed returns.

If you have unclaimed pensions it's important that you claim them to ensure you have enough income in retirement, and the sooner you do this the better.

Usdaw Pensions Section

0161 224 2804 or pensions@usdaw.org.uk



Ten steps to handling a reduced income

The disruption caused by COVID-19 has sent shock waves throughout the economy. Millions of people across the world have been left with less money (or no money) coming in, yet they still have debts and bills to pay.

In the UK workers have been furloughed to avoid mass job losses. However many are having to get by on a reduced income of 80 per cent, which is a massive reduction if you were already struggling to make ends meet.

StepChange is the UK's largest debt advice charity and provides free and impartial debt advice and help with budgeting. Here's their step-by-step guide on what you can do if you are on a reduced income:

1. Check you're being paid correctly

Whatever your situation, check you're receiving the right amount of money each month. You can also use this benefits calculator to see what you could be entitled to: stepchange.org/benefits

2. Know your options with your debts

Creditors must now offer further support to people with overdrafts, loans and credit cards, including interest-free overdrafts of up to £500 for up to three months. Find out what's on offer for you.

3. Contact your creditors

Most creditors are willing to be flexible



- ◆ Get up-to-date balances on your debts by checking your credit file.
- ◆ Deal with urgent paperwork straight away.

6. List your income

Add together all the income you receive each month. Make sure you include everything, whether it's wages, benefits or pensions.

7. List your spending and outgoings

When you're compiling a full list of your outgoings, include amounts for things that you pay for less or only once a year, such as Christmas. To do this, divide the yearly cost by 12 to give you a monthly figure which you can include in your budget. Find out more here:

stepchange.org/budgeting

8. Create a budget and save money

Use the information you gathered in steps five to seven to see where your money's going. Make sure you've got all your essential spending covered, and look out for places where you can make savings, for example by swapping utility providers.

9. Get debt help

If you're still worried about your finances after making a budget, you can get advice from StepChange online 24/7.

10. Take control of your financial future

It's natural to feel worried and anxious when dealing with your debts. But it is important to look after yourself:

- ◆ If you feel comfortable, talk to a trusted family member or friend about your worries.
- ◆ Worrying about debt can have a detrimental effect on your physical health so try to take care of yourself.
- ◆ You can get in touch with organisations like Mind (**mind.org.uk**) and Samaritans (**samaritans.org**) if you're struggling to cope.

and supportive to anyone who's affected by Coronavirus. If you're struggling with your bills, get in touch with them as soon as you can to ask for a payment holiday.

4. Get emergency help if you need it

If you urgently need money for food or other essentials, you can find advice on getting the financial help you need at **stepchange.org/emergencyfunding**

5. Gather your debts

It can be daunting to face up to piling debt, but by doing so, you're taking a huge step towards understanding your finances.

- ◆ Open your letters.

Advice is available 24/7 at:

stepchange.org/usdaw

Co-op Logistics Newhouse



Supporting members

Before the UK went into lockdown, *arena* was invited up to Scotland for a tour of the Co-operative logistics site in Newhouse, North Lanarkshire.

The 503,000 square feet state-of-the-art distribution centre opened in 2011 as part of a Co-op investment to update its services, replacing operations that were previously handled at sites in Pitreavie, Cumbernauld and Harthill.

Newhouse processes up to 1.4 million cases of goods every week, which are then distributed by a fleet of 300 lorries to 600 Co-op stores across Scotland, as far north as the Shetland Islands.

It's an immense operation with over 1,000 staff contributing to the smooth running of the site 24 hours a day, seven days a week.

For workers in this busy, fast-paced environment, having the support of Usdaw is paramount. *arena* met up with national rep Steven Frew and his colleagues Michael Kelly, Michael Ord and Peter Owens, who make up part of the 23-strong rep team at Newhouse, looking after 550 members in the warehouse.

Steven Frew, national rep

Steven is a warehouse operative at Newhouse and has worked for the Co-op for the past 20 years. "It's a well organised operation here and



Usdaw reps Brian Knott, Steven Frew, Howard Bailey, John Hislop, Michael Ord, Michael Kelly and Peter Owens make up part of the 23-strong rep team looking after warehouse operations at Newhouse (picture taken before social distancing measures had been implemented)

there's a variety of roles which all contribute to the smooth running of the business," said Steven. "Stock is received and processed, then picked and packed, and finally distributed to the Co-op stores across Scotland.

"Technology plays a big part in everyday processes, for example, all the pickers have earpieces to tell them what they need to pick and how long they've got to do it, and the forklift trucks have cameras to show what is being picked when it's too high up on the racking to see. All the stock is kept at specific temperatures, including a big freezer where staff are working at -25 degrees and there's a special temperature-controlled room just for bananas.

"We have a good relationship with

management at Newhouse and we're consistently working together to make processes more efficient. We're currently looking at a 'pit stop' solution for changing forklift batteries to make the process quicker.

"My role as national rep means I'm responsible for representing the concerns of Usdaw members at Newhouse on a national level with the company. I'm involved in discussions and decisions about contract changes, wage negotiations and any other issues affecting members across the UK.

"The Co-op believes in their staff and they're supportive of our union work. Management give us the time we need to carry out our roles, because at the end



Co-op Logistics Newhouse



Coronavirus update

As key workers, Steven Frew and his team have remained in work throughout the Coronavirus lockdown. They have been working closely with management to ensure the health and safety of the staff at Newhouse by implementing changes in the warehouse to allow for social distancing.

of the day it's about working together for the wellbeing of the staff.

"I take great pride in being a rep – supporting my colleagues and making a positive difference in the workplace. When you've worked hard and you get good results for your members that's motivation enough."

Michael Kelly, night shift rep

Warehouse support assistant Michael Kelly has been a rep on the nightshift for three years and enjoys the variety and the challenges that the role brings.

"I'm constantly on the go, no two days are the same," said Michael, who has been a night shift worker for 15 years. "We're a big operation so there's a lot of members to

look after, whether that's just offering advice, problem solving or representation.

