



# GURKHA SETTLEMENT



# LIFE IN THE UK

## **FOREWORD:**

As a result of recent legislation, many more former Gurkha soldiers are now able to settle in the UK. Whether or not you take up this option is, of course, a difficult decision that has far reaching consequences for you and your family. I strongly recommend that, before reaching a decision, you seek advice from the Gurkha Settlement Office, which you will find at British Gurkhas Nepal, Kathmandu.

The British people have a great admiration for the Gurkha Soldier and we will do everything we can to help you, moving is not an easy step; there are many problems and pit-falls along the way. In this booklet you will find good sensible advice, and links to the various organisations that are able to assist.

If you do decide to settle in the UK, I wish you and your family all the very best of luck for this important step. Please do not hesitate to ask for help whenever you need it.

*Jai Gurkha!*



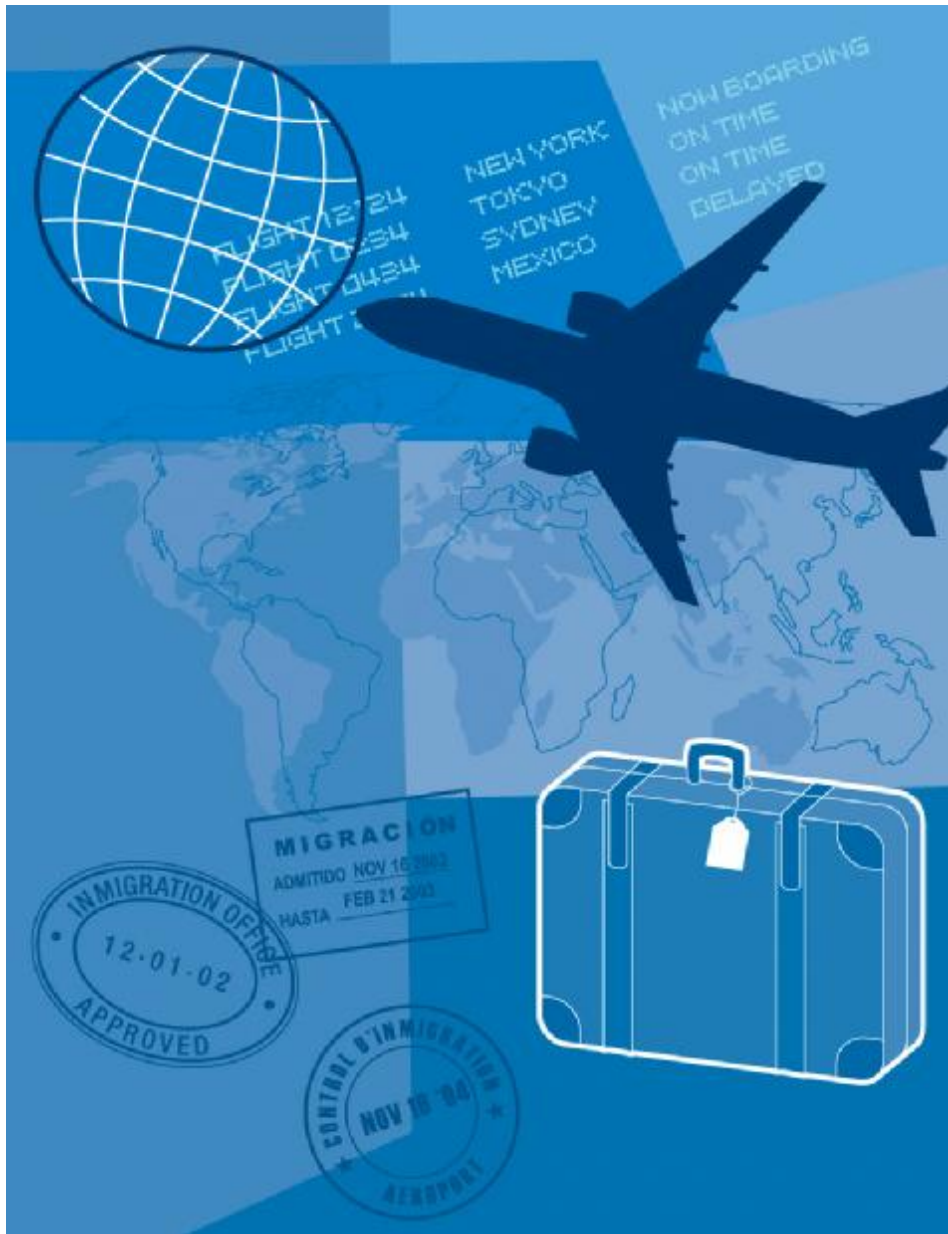
Andrew M Mills  
Colonel Andrew Mills  
Commander  
British Gurkhas Nepal

# Contents

|  |    |
|--|----|
| Eligibility .....                      | 6  |
| Application process.....               | 7  |
| Arriving in the UK .....               | 12 |
| The United Kingdom.....                | 13 |
| How the UK is governed.....            | 14 |
| Your Home / finding accommodation..... | 15 |
| Essential services for your home.....  | 20 |
| Employment.....                        | 23 |
| Benefits.....                          | 30 |
| Money.....                             | 33 |
| Health / Doctor.....                   | 39 |
| Education.....                         | 45 |
| The Law.....                           | 49 |
| Police.....                            | 53 |
| Fire and Rescue Service.....           | 57 |
| Ambulance Service.....                 | 61 |
| Transport.....                         | 67 |
| Information.....                       | 73 |
| Manners and Customs.....               | 76 |
| Charities.....                         | 79 |



# Settlement



## **Are you eligible to apply for settlement?**

Before applying for settlement it is first important that you check to ensure that you are eligible to apply.

In May 2009, special arrangements were introduced for ex-Gurkhas who retired from service in the Brigade of Gurkhas before 1 July 1997. This means you will normally be welcome to settle in the UK, if:

- (a) You have completed at least four years' service as a Gurkha with the British Army; or
- (b) You are the legal spouse of the Gurkha veteran applying for settlement, only one wife will be issued a settlement visa per Gurkha.; or
- (c) You are a dependant of the Gurkha veteran applying for settlement and under 18 years, with both parents present and settled in the UK or being admitted at the same time as you; or
- (d) You are the widow of a Gurkha who would have qualified under the special arrangements. UKBA will only grant one widow settlement per Gurkha and this would normally be the first married wife detailed on the kindred roll.

It is very important that you assess whether you meet the Immigration Rules before you submit an application, are carefully check whether you are eligible or not for a visa. You may wish to speak to the GSO who will give you free information and explain the rules.

Unfortunately, the UK Border Agency continues to receive applications from adult children who do not qualify for settlement in the UK. Generally children of ex-Gurkhas aged over 18 at the time of the application will not qualify in most cases, unless there are exceptional compelling and compassionate circumstances. If you are not sure whether you will qualify for a visa or not, please take advantage of the free information from the GSO before submitting the application.

The Gurkha Settlement Office (GSO), British Gurkhas Nepal, Kathmandu, Nepal is there to help you with your journey to settlement in the UK.

They can provide you with the following information:

- ◆ What life is like in the UK
- ◆ Cost of living in the UK
- ◆ The Visa application process

The GSO in Kathmandu can also provide you with a one to one visa application service, where one of the trained team members will help you, and your dependents to complete your visa application form (VAF 4A). This service is FREE.

The GSO is independent of the Visa Application Centre in Kathmandu and independent of the UK Border Agency. The GSO will not influence your decision to apply, nor will they provide any assurances or comment on your likelihood of a successful application, you must read the guidance published by the UK Border Agency.

## The Application Process

### GUIDANCE FOR FORMER GURKHA SETTLEMENT VISA APPLICATIONS

#### 1. What is settlement?

Applying for a settlement visa means that you are intending to make the United Kingdom your permanent home. The UK will be the country in which you will spend the majority of your time, although you can leave the UK, for example, for holidays and business trips.

Applying for settlement means that, if you are successful in your application, you will be granted either an Indefinite Leave to Enter (ILE) or an Indefinite Leave to Remain (ILR) visa. These are commonly known as “settlement visas”.

Being granted ILE or ILR does not enable you to have a double life in the UK and in another country, for example Nepal. Visa Officers may refuse your visa application and Immigration Officers at the airport may refuse you entry to the UK if you can not satisfy them that the UK is your permanent place of residence.

#### 2. Am I eligible to apply for settlement?

Before you apply for settlement it is important that you understand the grounds for eligibility.

In May 2009, special arrangements were introduced for former Gurkhas who retired from service in the Brigade of Gurkhas before 1 July 1997. This means you will normally be eligible to settle in the UK if:

- (a) You have completed at least four years' service as a Gurkha with the British Army or
- (b) You are the legal spouse of the former Gurkha applying for settlement and have been married or
- (c) You are a dependant of the former Gurkha applying for settlement and under 18 years, with both parents present and settled in the UK or being admitted at the same time as you or
- (d) You are the widow of a former Gurkha who was discharged before 1997 and can show that your late husband would have met the criteria to qualify for settlement

Please note the following:

If you are over 18 years and applying as an “other dependent relative”, discretion may be exercised only in exceptional circumstances.

Only one spouse of a former Gurkha is permitted to enter the UK. The former Gurkha will nominate which spouse is to accompany him in a sponsorship declaration. Where the deceased former Gurkha was married to more than one wife under Nepalese law, the UK Border Agency will only recognise one widow of a former Gurkha to be eligible to apply for settlement in the UK under this concession, and that will be the first wife recorded on the Kindred Roll (British Army record).

To be granted ILE, a marriage must have been formed at least 2 years before the application, and the husband and wife must intend to live together permanently in the UK.

#### 3. For how long is my settlement visa valid and when can I travel?

The settlement visa is valid for the duration of your passport. You can travel as soon as you have the visa. If there is a significant delay between the issue of your visa and your arrival in the UK, you may be questioned by an immigration Officer. You will need to satisfy the Immigration Officer that you intend to live in the UK.

There is no deadline by when you need to apply for a settlement visa if you retired from the Brigade before 1 July 1997. If you do not wish to settle in the UK soon and instead want to visit the UK, you should apply

for a visitors visa. You can stay in the UK for up to 6 months at any one time. Visitor visas can be issued for the duration of 6 months, 2, 5 and 10 years.

#### **4. If I am a dependent, do I need to travel with the main applicant?**

If you hold a dependent visa you must be joining or accompanying the main applicant (the former Gurkha). You are liable to be refused entry to the UK if you are not. An Immigration Officer may make enquiries on arrival to ensure that your sponsor is present and settled in the UK if they are not travelling with you.

#### **5. What is the Gurkha Settlement Office?**

The Gurkha Settlement Office (GSO) provides assistance to former Gurkhas and dependants who are thinking about applying to settle in the UK. The GSO staff speak Nepali and English and provide important information about life in the UK, the cost of living and support arrangements that would be available once there. They also offer a fast track National Insurance Number facility, which will help you with employment or applying for benefits when you arrive in the UK.

Staff can also provide guidance on the visa application process and can help you to complete the application forms if required. You will need to take your completed visa application and your documents to the visa application centre in Kathmandu. There is no charge to use the GSO's services.

#### **6. Where is the GSO?**

The GSO is located at the British Gurkhas Nepal camp in Man Bhawan, Jawalakhel, Lalitpur.

Please obtain a registration form and appointment for the GSo by contacting your local Area welfare Centre or the GSO.

The GSO telephone numbers are +977 1 5533519 or +977 1 5533521. ext 327 or 329.

The fax number is +977 1 5547561

The email address is [gso@bgn.com.np](mailto:gso@bgn.com.np)

From April 2010, GSO staff will be visiting the Pensions Paying Offices in Pokhara and Dharan to provide information and conduct interviews. The dates and times of these visits will be available from your local Welfare centre.

#### **7. Which visa application form do I need to complete?**

If you are making an application as a former Gurkha for settlement in the UK, you will need to complete the visa application form called **VAF 4A**. You need to complete the form fully and in English.

Please note the following:

- Part 5 - Finances and employment - for your finances, please state if you receive an ex-Gurkha pension or any other income; for employment, please state if you are retired or self employed (farming), for example.
- Part 6 - Previous applications and travel history - it is important that you mention any previous applications, if you have been refused a visa or been charged with or convicted of a criminal offence. If you do not give this information, your application could be refused and you risk a ban on travelling to the UK for the next 10 years.
- Part 8 - Sponsors - you need to complete this if you are a spouse (and you are not applying at the same time as a former Gurkha) or another eligible dependant.

If you applying as a dependent relative and are over 18 years (including the parent or grandparent of the main applicant) please complete the "other dependant relatives (Gurkhas) form" – appendix to VAF4A. Completion of this form is voluntary – but it will help the Visa Officer to process your application more quickly. Otherwise we would have to contact you by telephone or letter to get this information.



## **8. Where can I get the visa application form?**

The visa application form for settlement, VAF 4A, and guidance are available free of charge on the following official website: [www.ukvisas.gov.uk/en/howtoapply/vafs](http://www.ukvisas.gov.uk/en/howtoapply/vafs). The other dependant relatives (Gurkhas) form (appendix to VAF 4A) is available on the VFS website: [www.vfs-uk-np.com](http://www.vfs-uk-np.com). Both forms are also available at the VFS Visa Application Centre in Kathmandu (please see address in (13) below) and the GSO.

## **9. Do I need an agent to make a visa application for me?**

No, you do not need an agent. If you think you would like additional advice, please choose an agent carefully. The agent will charge you a fee – please ensure that this is reasonable.

