

Hall Talk



RCAN's Community Buildings Newsletter for April 2018

Help with Tackling Fraud

Source: Get Safe Online www.getsafeonline.org



Viruses & Spyware

A virus is a file written with the sole intention of doing harm, or for criminal activity. Viruses and spyware are also known as 'malware'. A Trojan is a program that appears harmless but hides malicious functions. Viruses may harm a computer system's performance or data. Some are noticeable to the computer user, but many run in the background, unnoticed by the user. Spyware is a type of virus that is specifically designed to steal information about your activity on your computer. Spyware writers have a number of different objectives, mainly fraudulent financial gain. Spyware can perform a number of illicit functions, from creating pop up advertisements to stealing your bank login details by taking screen shots of the sites you visit and even logging the keys you type. Potentially, a virus could arrive on your computer in the form of a Trojan; it could replicate itself before moving on to another computer (a worm) and be designed as a piece of spyware. Viruses and spyware are types of malware, which also includes rootkits, dishonest adware and scareware.

The Risks

Viruses and spyware can attack your computer via the following means:

- Opening infected email attachments such as .exe files.
- Opening infected files from web-based digital file delivery companies (for example Hightail - formerly called YouSendIt, and Dropbox).
- Visiting corrupt websites.
- Via the internet, undetected by the user (worms are an example of this).
- Macros in application documents (word processing, spreadsheets etc.).
- USB connected devices (e.g., memory sticks, external hard drives, MP3 players).
- CDs/DVDs.

Viruses and spyware can cause very serious consequences including:

- Identity theft.
- Fraud.
- Deletion, theft and corruption of data.
- A slow or unusable computer.

Internet security (antivirus/antispyware) software

It is vital to keep your internet security software up to date in order to provide the most complete protection. Thousands of new viruses are detected every day, to say nothing of the variants of new and existing ones. Each has a set of characteristics that enable internet security software manufacturers to detect them and produce suitable updates. Most internet security software automatically downloads these updates (sometimes referred to as 'definitions') on a regular basis, as long as you are online and have paid your annual subscription (for a paid-for product). This should ensure protection against even the latest virus threats. Internet security software scans for viruses in a number of different ways:

- It scans incoming emails for attached viruses.
- It monitors files as they are opened or created to make sure they are not infected.
- It performs periodic scans of the files on your computer.

Some internet security software also scans USB connected devices (e.g. memory sticks, external hard drives, MP3 players), as they are connecting. Some also highlights suspect websites. Internet security software **will not** protect you against:

- Spam.
- Any kind of fraud or criminal activity online not initiated by a virus.
- A hacker trying to break into your computer over the internet.

It is not effective if it is switched off or not updated with the latest virus signatures, and do bear in mind that no internet security software is infallible, so a new strain of malware from a fraudulent attachment or bogus website may still evade your software.

Choosing internet security software

For personal and home office use, there are a number of choices that you can take to decide which internet security software to buy. Whichever you choose, make sure it is a reputable brand from a mainstream supplier, and get the best you can afford. Here are a few of the best-known suppliers, but please note we are not recommending one over the others:

Norton, Kaspersky, McAfee, Bullguard, Sophos, AVG, Avast, and Bitdefender

Some manufacturers and retailers provide various security software bundled with the computer. You do not have to use the security software supplied, but if you decide to keep it, do not forget to subscribe once the free trial period is over so that it stays up to date.

Where to get internet security software

Antivirus/antispymware software and internet security packages are available to purchase from a variety of high street and online retailers as well as from the software manufacturers' own websites. When purchasing in store, it is normal to load a disk and then download updates over the internet when prompted. When purchasing online, you will automatically download the latest version incorporating all updates.

Free antivirus/antispymware software and internet security packages, are also available from some internet service providers (ISPs) and banks. It is also possible to download free software from the internet, but be sure you are using a trustworthy website.

Prevention is better than cure

Apart from installing internet security software and keeping it updated, we recommend a number of other ways in which to keep your computer protected against viruses and spyware. After all, prevention is better than cure.