"As a team of reps we're really active and we know the importance of working together, supporting each other and good communication. There's a lot of us and we're all working on different shifts so we need to make sure if something is going on we all know about it. We're constantly keeping in touch over the phone and email, and reps will often have a quick crossover meeting between shifts.

"It also helps that we've got a good working relationship with management, even though we don't always agree. They're very supportive and understand we're playing an important role in the business.

"Last year I attended ADM for the first time

with Steven, that was an eye-opener. You're so used to just seeing the union in your workplace that you don't realise the enormity of it and just how many people are involved."

Michael Ord, health and safety

Good health and safety is of paramount importance, particularly in a large warehouse employing over 1,000 people. Michael Ord is a health and safety rep on the night shift. He's been with the company for 12 years.

"I'm a warehouse operative and that mainly involves picking and loading stock," said Michael. "I became a health and safety rep about two years ago. There are two health and safety reps on each shift. Our roles involve taking on the concerns of the members and working with the management to ensure a safe and happy working environment. There's a wealth of experience among the reps here, you can guarantee someone will have dealt with a specific problem or something very similar before so there's always support.

"The Co-op make health and safety a priority and they have a health and safety manager who liaises with the reps here and at the other depots.

"One of the initiatives I was proud to be a part of was the 'Night Club', an engagement programme to develop night shift workers'

understanding of the link between sleep health and mental wellbeing. Staff had the chance to talk to professional sleep specialists and were given advice about the impact of light on sleep, how diet affects sleep and alertness, and how a lack of sleep affects mental health and the natural body clock. It's the little things you've not thought about, like how eating regular meals can balance your body, which in the long run is better health and safety and prevents accidents – which is always good."

Peter Owens, lifelong learning

Lifelong learning is a big part of the union presence on site. When Newhouse opened in 2011 a room was allocated specifically for training opportunities for staff and is shared between the company and the union. Members have access to the room, which is fully furnished with desks, computers and internet access.

Transport clerk Peter Owens is one of six learning reps on site. He's worked at Newhouse since 2011.

"As learning rep it's my job to promote and coordinate lifelong learning within the depot and advertise the courses that are available so that members take advantage of the opportunities on offer," said Peter, who became a learning rep in 2017. "We want the union to be seen as more than an insurance policy at work; there are so many other positive benefits to being a member.

"We've run many courses on site in conjunction with local colleges including Excel, sign language, conversational Spanish, dyslexia, dementia and autism awareness. Some colleagues are also completing distance learning courses and they use the room to support their studies.

"Being a learning rep does keep me busy but I find it really interesting. I was encouraged to get involved by a fellow rep because of my background – I had previously worked in the social care sector and particularly enjoy helping others.

"The Co-op promote a good atmosphere on site. Everyone gets on well here, it's a great place to work."



Employment tribunal win for Usdaw member

Andy Sanderson was employed by Woodhead Bros as a warehouse worker for 14 years and was a popular and well-respected Usdaw rep and health and safety rep. He was dismissed by his employer after just one incident. With the help of Usdaw's legal services he took the company to an employment tribunal and was awarded over £13,500 compensation.

“On the day of the incident the company had an engineer, with an electric pedestrian truck, working in the middle of the warehouse,” said Andy. “The area wasn't cordoned off and I knew it was an accident waiting to happen as it

was extremely busy in the warehouse.

“I spoke to both line leaders and was told not to worry about it. I then went to the manager who said he would ‘sort it’. When he didn't, I decided to take a picture so that I could send it to my health and safety manager. My phone couldn't take the picture because my battery was dead. However, a colleague saw me and reported me.

“There was an investigation and we were all interviewed - me, my colleague and the line leaders. They presented me with the CCTV footage, which showed me with my phone in one hand and my other hand moving



"The dismissal seemed really harsh considering I had worked there for 14 years."

"Prior to the tribunal hearing the company had to disclose relevant documents. They disclosed a specific policy relating to those trucks which also outlined what sanctions you would get if you breached the policy. This policy was never mentioned in any of my disciplinary meetings.

"In his written decision the judge said that the dismissal was unfair given the circumstances and that I had been treated differently because the company had no interest in pursuing other colleagues involved in the incident for their breaches of health and safety.

"Despite everything, I can't complain because things worked out really well in the end. I managed to get a new job within two weeks of my dismissal. My new job's great and my employer has been really supportive about my employment tribunal. I've settled in and got promoted to a supervisory role so I'm actually better off than I was.

"I'm so glad I am an Usdaw member. Without the union I wouldn't have been able to afford a barrister to represent me at the tribunal. The whole thing took about seven months and I was supported by Usdaw all the way. I was ecstatic when I won my case and I will continue to be an Usdaw member."

the electric pedestrian truck by a couple of paces. My manager said that although I was highlighting something dangerous I was also a hazard as I was in a busy warehouse focused on my phone and not in control of the truck.

"When they dismissed me, I felt sick to my stomach. The dismissal seemed really harsh considering I had worked there for 14 years with an impeccable record. I contacted Usdaw; they agreed to take my case to an employment tribunal. Once the company knew I was taking them to an employment tribunal they made me a couple of offers to settle, but I refused because I knew they had dismissed me unfairly.

www.usdaw.org.uk/legalplus

Visit the Usdaw website for more information about the union's legal service.

STATEMENT TO MEMBERS ISSUED IN CONNECTION WITH THE UNION'S ANNUAL RETURN FOR PERIOD ENDED 31 DECEMBER 2019 AS REQUIRED BY SECTION 32A OF TRADE UNION AND LABOUR RELATIONS (CONSOLIDATION) ACT 1992

The total income of the union for the period was £43,575k. This amount included payments of £37,854k in respect of membership income of the union. The union's total expenditure for the period was £46,518k. In respect of the union's political fund, its total income was £1,947k and total expenditure was £2,522k. The General Secretary of the union was paid £116,284 in respect of salary and £40,258 in respect of benefits including employer pension contributions and the provision of a car.