## **10. Can a relative or friend help me to complete this application form?**

Yes, but you personally need to sign the visa application form and declare that the information contained in the form is correct.

## **11. What evidence do I need to provide with the visa application?**

Documents which will help us to assess your application quickly include a Service Certificate (eg Lal or Red Book) and your Kindred Roll.

It is important that the name and date of birth in your passport are the same as those in the Service Certificate and/or the Kindred Roll. If the information is not the same, you should get an observation in your passport or a letter from the Records Office in Pokhara explaining any differences. Failure to do this will result in a delay in assessing your application, as we will need to write to you and request this be done.

If you are a dependent applying after the main applicant, please provide a copy of your sponsor's whole passport showing his travel and residence history.

Please provide marriage and divorce certificates and your birth certificate, which show proof of relationship to the main applicant.

## **12. How much does it cost to make this visa application?**

The current settlement visa application fee is NRs 70,200 (this is subject to change. Please check [www.vfs-uk-np.com](http://www.vfs-uk-np.com). Please refer to payment options under question 15.

Please note that the visa fee is not refunded if the application is withdrawn or refused.

## **13. Where do I make my visa application?**

You need to personally make your visa application at the Visa Application Centre in Kathmandu. You do not need to make an appointment and should inform the security staff when you arrive that you are making a Gurkha settlement application. You will be given priority entry.

The address of the application centre is:

UK Visa Application Centre  
284, Nagpokhari Sadak  
Opp East Royal Palace Gate  
Near Lazimpat, Kathmandu

Telephone : +977-14412311 / +977-14428123

The application centre opening hours are:

Monday - Friday: 8.00 am to 4.00 pm

#### **14. What do I need to bring with me to the Visa Application Centre?**

You need to bring with you:

- completed visa application form (s)
- passport
- visa fee or bankers voucher (see payment options)
- supporting documents

#### **15. How do I pay the visa fee?**

You have two options:

(i) You may pay your visa fee before you make your visa application by visiting a Standard Chartered Bank in the following cities:

- Naya Baneshwor, Kathmandu
- Lakeside, Pokhara
- Main Road, Biratnagar
- Buddah Marg, Dharan
- Siddhartha Nagar, Bhairahawa
- Bank Road, Hetauda
- Milan Chowk, Butwal
- Surket Road, Nepalgunj

Please note that the full addresses for the banks are listed on the official VFS website: [www.vfs-uk-np.com](http://www.vfs-uk-np.com). Please look at the page on visa fees.

If you choose this option, there is no service charge. You will be able to make your visa application on the next working day following payment.

(ii) Alternatively, you may pay your visa fee at the same time you make your visa application at the visa application centre. There is a Standard Chartered Bank facility in the centre. If you choose this option, there is a service charge of NRs 150 (including taxes).

#### **16. What do I need to do when I arrive at the Visa Application Centre?**

As soon as you arrive at the centre, please approach a member of staff. You will be taken inside the centre where you can make your visa application.

All UK visa applicants need to submit their biometric data (finger scans and photograph) as a routine part of the visa application process. It is a very simple and quick process whereby VFS staff will take your picture and a scan of your fingers tips. There is no charge to customers.

It should take no longer than one hour for you to make your visa application.

#### **17. What happens after I have made my visa application?**

Your visa application and supporting documents will be sent to the UK Border Agency in New Delhi for consideration by a visa officer. Once a decision has been made on your application, we will return all your documents to the Visa Application Centre in Kathmandu for collection.

#### **18. Do I need to collect my documents from the Visa Application Centre after my application has been considered?**

You may collect your documents yourself or you can give someone you trust permission to collect your documents for you. If someone else is collecting your documents, you need to provide that person with a letter of authority. The letter needs to say that you are giving permission to a named individual to collect your documents. You need to sign the letter and the person has to carry this letter and photo-identity with him or her.

# The United Kingdom



## Arriving in the UK



Arriving in the UK can be very daunting; **THERE WILL NOT BE ANYONE TO MEET YOU AT THE AIRPORT UNLESS YOU HAVE ARRANGE IT.** Heathrow, the main Airport in the UK, is a very confusing and busy place, and there may not be anyone available who speaks Nepali to help you. It is therefore vital that you arrange for someone to meet you at the Airport. At the back of this handbook there are some key phrases in English, which may help you to ask for directions to find the person meeting you.

Heathrow Airport has many different terminals make sure you tell the person meeting you which terminal you will arrive at, the airline you are flying with will be able to tell you which one you will be arriving at.

Transport from Heathrow to Kent for example, can be very expensive, a pre-booked taxi will cost about £90 (11430 NCR) a black cab will be much more expensive.

A train ticket from Heathrow to Central London for a family of four (two adults and two children) will cost about £50 (6350 NCR)

There are very few places to exchange NCR into British pounds (£) which is the currency in the UK. Therefore you will need to exchange some money before you arrive for essential items or to pay for a taxi. NCR will not be accepted as a payment method in the UK.

You must arrange somewhere to stay before you arrive in the UK for at least the first few weeks. This will give you the opportunity to look for your own rented accommodation and provide you with somewhere to stay whilst you are contacting the local council about accommodation.

If you are at Heathrow or have just arrived in the UK and the person who you arranged to pick you up has not arrived go to the Heathrow help desks located throughout the airport complex.

For advice and guidance you can also contact the Gurkha Welfare Centre by dialling 0845 604 6849 or 01252

355127 or you can email them on [gurkhawelfaresp@hotmail.com](mailto:gurkhawelfaresp@hotmail.com) (they are open 08:30 – 17:00 Monday to Friday)

Before you travel to the UK you must:

- Arrange for someone to meet you at the Airport and have a mobile contact number for them in case your flight is early or you cannot find them at the airport.
- Arrange for somewhere to stay when you arrive in the UK.
- Have some British pounds (money) for essential items like a drink or for taxi or hotel charges.



## The United Kingdom

The United Kingdom (UK) is not a large country but it is a diverse country. The UK is made up of people from many different cultures and backgrounds that have decided to settle in the UK for lots of different reasons.

The official name for the UK is the United Kingdom of Great Britain and Northern Ireland, the country is also known as Great Britain, Britain, GB as well as the UK. About 61 million people live in the UK. Most people respect each other's differences and live together in communities.

The UK is divided into four countries, England, Scotland, Wales and Northern Ireland. Each country is then divided into counties, within these counties there are many cities, towns and villages, where people work and live.

Christianity is the official religion of the UK but it is a fairly multi-faith society. So as well as Christian churches, there are Gurdwaras, Temples, Mosques, Synagogues and other places of worship.

About 9% of people living in the UK were born in other countries. People in the UK enjoy freedom to say what they like, but there are laws against saying things that are likely to cause hatred, violence or offence to others.

It may take you a little time to get use to living in the UK, depending on your background and experience.

## How the UK is Governed



The UK is a democracy with a monarch, Queen Elizabeth II, who is the head of state. The Prime Minister and other members of the Cabinet all belong to a political party and they present legislation to parliament and make decisions about how the country is run.

UK Citizens vote for their Members of Parliament at a General Election at least every five years. The UK is also a member of the European Union, a political union involving the majority of European states. There are local elections to vote for local councillors and also European elections to vote for members of the European Parliament.

There is a separate Parliament for Scotland and an Assembly in Wales and Northern Ireland, which make laws for those countries on matters where there does not need to be a single law for the whole United Kingdom.

Our towns, cities, and counties are run by local Councils. Their members are elected by the people who live locally. In this book you will find many mentions of the local Council, because they organises many of the services on which people depend – housing, schools, rubbish collection, and libraries, for example.

## Housing





## **Your Home**

Moving to the UK is a big and complex step and you should make arrangements before you arrive to ensure that you have somewhere to live on arrival.

There are many different types of homes in the UK ranging from sheltered accommodation for the elderly or those unable to look after themselves to large and grand town houses. The cost of a home varies from city to city and within each city.

### **Staying with Family and Friends**

A home in the UK **will not** necessarily be provided for you. Therefore it is very important that you make your own arrangements to stay with friends or family before you arrive in the UK.

Staying with family and friends for a short time is a good idea as they can show you around the local area and help you fill in any forms and apply for a bank account. But you should ensure that you have a plan for a settled home as staying with family and friends can be stressful over a long period of time.

You need to ensure that the arrangements you make are suitable. There are laws in the UK against overcrowding as an overcrowded home is a health and fire risk.

If you have relatives in the British Army and they occupy accommodation provided by the Army, you are only allowed to stay with them for a maximum of 28 days (aggregated or continuous) in any 93 day period unless permission has been obtained from Defence Estates in consultation with the local Garrison or Station Commander. If your relatives rent private accommodation, then provided they have the landlord's permission you can stay with them for as long as you both agree.

If you are staying with friends and family you may not be entitled to housing benefit – your local council's housing service will be able to provide further advice.

### **Finding your own home**

There are a number of different ways to find a home. You can rent, where you pay the landlord an agreed sum of money, usually each month, for the use of their property. Alternatively you can purchase your own home. To do this most people need to take out a mortgage which is a special loan to help you purchase a home, mortgages are usually provided by Banks and Building Societies. You can also apply to your local council for social housing.

Both renting and buying your own home are expensive and we have produced separate guidance on this – Cost of living in the UK.

### **Renting**

A home which is available to rent, or sometimes called 'to let', can be advertised through a number of sources; the following websites maybe a good starting point:

[www.rightmove.co.uk](http://www.rightmove.co.uk)



[www.findaproperty.com](http://www.findaproperty.com)

[www.fish4homes.co.uk](http://www.fish4homes.co.uk)

[www.primelocation.com/uk](http://www.primelocation.com/uk)

[www.zoopla.co.uk/to-rent/](http://www.zoopla.co.uk/to-rent/)

[www.homes2rent.net](http://www.homes2rent.net)

[www.torent.co.uk](http://www.torent.co.uk)

[www.estageagent.co.uk](http://www.estageagent.co.uk)

[www.gumtree.co.uk](http://www.gumtree.co.uk)

A person who lives in a rented home is called a tenant and the person who owns the home is called the landlord. There are laws to protect your rights as a tenant, and also laws to protect the rights of the landlord. Your local Citizens Advice Bureau will be able to advise you on your rights and responsibilities as a tenant and also on tenancy contracts and agreements which a landlord will ask you to sign before you move into your new home. Shelter, the housing and homeless charity, will also be able to give you advice. You can call them free from most phones by dialing 0808 800 4444 or visit their website:

<http://england.shelter.org.uk/>

Often homes which are available to rent are advertised in local newspapers and in shop windows. Estate Agents and Letting Agents specialise in renting homes and may be able to help you find a suitable home to rent. Remember that the Estate Agent will be acting on behalf of the Landlord (who will have to pay a fee to the estate agent if you rent the property).



### **Cost of renting**

There are a number of initial set up costs to consider prior to agreeing to rent a property. Most landlords will require a security deposit; this is to cover any damage which you may cause whilst you are in the property. The amount of money which is required will vary from landlord to landlord but is usually 1 month's rent. In addition to a deposit, many landlords also require 1 month's rent in advance of you moving in. For example, if you rent a home which costs £650 (81,679 NCR) per month you will need to pay £1300 (163,358 NCR) before you move into the property. You should get the deposit back when you move out of the property, as long as you have not damaged it. The Citizens Advice Bureau or Shelter will be able to advise you of your rights regarding your deposit.

Some houses are let with no furniture e.g. beds, while some will be fully furnished, but you should note that very few landlords provide a home that is "ready to move into" and you will probably have to provide your own essential household items, e.g. furniture, cutlery, pots and pans, crockery, bedding, towels, refrigerator, television and radio. All of these costs need to be allowed for in your budget planning. On average, it costs between £1000 (125,660NCR) and £1500 (188,490 NCR) to furnish a home.

Taking all the above into consideration, you may need to have around £3200 (402,112 NCR) available to move into a rented home.

There are also ongoing costs which you need to factor into your housing budget such as council tax, water supply, gas supply, and electricity supply. However, as a tenant you are usually not responsible for the maintenance of your home, but check your contract.

The following budget planner may be able to assist you in ensuring that you can afford a rented home.

[http://www.moneymadeclear.fsa.gov.uk/tools.aspx?Tool=budget\\_calculator](http://www.moneymadeclear.fsa.gov.uk/tools.aspx?Tool=budget_calculator)

The following websites will provide you with additional information about how to find a rented home and your rights as a tenant provided by law.

[http://england.shelter.org.uk/get\\_advice/finding\\_a\\_place\\_to\\_live/renting\\_privately/finding\\_a\\_place\\_to\\_rent](http://england.shelter.org.uk/get_advice/finding_a_place_to_live/renting_privately/finding_a_place_to_rent)

[http://england.shelter.org.uk/\\_data/assets/pdf\\_file/0017/23390/Advice\\_booklet\\_private\\_tenancies.pdf](http://england.shelter.org.uk/_data/assets/pdf_file/0017/23390/Advice_booklet_private_tenancies.pdf)

<http://www.communities.gov.uk/publications/housing/doyourent>

[http://www.adviceguide.org.uk/index/your\\_family/housing.htm](http://www.adviceguide.org.uk/index/your_family/housing.htm)

If you are have problems paying your rent or problems with your landlord, Shelter 0808 800 4444 and the Citizens Advice Bureau <http://www.adviceguide.org.uk/> can provide advice and guidance; you should contact them as soon as you think there may be a problem.



## **Buying a home**

If you have a regular income and savings, you may wish to consider buying a home. This can take several months and is a complicated legal process which is expensive. Most people require a mortgage which is a special loan with strict repayment conditions to buy their home; this is usually provided by a bank or building society and repaid over a long period, often 25 years. You will need to have a deposit (possibly 10% of the purchase price) and will have to show that you can afford to make the repayments (usually monthly) on the mortgage. If you fail to make the payments, the lender can repossess your home.

