



WELFARE

HANDBOOK

Welcome to the Norvinyo Harborbor Welfare Program

At Norvinyo Harborbor, we recognize that our members' well-being encompasses various aspects of life. We are committed to providing a robust welfare program that addresses your health, financial security, education, and social needs. Norvinyo Harborbor 'signposts' you to a network of trusted service providers, ensuring you can easily access the various services required.

This booklet outlines the welfare services available to you as a valued member of Norvinyo Harborbor.

Who Can Join the Norvinyo Harborbor Welfare Program?

The Norvinyo Harborbor Welfare Program is open to all members of the Norvinyo Harborbor community who are in good standing. To join, individuals must complete the necessary membership registration and agree to actively participate in community activities. Spouses and dependent children of registered members are also eligible to benefit from the program's offerings. Membership is encouraged for anyone seeking to strengthen their ties to the community while gaining access to the various welfare support services provided.

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Policy & Eligibility Criteria

To participate in the **Norvinyo Haborbor Welfare Program**, members must meet the following criteria:

- I. **Membership Requirement:** Only registered and active members of Norvinyo Haborbor are eligible to access the welfare program. This includes members in good standing who have fulfilled their registration and membership obligations.
- II. **Active Participation:** Members are encouraged to actively engage in community activities and events to maintain their eligibility for welfare support services.
- III. **Spouses and Dependents:** Immediate family members, such as spouses and dependent children, are eligible to benefit from the program through the primary member's registration.
- IV. **Qualifying Period:** Some benefits may have a waiting period after registration before they can be accessed. Members must be aware of any specific timelines associated with certain services.
- V. **Compliance with Rules:** Members must comply with all the guidelines set forth by the welfare program to maintain eligibility for continued support.

These criteria ensure that the program remains sustainable and effective in providing comprehensive support to those who need it most.

1. Health and Wellness Support

1.1 Health Screening Programs

Norvinyo Haborbor is often approached by local healthcare providers and organizations that offer free or low-cost health screenings. As a member you will be made aware of such events and we will direct you to annual health clinics, where you can receive services such as blood pressure, cholesterol, and diabetes checks.

1.2 Mental Health Counselling

Mental health awareness has increased in recent years. As an organisation, Norvinyo Haborbor is fully aware of just how important this is. Members can be signposted to community mental health services for stress, anxiety, or depression. These organizations provide confidential counselling and support.

1.3 Wellness Workshops

Norvinyo Haborbor collaborates with local wellness centres and experts who host workshops on nutrition, exercise, and stress management. We will share details of upcoming workshops to help you maintain physical and mental health.

2. Educational Support

2.1 Ewe Language Classes for Children

We offer Ewe language classes for members' children. These classes help preserve cultural heritage and ensure that the next generation stays connected to their roots.

2.2 'Signposting' for Scholarships and Educational Grants

Norvinyo Haborbor will provide information on how to apply for these external scholarships to support your children's education.

2.3 Adult Education and Skill Development

In collaboration with local employment services. We will direct you to vocational training centres and adult education programs. These services help members enhance their skills and career opportunities.

3. Community and Social Engagement

3.1 Social Events and Gatherings

We organize regular social events such as picnics, cultural celebrations, and networking mixers. We often receive invitations from associated societies and groups to attend various functions throughout the year. These events are opportunities to connect with fellow members, share experiences, and celebrate our shared heritage.

In the true spirit of Norvinyo Haborbor, we recognise and will always make an effort to have representation at 'Member Life' events such as:- Births /Outdoorings / Christenings; Naming Ceremonies; Graduations; Engagements and Weddings etc, once it has been brought to our attention.

3.2 Volunteer Opportunities

Giving back to the community can be a rewarding and fulfilling experience, Norvinyo Haborbor are seeking to partner with local groups and actively want to be recognised as a group who always have members that are willing to lend a helping hand in the community.

There will be countless opportunities to participate in volunteer activities like community clean-ups, charity events, and mentoring programs. We urge all members to do their bit and volunteer, whilst building a sense of purpose and fulfilment.

3.3 Support Groups

Members experiencing challenges such as grief, chronic illness, or parenting difficulties will be signposted to local support groups. These groups offer a safe space for shared experiences and guidance.

4. Financial Matters

4.1 Advice & Guidance -Emergency Financial Aid

If you face unexpected financial hardship, we guide you to external charitable organizations and community funds that offer emergency financial aid. Our role is to provide information and connect you with the right support networks.

4.2 Financial Literacy Workshops

We work with financial education groups that offer workshops on budgeting, saving, and investing. We will inform you about upcoming sessions and how to register with these external providers.

4.3 Discounts on Remittances

Members can benefit from discounted remittance services through our partnerships with financial service providers. We will signpost you to these companies so you can send money to family back home at reduced rates.