Independent Auditor's Report to the Members of the Union of Shop, Distributive and Allied Workers

Opinion

We have audited the financial statements of the Union of Shop, Distributive and Allied Workers ("the Union") for the year ended 31 December 2019 which comprise the Income and Expenditure Account, Statement of Other Comprehensive Income, Balance Sheet, Cash Flow Statement and related notes, including the accounting policies.

In our opinion the financial statements:

- give a true and fair view of the state of the Union's affairs as at 31 December 2019 and of its surplus for the year then ended;
- have been properly prepared in accordance with UK Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland; and
- have been prepared in accordance with the requirements of the Trade Union and Labour Relations (Consolidation) Act 1992.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) ("ISAs (UK)") and applicable law. Our responsibilities are described below. We have fulfilled our ethical responsibilities under, and are independent of the Union in accordance with, UK ethical requirements including the FRC Ethical Standard. We believe that the audit evidence we have obtained is a sufficient and appropriate basis for our opinion.

Going concern

The Union's Executive Council has prepared the

financial statements on the going concern basis as they do not intend to liquidate the Union or to cease its operations, and as they have concluded that the Union's financial position means that this is realistic. They have also concluded that there are no material uncertainties that could have cast significant doubt over its ability to continue as a going concern for at least a year from the date of approval of the financial statements ("the going concern period").

We are required to report to you if we have concluded that the use of the going concern basis of accounting is inappropriate or there is an undisclosed material uncertainty that may cast significant doubt over the use of that basis for a period of at least a year from the date of approval of the financial statements. In our evaluation of the Executive Council's conclusions, we considered the inherent risks to the Union's business model, and analysed how those risks might affect the Union's financial resources or ability to continue operations over the going concern period. We have nothing to report in these respects.

However, as we cannot predict all future events or conditions and as subsequent events may result in outcomes that are inconsistent with judgements that were reasonable at the time they were made, the absence of reference to a material uncertainty in this auditor's report is not a guarantee that the Union will continue in operation.

Matters on which we are required to report by exception

Under the Trade Union and Labour Relations (Consolidation) Act 1992 we are required to report to you if, in our opinion:

- the Union has not kept proper accounting records in accordance with the requirements of section 28 of the Act; or
- the Union has not maintained a satisfactory system of control over its transactions in accordance with the requirements of section 28 of the Act; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we need for our audit.

We have nothing to report in these respects.

Executive Council's responsibilities

The Union's Executive Council is responsible for:

the preparation of the financial statements and for being satisfied that they give a true and fair view; such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error; assessing the Union's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and using the going concern basis of accounting unless they either intend to liquidate the Union or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities

We have been appointed as auditor under section 35 of the Trade Union and Labour Relations (Consolidation) Act 1992 and report in accordance with that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue our opinion in an auditor's report. Reasonable assurance is a high level of assurance, but does not guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

A fuller description of our responsibilities is provided on the FRC's website at www.frc.org.uk/auditorsresponsibilities

The purpose of our audit work and to whom we owe our responsibilities

This report is made solely to the Union's members, as a body, in accordance with section 36 of the Trade Union and Labour Relations (Consolidation) Act 1992. Our audit work has been undertaken so that we might state to the Union's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Union and the Union's members, as a body, for our audit work, for this report, or for the opinions we have formed.

ANTONY WHITTLE (Senior Statutory Auditor)

For and on behalf of KPMG LLP, Statutory Auditor
Chartered Accountants
1 St Peter's Square
Manchester
M2 3AE

Irregularity statement

A member who is concerned that some irregularity may be occurring, or have occurred, in the conduct of the financial affairs of the union may take steps with a view to investigating further, obtaining clarification and, if necessary, securing regularisation of that conduct.

The member may raise any such concern with such one or more of the following as it seems appropriate to raise it with: the officials of the union, the trustees of the property of the union, the auditor or auditors of the union, the Certification Officer (who is an independent officer appointed by the Secretary of State) and the police.

Where a member believes that the financial affairs of the union have been or are being conducted in breach of the law or in breach of the rules of the union and contemplates bringing civil proceedings against the union or responsible officials or trustees, he should consider obtaining independent legal advice.

Political Fund Notice

Every member of the Union has a right to be exempt from contributing to the Union's Political Fund or, for those members joining on or after 1 March 2018, the right to withdraw their opt-in to the Political Fund. A form of exemption notice can be obtained by or on behalf of any member either by application at, or by post or email from, the head office of the Union or from the Certification Office for Trade Unions and Employers' Associations, Lower Ground Floor, Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX. This form, when filled in, or a written request to the like effect, should be sent to the Central Treasurer at the Union's head office or emailed to politicalfundnotification@usdaw.org.uk

Free legal support

Usdaw's Legal Plus service is one of the many great benefits of being an Usdaw member – and it's completely free



Usdaw has its own legal department of qualified professionals working for you, backed up by a nationwide network of solicitors. With private solicitors charging over £100 an hour for their services and high street personal injury solicitors typically taking 25 per cent of your compensation you, can't beat Usdaw's Legal Plus service.

As an Usdaw member you are entitled to...

- ◆ **FirstCall Usdaw** – Legal assistance for any accident, anywhere in the UK, and now for accidents/injuries outside the UK while on a package holiday. †
- ◆ **Legal assistance** in all employment matters.*
- ◆ **A free will-writing service** for you and your partner saving you up to £250.
- ◆ **Conveyancing** – Usdaw

solicitors will deal with all stages of your property transaction, professionally and efficiently, at favourable rates. You will receive a written quotation at the outset so you won't have any unwelcome surprises.

◆ **Probate** – Sorting out probate when someone dies can be stressful. Union solicitors can provide sympathetic and professional advice at special rates.

◆ **Free initial legal advice** – Usdaw's Legal Plus service doesn't stop when you clock off work.

You are entitled to free initial advice and special follow-up rates for any non-work-related legal problem.

Family who live with you can also benefit from the union's legal service...

◆ If you've got children living with you who are under 18, they are fully covered for any accident, anywhere in the UK, and

now also for accidents/injuries outside the UK while on a package holiday.†

- ◆ **Full legal assistance** for road traffic accidents.
- ◆ **Free** legal advice for any other accident and special follow-up terms.
- ◆ **Free** initial legal advice for any non-work-related legal matter and special follow-up terms.
- ◆ **Free will-writing service** for partners.
- ◆ **Conveyancing and probate** – families benefit from special rates.