A financial advisor will be able to help you make the decision whether you can afford to buy a home or not. You may also need to pay a tax called stamp duty on the home that you are buying, stamp duty is a tax paid to the government for the purchase of a property above a certain value and you need to factor stamp duty into your budget.

For more information on stamp duty go to:

[http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/BeginnersGuideToTax/DG\\_10010529](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/BeginnersGuideToTax/DG_10010529)

You should also ask your financial provider about Life Insurance to protect your mortgage payments if you become ill or die.

Estate Agents specialize in selling homes. There are usually several in all towns and cities. It is advisable that you register with all of them; they will show you around homes that are for

sale and answer any questions you may have. Remember that the Estate Agent will be acting on behalf of the seller (who will have to pay a fee to the estate agent when the property is sold.).

If you want to find a home to buy the following websites may be useful:

[www.rightmove.co.uk](http://www.rightmove.co.uk)

[www.findaproperty.com](http://www.findaproperty.com)

[www.fish4homes.co.uk](http://www.fish4homes.co.uk)

[www.primelocation.com/uk](http://www.primelocation.com/uk)

[www.zoopla.co.uk](http://www.zoopla.co.uk)

[www.estateagent.co.uk](http://www.estateagent.co.uk)

If you buy a home, you will have ongoing costs similar to those when renting a home, for example, council tax, water supply, gas supply, and electricity supply. But, additionally, if you own a home you will also be responsible for its maintenance and repairs. The following budget planner maybe able to assist you.

[http://www.moneymadeclear.fsa.gov.uk/tools.aspx?Tool=budget\\_calculator](http://www.moneymadeclear.fsa.gov.uk/tools.aspx?Tool=budget_calculator)

### **Home insurance**

When you buy a home with a mortgage, you must insure the building against fire and other damage. Usually when you rent a home, this insurance will be paid by the owner but you should check that this is the case.

You should also insure the contents of your home - your furniture and other things that belong to you. This is a sensible thing to do even when you are renting a home.

You can find providers of home insurance by searching the internet or by visiting [www.homeinsuranceguide.org.uk/](http://www.homeinsuranceguide.org.uk/) it is worth getting quotes from several providers as prices vary from provider to provider.

### **Social Housing**

If you are unable to afford to rent or buy a home privately you may wish to apply for social housing (homes provided by a local council or a housing association which usually have lower rents than homes rented by private landlords). If you have been granted [indefinite leave to enter / remain the UK], you will be eligible to apply for social housing. However, in most areas there is a long waiting list for social housing (2 or 3 years) and it is usually allocated to those who have the greatest need for it and who have been waiting the longest. Your local council will be able to provide you with information about the housing waiting list in their area.

For more information, visit:

[http://england.shelter.org.uk/get\\_advice/finding\\_a\\_place\\_to\\_live/council\\_waiting\\_lists](http://england.shelter.org.uk/get_advice/finding_a_place_to_live/council_waiting_lists)

For more information on housing associations visit [http://www.direct.gov.uk/en/HomeAndCommunity/SocialHousingAndCareHomes/HousingAssociations/DG\\_10020860](http://www.direct.gov.uk/en/HomeAndCommunity/SocialHousingAndCareHomes/HousingAssociations/DG_10020860)

Usually housing associations take the majority of their tenants from Council waiting lists, for advice in your local area visit:

[http://england.shelter.org.uk/get\\_advice/advice\\_services\\_directory](http://england.shelter.org.uk/get_advice/advice_services_directory)

The National Housing Federation will be able to provide you with information of housing associations in your area. You can contact them by phoning 020 7067 1010 or visit their website: [www.housing.org.uk/](http://www.housing.org.uk/)

The Tenant Service Authority can also provide you with help and advice if you are a social housing tenant or you are seeking social housing. For advice go to: [www.tenantservicesauthority.org/](http://www.tenantservicesauthority.org/)

### **Essential services for your home**

Services for your home are often called “utilities”. You will have to pay for these on top of your rent or mortgage. If you don't pay the supply to your home may be disconnected. As soon as you move into your new home you should notify the suppliers of the utilities that you are the new occupier of the property. You should take the meter readings of the gas and electricity supply as soon as you move and give these to the utilities supplier, to make sure you do not pay for services that the previous occupiers have used. Ask your landlord / estate agent who the suppliers of the utilities are.



### **Water**

All UK homes have clean water that you can drink from the tap. You have to pay for water and you will get a bill from the company that supplies it. Some homes have water meters, which mean that the amount you pay depends on how much water you use. Ask your landlord what type of water supply you have. If you are buying your home ask the estate agent.

When you move into your new home you should receive a letter from the water supplier. You will need to contact them to arrange payment. The letter will be addressed to “The Occupier” – that's you!

For more information visit: [www.water-guide.org.uk](http://www.water-guide.org.uk)  
[www.dwi.gov.uk/consumer/faq/tapwater.htm](http://www.dwi.gov.uk/consumer/faq/tapwater.htm)

### **Heating and Cooking**



All homes in the UK have an electricity supply, and most also have a gas supply. Different suppliers charge different prices, so ask several what you will have to pay. To find out which company supplies your Gas call Transco on 0870 608 1524 and for Electricity call Energy Watch on 0845 906 0708 [www.energywatch.org.uk](http://www.energywatch.org.uk)

Sometimes you can save money by having one company supply both your gas and electricity rather than two different companies.

You pay for the amount of electricity and gas that you use, and there are meters in every home that record (and show) how much is used. You should make a note of the meter readings when you move in and inform the supplier. Some rented homes have “pre-pay” meters where you pay for gas or electricity as you use it. You can usually buy cards for these meters in local shops and newsagents and you can also top up the cards in the same shops, visit [www.paypoint.com](http://www.paypoint.com) or to find your nearest shop.

The UK electricity supply is at 230/240 volts and is supplied through a three-pin plug – you should check if your electrical appliances will work in the UK before using them. You can usually buy adaptors and transformers to enable equipment to work in the UK, but you should check with an electrician before you use it. The UK television signals are broadcast in PAL, which is the same as in Nepal.

For more information visit [www.electricity-guide.org.uk](http://www.electricity-guide.org.uk), [www.gas-guide.co.uk](http://www.gas-guide.co.uk) and [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)



## **Telephone**

Almost all homes in Britain have a telephone line, but if you need one put in, you should contact a telephone supplier and ask for a line to be installed you may have to pay for this. If you are renting you need to ask your landlords permission and get their consent in writing before you install a new telephone line. Often you sign a contract to keep the telephone line for a period of 12 months and you pay monthly line rental; you should check this prior to signing any agreements. Calling Nepal from your home telephone can be as much as £0.80p (100 NCR) per minute. Some newsagents sell phone cards, which can reduce the cost of calling. Calling via the Internet can also be a cheaper alternative.

Mobile phones are very common but prices and call costs vary a lot. It can be very difficult to find the best deal, so ask other people for advice or visit one of the mobile phone suppliers on the high street. There are two types of phone contract, one where you pay monthly and the other one where you buy talk time (credit) and then “top up” when you have run out. Your choice may be limited depending on your financial circumstances. The shop will be able to advise you on the most appropriate phone for your needs.

Be careful about buying mobile phones from people you meet. They may be stolen and may have been stopped from working. Calling Nepal from the UK on a mobile phone can be very expensive so check the cost before using your phone.



## **Public /Pay telephones**

There are public telephones throughout the country. You can use cash, credit cards, debit cards or phone cards to make calls.

You can buy phone cards from newsagents, convenience stores, and post offices. They are cheap, particularly for international calls. Check that the card works for the country you want to call or ask the shopkeeper for advice.



## **The Internet**

There are a number of options to help you to connect to the Internet. You can connect via your telephone line, your mobile phone or via a wireless “dongle”. Some Libraries also offer free internet access. There is lots of really useful information on the internet which will help you to settle in the UK. Ask other people for their advice on the internet, or a Mobile phone shop may be able to help you. Your local library will be able to advise you on availability of internet. For more information on the Internet go to: [www.broadband-guide.org.uk/](http://www.broadband-guide.org.uk/)

## Employment



## **Employment**

There are many different ways that you can find work these include:

- § Looking in local newspapers
- § Visiting a Jobcentre Plus;
- § Approaching the Regular Forces Employment Associations <http://www.rfea.org.uk/>
- § Contacting employment agencies;
- § Looking on “vacancies” boards in supermarkets and shop.



### **Jobcentre Plus**

Jobcentre Plus offices are Government run employment centres. They can help you find a job and also help you with applying for jobs and access the Job Kit book, which has lots of practical, useful information about applying for work in the UK.

There are many different types of jobs advertised at Jobcentre plus and the jobs change frequently so you should visit the Jobcentre Plus regularly.

Many employers advertise their vacancies on the Internet and ask you to apply for a job via their website. The Job Kit at the Jobcentre Plus tells you more about this way of applying for work.

You can view the job kit by visiting:

[http://www.jobcentreplus.gov.uk/JCP/stellent/groups/jcp/documents/sitestudio/dev\\_015519.pdf](http://www.jobcentreplus.gov.uk/JCP/stellent/groups/jcp/documents/sitestudio/dev_015519.pdf)

Jobcentre Plus can also advise you about training to improve your language or work skills and assist you with benefit claims.

To get more information, you should go to the Jobcentre Plus website [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk).

### **Employment or Recruitment Agencies**

You can register at recruitment or employment agency. These agencies match employment vacancies to your employment skills. This can lead to interviews with potential employers and hopefully a job. You will not have to pay to use a recruitment agency, the employer pays any fees. If the agency charges you a registration fee, try another agency.

For more information on recruitment and employment agency visit: [http://www.worksmart.org.uk/career/recruitment\\_agencies](http://www.worksmart.org.uk/career/recruitment_agencies)

The Recruitment & Employment Confederation is the organisation that supports and represents over 8,000 UK recruitment agencies. To find your nearest employment or recruitment agency visit: <http://www.rec.uk.com/jobseeker>



If you think you are being mistreated by an employer or recruitment agency you can call the Employment Agency Standards Helpline at 0845 955 5105 open Monday to Friday 9:00-17:00. Or you can visit the following website for advice on what to do:

<http://www.worksmart.org.uk/rights/viewsection.php?sen=7>

[http://www.adviceguide.org.uk/index/life/employment/basic\\_rights\\_at\\_work.htm](http://www.adviceguide.org.uk/index/life/employment/basic_rights_at_work.htm)



### **The Regular Forces Employment Association**

The Regular Forces Employment Association has been helping all ex-soldiers to find employment for the past 125 years. We provide assistance through the Career Transition Partnership to soldiers as they leave the Army and for all veterans for the rest of their working lives.

From our national network of 24 offices we highly experienced consultants provide advice and guidance on all aspects of job-finding and employment. We help with preparation of CVs and job applications; and also have our own Jobs Board with employment opportunities especially suitable for ex-serviceman.

For further information or help: Phone: +44 121 236 0058 Email: [rightjobssupport@ctp.org.uk](mailto:rightjobssupport@ctp.org.uk) Or visit our website at: [www.rfea.org.uk](http://www.rfea.org.uk)

### **Applying for a Job**

For some jobs, you can telephone the employer or ask in person, for example at Supermarkets. For other jobs you have to complete an application form. You have to give the names and address of people who can give you a reference. These are usually previous employers or someone who has known you for a long time.

Once you have completed the application form you may be called for an interview. Most interviews in the UK are based on competencies, where, for example, you have to demonstrate your ability to work in a team by providing examples from your own experience.

Employers like to know about your education and training. Sometimes many people apply for one job, so you may have to apply for lots of jobs before you get one. Make sure you have the skills the employer is asking for in their job advertisement. The Job Kit at the Job Centre Plus will be able to help you determine your skills.

The BBC has produced a guide and quiz for applying for a job in the UK. It is free to use. For more information go to: <http://www.bbc.co.uk/worldservice/learningenglish/business/getthatjob/>

## **Employment Culture in the UK**

People often work quite long hours in the UK, often up to 48 hours a week. Employers need workers to be on time, to be honest, to do a good job and often speak English. Some good employers will give you training to help you do your job better. This training is normally provided free and may lead to a qualification.

Your first job may not be very well paid and may not be suitable for your experience, but it will help you get use to working in the UK and put you in a stronger position when applying for other jobs in the future. It might also stop you feeling isolated and help you to integrate into your local community.

For more information about working hours visit:

[http://www.direct.gov.uk/en/Employment/Employees/WorkingHoursAndTimeOff/DG\\_10029426](http://www.direct.gov.uk/en/Employment/Employees/WorkingHoursAndTimeOff/DG_10029426)

## **Police Checks**

Police checks are common practice in the UK before giving people a job. An employer may want to check if you have been convicted of any offence either in the UK or your own country. A check is always needed when you work with children or in the security industry and can be needed for other jobs too. It's best to be honest if you have been in trouble with the police. It doesn't always mean you will not get the job. If you wish to work as a security guard, there may be a delay as all the checks are made with the Criminal Records Bureau.

<http://www.crb.homeoffice.gov.uk/>

## **Training**

You can get details of training courses at libraries and Further Education (FE) colleges, your local council and citizens' advice bureau will also be able to help you. Some of these courses will be vocational courses, which provide skills relevant to specific employment opportunities. For more information visit.