5. Legal and Advocacy Services

5.1 Legal Advice and Assistance

We will direct members to legal aid services and trusted solicitors who can provide advice on immigration, employment, housing, and family law. These professionals offer reduced rates for members in need of legal assistance.

5.2 Advocacy for Members' Rights

Norvinyo Harborbor partners with advocacy organizations that work to protect members' rights. We will signpost you to these services to ensure your voice is heard in legal and social matters.

5.3 Will Writing and Estate Planning

We can connect members with trusted and affordable external legal professionals, who offer will writing and estate planning services. Workshops on managing and distributing assets will be made available through these trusted partners.

6. Elderly and Disability Support

6.1 Elderly Care Assistance

For elderly members, Norvinyo Harborbor 'will do its part' to ensure our own welfare team and other members 'rally-round' and check up with regular phone calls/ and or visits. In addition to this support we can also direct our most vulnerable members to external social services, offering home visits, daily task assistance, and companionship programs. These resources ensure that our elderly members receive the care they need.

6.2 Respite Care for Caregivers

We will guide caregivers to respite care services offered by Birmingham City Council, which offer temporary relief. These external services ensure that caregivers have time to rest while their loved ones continue to receive quality care.

7. Bereavement and Funeral Support

7.1 Grief Counselling

The immediate grief counselling offered by our welfare team, and wider membership, aims to offer grief stricken families the compassionate support needed at this distinct time. Norvinyo Harborbor, will provide emotional support as you navigate the grieving process.

7.2 Norvinyo Harborbor Bereavement Scheme

Our Bereavement Scheme offers financial support to members and their families in the event of a death. Members receive payouts for funeral expenses, easing some of the financial burden during difficult times. We can also connect members to external funeral service providers that specialise in specific requirements.

7.3 Key Features & Scheme Overview

The scheme is a not-for-profit, voluntary membership plan serving as an 'insurance policy' for members in the event of death of a member or their close family relative (spouse, children, siblings, parents).

7.3.1 Membership Eligibility

Open to registered and paid-up members of groups affiliated with Norvinyo Harborbor. Participation is voluntary and individual. spouses must complete a separate application.

7.3.2 How to Join

Complete an application form, pay £20.00 'seed capital,' and sign a binding agreement with Norvinyo Harborbor.

7.3.3 Premium Contribution

Members must pay a premium contribution on-demand upon the verified death of a member or their close family relative.

7.3.4 Contribution Rates

Rates remain the same regardless of the number of members until reviewed. Members pay the same rate for each bereavement.

7.3.5 Claim Exemption

Bereaved members claiming for a close relative's death are exempt from paying a premium contribution for their own claim.

7.3.6 Qualifying Period

A three-month qualifying period applies after registration and agreement signing before members can claim bereavement benefits.

7.3.7 Benefit Entitlement

Eligible members receive benefits for the death of a member, spouse, children, siblings, and parents. Beneficiaries must be nominated in the application form. Benefit amounts may increase with more participants.

7.3.8 Claim Assessment

Claims are assessed based on a standard method approved by Norvinyo Harborbor trustees. Required documents include a completed claim form and death certificate. Benefits are paid to the next of kin or the bereaved member.

7.3.9 Scheme Management & Contact Information

Administered by Norvinyo Harborbor Greater Birmingham (NHGB) with four appointed administrators.

For more information and to join, contact us at: norvinyo.haborbor@hotmail.co.uk

Premium Contribution Rates and Bereavement Benefit Entitlements:

Category	Contribution Rate	Benefit Entitlement
NH Member of the Scheme (Next of kin)	£30.00	£600.00
Member's Husband or Wife	£25.00	£500.00
Member's natural or adopted children (up to 3)	£20.00	£400.00
Member's natural parents or nominated parents	£15.00	£300.00
Member's siblings (up to 2)	£10.00	£200.00

Notes:

1. Premium contributions on-demand are mandatory for all death categories.
 2. Contribution rates are fixed until reviewed.
 3. The scheme requires a minimum of 20 participants to be viable.
 4. Benefit amounts are based on a minimum of 20 participants but may increase with more members.
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8. Communication and Feedback

8.1 Regular Newsletters

Stay informed about upcoming events, new programs, and important updates through our regular newsletters. This will keep you connected and aware of all the benefits available to you.

8.2 Member Feedback Channels

We value your input and encourage feedback through surveys, suggestion boxes, and during meetings. Your feedback helps us improve and tailor our services to meet your needs.

8.3 Personalized Support Services

Our welfare officers are available for one-on-one consultations to discuss any specific needs or concerns. Whether you require additional support or advice, we are here to listen and assist.

Contact Information

Norvinyo Harbor Welfare Office

For more information or to access any of these services, please contact us: **Email:**

norvinyo.haborbor@hotmail.co.uk

Join us in making Norvinyo Haborbor a strong, supportive community where every member's well-being is our priority!