† *Package holiday claims means accidents, injuries or other personal injury claims covered under the Package Travel, Package Holidays and Package Tours Regulations 1992.*

* *Legal assistance in employment matters where we think you have reasonable prospects of success.*

Please note: *Usdaw Legal Plus is not an insurance policy. The personal injury cover does*

**INJURED?
REMEMBER
YOU'RE A
MEMBER**

LEGAL PLUS

Usdaw
*Union of Shop, Distributive
and Allied Workers*

**DON'T FORGET YOUR
FREE LEGAL SUPPORT**

our compensation – no 25% reduction.
time, anywhere in the UK.
to look after you.
members living with you
or road traffic

FirstCall Usdaw
0800 055 6333
WWW.USDAW.ORG.UK/FIRSTCALL

FirstCall Usdaw
0800 055 6333
WWW.USDAW.ORG.UK/LEGALPLUS



not replace the need to obtain specialist holiday insurance, car insurance and home insurance.

FirstCall Usdaw

FirstCall Usdaw is the union's free accident and injury claim line. Thousands of members use the service every year for instant access to legal assistance for accident and injury cases. Making a claim is easy. There are no complicated forms and you will be supported by Usdaw every step of the way.

- ◆ You can use the service for road traffic accidents, slips and trips, and injuries caused by violent crime or armed robbery (CICA claims).
- ◆ Work-related diseases and conditions like repetitive strain injury, deafness, occupational asthma and dermatitis are also covered.
- ◆ If you win your case, you keep all your compensation.

Neither Usdaw nor the solicitors take a cut of your damages, unlike high street solicitors who typically deduct 25 per cent.

- ◆ There are no hidden payments in accident cases, unlike so-called 'no win, no fee' cases which can involve charges for insurance premiums or specialist's fees.
- ◆ You will receive expert advice from lawyers committed to Usdaw who specialise in personal injury.
- ◆ The union's legal service works for members and not for profit – it puts people first.
- ◆ Call **0800 055 6333** to lodge a claim.

For more information about all of the union's legal services please call the legal department on 0161 249 2477 or visit the Usdaw website

www.usdaw.org.uk/legal

Turn the page to find out how FirstCall Usdaw has helped members in the past.

Other legal advice services for members

Pensions advice

Usdaw has a specialist pensions section, ready to help you with any questions about your pension. Where appropriate we will also support legal action to secure your pension rights. To contact the Usdaw pensions section, call **0161 413 0920**.

Health and safety advice

The union also has specialist advisers in all matters affecting health and safety in the workplace. You can contact the Usdaw health and safety section on **0161 413 0927** or email healthandsafety@usdaw.org.uk

The Legal Plus service is offered subject to the rules of the scheme. A member must be fully paid-up at the time of the problem and remain so. Legal assistance will not be granted to a family member who should have been an Usdaw member. Legal assistance cannot be granted to bring proceedings against the union.



LEGAL PLUS



Michael Pearce

Co-op team leader Michael received expert legal advice and **£33,500** in compensation after he was hit by a car that failed to stop at a pelican crossing in January 2016.

“I started to cross the road but then out of nowhere a car drove straight into me,” said Michael. “The next thing I knew I was lying on the ground surrounded by people telling me not to move.”

Michael was taken by ambulance to hospital where multiple injuries were revealed including nerve damage to his right arm and a broken leg requiring several operations.

“The solicitor who took on my case was very helpful and explained how everything would work. They kept me informed right the way through.

“The driver of the car, who had failed to stop at the scene, handed himself in to police the next day and he was prosecuted.

“It’s been a difficult journey but I’m so glad I had the support of the union.”

Darroch Logan

Usdaw rep Darroch received **£3,500** in compensation thanks to FirstCall after a car crash that nearly cost him his life in 2018.

“I noticed that the rear left wheel of the lorry in front of me was coming loose,” said Darroch. “I watched as it came off, rolled around the back of the lorry, hit an oncoming car and then came straight for me. It was terrifying.”

The wheel smashed into Darroch’s windscreen and caused injuries to his hands, neck and shoulders and some temporary hearing loss, but miraculously, no permanent damage.

Darroch’s dash cam captured everything and Usdaw solicitors were able to use the footage as evidence.

“The solicitors were very supportive and took care of everything,” said Darroch. “The lorry company admitted liability and the case was settled in just over a year.

“As a rep I make sure that members and potential members know about the legal service – you just never know what’s around the corner.”



Patricia Greaves

Sales adviser Patricia was awarded **£13,400** in compensation after she broke her kneecap at work in February 2014.

“I slipped on the floor and my knee took the full force of my fall,” said Patricia. “An X-ray showed that my kneecap was actually broken into three pieces. I had surgery to staple the pieces back together and wiring was also added to aid recovery. Thankfully I had the backing of Usdaw. I’m so grateful to them for sorting everything out, I’m always telling people to join. You never know when you might need the support.”

Usdaw member Karen was grateful for the union when she slipped on black ice at work in December 2017. Her case was settled in just six months and she was awarded **£2,000** in compensation.

“I phoned FirstCall shortly after the accident,” said Karen. “I’ve been a member of the union for 20 years, ever since I started working at Tesco, so I was aware of the many benefits of membership, including the fantastic legal service.

“From the beginning it couldn’t have been more straightforward. I just phoned the number and the solicitor took over from there. Just as the slogan says, ‘no forms, no fuss, no delay’.



Keith Sprigate

When Tesco warehouse operative Keith had an accident at work in January 2018 a union solicitor took up his case and he was awarded **£2,000** in compensation just nine months later.

Keith was replenishing stock in the warehouse when a colleague accidentally drove into him with a forklift truck causing a serious foot injury.

“The fork and wheel went straight over my foot – I was in agony,” said Keith. “I went to hospital that day and an x-ray revealed severe bruising and a badly broken toe. It took six weeks off work and lots of rest to recover but thankfully there’s no lasting damage.