[http://www.direct.gov.uk/en/EducationAndLearning/QualificationsExplained/DG\\_10039020](http://www.direct.gov.uk/en/EducationAndLearning/QualificationsExplained/DG_10039020)

In towns and cities, you can usually get course details in the local free newspapers. FE colleges offer courses to young people and adults. There are often discounted rates or concessions for people who are unemployed.

For more information go to:

[www.worktrain.gov.uk](http://www.worktrain.gov.uk)

[www.learndirect.co.uk](http://www.learndirect.co.uk)

[www.floodlight.co.uk](http://www.floodlight.co.uk)

## **Volunteering**

Finding paid employment may take a little while, as there could be many people applying for a limited number of jobs. If you cannot find paid employment, you may be able to volunteer to help in Charity shops, this is usually unpaid work, but could provide you with valuable experience of working in the UK, whilst also helping a charity.

For more information and to find local volunteering opportunities visit:

<http://www.charityshops.org.uk/volunteer.html>

## **Self Employment**

Self employment is where you work for yourself in a business which you own, as a self employed person you are responsible for paying tax and National Insurance to HM Revenue and Customs. You are still required to follow employment law.

For more information go to:

<http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1073875654>

[http://www.adviceguide.org.uk/index/your\\_money/employment/self-employment\\_checklist.htm#Why\\_become\\_selfemployed](http://www.adviceguide.org.uk/index/your_money/employment/self-employment_checklist.htm#Why_become_selfemployed)

## **Employment Contract**

Once you have found employment, your employer should give you details of your pay, hours, holiday entitlement, sick pay and pension. Your employer should also give you your conditions of employment.

Your employer should also inform you how much notice you must give if you want to leave. Some employers will want you to take your holidays at a set time as they might close the business completely for holidays, this is usually an employer who run factories. All these details will be contained in a written contract, which your employers should give you within two months of you starting work. The contract will also detail what the employer expects you to do in return for being paid.

For more information on employment contracts visit:

<http://www.worksmart.org.uk/rights/viewsection.php?sen=2>

## **Terms and Conditions of Employment**

You should agree your pay with your employer before you start work. There is a minimum wage which is set by law which employers must pay you and any tips you may receive should be in addition to this minimum wage. People in full time employment should get at least four weeks paid holiday a year. This may include national holidays. Some of these holidays are also known as "Bank Holidays".

You can not be forced to work excessive hours and some industries such as road haulage have very strict rules about how many hours you can work.

For information about the minimum wage go to <http://www.hmrc.gov.uk/nmw/>

[http://www.worksmart.org.uk/rights/what\\_is\\_the\\_minimum\\_wage\\_that\\_i](http://www.worksmart.org.uk/rights/what_is_the_minimum_wage_that_i)

[http://www.direct.gov.uk/en/Employment/Employees/TheNationalMinimumWage/DG\\_10037277](http://www.direct.gov.uk/en/Employment/Employees/TheNationalMinimumWage/DG_10037277)

[http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/WorkingAndPayingTax/DG\\_10026509](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/WorkingAndPayingTax/DG_10026509)

<http://www.worksmart.org.uk/rights/pay>

For information about working hours go to:

<http://www.worksmart.org.uk/rights/viewsubsection.php?sun=12>

[http://www.direct.gov.uk/en/Employment/Employees/WorkingHoursAndTimeOff/DG\\_10029426](http://www.direct.gov.uk/en/Employment/Employees/WorkingHoursAndTimeOff/DG_10029426)

<http://www.dft.gov.uk/pgr/freight/road/workingtime/rdtransportworkingtimeguidance>

## **Tax**

Your employer takes your Tax and National Insurance from your wages and pays it directly to the government. Your employer must give you a written pay slip each time you are paid, showing your pay, tax and National Insurance contributions. You should keep your payslips to show that you have paid tax and National Insurance.

For more information go to:

<http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/index.htm>



## **National Insurance**

National Insurance helps pay for state health care and pensions. Everybody who is paid above a certain amount must pay a National Insurance contribution. This is usually deducted by your employer. You must have a National Insurance Number to work.

Each person is taxable on most forms of income they receive in the UK – your Gurkha pension will be taken into account in calculating the amount of UK tax you will have to pay. If you are working and earning money, you may also be liable to pay National Insurance contributions.

The amount of and rates of tax and National Insurance you will have to pay will depend on the total amount of income you receive in a tax year. A tax year starts on 6 April and ends on the following 5 April. You will be entitled to UK personal allowances and relief for tax purposes.

You can apply for a National Insurance Number at your local Jobcentre Plus office. You should call to make an appointment and ask them what papers to bring. You can also ask them for an interpreter to be available.

You can also be fast tracked for a National Insurance Number, by providing your details to the Gurkha Settlement Office in Kathmandu before you leave Nepal, or to the Gurkha Welfare Centre 0845 604 6849 or [gurkhawelfaresp@hotmail.com](mailto:gurkhawelfaresp@hotmail.com) These organisations will notify the Department for Work and Pensions when you are arriving in the UK so a National Insurance Number application form can be waiting for you to complete upon arrival, allowing you to be fast tracked.

To work out how much national Insurance and tax you may pay visit:

[http://www.worksmart.org.uk/tools/tax\\_calc.php](http://www.worksmart.org.uk/tools/tax_calc.php)

## **Leaving your job / being dismissed**

You can leave your job at any time providing you give the required notice. Your employer can dismiss you ("sack" you) for many reasons, including behaving badly, poor work, being late, dishonesty or not turning up for work. If you think that the reason which you have been given for your dismissal was not reasonable you can go to an Employment Tribunal. The Citizens Advice Bureau will be able to provide you with advice.

For more information visit:

[http://www.worksmart.org.uk/rights/employer\\_problems](http://www.worksmart.org.uk/rights/employer_problems)

<http://www.worksmart.org.uk/rights/viewsection.php?sen=4>

[http://www.direct.gov.uk/en/Employment/RedundancyAndLeavingYourJob/Dismissal/DG\\_10026619](http://www.direct.gov.uk/en/Employment/RedundancyAndLeavingYourJob/Dismissal/DG_10026619)

[http://www.adviceguide.org.uk/index/your\\_money/employment/dismissal.htm](http://www.adviceguide.org.uk/index/your_money/employment/dismissal.htm)

### **Employment of Children**

Children under the age of 14 are usually not allowed to work. Children aged 14 to 16 may not do dangerous or heavy work or work for long hours. The law is the same for children working for a family business.

For more information go to: [http://www.direct.gov.uk/en/Parents/ParentsRights/DG\\_4002945](http://www.direct.gov.uk/en/Parents/ParentsRights/DG_4002945)

[http://www.worksmart.org.uk/rights/childrens\\_work\\_rights](http://www.worksmart.org.uk/rights/childrens_work_rights)

### **Part Time work**

It may be easier to find part time work than full time; often this can lead to a full time job. Almost all employment laws apply to full or part-time workers.

For more information go to: <http://www.berr.gov.uk/whatwedo/employment/employment-legislation/employment-guidance/page19479.html>

[http://www.worksmart.org.uk/rights/part\\_time\\_workers](http://www.worksmart.org.uk/rights/part_time_workers)

### **Equality at work**

It is against the law for employers to treat someone unfairly because of their sex, colour, nationality, sexuality, religion or any disability. Employers cannot pay a woman less than a man for work of equal value.

For more information go to:

<http://www.direct.gov.uk/en/Employment/ResolvingWorkplaceDisputes/DiscriminationAtWork/index.htm>

<http://www.worksmart.org.uk/rights/viewsection.php?sen=6>

[http://www.worksmart.org.uk/money/equal\\_pay](http://www.worksmart.org.uk/money/equal_pay)



### **Payment of Wages / Salary**

Most employers pay your wages straight into a bank account. If you do not have a bank account, there may be a delay in receiving your wages. Some employers may pay cash in hand, but it is illegal for your employer to pay you cash in hand without deducting tax and National Insurance contributions from your wages.

You should receive a pay statement regardless of payment method detailing how much tax, National Insurance payments you have made, and how much “take home pay” (the final amount once tax and National Insurance has been deducted) you will receive.

How often you are paid will be detailed in your contract of employment; the most common payment periods are:

- Weekly
- Fortnightly
- 4 weekly
- Monthly

For more information go to:

[http://www.direct.gov.uk/en/Employment/Employees/Pay/DG\\_10027228](http://www.direct.gov.uk/en/Employment/Employees/Pay/DG_10027228)

<http://www.worksmart.org.uk/money/pay>

## **Benefits**

Once in the UK, you may be entitled to benefits or tax credits if you have a low income, or have certain costs to meet because of your personal situation.

To receive benefits, you must have a National Insurance number. It is important to register with the Gurkha Settlement Office in Katmandu or the Gurkha Welfare Centre 0845 604 6849 or [gurkhawelfare@hotmai.com](mailto:gurkhawelfare@hotmai.com) to avoid a delay in getting this number. You will also need a UK bank account so that your benefits or tax credits can be paid.

If you are over 60 and don't have enough money to live on you may be able to get **Pension Credit**.

If you are under 60, you may be entitled to:

- **Jobseeker's Allowance** if you are unemployed and available for work.
- **Income Support** if your circumstances prevent you from working full-time
- **Employment and Support Allowance** if you have an illness or disability.

If you need financial help to pay your rent or Council Tax bill, you may also be able to get **Housing Benefit** and **Council Tax Benefit**.

If you are looking after a child or young person you may be entitled to:

- **Child Benefit** which is paid by the government to all people looking after a child regardless of their income.
- **Child Tax Credit** if you are working but on a low income and responsible for at least one child or young person who normally lives with you.
- If you are working but have a low income you may be able to get **Working Tax Credit**. You do not have to have children to receive this.

Apart from child benefit, all other benefits you receive will depend on any income and savings you and your wife have. This means you will be expected to declare any income, including your Gurkha pension.

For some benefits you will need to declare any capital (for example savings, and any land or property you own in Nepal or elsewhere in the world). Failure to declare any of this could affect your settlement status as you could be committing fraud.

There may be a delay between your application for benefits and actually receiving them, you should make sure that you bring enough money to cover you for this period.

For further information about benefits see Cost of Living in the UK booklet.

Additional information is available by visiting:

<http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/index.htm>

<http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/BeginnersGuideToBenefits/index.htm>

[http://www.adviceguide.org.uk/index/your\\_money/benefits.htm](http://www.adviceguide.org.uk/index/your_money/benefits.htm)

<http://www.worksmart.org.uk/money/viewquestion.php?eny=282>

To calculate the benefits which you may be entitled to go to:

[http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/BeginnersGuideToBenefits/DG\\_170638](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/BeginnersGuideToBenefits/DG_170638)

[www.entitledto.com](http://www.entitledto.com)





# Money



## Money



### UK Currency

The UK currency is pounds sterling (£). There are 100 pence (p) in one pound. There are coins for 1p, 2p, 5p, 10p, 20p, 50p, £1 and £2. There are notes for £5, £10, £20 and £50.

The UK does not use the Euro, the currency of most other countries of the European Union. For more information go to: [www.ifa-guide.co.uk/](http://www.ifa-guide.co.uk/)

Ready Reckoner NCR - £1

| <b>Based on exchange rate 125.66 NCR to £1</b> |            |           |                |
|--|------------|-----------|----------------|
| £  | NCR        | £         | NCR            |
| £1.00  | NCR 125.66 | £20.00    | NCR 2,513.20   |
| £2.00  | NCR 251.32 | £25.00    | NCR 3,141.50   |
| £3.00  | NCR 376.98 | £30.00    | NCR 3,769.80   |
| £4.00  | NCR 502.64 | £35.00    | NCR 4,398.10   |
| £5.00  | NCR 628.30 | £40.00    | NCR 5,026.40   |
| £6.00  | NCR 753.96 | £45.00    | NCR 5,654.70   |
| £7.00  | NCR 879.62 | £50.00    | NCR 6,283.00   |
|  | NCR        |           |                |
| £8.00  | 1,005.28   | £100.00   | NCR 12,566.00  |
|  | NCR        |           |                |
| £9.00  | 1,130.94   | £200.00   | NCR 25,132.00  |
|  | NCR        |           |                |
| £10.00   | 1,256.60   | £1,000.00 | NCR 125,660.00 |

### Bank Accounts

#### Types of UK Bank Accounts

In the UK most banks offer at least three bank accounts, a basic bank account, a current account and a savings account.

#### Basic Account

Is an account which you can have wages or benefits paid into. You may be given a debit card, which will allow you to buy things in shops and use a cash point machine to withdraw cash. You will not be able to withdraw more money than is in your bank account.

#### Current Account

A current account is very similar to a basic account, but you may also be allowed to have an overdraft, which is an option to spend more money than you have in your account. This is a more advanced type of account than the basic accounts.

An overdraft is a method of borrowing money for a short period. The bank will require you to pay a charge for the use of the overdraft and you may have to pay interest on the money borrowed.

## **Savings Account**

Is an account designed to help you save your money. Some savings accounts may provide a card to enable you to access your money at a cash machine, whilst other accounts will require you to give a period of notice before you can make a withdrawal. Make sure that you understand the terms of the account before signing any agreement.

For more information on bank accounts visit:

<http://www.banking-guide.org.uk/>

[http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingMoney/BankAccountsAndBankingProducts/DG\\_10035164](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingMoney/BankAccountsAndBankingProducts/DG_10035164)

You really do need a bank / building society account to be able to manage your finances. Many employers pay salaries directly into a bank account. You only need to pay in a small amount of money to open an account usually £1 (NCR125.66).

You can open a bank account by visiting any high street bank. To open a bank account you need to take a small amount of money, usually not less than £1 and some forms of identification, the more identity you can provide the higher the chance that the bank will accept you as a customer, but is up to individual banks to make that decision. The types of identification you will need include:

- Your Passport;
- Letter from an official source with your UK address; Government (UK Border Agency, MOD, Army, NHS), Doctor, Local Council, Tenancy Agreement (if you can, take several different letters with you).

Different banks have different rules about opening bank accounts, some will not open an account if you have not been resident in the UK for a period of 1 year, and others have special accounts (often called cash accounts or passport accounts), which they have established for newcomers to the UK. Ask each bank if they have an account which is suitable for you. You may have to try several before you find the right one.

Choosing a bank is a personal choice and you should visit several before making your choice to ensure the services which they offer meet your needs. It would be advisable to take a friend / relation with you who speaks English as few banks will have a Nepali speaker resident.

There are special bank accounts where you can have any benefits, which you are entitled, paid into for more information visit:

<http://www.banking-guide.org.uk/>

[http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingMoney/BankAccountsAndBankingProducts/DG\\_10035164](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingMoney/BankAccountsAndBankingProducts/DG_10035164)

For more information about opening a bank account go to:

[www.moneymadeclear.fsa.gov.uk/pdfs/bank\\_accounts.pdf](http://www.moneymadeclear.fsa.gov.uk/pdfs/bank_accounts.pdf)

<http://www.moneymadeclear.fsa.gov.uk/publications>

[http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/BeginnersGuideToBenefits/DG\\_10021388](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/BeginnersGuideToBenefits/DG_10021388)

<http://www.banking-guide.org.uk/current-account.html>

[http://www.adviceguide.org.uk/index/your\\_world/consumer\\_affairs/banks\\_and\\_building\\_societies.htm#how\\_to\\_open\\_an\\_account](http://www.adviceguide.org.uk/index/your_world/consumer_affairs/banks_and_building_societies.htm#how_to_open_an_account)



### **Accessing your money**

Ask your bank for a cash or debit card (this will depend on the type of account which you have). You can then withdraw money from your account by putting your card into a cash machine. You have to pay to get money out of some cash machines, so look for ones in banks or building societies. These are usually free. Machines have to tell you how much it will cost to take out cash.

You can also pay for goods with the card itself. The money is taken from your account immediately or when the goods are sent to you. You will probably also get a chequebook but very few shops accept cheques as a form of payment. Always check before you try to purchase your goods what payment methods are acceptable.



### **Credit cards**

When you buy things with a credit card, you are borrowing the money, not using the money in your bank account. You receive a monthly bill. If you don't repay the full amount on this bill within the required time, you will have to pay for borrowing the money. This is called "interest". Many shops will offer you a "store card". They often have high interest charges.

Make sure you earn enough to pay the bills as your goods or even your home can be taken away if you don't pay, if you need to borrow money ask a financial advisor for help and information. For more information on debt go to:

<http://origin.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingDebt/index.htm>

[http://www.adviceguide.org.uk/index/your\\_money/money\\_management\\_index\\_ew/help\\_with\\_debt\\_index\\_ewni.htm](http://www.adviceguide.org.uk/index/your_money/money_management_index_ew/help_with_debt_index_ewni.htm)

[http://www.adviceguide.org.uk/index/your\\_money/money\\_management\\_index\\_ew/borrowing\\_money\\_index\\_ewsni.htm](http://www.adviceguide.org.uk/index/your_money/money_management_index_ew/borrowing_money_index_ewsni.htm)

For more information about credit cards go to:

<http://www.banking-guide.org.uk/credit-cards.html> and

[http://www.moneymadeclear.fsa.gov.uk/hubs/home\\_cardsloans.html](http://www.moneymadeclear.fsa.gov.uk/hubs/home_cardsloans.html)

<http://www.creditcard-guide.org.uk/>

## **Exchanging Currency**

You can exchange foreign money at many banks, building societies, large post offices and some shops. There are also money exchanges in towns and cities, mainly in tourist areas.

Banks don't always have stocks of money from every country, so you might need to tell the bank what you want two or three days before you need it. You should "shop" around to get the best exchange rate possible. Few banks will exchange NCR so you will need to shop around your local area, ask people in your community for advice.

## **Financial Problems**

You can get money advice (or advice on debt) from the Citizens Advice Bureau and advice on work and benefits from Jobcentre Plus offices. If you think you are having financial difficulties you should seek advice as soon as possible and do not leave it until it is too late. You can call the national debt advice line free on 0808 808 4000.

For more information about debt advice go to:

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

[http://www.moneymadeclear.fsa.gov.uk/about the fsa/organisations that can help you.html#debt\\_help](http://www.moneymadeclear.fsa.gov.uk/about_the_fsa/organisations_that_can_help_you.html#debt_help)

<http://www.worksmart.org.uk/money/debt>

<http://www.nationaldebtline.co.uk/>



## Health



## Health

### General Practitioner (Doctor)

All residents should register with a family doctor (General Practitioner (GP)) when arriving in the UK. To register you will need to give your name, date of birth, address and telephone number (if you have one). Some GPs ask all new patients to have a health check. This will usually be carried out by a nurse. It is important that you go to this appointment even if you are well. If a GP is unable to register you, ask them for a telephone number of the local Primary Care Trust who will find you a GP.

GPs provide long-term care and can manage most everyday problems. For more complicated problems your GP can refer you to specialists in hospitals.

You can get a list of local GPs in libraries, main post offices, the tourist information office, or the Citizens Advice Bureau. There is also information on the National Health Service website. <http://www.nhs.uk/servicedirectorios/Pages/serviceSearch.aspx>

You should find a GP close to where you live and should register with them as soon as you move to the area and not wait until you are sick.

To help the GP understand your health when you register, you should take with you any labels of any drugs you currently take and your medical history including what immunisations you have had in the past. This will allow the GP to make sure all your problems are looked after and you get the right drugs you need.

Since arranging to do this may take time, you should bring with you to the UK at least 6 weeks supply of any medication you take regularly.

Family GPs provide a range of free services including advice on contraception, family planning and screening. You can find out about these by asking at the GP's reception.

To visit the GP or nurse you must make an appointment by telephone or by visiting the reception. If the problem is urgent, you should make this known when making the appointment. If the GP thinks that you are too ill to come to the surgery, he/she may visit you at home.

If you do not speak English very well, you may want to take a friend who speaks better English to translate or the GP will call for a translator, you should make this known at the time of your booking.

If you wish to see a GP or nurse of the same gender as you, you should inform the receptionist at the time of booking. However this may not always be possible.

You should always arrive for an appointment early, and if you cannot make the appointment you should notify the reception as soon as possible. Most surgeries are open from 9am until 6pm Monday to Friday.

If you fall ill and need to see a GP at a time when your local surgery is closed then you should call a special number (given to you by your surgery). This should only be done if the problem cannot wait until the surgery opens. Or you can call NHS direct on 0845 46 47 for advice and an out of hours appointment.



After seeing your GP, they may give a prescription for medicines to take; this has to be taken to a pharmacy (chemist / dispensary) where they can provide you with the medication and additionally advice on how to take the medicines. Depending on your age and income, there may be a charge for this prescription.

## **National Health Service (NHS)**



All legal residents in England are provided free health care, provided by the state run National Health Service (NHS). However, certain charges are made depending on your age and income for prescription charges, dental and eye care.

## **Getting Help**

If you are worried about your health there are four other main places apart from a GP which can help, which one you use depends on the nature and seriousness of the health problem.



## **NHS Direct**

The NHS operate a 24-hour phone line where you can phone and talk to someone about the problem. They will ask you a series of questions and advise you on what to do. Calls are charged at the rate of a local phone call. They will also be able to get an interpreter if you do not speak very good English

NHS Direct – telephone 0845 46 47, or [www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk)

NHS Direct also provide an online website providing information about health services, medical conditions and treatments, [www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk)

## **NHS walk in Centre**

Most major towns and cities in the UK have a NHS walk in Centre. These are a source of advice on a range of health care issues and are staffed by qualified personnel. They are open longer hours than GP surgeries and you do not need an appointment

To find your nearest Walk in Centre ask at your GP's surgery or visit:

<http://www.nhs.uk/servicedirectorios/Pages/serviceSearch.aspx>

## **Accidents & Emergencies**



In an emergency, you need to go to the nearest hospital with an accident and emergency department. If you are unable to get there yourself or it is unsafe to do so or you need urgent medical attention then call 999 from any phone or mobile at any time of the day. These calls are free. You must then tell the operator the nature of the emergency and your exact address.

The operator will then arrange an ambulance to come as quickly as possible to you if necessary. You should only call 999 in an emergency where there has been or you suspect serious injury or illness.

## **Specialist Care**

Your GP will usually provide most of your health care and will decide if you need to see a specialist doctor (consultant), or if you need to go to hospital. Everyone in the UK has to wait to see these specialist NHS doctors. The hospital will write to you with details of your appointment. You must contact the hospital if you need an interpreter to be present at your appointment.



## **Medicines**

If your GP wants you to take medicines he/she will write you a prescription. Take the prescription to a pharmacy or a chemist.

You may be able to get help with the cost of:

- Prescription charges
- NHS dental charges, including check ups
- Sight tests
- Vouchers towards the cost of glasses and contact lenses
- Travel costs to and from hospitals for NHS treatment
- Wigs and fabric support, for example abdominal and spinal supports and support tights

If you are over 60 years old you are entitled to get prescriptions and sight tests free of charge. Other help, such as NHS dental treatment, will be free if you are receiving benefits such as income support, income-based Jobseeker's Allowance, income related Employment and Support Allowance or the guarantee credit part of Pension Credit.

If you are having difficulty in meeting your health costs and do not qualify for any other kind of help, you may be able to get help under the NHS low income scheme. To apply for either a full help certificate or a limited help certificate, you need to complete form HC1, you can pick up a form from, Pharmacy / Chemist, dentists and NHS hospitals.

You do not have to wait until you need treatment before you apply for a certificate.

For more information go to:

[http://www.dh.gov.uk/en/Healthcare/Medicinespharmacyandindustry/Prescriptions/NHSCosts/DH\\_4049391](http://www.dh.gov.uk/en/Healthcare/Medicinespharmacyandindustry/Prescriptions/NHSCosts/DH_4049391)



## **Pharmacy / Chemist**

Pharmacies sell a range of tablets and medical devices for a range of different problems. Help regarding what medications you may need can be obtained from a pharmacist. They can provide advice and help with a range of mild health problems such as hay fever, headaches, contraception and sore throats. They can also provide some medications which you would not ordinarily be able to purchase.

You usually do not have to make an appointment to see the pharmacist. Their advice is free, but payment for the medication may be necessary.

A pharmacy is sometimes called a Chemist or a Dispensary and they are usually identified by the green cross either outside the shop or in the window.

Most high streets and larger supermarkets have pharmacies, some of which have extended opening hours.

To find your local pharmacy / chemist go to:

<http://www.nhs.uk/service directories/Pages/serviceSearch.aspx>

### **Opticians and Dentists**

To receive NHS dental treatment you need to register with a dentist. Some people can get free dental care, eyesight tests and help with the cost of glasses but most people will have to pay.

To find your nearest dentist contact NHS Direct on 0845 46 47, or go to [www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk). You can also search the word dentist followed by your location in an internet search engine.

To find your nearest dentist and eye test centre go to:

<http://www.nhs.uk/service directories/Pages/serviceSearch.aspx>

For information about free eye tests go to:

<http://www.nhs.uk/chq/Pages/895.aspx?CategoryID=68&SubCategoryID=157>

For information about free dental treatment go to:

<http://www.nhs.uk/chq/Pages/1786.aspx?CategoryID=74&SubCategoryID=742>



## Education



## **Education**

Children, by law, must go to school between the ages of 5-16. They go to primary schools until the age of 11. They go to secondary schools until 16 and in some schools until 18. Primary and secondary schools provided by the State (Government) are free. Many schools require all children to wear the same clothes – “school uniform” You may be able to get help paying for the cost of these and for school meals – your children’s school will be able to provide you with information.

### **Finding a school**

All children of school age are entitled to be given free education. A child can join a school at any point in the school year. This runs from September to July. If your child can join in September it may be advantageous to your child as they will learn the same topics as all the other children in their class and will not miss out on lessons other children in their class will have received.

Not all schools have spare places available so you may not be allocated your first choice school.

To find a place for your child contact your Local Authority’s Admission department you can either visit your local council office or contact them by telephone. You can find their telephone number and address by visiting:

[http://www.direct.gov.uk/en/D11/Directories/Localcouncils/AToZOfLocalCouncils/DG\\_A-Z\\_LG](http://www.direct.gov.uk/en/D11/Directories/Localcouncils/AToZOfLocalCouncils/DG_A-Z_LG)

For more information about the admission procedure go to:

[http://www.direct.gov.uk/en/Parents/Schoolslearninganddevelopment/ChoosingASchool/DG\\_4016364](http://www.direct.gov.uk/en/Parents/Schoolslearninganddevelopment/ChoosingASchool/DG_4016364)



### **Qualifications**

The school year runs from September through to July and is 39 weeks long. The main exams which pupils take are the General Certificate of Secondary Education (GCSE). This is usually taken in the school year which the child turns 16, there are other types of qualification such as BTECs and General National Vocational Qualification.

### **The National Curriculum**

All state schools in England must follow the National Curriculum. This covers:

English, Maths, Science, Design and technology, Information and communication technology, History, Geography, Modern foreign languages, Art and design, Music, Physical education and Citizenship. All schools must provide religious education, but parents can withdraw their children from these lessons.