“FirstCall Usdaw was a great service.

Everything was explained very clearly and I was kept in the loop. If there were any decisions to make the solicitor would just give me a call.

“As a rep I make sure everyone knows about the legal service – your union membership is so valuable.”



Karen Ryan

“My case was processed very quickly, the company admitted liability and it was settled within a few months. It’s good to know that there’s backup with the union if ever you need it.”

Laverne Gordon

Customer assistant Laverne received **£3,000** in compensation after a road traffic accident in June 2017. Laverne was in the car with her sister-in-law on their way to pick up her nephew from school. They were queueing at traffic lights when the car behind them failed to stop and drove into the back of their vehicle.

“Our car was driveable and we were okay so after exchanging details we went on our way,” said Laverne. “It wasn’t until we got to the school that my ear went numb and I realised I couldn’t turn my neck.

“The doctor diagnosed me with whiplash and recommended a course of physiotherapy.

“I’d been a member for 18 months and didn’t even realise that the Legal Plus service existed. The whole process was very smooth and the case was settled within six months. I couldn’t believe how easy it was.”



MemberOffers

Some of the offers are temporarily unavailable due to the Coronavirus pandemic but keep checking the website for regular updates.

CARS & TRANSPORT

Car Hire
Car Leasing
Car Maintenance
Car Parking - QPark
Fiat
Startrescue
Usdawdrive
Vauxhall Cars

HEALTH & BEAUTY

Comfort Insoles
Gym Membership
My Active Discounts
Usdaw Health Plan
Usdaw Dental Plan
Vision Express

INSURANCE

Accident Protection Cover
Car/Home/Travel
Insurance
Life Insurance
Pet Insurance
50+ Personal Accident
Cover
Free £5,000 Accidental
Death Cover

LEISURE & ENTERTAINMENT

Beer52
Cinema at Home: Chili.com
Cinema Tickets
Cinema at Home: Rakuten TV
Discount Card
English Heritage
Go Ape
Golf Membership
Magazine App – Readly
Magazine Subscriptions
National Trust Gift Cards
Online Ticket Store
Theme Parks and
Attractions
Virgin Experience Days

HOLIDAYS

Airport Parking, Lounges &
Hotels
Away Resorts
Cottage Breaks
DFDS Ferry Crossing
Forest Holidays
James Villa Holidays
Lost Luggage Protection
Parkdean Resorts
Pontins
Wightlink Ferries

MONEY & FINANCE

Debt Advice
Financial Advice
Mortgage Advice
Pensions Advice
Pensions Annuity Service
Shepherds Friendly Savings
The Co-op Credit Union

SHOPPING

Apple
Crown Decorating Centres
Discount Card
Domestic Appliances
Magazine Subscriptions
TM Lewin
Usdaw Prepaid Cashback
Card
UsdawRewards Cashback
Virgin Wines

MISCELLANEOUS

Funeral Planning
Gas and Electric
Mobile Phones
TOTUM Pro/NUS Extra
International Student ID Card

Don't forget about the
Union's legal services
such as free will writing
and Legal Plus

www.usdaw.org.uk/legal



Find out more www.usdaw.org.uk/offers*

*Terms and Conditions for individual offers on the website.

AUTUMN OFFERS ★ AUTUMN OFFERS ★ AUTUMN OFFERS ★ AUTUMN OFFERS

ENERGY DEALS

Usdaw members have been beating energy price rises since 2018!

Since launching Usdaw Collective Energy Switch in early 2018, Usdaw members have already saved up to £120,000 by grouping together to get a better deal on their gas and electricity.

It's quick and easy with no obligation to switch.

Registration is open so see if you can save money by joining the next auction - just in time for winter!

HOW IT WORKS:

■ Register your interest for free before 6th October

■ Our partner iChoor holds an auction where energy suppliers compete for your custom

■ You will receive a personal offer detailing your potential savings

■ Decide - stick or switch? If you switch our partner iChoor takes care of the entire process

Go to www.usdaw.org.uk/switch



SPEND AND SAVE



Get discounts on 250 UK brands online and on the high street

Take advantage of TOTUM PRO, a discount card and app that offers busy workers access to discounts and offers from 250 UK retailers available in-store, online and via the TOTUM app.

Save money on all the things you love from essential groceries and keeping fit to clothes shopping and streaming your favourite films. www.usdaw.org.uk/offers*

PAIN FREE PARKING



QPark - Discounted Safe and Secure Parking

Dedicated to better parking, QPark stands for Quality in parking and is known for high quality, secure, clean, and well-managed parking facilities across Europe. QPark fulfil the need for quality parking solutions in strategic locations, including all major cities. Find out more at:

www.usdaw.org.uk/offers*

*Terms and conditions apply to all benefits. See website for details. Offers subject to change without notice. Usdaw Discounts & Offers is managed and run on behalf of Usdaw by Parliament Hill Ltd. Further benefits are organised directly by Usdaw Membership Services. Please see website for full details.

arena health

Your health and your safety at work is a vital part of Usdaw's service. For more advice visit:

www.usdaw.org.uk/healthandsafety



It is based on the Government advice that extremely vulnerable workers, who cannot work from home, must be able to apply stringent social distancing measures when shielding is suspended. Employers must regularly review risk assessments and do everything that is reasonably practicable to protect these workers from harm.

In a shop this could mean looking at your working hours to avoid busy periods or giving you jobs at the back of the store to avoid public contact. If you do have to do customer-facing work, being on a checkout behind a plastic screen is safer than direct customer contact. Providing you with a visor and face covering will also give some protection.

www.hse.gov.uk/coronavirus/working-safely/index.htm

Home working

Q I am a call centre worker. When Coronavirus struck, I was sent home to work with a laptop. I work at the corner of the kitchen table sat on a dining chair.



Lift to work

Q I used to get the bus to work but now the Government says to avoid public transport if possible. Should I accept a lift from two co-workers?