If your child’s main language is not English, the school may be able to get your child some extra help with language. Enquire at your school as to what help is available.



## **Post 16 Education**

After they leave school at 16, many young people go to a college of further education or a 6<sup>th</sup> Form College, whilst some stay at their current school if they offer post 16 education. These colleges offer academic technical and vocational courses, and many students work in their spare time while they are studying to help with their living costs. Most courses are free for students up to the age of 19, but students often have to pay for the cost of examinations.

Young people with the right qualifications can go to university after school or college. Fees must usually be paid.

There is a qualification period to be eligible for home fee status to establish the qualification period and for more information visit:

[http://www.ukcisa.org.uk/student/fees\\_student\\_support.php#home\\_or\\_overseas](http://www.ukcisa.org.uk/student/fees_student_support.php#home_or_overseas)

## **Speaking English**

There are many schools and colleges where you can get English lessons. If you have enough money, you can go to a private language school. You should look for a school that is approved under the “English UK” scheme. This will give you good quality at a fair price. Some people are able to get free courses. You should go to a Further Education, Adult Education or Community College in your area to ask about ESOL (English for Speakers of Other Languages) courses. You can find information about these colleges in libraries, in the phone book, or from the Internet. The Local Council office will also be able to provide advice.

For more information of English UK scheme go to: <http://www.englishuk.com/en/english-uk>

## **Adult Education**

There are Adult Education colleges in many areas. These offer short courses in many subjects. These courses do not always give you a qualification but they are a very popular way of learning more about something that interests you.

There are courses in basic skills such as reading, writing, computers (Information Technology) and Maths. Many of these courses are free. Most Adult Education centres or colleges offer ESOL courses. The fees are not high, and if you are on a low income, courses are free. Courses can be short or long in duration, and at all levels. Some centres offer Family Learning ESOL courses which help you understand what your children learn at school, while you learn English at the same time. These courses are free.

You can get details of training courses at libraries, Further Education (FE) colleges and Adult Education Centres. In towns and cities, you can usually get course details in local free newspapers. FE colleges offer courses to young people and adults. There are often discounted rates or concessions for people who are unemployed.

For more information go to [www.worktrain.gov.uk](http://www.worktrain.gov.uk)  
[www.learndirect.co.uk](http://www.learndirect.co.uk).

For a range of course go to [www.floodlight.co.uk](http://www.floodlight.co.uk)

The Start Here website also has useful information about adult learning. To find out more information go to: [www.starthere.info/veteransuk/England/England/SthPage.asp](http://www.starthere.info/veteransuk/England/England/SthPage.asp)

## **Learning English**

The main language of the UK is English, although there are communities throughout the UK who do not speak English as their first language. There are many English for Speakers of Other Languages (ESOL) schools who will be able to help you to learn English. The School of English Studies in Kent is working with Shorncliffe Barracks to provide English lessons to Gurkhas and their dependents, and can be contacted on 01303 850007.

There are also a number of English for Speakers of other Languages free online resources and quizzes which can help you to learn and understand English. Below is a link to one such free site.

<http://foreign.sjzri.edu.cn/englishonline/zhxl/chxx/selfstudy/lb.html>

The BBC also offers a number of courses on English. For more information go to:

<http://www.bbc.co.uk/worldservice/learningenglish/>

For more information on ESOL visit:

[http://www.direct.gov.uk/en/EducationAndLearning/AdultLearning/ImprovingYourSkills/DG\\_10037499](http://www.direct.gov.uk/en/EducationAndLearning/AdultLearning/ImprovingYourSkills/DG_10037499)



## The Law





## **The Law**

The police service in the United Kingdom is a free service. The police will respond to calls for help in emergency situations and to reports of crime and disorder. You never need to pay a Police Officer or a Police Community Support Officer (PCSO) for their help. A Police Officer or PCSO is someone who you can trust.

They may also visit you if you have been the victim of a crime, if you witness a crime or to give you advice on how to stay safe in your home. The police visit a person at home for lots of different reasons and it is perfectly normal for a police officer to visit you. It does not mean that you are in trouble.

If you have committed a crime you should contact the Police or if the Police suspect that you have committed a crime they will interview you:

You must:

- Answer all questions honestly
- Do not offer money (bribes) to the police
- Give your name and address.

There is always a solicitor on duty who will be able to represent you and inform you of your rights. If you think you need the duty solicitor tell the police officer.

If the police believe that there is sufficient evidence against you, you may be charged. Depending on how serious the crime, you could be warned, fined or asked to attend court. Committing a crime could have an impact on your visa status.



## **Knives**

In the UK you are not allowed to carry a concealed knife, and any knife you carry must have a blade which is under 7.62cm. You are not allowed to use the knife in a threatening way. It is an offence to carry a knife in public and if you are caught doing so you could be fined up to £5,000 (628,300 NCR) or be sent to prison. Carrying a knife at School has a prison sentence of up to 4 years.



## **Alcohol**

You must be 18 years old to buy alcohol in the UK, if you look under this age you will be asked to provide identification to show that you are 18, your passport can show this. In many areas it is illegal to drink in public areas e.g. on the street or in a park. You should check before you do so. In London it is illegal to drink alcohol on public transport.

If you have a problem with drinking as you are drinking too much you can contact The National Alcohol Helpline on 0800 9178282

## **Drugs**

Most drugs (excluding those prescribed to you by a Doctor, Tobacco and Alcohol) are illegal in the UK. If you have a drug addiction the National Drugs helpline may be able to help. You can contact them on 0800 776 600

For more information on drugs you can call for free on 0800 77 66 00 or go to: [www.talktofrank.com](http://www.talktofrank.com)



## **Cigarettes**

It is illegal for anyone under the age of 18 to buy cigarettes, it is also illegal for someone over the age of 18 to buy cigarettes for someone under the age of 18.

There are many other organisations who work in partnership with the police to help keep your area safe and to help you through difficult situations.

Each ward / estate in an area has a police officer allocated to look after the residents. If you would like to speak to that officer seeking advice or reassurance about issues that are concerning you or causing distress, use the Police non-emergency number or the internet links below and your Police Officer will make an appointment to come and see you when it is convenient.

A Police Officer wears a Police Uniform, they differ slightly from area to area but are easily identifiable, they also carry with them Identification called a "Warrant Card" which you can ask to see before letting them into your home.



## The Police





## The Police

In an emergency situation, if there is a crime in progress or yours or anyone else's safety is being threatened, you must dial the emergency number **999**.

Calls are free to this number which is shared by the police, the fire service and the ambulance service. The **999** number applies across the whole of the UK.

You will need to tell the operator which service you need and be able to speak enough English to tell the operator what has happened and where you are.

If you want to report a crime which has already taken place, you can contact the Police's non-emergency number to find your local Non emergency number go to: <http://website.lineone.net/~familykeens/policenso.htm>

The non emergency number 101 is has been introduced in some areas. If you live in the Hampshire area (for example Aldershot, Basingstoke and Farnborough) you can dial 101 for a non emergency this call is charged at a flat rate of 10p. For more information go to: <http://www.101.gov.uk/when-to-call-101/index.html>

The police deal with all kinds of incidents including: road collisions, thefts, robberies, burglaries, missing people, unexplained deaths, terrorism, gun crime, poaching, wildlife crime, violence, domestic violence (in the home), motoring offences, drug crime, sexual offences, fraud and financial crime.

They also deal with other issues called 'anti social behaviour' which is behaviour that causes, alarm and distress. This may include many issues including underage drinking, rowdy or badly behaved youths and noisy neighbours.



## The Policing Pledge

Every Police Force in England and Wales has signed the Policing pledge to find out more information go to:

[http://www.direct.gov.uk/en/CrimeJusticeAndTheLaw/ThePolice/DG\\_181995](http://www.direct.gov.uk/en/CrimeJusticeAndTheLaw/ThePolice/DG_181995)

To find out more information about crime and justice in your area go to:

<http://localcrime.direct.gov.uk/> or [www.askthe.police.uk](http://www.askthe.police.uk)

**There are many ways in which you can obtain advice and information from the Police:**

- **You can ring** their non-emergency number which operates 24 hours a day, every day of the year.
- You can visit their **website** at by using an internet search engine and typing the word police followed by your location (e.g. Police London)
- **Meetings and drop-in sessions** - the police often hold meetings or drop-in centres where you can meet your local police officers, either to discuss your concerns or just for a friendly chat.

- Visit your local police station **in person**.
- Stop a police officer on the street and ask for help and assistance.

If you witness a crime or you know of a crime which is being planned or has been committed you can call Crimestoppers This is an independent charity to which you can give information about crimes without giving your name. You can call them for free on 0800 555 111. For more information go to:

[www.crimestoppers-uk.org](http://www.crimestoppers-uk.org)

If you have been the victim of crime, you should report it to the police, regardless of how minor you think the crime is. This could be people calling you names and throwing things in your direction. Victim Support gives free and confidential help to victims of crime, and to anyone affected by crime. You can contact them even if you have not called the police. They are not part of the police and are a charity. You can contact them at anytime on 0845 071 0871. For more information go to: [www.victimsupport.org.uk](http://www.victimsupport.org.uk)

If you are suffering from Domestic Violence you can contact the Domestic Violence National Helpline on 0808 2000 247

The Criminal Justice Board website contains lots of useful information on the justice process in England and Wales including witness care and information if you are charged with a crime. For information visit. <http://www.cjonline.gov.uk/>

### **Neighbourhood Watch**

Many local areas operate a Neighbourhood Watch group. The Neighbourhood Watch scheme is a community partnership involving local residents, local authorities, the police and other organisations with the common interest in making and keeping the area a safe and nice place to live. It aims to help people protect themselves and their homes and their property and to reduce crime by means of better home security, greater vigilance, and encouraging the reporting of suspicious incidents to the police. For more information contact your local police through their non emergency number or go to: <http://www.mynhw.co.uk/>





## Fire and Rescue Service





## **Fire and Rescue Service**

The Fire and Rescue Service is a free service which provides a response to calls for emergency help. You do not need to pay them for attending.

Their number is 999 and you can dial this from any phone. Even if you do not have any talk time (credit) on a pay as you go mobile you can still call this number. You need to be able to speak enough English to communicate the location and the type of Emergency to the operator taking your call.

When calling you need to ask the operator for the Fire and Rescue Service. You must know the location of the incident which you want the Fire Brigade to attend. If you are calling from a payphone, it tells you the location on the payphone box.

Explain to the operator the Emergency situation giving as much detail as possible. Listen very carefully to the advice and any instructions which you are given as this could save yours or someone else's life.

The Fire and Rescue Service provides emergency response to a wide range of incidents. Fires of any kind are part of their responsibility, no matter how small. You should call the Fire and Rescue Service to ensure that it has been correctly extinguished. Road traffic collisions form a major part of their work. The Fire and Rescue Service work with Ambulance Paramedics and Police at such incidents to release trapped people and render the situation safe.

They can be called to any kind of incident where a person's life is or may be in danger – for example, they have the capability to respond to people trapped in water, both from flooding and in those who have fallen into rivers, lakes and canals.

Whenever the Fire and Rescue Service receives a call to an incident, the operator takes details from the caller and if an emergency response is needed it is sent immediately. If the situation is not regarded as an emergency, advice will be given. If in doubt, call the Fire and Rescue Service and give details of the incident. They will decide if it is a job for them. They will also pass on the call to the Ambulance or the Police if necessary.

The most common cause of fires within the home are:

- Deep Fat Fryers (Chip Pan Fires): Over half of all fires are caused while cooking, never leave cooking fryers or pans unattended and when purchasing one, consider a thermostatically controlled one which will prevent overheating.
- Open Fires: Ensure that you have the Chimney swept regularly to prevent a chimney fire and always use a fire guard. Keep clothing away from the fire.
- Matches & Lighters: Never leave matches and lighters in the reach of children.
- Candles: Never leave candles unattended and ensure that you blow them out at night before going to bed. Never have candles in the bedroom
- Smoking: Smoking is the most common cause of fire in the home. Never smoke in bed. Make sure cigarettes are put out properly using a proper ash tray.
- Home Electrics: it is tempting to use a multi socket to connect many appliances to one socket point but these can be very dangerous, look for signs of burning or black soot

around the sockets, if there are signs of this switch the socket off immediately. Unplug as many appliances as possible before you go out or to bed.



## **Fire Safety in the Home**

Many Fire and Rescue Services will conduct a home visit and advise you on fire safety and what to do if there is a fire. Some will even fit free smoke alarms, if you would like them to visit your home please contact your local Fire and Rescue service.

If you are buying second hand furniture look for the fire safety labels to show that the material on the furniture is flame retardant.

You can find your local Fire and Rescue service details by visiting:

[www.fireservice.co.uk/information/ukfrs.php](http://www.fireservice.co.uk/information/ukfrs.php)

you can also find more information on fire safety by visiting:

[www.fireservice.co.uk/safety/index.php](http://www.fireservice.co.uk/safety/index.php)

and details on Fire Safety labels by visiting

[www.firesafe.org.uk/html/Legislation/furnregs.htm](http://www.firesafe.org.uk/html/Legislation/furnregs.htm)



# Ambulance



## Ambulance



There are 12 ambulance trusts providing England with emergency medical services and is part of the NHS. There is no charge to the public for use of the service and every person in the United Kingdom has the right to the attendance of an ambulance in an emergency.

### When to use the ambulance service

The ambulance service is for medical emergencies and you should only call for an ambulance if you or another person is seriously ill or injured and your/their life is at risk.