If you have to travel at peak times, car sharing with your colleagues might be a better option if it is the same small group of workers who are car sharing for each journey. The advice is to stick to the same small group, to drive with the windows open for ventilation if the weather allows, to regularly clean contact points such as door handles and for the driver

and passengers to wear face coverings in the car.

Vulnerable worker

Q I work in retail and have been off work shielding for the last few months. Now I have to return to work but I still feel vulnerable. What should my employer be doing to protect me?

The HSE has produced some very clear guidance on vulnerable workers as part of its advice on working safely and protecting workers from COVID-19.

**SEND YOUR QUESTIONS TO
ARENA'S HEALTH EXPERTS:**

The Editor, arena, Usdaw,
188 Wilmslow Road, Manchester,
M14 6LJ or email:
arena@usdaw.org.uk



*For more information on
health and safety guidance
and legislation go to
www.hse.gov.uk*

My boss said this was alright as a temporary measure. Now it looks likely that most of us will continue to work from home. As it is no longer temporary what responsibility does my employer have to ensure my safety?

Your employer has the same responsibilities for your health and safety whether you are in the workplace or you are working from home. For workers using computer equipment the Display Screen Equipment (DSE) regulations still apply. HSE did say that full risk assessments were not needed for workers who were temporarily working from home, but where the work becomes longer term then a risk assessment will be needed.

Your employer will need to consider whether the home environment is suitable to allow you to work from home – is there the physical space to set up a proper workstation, do you have a good broadband connection, what work equipment do they need to provide, can you get privacy when at work. Are you mentally suited to the isolation of home work, are there other pressures such as carer responsibilities, relationship problems or even

domestic violence issues?

Employers of DSE workers at home still need to provide eyesight testing and suitable equipment such as an office chair and separate keyboard and stand for the laptop. They need to be clear about how they communicate with home workers and how they monitor work to allow for frequent breaks. Employers also have a duty to provide information, instruction and training which should cover things like setting up the workstation and separating work from domestic activities.

Face covering

Q I work in a shop. I am wearing a face covering to limit the spread of the Coronavirus as it is more difficult to keep two metres apart. In the warm weather the heat is already stifling and the

face covering makes me feel faint, what can I do?

Wearing a face covering in hot temperatures is going to make it even more challenging to keep cool. Your employer has a duty to maintain a “reasonable” temperature in the workplace at all times and this can be difficult when the ambient temperature increases. Although there is no maximum reasonable temperature in UK law, guidance says that temperatures above 25 degrees Celsius are likely to start causing discomfort. Above 30 degrees Celsius heat stress can start to cause health problems. If you are doing heavy physical work or if there is high humidity the problems can be worse. Your employer should be looking to maintain reasonable temperatures



by using suitable ventilation where possible. If temperatures are uncomfortably high then job rotation, more frequent rest breaks and access to cold drinks can help. More frequent breaks where there is a chance to remove your face covering will also help. If you are using disposable face coverings, use a fresh one after the break. If it is a reusable one be careful to avoid touching the front when taking it off and on. In all cases wash your hands after handling the face covering.

Washing hands

Q I work in a supermarket. I sometimes have to wait outside to use the toilet and it takes me extra time to wash my hands while maintaining a safe distance from colleagues. My manager is complaining that it is taking too long. What should I do?

Your employer has a legal responsibility to protect workers and others from the risks to their health and safety. This means they need to introduce measures while using the toilets to reduce the risk of COVID-19.



They should have set clear usage and cleaning guidance for toilets to ensure they are kept clean and social distancing is achieved as much as possible. This will likely mean that using the toilets will take additional time, particularly if it is busy. The manager needs to accept that they have implemented the safety measures for the toilets to keep you and your colleagues safe. If your manager is giving you a difficult time because of the extra time you need to keep safe while using the toilets, you should speak to your union rep or contact

your local Usdaw office.

Hay fever

Q I suffer from hay fever and am concerned that customers and people in work will be thinking I could have COVID-19. What should I do?

Although it is safe for you to be in work, it might be practical to discuss with your manager alternative work when your symptoms are bad. You may also need to think about wearing a face covering to catch any coughs or sneezes. It will not protect you from the hay fever as pollen particles are too small to be trapped by a basic face covering but it will protect others from any coughs or

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The Editor, arena, Usdaw,
188 Wilmslow Road, Manchester,
M14 6LJ or email:
arena@usdaw.org.uk

sneezes you may have.

Lockdown let up

Q I feel like with what's going on in the news that lockdown has finished. Is this correct?

From 1 August, it will be at the discretion of employers as to how staff can continue working safely.

Working from home is one way to do this, but workplaces can also be made safe by following COVID-secure guidelines.

Employers should consult with staff on how they can work safely.

But in any workplace, there will be some workers who have been told to self-isolate through the Test and Trace systems that are being put in place. Even if they are fit and symptom-free they must follow the instruction and their employer should help them to do so.

There will also be other local lockdowns like the one in Leicester which will mean temporary closure of workplaces again. And, even though vulnerable workers have been told it's alright to return to work and shielding is being suspended for the extremely vulnerable, for some, working from home will still be the only option.

Rules are changing

Q I feel worried because the Government rules are changing and my employer is making changes at my workplace. How can I be sure I am still safe?

There can be no absolute guarantee of safety as the virus is widespread. However, the basic principles your employer is expected to follow remain broadly the same. Wherever you work, they must have risk assessments in place to provide the best protection they can. And they must consult with the union to make sure the precautions are working.

Essential precautions include ensuring that workers with symptoms self-isolate and encouraging them to get tested. As Test and Trace improves it is also essential that workers who are told to self-isolate under the scheme can do so even if they are symptom-free. Managers must not put pressure on them to return to work early. Physical distancing also remains a fundamental control. The one-metre plus policy introduced in

June is only for situations where keeping two metres apart is not possible. The 'plus' refers to the extra precautions needed when this is the case, such as face coverings, avoiding standing or sitting face to face and limiting the time of close contact. Where two-metre distancing can be achieved it should still be done. Limiting numbers in shops, spreading workers out on production lines and the other measures that have already been used should continue.