Examples of when you should call 999 for an ambulance are:

- § chest pain
- § difficulty in breathing
- § loss of consciousness
- § heavy bleeding
- § severe burns and scalds
- § choking
- § fitting/convulsions
- § drowning
- § severe allergic reaction
- § head injury.

*Please note: This is not an exhaustive list*

### Other sources of medical help and advice

If it is not a life-threatening emergency and you, or the person you are with, do not need immediate medical attention, you can consider these other options before you dial for an ambulance:

- § **Self-care:** A lot of illnesses can be treated in your home by using medicine that you can buy from a pharmacy and getting plenty of rest. This is the best choice to treat very minor illnesses and injuries.
- § **NHS Direct:** This is a telephone service which is available 24 hours a day to offer expert health advice, information and reassurance to anyone who needs it.

Telephone: 0845 4647

Website: [www.nhs.uk](http://www.nhs.uk)

Freeview: channel 100

The service can also help you to find health services in your area. It is a good way for you to ensure that you get expert advice in the shortest possible time.

- § **Pharmacy:** Pharmacists can give you advice on your medicine, provide treatment for common health problems and give healthy lifestyle advice. They can also advise on minor ailments such as colds and allergies.
- § **GP:** You can make an appointment with a GP (doctor) for medical advice, examinations and prescriptions. In an emergency, a GP can also visit your home outside of opening hours – if you need this service, telephone your local surgery and follow the recorded instructions.

§ **NHS walk-in centre, urgent care centre, or minor injuries unit.** Walk-in centres, urgent care centres and minor injuries units give healthcare and advice. Most are open from early in the morning until late at night. You do not need an appointment, and you will be seen by an experienced nurse or GP. Visit one of these centres if you need medical treatment or advice which does not need a visit to A&E.

### **How to access the ambulance service**

To access the ambulance service you need to dial 999 from a telephone or mobile phone. Calls to 999 are free from any phone.

### **What will happen when you call 999**

When you call 999, the first person you will speak to is a telephone exchange operator who will ask you which service you need. You should tell the operator that you need an ambulance and they will connect you to your nearest Ambulance Service.

You will then be transferred to a call-taker who will ask you the telephone number you are calling from, the address you want the ambulance to go to and the reason you are calling.

As soon as you have answered these questions an ambulance or other resource will be sent to where the ill/injured person is. At this point the telephone advisor will say:

*“I’m organising help for you now, stay on the line and I’ll tell you exactly what to do next. The next questions I ask will not delay any help.”*

The call-taker will then ask you some questions to find out exactly what is wrong with the patient and will enter this information onto a computer. Please answer these questions as best you can. These questions will not delay help getting to you - while you are being asked these questions, the ambulance will already be on the way.

You may be asked:

- § Are you with the patient now?
- § How many people are hurt/sick?
- § The patient's age? (if you do not know give an estimate)
- § Male or female?
- § Is he/she conscious?
- § Is he/she breathing?

Depending on the nature of the call, the call-taker will either tell you about the help that will be provided and end the call, or stay on the line to advise you what to do next.

Before the ambulance arrives, you can help by doing the following:

- § If you are in the street, stay with the patient until help arrives.
- § Call us back if the patient’s condition changes.
- § Call us again if your location changes.
- § If you are calling from home or work, ask someone to open the doors and signal where the ambulance staff are needed.
- § Lock away any family pets.
- § If you can, write down the patient’s GP details and collect any medication that they are taking.

- § Tell us if the patient has any known allergies.
- § Stay calm - our staff are there to help. Violence or threatening behaviour aimed at them will not be tolerated and could delay help getting to the patient.

### **Who will respond to the 999 call?**

The Ambulance Service has a number of resources which may respond to your 999 call and will send the most appropriate one depending on the situation and location. Any of the following may respond to a 999 call:



### **Rapid Response Vehicle (RRV)**

This is a car used by a clinician to get to a patient quickly. Staff working in RRVs are skilled and equipped to provide immediate care and to assess whether a patient needs further assistance and/or hospital treatment. If necessary the RRV will be backed up by an ambulance, although the equipment carried on both is very similar.



### **Ambulance**

This is a specialist vehicle staffed by two people who will be skilled and equipped to assist patients with medical emergencies or traumatic injuries. If necessary they will be able to take a patient to hospital or other appropriate treatment centre.



### **Bicycle**

This is a specially-adapted bicycle fitted with blue lights and a siren and equipped with life-saving equipment. They can respond quickly to patients in city centres where it may be difficult for vehicles to get to. The quick response may save lives or, if patients can be treated at scene, leave ambulances free to deal with emergencies elsewhere.



### **Motorcycle**

A motorcycle used to reach patients quickly, particularly in cities. As with RRVs an ambulance is sent as back up if required.



### **Community First Responder**

A volunteer trained to respond to certain emergency calls in their local community. These may include cardiac arrest, chest pain and breathing difficulties. A responder will provide



emergency care until an ambulance arrives. Responders have received training in basic life support and are equipped with a first aid bag, defibrillator and oxygen.



### **Helicopter**

The fastest way to reach patients in remote locations or to transfer seriously ill or injured patients to hospital. They are crewed by paramedics who have additional training in dealing with traumatic injuries and can be used to take patients directly to specialist centres.

### **BASICS Doctor**

A senior doctor who has completed specialist training in treating patients with life-threatening conditions before they reach hospital. BASICS doctors are volunteers and their skills are particularly valuable when treating accident victims with traumatic injuries.

### **Other services provided by the Ambulance Service\***

#### **Patient Transport Service**

The Ambulance Service also provides non-emergency transport for people who have been referred for treatment to hospital outpatient departments but who are unable to use public transport because of their medical condition. The patient transport service also provides non-urgent transfers between hospitals. If you need transport to hospital for a non-urgent appointment, your GP will advise you on this.

- Not all services are available in all areas.



## Transport



## Transport

There are lots of different forms of transport to enable you to get around the UK. The most common are buses, trains and private cars. The cost of these options vary considerably.



### Travel on Buses

If you are 60 or over or are 'eligible disabled', you may be entitled to free off-peak travel on local buses anywhere in England.

Residents in England who are over 60 or who are "eligible disabled" are entitled to a free annual bus pass giving free off-peak travel on local buses anywhere in England. 'Off-peak' is between 9:30am and 11:00pm Monday to Friday and all day at weekends and on public holidays.

For information about how to apply for your free bus pass and other discounts for those aged over 60 go to: <http://buspasscentre.co.uk/default.aspx> or <http://www.direct.gov.uk/en/TravelAndTransport/Publictransport/BusAndCoachTravel/index.htm>

Travel on buses, especially in those towns and cities with good bus networks such as London, can be a cheap and quick method of transport. An internet search of the area you live in with the word Bus will show you the different routes available to you.

Bus timetables can be very confusing so you may want to get a friend to help you identify which bus you should catch.

You pay for your travel by either showing your bus pass or by paying the driver and getting a ticket. If you live in London you can use an Oyster card which offers you cheaper travel than buying a bus ticket. You need to pay a small deposit for the card.

For more information on the Oyster card go to: <https://oyster.tfl.gov.uk/oyster/entry.do>

### Travel on the trains



All of the UK is well served for railways and trains. Train fares vary considerably depending on when you buy your ticket, the time you travel and who you travel with. If you are over 60 you can apply for a senior railcard. You have to pay for this but you will get 1/3 of all off peak rail travel.

You must pay for your travel on the train network. You can do this by purchasing a ticket from either the self service machine, or from the ticket office, or in London by using your Oyster card. You are not allowed to travel without a ticket. Failure to purchase one could result in you being fined.

For more information go to: [http://www.direct.gov.uk/en/TravelAndTransport/Publictransport/RailTravel/DG\\_10036290](http://www.direct.gov.uk/en/TravelAndTransport/Publictransport/RailTravel/DG_10036290)

For train time information and ticket prices go to: <http://www.nationalrail.co.uk/>

For information on the senior rail card go to: <http://www.senior-railcard.co.uk/>

For information on Oyster Cards on National Rail go to:  
<http://www.tfl.gov.uk/tickets/oysteronline/5823.aspx>



## **Driving**

In the UK we drive on the left hand side of the road. To drive any motor vehicle (including a motorbike) in the UK you must have a valid licence. To drive Lorries and Buses, you need a special licence and training. You should check if your Nepalese licence is valid in the UK by visiting your local police station and showing them your licence and also by visiting:

[http://www.direct.gov.uk/en/Motoring/DriverLicensing/DrivingInGbOnAForeignLicence/DG\\_4022561](http://www.direct.gov.uk/en/Motoring/DriverLicensing/DrivingInGbOnAForeignLicence/DG_4022561)

[http://www.dft.gov.uk/think/focusareas/motorcycling?page=Overview&whoareyou\\_id](http://www.dft.gov.uk/think/focusareas/motorcycling?page=Overview&whoareyou_id)

If you do not have a valid driving licence, you will need to take a driving test. There are lots of driving schools who will teach you how to drive. Some driving teachers may speak Nepali. There are also a number of free websites which can help you to understand driving in the UK. For more information go to: <http://www.dsa.gov.uk/>

<http://www.2pass.co.uk/index.html>

The Highway Code is an official publication which explains the code for motorists and pedestrians in the UK. You will need to know the Highway Code to pass a driving test. You can access it free on line, at:

<http://www.direct.gov.uk/en/travelandtransport/highwaycode/index.htm>

## **Insurance**

You must have vehicle insurance to drive a car on the road. It is a serious crime to drive without insurance. If you have car and or motorbike insurance from your own country you need to check that this is valid in the UK. To do so visit your local police station with your documents.

You can also apply for insurance in the UK. There are many insurance companies which can sell you car or motorbike insurance. You should ask three or four companies to see who offers the best price. There are many different types of insurance available, but the minimum you must have is 3<sup>rd</sup> party. Ask the provider to explain what you are covered for and what insurance you are purchasing.

Insurance companies share information with each other, so you must tell them the truth.

They will want to know:

- whether you have a licence;
- how long you have held a licence for
- what sort of car / motorbike you have
  - make,
  - model
  - engine size;
  - colour
- whether you have had any accidents;

- whether you have any criminal convictions or motoring offences either in the UK or Nepal
- Personal details, for example your age.

You need special insurance to use your car as a taxi or minicab.

Cars and motorbikes more than three years old must have a Ministry of Transport Test certificate "MOT" – a certificate that says the car or motorbike is fit to use on the roads. You get this by taking your car or motorbike to a garage that does MOT tests or to a special MOT Test Centre.

For more information go to:

[http://www.direct.gov.uk/en/Motoring/OwningAVehicle/Mot/DG\\_4022109](http://www.direct.gov.uk/en/Motoring/OwningAVehicle/Mot/DG_4022109) and <http://www.carinsuranceguide.org.uk/>

You must pay a special tax to use your car or motorbike on the roads. You have to pay this every year or half year. This is called "Vehicle Excise Duty" (VED). You show you have paid this by putting a "tax disc" in the front window of your car or on the side of your motorbike. Your car or motorbike can be taken away and crushed if it does not have a valid tax disc.

You need to show you have insurance and an MOT to get a tax disc. You can buy a tax disc from some Post Offices, Driver and Vehicle Licensing Agency (DVLA) local offices and on line from [www.direct.gov.uk/taxdisc](http://www.direct.gov.uk/taxdisc)

To find out more, contact: the DVLA on 0870 240 0010 or go to [www.dvla.gov.uk](http://www.dvla.gov.uk) or <http://www.dft.gov.uk/thinkmotorcycleacademy/>

You are not allowed to drive a car or motorbike on the road if you do not have a valid MOT certificate, Driving Licence, Insurance and Tax.



### **Buying a Car/ Motorbike**

There are many different ways to buy a car. You can go to a main dealer who specialise in a certain make of car. They usually sell new cars as well as second hand cars. There are a number of car sales garages who sell second hand cars, many people buy second hand cars.

You can also buy cars advertised in the local paper, at a car auction where you bid for a car or from the internet. You should ensure that the car has a V5 registration document, and ideally a valid MOT certificate. You should take someone with you who knows about cars. Always take the car for a test drive (as long as you are insured and it is legal to do so).

For more information about buying a second hand car go to:

[http://www.direct.gov.uk/en/Motoring/BuyingAndSellingAVehicle/AdviceOnBuyingAndSellingAVehicle/DG\\_4022402](http://www.direct.gov.uk/en/Motoring/BuyingAndSellingAVehicle/AdviceOnBuyingAndSellingAVehicle/DG_4022402)



### **Drinking and Driving**

The UK has very strict laws about drinking alcohol and driving a car / riding a motorbike or pushbike. If you are caught with more alcohol in your bloodstream than the legal limit you will lose the right to be able to drive a car or ride a motorbike (lose your licence) and could

possible face imprisonment. The UK has similar laws for driving whilst under the influence of drugs. For more information visit

[http://www.dft.gov.uk/think/focusareas/driving/drinkdriving?whoareyou\\_id=&page=Overview](http://www.dft.gov.uk/think/focusareas/driving/drinkdriving?whoareyou_id=&page=Overview)

[http://www.dft.gov.uk/think/focusareas/driving/drugdriving?whoareyou\\_id=&page=Overview](http://www.dft.gov.uk/think/focusareas/driving/drugdriving?whoareyou_id=&page=Overview)

[http://www.direct.gov.uk/en/TravelAndTransport/Highwaycode/DG\\_069870](http://www.direct.gov.uk/en/TravelAndTransport/Highwaycode/DG_069870)

The UK also has specific laws about driving whilst using a hand held mobile phone and about speeding. For more information visit:

[http://www.direct.gov.uk/en/NI1/Newsroom/DG\\_065974](http://www.direct.gov.uk/en/NI1/Newsroom/DG_065974)

[http://www.direct.gov.uk/en/Motoring/DriverLicensing/EndorsementsAndDisqualifications/DG\\_4022550](http://www.direct.gov.uk/en/Motoring/DriverLicensing/EndorsementsAndDisqualifications/DG_4022550)



## **London Transport**

London is very well served for public transport, with buses, tubes, trams, boats, taxis and trains. If you are over 60 or are eligible disabled you may be entitled to a freedom pass which enables you to travel for free on most of London's transport network. London also operates the Oyster card for discounted travel.