**For further information
on health and safety go
to www.hse.gov.uk**

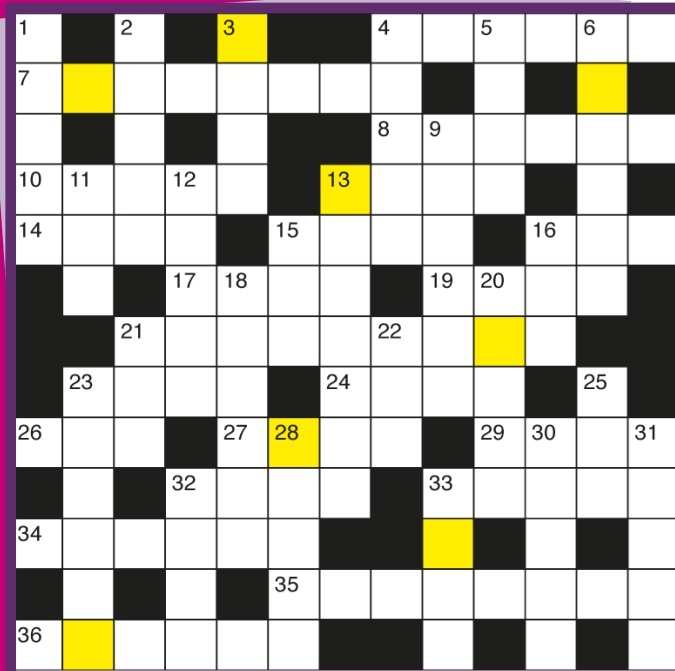


arena crossword

Correctly complete the grid and you could win a £50 Leisure voucher!

Closing date 10 September 2020

(Not open to Usdaw staff)



Win! £50

Word up!

Complete our prize crossword to spell out the hidden word in the yellow squares and you could be one of three members to win a £50 leisure voucher. The first three pulled out of the hat...win!

Email your answer along with your name and address to:

arena@usdaw.org.uk

Please put 'xword' in the subject box.

www.usdaw.org.uk/xword
Solutions available from 11 September 2020.

ACROSS

- 4. Preserve of vegetables (6)
- 7. A few (3,2,3)
- 8. Stern (6)
- 10. Mediterranean island (5)
- 13. Lake (4)
- 14. Not fast (4)
- 15. Apple part (4)
- 16. Novel (3)
- 17. Golf club (4)
- 19. Nautical cry (4)
- 21. Snap fastener (5,4)
- 23. Festive occasion (4)
- 24. Fling (4)
- 26. Shy (3)

- 27. Simmer (4)
- 29. Unit of speed (4)
- 32. Rain heavily (4)
- 33. Wild animal (5)
- 34. Pinafores (6)
- 35. Sweaters, etc. (8)
- 36. Censures, informally (6)

DOWN

- 1. Rushes (5)
- 2. Stringed musical instrument (5)
- 3. Opera song (4)
- 4. Baffling question (5)
- 5. Be concerned (4)
- 6. Servile follower (6)
- 9. Delightful surprises (6)

- 11. High mountain (3)
- 12. Twist (5)
- 13. Cruel person (7)
- 15. Lettuce (3)
- 16. Signal agreement (3)
- 18. Motive (6)
- 20. Arctic dog (5)
- 21. Wages (3)
- 22. Female adult pig (3)
- 23. An unquestionable truth (6)
- 25. Was victorious (3)
- 28. Elephant's teeth (5)
- 30. At no time (5)
- 31. Linger (5)
- 32. Mail (4)
- 33. Cabins (4)

Sign up a friend and you could win £250 of leisure vouchers

Don't let your colleagues miss out on **Usdaw membership** – including **free legal help, representation and advice at work** and **member offers...** **sign them up now using the form opposite...**



dawdrt via Getty Images

TWO RECRUITERS WILL WIN LEISURE VOUCHERS WORTH **£250** EACH IF THEY ARE THE **FIRST** TO BE PULLED OUT OF THE HAT!

USE THIS FORM TO SIGN UP A FRIEND AND ENTER THE PRIZE DRAW

Your chance to win!

You could **win £250** of leisure vouchers in this issue's prize draw. All you have to do is sign up a colleague or friend to Usdaw using the form opposite, and send it to **ARENA PRIZE DRAW**, Usdaw, 188 Wilmslow Road, Manchester, M14 6LJ.

The weekly rates (applicable from 1 July 2019) are **£2.48 for Scale A** (applicable to full-time and part-time workers) and **£1.61 for Scale C** (applicable to part-time workers only)

Four prize draws a year

You can also enter online:

www.usdaw.org.uk/recruitafriend

I apply to join Usdaw. As a member of Usdaw I undertake to abide by the Rules and regulations of the Union and to pay contributions regularly. The home address I give is the address that Usdaw will use for balloting purposes.



Use **BLOCK LETTERS** and complete this form as fully as possible.

Please tick the appropriate box

Ms Miss Mrs Mr Mx Other _____ Female Male

Surname _____

Forename _____

Full Postal Address _____

_____ Postcode _____

Tel. No. (Inc. STD) _____ Mobile No. _____

Email _____

Date of Birth

D	D	M	M	Y	Y
---	---	---	---	---	---

 Age _____

Company Name _____ Occupation _____

Workplace Address _____

_____ Postcode _____

Location Number _____ Employee No. _____

Have you been a member of Usdaw before? Yes No

Choose your membership rate. If you do not select a scale of contributions you will automatically be entered as Scale A in order to take advantage of the full range of benefits. For details of current membership rates and cash benefits visit www.usdaw.org.uk

The responsibility for keeping payments up-to-date rests with the member.

Please tick the appropriate box **Scale A** Full or Part-time workers **Scale C** Part-time workers only

Opt-in Notice I agree to contribute to the Union's political fund at the rate set out from time to time in the Rule Book, and I understand that this agreement constitutes an opt-in notice for the purposes of the Trade Union and Labour Relations (Consolidation) Act 1992 as amended and the Trade Union and Labour Relations (Northern Ireland) Order 1995. Every member may opt to contribute to a separate fund for the furtherance of the Union's political objects under the Trade Union and Labour Relations (Consolidation) Act 1992 (as amended) or, as appropriate, the Trade Union and Labour Relations (Northern Ireland) Order 1995 by ticking this opt-in notice. A member who chooses not to contribute shall not, by that reason, be excluded from any benefits of the Union or be placed in any respect either directly or indirectly under a disability or at a disadvantage as compared with other members of the Union (except in relation to the control of the fund).