For more information and to see if you are eligible visit your local council office or go to:

<http://www.londoncouncils.gov.uk/freedompass/older/default.htm> or

<http://www.londoncouncils.gov.uk/freedompass/default.htm> For information about transport in

London and the Oyster card go to: <http://www.tfl.gov.uk/> and

<https://oyster.tfl.gov.uk/oyster/entry.do>





## Information



## Information



### Libraries

There are public libraries in most areas. They all offer different services. Some will have computers which you can use allowing free internet access. In others you may have to pay for the service. Some will allow you to rent DVDs and CDs. All have a selection of books which you can borrow for a stated period of time. Lots of libraries offer advice about local services and the local area.

Most of the services offered by public libraries are free. To access them you usually need to become a member, which is normally free too. To become a member you will need to prove that you live in the local area. Take along a letter which has been sent to your home address along with your passport as identification.

For more information and location of libraries go to:

<http://dspace.dial.pipex.com/town/square/ac940/ukpublib.html>

For libraries in London go to: <http://www.londonlibraries.org/servlets/home>



### Tourist information

Tourist information centres give information about interesting places to visit if you want to learn more about your local area and the culture of the UK. They can also give you other local information such as bus and train times, places of worship and doctors' surgeries. For more information go to: <http://www.tourist-information-uk.com/guides/tourist-information-advice/>



### Citizens Advice Bureau (CAB)

The Citizens Advice Bureau gives free, impartial, confidential advice on money matters, employment, the National Health Service, housing, immigration, domestic violence, and consumer problems. You can find your nearest CAB in the phone book, your local library, or go to [www.nacab.org.uk](http://www.nacab.org.uk).

For information from the Citizens Advice Bureau on line go to: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### Yellow Pages and Thomson Local

Yellow Pages and Thomson Local are two local telephone directories. They give useful local information and contact details for businesses, services, local attractions, leisure, sport and transport services in your area, they are delivered to your door annually and both are available on the internet Go to: [www.yell.com](http://www.yell.com) and <http://www.thomsonlocal.com>

### Council services

Your Local Council provides over 300 services in your local area, from school place allocation to the provision of street lighting to the management of waste recycling. Information on the services they provide are available from their website. You can find your local council services by visiting: <http://mycouncil.direct.gov.uk/index.html> Their contact details are also available from the local phone book.



### **Sending Letters and Parcels**

To send a letter or parcel you need to buy postage stamps, these are available from many shops and post offices. Stamps are either first class or second class. A letter with a first class stamp should arrive the next working day. A letter with a second class stamp should arrive within 2 to 3 working days. If you wish to post a large letter or parcel you should take it to the post office who will weigh the item, this will determine the price. Post boxes are red and will indicate you the time which your letter will be collected.



### **Post Offices**

Post Offices offer many services. You can get information about benefits and state pensions. Anyone who receives benefits can collect them at the post office. You can pay telephone, gas, electricity and water bills. You can get banking services and change currency. You can get television licences and in some large post offices you can pay for your car tax disc. You can also send parcels and letters from post offices. To find your local post office go to: <http://www.postoffice.co.uk/portal/po/finder?catId=7800129>



### **Television Licence**

If you watch or record a television programme as it is being broadcast, you must by law have a TV Licence regardless of the device which you are using to watch the programme.

For more information and to buy a Licence visit: <http://www.tvlicensing.co.uk/>



### **Direct Gov website**

Is a very useful website, which contains lots of information on Services and benefits available to you. You can link to most council websites from DirectGov. To visit this site go to: [www.direct.gov.uk](http://www.direct.gov.uk)

### **Manners and Customs in the UK**

## **Paying for Goods**

You should always pay for goods at the time you are buying them, you should never leave a shop without paying for goods. You should not eat any goods in a supermarket without paying for them first.



## **Smoking**

You are not allowed to smoke in indoor public places, work places, pubs, shops, clubs etc. You are not allowed to smoke in certain outdoor locations that are 'substantially enclosed', such as football grounds and railway stations. You are allowed to smoke in your own home. If it is rented you should ensure that the landlord allows you to smoke, and that you follow fire safety procedures.

<http://www.smokefreeengland.co.uk/>

## **Queuing (waiting in line)**

It is a common custom to queue in the UK. People wait in an orderly line at supermarkets to pay for goods, at bus stops, at the post office and at banks. Often there are signs showing you where a queue starts. Queue jumping or pushing in is not an accepted custom in the UK.



## **Rubbish**

Your local council will collect your rubbish from your home address. The frequency varies from council to council and you can ask the landlord or the estate agent for the rubbish collection days. Most local councils will collect recycling from your home too, this also varies from council to council. Full details can be found on your local councils website. Or you can check by visiting

[http://www.direct.gov.uk/en/HomeAndCommunity/WhereYouLive/Streetcleaninglitterandillegaldumping/DG\\_10026161](http://www.direct.gov.uk/en/HomeAndCommunity/WhereYouLive/Streetcleaninglitterandillegaldumping/DG_10026161)

For more information on recycling go to: <http://www.recycling-guide.org.uk/> and <http://www.recycle-more.co.uk/>



## **Litter**

It is illegal to drop litter and rubbish or throw litter from a vehicle. If caught you could be fined and prosecuted. There are litter bins on many streets and you should put any litter you have in there. If there are no litter bins you should take your litter home with you. Litter also include used cigarettes.

## **Fly Tipping**

If you have a lot of waste / rubbish to dispose of, you can take it to your local refuse disposal area (also known as tips or land fill sites) you can find their address from your local council. It

is illegal to dump any rubbish anywhere other than authorised sites and you can face a heavy fine for doing so.

[http://www.direct.gov.uk/en/HomeAndCommunity/WhereYouLive/Streetcleaninglitterandillegal dumping/DG\\_10029700](http://www.direct.gov.uk/en/HomeAndCommunity/WhereYouLive/Streetcleaninglitterandillegal dumping/DG_10029700)

[http://www.direct.gov.uk/en/HomeAndCommunity/WhereYouLive/Streetcleaninglitterandillegal dumping/DG\\_10015935](http://www.direct.gov.uk/en/HomeAndCommunity/WhereYouLive/Streetcleaninglitterandillegal dumping/DG_10015935)



### **Dog Fouling**

If you fail to clear up after your dog you can be given a £50 (6,283 NCR) on-the-spot fine. If you do not pay this fine you could be prosecuted and may have to go to court. The maximum fine which could be imposed is £1,000 (125,660NCR). Registered blind dog owners are exempt from penalties.

For more information go to: <http://www.crimereduction.homeoffice.gov.uk/dogfouling01.htm>  
and

[http://www.direct.gov.uk/en/HomeAndCommunity/WhereYouLive/Streetcleaninglitterandillegal dumping/DG\\_10025986](http://www.direct.gov.uk/en/HomeAndCommunity/WhereYouLive/Streetcleaninglitterandillegal dumping/DG_10025986)



## Charities

GURKHA SETTLEMENT



## Charities

There are a number of service charities who are there to provide you with advice and guidance.



### The Gurkha Welfare Centre (UK)

The Gurkha Welfare Centre (GWC) was established in November 2009 jointly by the Gurkha Welfare Trust (GWT) and Headquarters Brigade of Gurkhas (HQB) with a new Main HQ in Salisbury and a Forward Operating Base (FOB) in Aldershot developed from HQBG's former Gurkha Welfare Support Office.

The aim of the GWC is to assist in the coordination of benevolence and welfare for retired Gurkhas in the UK, working closely with government departments, service charities and other agencies, in order to support those in need.

It provides advice and assistance both direct to retired Gurkhas and to the service charities and other agencies helping them. In particular, it is responsible for:

- Handling welfare-related enquiries – providing advice, conducting interviews/visits and coordinating assistance.
- Liaising with service charities, employment associations, government departments, local authorities and other agencies.
- Developing and coordinating the Brigade's network of 'informal support' and comradeship, working with regimental associations, GWT branches and Gurkha community groups.
- Providing guidance on prudent planning to avoid welfare problems.
- Disseminating information on the Brigade's UK welfare arrangements.

The GWC itself does not give financial assistance.

[www.gwt.org.uk](http://www.gwt.org.uk)

| <u>GWC Main HQ, Salisbury</u>  | <u>GWC FOB, Aldershot</u>  |
|--|--|
| Gurkha Welfare Officer – Captain (Ret'd)<br>Gary Ghale   | Brigade Welfare Officer – Capt (Ret'd)<br>Mahendra Limbu                                 |
| Asst. Gurkha Welfare Officer – Captain<br>(Ret'd) Nirmal Gurung  | Asst. Brigade Welfare Officer – Hon (Lt.<br>QGO) Tul Bahadur Gurung                      |
| Tel: 01722 343 111 or 0845 6046849 (free<br>from BT line)  | Tel: 01252 355 127 or 01252 355128   |
| E-mail: <a href="mailto:GurkhaWelfareOfficer@gwt.org.uk">GurkhaWelfareOfficer@gwt.org.uk</a>           | E-mail: <a href="mailto:gurkhawelfaresp@hotmail.co.uk">gurkhawelfaresp@hotmail.co.uk</a> |
| <a href="mailto:AssistantGurkhaWelfareOfficer@gwt.org.uk">AssistantGurkhaWelfareOfficer@gwt.org.uk</a> |  |





## **Royal British Legion**

The Royal British Legion is the nation's leading Armed Forces charity providing financial, social and emotional support to members of the British Armed Forces past and present, and their families. There are 9.5 million people in the UK eligible for its assistance. The Legion is also the national custodian of Remembrance and safeguards the Military Covenant between the nation and its Armed Forces. It is best known for the annual Poppy Appeal and its emblem, the red poppy. See [www.britishlegion.org.uk](http://www.britishlegion.org.uk) for further information or telephone Legionline 08457 725 725 (open 10am-4pm Monday to Friday)"



## **Royal British Legion Industries**

RBLI provides dedicated support and accommodation to over 500 Armed Forces veterans and their dependants every year. This includes expert welfare advice, specialist short-term accommodation, permanent housing, extra-care flats within a purpose-built community environment and high dependency nursing care.

Based upon our unique 60 acre village site near Maidstone in Kent RBLI has:

“Over 90 years’ experience in assisting the Armed Forces Community and their dependents with Welfare, Healthcare and Housing related matters.

A history of successfully assisting Veterans repatriate in the UK from around the World.

Extensive knowledge of the UK State Benefits System and experienced in helping Veterans receive all the financial support available to them.

A dedicated team of staff assisting Veterans find appropriate accommodation.

Been recognised for the service it delivers by receiving Awards for providing Business Excellence and Customer Care in 2008 and 2009 under the Government’s Supporting People Scheme and for our work with older adults and people with disabilities.”

Please contact our team on [welfare@rbli.co.uk](mailto:welfare@rbli.co.uk) or Tel: 44 1622 796900 Fax: 44 1622 715657



## **COMBAT STRESS**

Founded in 1919 Combat Stress (The Ex-Services Mental Welfare Society) is the only UK charity to provide specialist help and care to ex-Service men and women who suffer from Service related psychological injury. Their 15 Regional Welfare Officers visit clients in their own homes, and can offer short term welfare and treatment in one of their three treatment centres, in Leatherhead Surrey, Newport Shropshire, Ayr Scotland. Combat Stress also help with War Pensions and Appeals.



## **SSAFA Forces Help**

The Soldiers, Sailors, Airmen and Families' Association (SSAFA) Forces Help is a national charity providing a reliable, caring service of practical, financial and emotional support through its local branch network of volunteers across the UK. We can help with home adaptations, specialised equipment and benefit applications, we have a care home for the elderly, provide purpose built bungalows for disabled people and offer a Housing Advice Service. Our services are available to those who serve in the Armed Forces and those who used to serve, including close relatives, widows and widowers. To get help call 0207 403 8783 or visit [www.ssafa.org.uk](http://www.ssafa.org.uk) to find your local branch



## **ABF – The Soldiers' Charity**

ABF The Soldiers Charity works closely with the Gurkha Welfare Trust and the Gurkha Welfare Centres. The Charity makes financial grants to Serving and Retired Soldiers and their immediate Families. All grants are subject to a detailed assessment of need. Grants are made as a result of casework undertaken on our behalf by The Royal British Legion and SSAFA Forces Help with support from the Gurkha Welfare Offices in Salisbury and Aldershot. Contact with the Soldiers' Charity should be made through the relevant case-working organisations, whose details are contained in this book.



### **Gurkha Settlement Office**

Gurkha Settlement Office (Kathmandu)  
British Gurkhas Nepal  
Manbhawan – 5  
Lalitpur

Telephone +977-1-5533521 Ext 327 / 329  
Fax +977-1-5533522  
Email: [dpmgso@bgn.com.np](mailto:dpmgso@bgn.com.np)

### **Visa Application Centre**

Visa Application Centre:  
UK Visa Application Centre  
284, Nagpokhari Sadak  
Opposite East Royal Palace Gate  
Near Lazimpat, Kathmandu  
T: +977-14412311 / +977-14428123