For Members Paying by Payroll

I hereby authorise my employers for the time being, or their representatives, to deduct from my salary or wages the amount of contributions payable by me under the Union's Rules, as amended from time to time. I also authorise the deduction of any arrears which may accrue during my employment. I consent to the Union sharing my personal data with my employers, or their representatives in order to process my deduction contributions. I also authorise my employers, or their representatives, to share my information with Usdaw in order to process and maintain my Union membership and where appropriate that my employers, or their representatives, shall notify the Union of any future changes in my home address to enable the Union to maintain a register of the names and proper addresses of its members.

Privacy Notice

As a member of the Union, Usdaw will process your personal data as part of its legitimate activities in providing trade union services and benefits in accordance with the Union's Objects stated in the Rule Book and to perform its obligations to you under statute or contract. This involves processing of personal and sensitive personal data under the current data protection legislation. We will store your personal data only for the period necessary under law to enable us to fulfil our legal obligations. You have the right to request access to your personal data, and its rectification, erasure, restriction on processing, and portability. You have the right to withdraw consent for sharing of your personal data and to complain to the Information Commissioner. Usdaw and its Data Protection Officer may be contacted at 188 Wilmslow Road, Manchester M14 6LJ.

Member's Signature _____ Date _____

Recruiter's Name _____

Recruiter's Membership No. _____

A brief guide to Usdaw

Usdaw is the UK's fifth biggest trade union with almost 400,000 members. Most Usdaw members work in the retail sector, but the union also has members in other trades such as transport, distribution, food manufacturing and chemicals.

Usdaw helps people at work by negotiating better pay and conditions. Being a member of the union also gives you the opportunity to have a say in issues that affect your working life. The more Usdaw members there are in the workplace, the stronger the union's voice when talking to your employer.



Usdaw membership includes...

Representation in meetings

There are over 9,000 Usdaw reps in workplaces across the country. If you have a problem at work, or need advice on an issue, Usdaw reps are on hand to advise and represent you in grievance, disciplinary and sickness meetings. The union can also provide specialist advice on pensions, health and safety and legal queries.

Free accident cover

Workplaces with unions have far fewer accidents. With 4,000 health and safety reps, Usdaw makes sure that your safety at work is taken seriously. If you do have an accident, your membership gives you free accident cover. If your claim is successful, you keep 100 per cent of your compensation. If you have an accident please contact our free claim line FirstCall Usdaw on **0800 055 6333**.

Member offers and discounts

Usdaw partners with a number of organisations to give members deals and discounts on everything from cinema tickets to home, car and travel insurance and great discounts at high street shops and restaurants. For further information please see the member offers pages within the magazine or go to www.usdaw.org.uk/offers



Where to find information

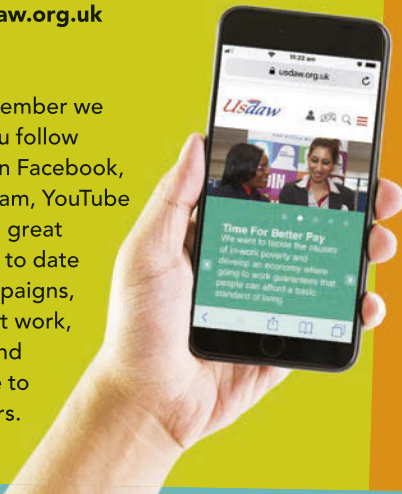
Usdaw website and enews

For everything you need including sections on legal advice, workers' rights, health and safety, news, training opportunities, upcoming events and campaigns. You can also download informative leaflets and posters, and sign up for email updates.

Visit www.usdaw.org.uk

Social media

As an Usdaw member we recommend you follow **UsdawUnion** on Facebook, Twitter, Instagram, YouTube and Flickr. It's a great way to keep up to date with news, campaigns, events, rights at work, competitions and offers exclusive to Usdaw members.



Want to get more involved?

Branch meetings

The best way for members to get involved and stay informed is to attend their branch meetings. These are regular union meetings run by reps and are a good way of finding out what is happening in your workplace, your division and the wider union. Your branch number is printed on the wrapper of each issue of *arena* and will start with a letter from A to K. To find out where and when your branch meeting is held, speak to your union rep or call your local office.

Become a rep

Usdaw is always looking for members to volunteer as reps. Becoming a rep gives members invaluable opportunities to develop personally and professionally. For further information visit www.usdaw.org.uk/bearep

How to contact the union

Usdaw divisions and offices

Usdaw divides the UK into seven geographical divisions. If you have a problem at work always contact your Usdaw rep in the first instance (details can be found on your union noticeboard) or contact your local Usdaw office:

www.usdaw.org.uk/contact

Update your details:
www.usdaw.org.uk/update



A South Wales and Western Division
Bristol 0117 931 9730
Cardiff 029 2073 1131
Plymouth 01752 765930

C Eastern Division
Bury St Edmunds 01284 775700
London 020 7323 5550
Waltham Cross 01992 709280

E Midlands Division
Redditch 01527 406290
Kegworth 01509 686900

F North Eastern Division
Leeds 0113 232 1320
Newcastle 0191 296 5333

G Scottish Division
Edinburgh 0131 556 5242
Aberdeen 01224 652820
Glasgow 0141 427 6561

H Southern Division
Faversham 01795 532637
Andover 01264 321460
Morden 020 8687 5950

K North West Division
Preston 01772 704003
Belfast 028 9066 3773
Warrington 01925 578050

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^ Research carried out by UIA (Insurance) Ltd, December 2019. * Lines are open 8.30am-8pm Mon-Fri. † Trustpilot rating correct as at 16 June 2020.

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