- Do not open any files attached to an email from an unknown, suspicious or untrustworthy source.
- Uninstall one antivirus program before you install another.
- Be careful with USB connected devices (e.g. memory sticks, external hard drives, MP3 players) as they are very common carriers of viruses.
- Be careful with CDs/DVDs as they can also contain viruses.
- Do not open any files from web-based digital file delivery companies (e.g. YouSendIt, Dropbox) that have been uploaded from an unknown, suspicious or untrustworthy source.
- Switch on macro protection in Microsoft Office applications like Word and Excel.
- Buy only reputable software from reputable companies.
- When downloading free software, do so with extreme caution.

How to report scam mail

Source: Royal Mail

Like telephone, email and online scams, there are a few different types of scams that can be sent in the post. Sometimes they are tricky to spot. Royal Mail want to help you look out for scam mail, and explain how you can avoid falling victim to it.



What is scam mail?

Scam mail can take the form of fake lotteries and prize draws, get-rich-quick schemes, bogus health cures, investment scams and pyramid schemes. Sometimes these can be sent to you if a scammer has hold of your contact details fraudulently.

N.B. There is a difference between scam mail and legitimate mail sent by companies to promote lawful services or genuine goods. Scam mail is sent for the sole intention of obtaining money through deception and/or fraud. We want to know about potentially fraudulent mail. We can then work with the relevant authorities who can investigate and take action.

What to do if you think you have received scam mail

If you think you or a family member is receiving scam mail, please complete a Scam Mail Report and send it to FREEPOST SCAM MAIL.

Alternatively, you can email scam.mail@royalmail.com or phone: 03456 113 413 (message service only). Please include any items of mail you have received that you believe were sent by fraudsters. This should include the original envelope it was sent in. Other ways to report mail fraud: You can contact Citizens Advice consumer service by:

- calling 03454 04 05 06
- writing to Citizens Advice consumer service, 2nd Floor, Fairfax House, Merrion Street, Leeds, LS2 8JU



How you can help avoid scam mail

If you are moving home, Action Fraud recommends using a 'Redirection' to reduce the risk of identity fraud. They recommend redirecting mail from your old address to your new address for at least a year. If you hold power of attorney for somebody, you can apply for a Redirection on their behalf. You can do this if you believe they are a victim, or are vulnerable to being a victim, of scam mail.

Spam Text Messages

Source: Get Safe Online



Unsolicited texts from people you do not know are at best annoying and at worst can contain links to malicious websites designed to steal your personal details and, ultimately, defraud you. Spam texts trying to persuade you to contact the sender regarding an accident claim, PPI claim, free holiday or car, a medical remedy or similar are not only tiresome ... they are illegal. Authentic text messages should include the name and contact details of the sender. You should have given consent for them to be sent, but you may have forgotten, or not have

realised. If you receive a spam text, do not reply or forward it, but delete it. You can also report spam texts directly to your mobile phone provider, all of whom have collaborated to set up a tool which collates all the information from the 7726* short code in real time. Dialling 7726 (or for Vodafone subscribers, 87726) enables your provider to take early action to block numbers that are generating spam on their networks, and report them to the regulators. We recommend that you report spam text messages directly to your mobile phone provider free of charge by forwarding them to 7726 from the device they are received on. 'Which' also operates an online reporting service for scam texts and phone calls, here:

www.which.co.uk/consumer-rights/advice/how-to-deal-with-spam-text-messages *7726 are the corresponding numbers for S P A M on a phone keypad

How can I be sure that the collection leaflet or bag that has been posted through my door is legitimate?

Source: Textile Recycling Organisation



So how do you spot a bogus charity collector?

Unfortunately, there are a number of clothing collectors who give the impression that they are collecting on behalf of a charitable or philanthropic cause, but they are actually purely commercial operations. Some will put out fake leaflets or bags, which state the name of a legitimate charity or something very similar. In addition, some so called "Bogus Charities" put out leaflets/bags where they believe that there is going to be a legitimate charitable collection-taking place. They then take the bags that have been put out for the legitimate charity collection and if caught they use the excuse that they thought that the bags had been put out for their collection. There are a few simple things that you can do to check whether the collection leaflet or bag that you have received is for a genuine charitable collection. You can:

- ✓ Check to see if the collection purports to support a genuine UK registered charity (with the registration number given). This should not be confused with other numbers like "Company Numbers" or "Export Numbers" which have no relevance in this case.
- ✓ Check to see if the collection organiser is signed up to the Institute of Fundraising's Code of conduct or bears accepted kitemarks, such as the FRSB tick or the ACS/IOF membership logo. Any of these could indicate that the collection is a genuine charitable collection.
- ✓ Check to see whether the named collector is a member of the Textile Recycling Association. A full list of members can be found on the website. If the collectors are genuinely members of the Textile Recycling Association then this would be a strong indication that the collection has the correct licences in place and is legitimate.
- ✓ Check with the local authority to see whether the collection is licensed. With the exception of a few big national collection charities, most charitable door-to-door collectors are required to obtain a licence from the local authority in which they are operating.
- ✓ Contact the charity that the collection will supposedly benefit, as they should be able to tell you if a genuine collection is being done in your area or not.

The Charity Commission (www.charity-commission.gov.uk) provides further guidance on their website about how to ensure that you only donate to legitimate charity collections. If you suspect that an unauthorised person has collected the clothing that you have put out, you can telephone your local police to report a theft. If you suspect that a bogus charity collection is taking place you can also contact the Action Fraud Helpline on 0300 123 2040. If you can remember which charity was meant to benefit you can also call the charity concerned.

FREE call blockers for vulnerable people

The National Trading Standards Scams team is working alongside trueCall to provide "trueCall Secure" units to people living with dementia or in vulnerable circumstances (i.e. living with a disability or health problem (either physical or mental), suffered a recent bereavement, been a victim of scams, or receiving scam phone calls). If you are eligible for a free call blocker a unit will be sent directly to you. You will then receive a call from a qualified engineer to arrange a time for them to set up and install the unit, they also be able to will show you how to manage the units' settings. Once you receive a unit, it will become yours to keep and the NTS Scams Team will not be asking for it to be returned at any point. There is no cost to the user for the unit; however, we recommend that the "caller display" service is activated on the user's phone line for the unit to perform at its best. One month after installation, you will be contacted by a member of the NTS Scams Team and asked to complete a short survey to assess how effective the unit has been at blocking nuisance calls and how you feel about nuisance calls since receiving the unit. To find out if you (or someone you know) is eligible for a free call blocker to be fitted, go to www.friendsagainstscams.org.uk



National Minimum Wage and National Living Wage

The **National Minimum Wage** (NMW) is the minimum pay per hour most workers under the age of 25 are entitled to by law. The government's **National Living Wage** (NLW) is the minimum pay per hour most workers aged 25 and over are entitled to by law.

The rate will depend on a worker's age and if they are an apprentice.

Current rates

- £7.50 per hour for ages 25 and over
- £7.05 per hour for ages 21 to 24
- £5.60 per hour for ages 18 to 20
- £4.05 per hour for school leaving age to 17



Rates

Date of rate	25 and over	21 to 24	18 to 20	Under 18	Apprentice
From April 2018	£7.83	£7.38	£5.90	£4.20	£3.70
From April 2017 to March 2018	£7.50	£7.05	£5.60	£4.05	£3.50
From October 2016 to March 2017	£7.20	£6.95	£5.55	£4.00	£3.40
From April 2016 to September 2016	£7.20	£6.70	£5.30	£3.87	£3.30

A new rate will apply to the next pay reference period that begins on or after:

- the date a rate increase begins
- the date an employee reaches a new age bracket

These rates are reviewed annually by the Low Pay Commission.



Work out your Minimum Wage rate

Find out what you are entitled to receive using Helpline Online. [Check my NMW rate now.](#)

Exemptions

There are a number of people who are not entitled to the NMW/NLW. The NMW and NLW do not apply to:

- Self-employed people.
- Volunteers or voluntary workers.
- Company directors.
- Some agricultural workers
- Some family members or people who live in the family home of the employer who undertake household tasks.

All other workers including pieceworkers, home workers, agency workers, commission workers, part-time workers and casual workers must receive at least the NMW or NLW.

HM Revenue & Customs (HMRC) can take employers to court for not paying the NMW/NLW.

Apprentices

The apprenticeship rate only applies to:

- apprentices aged under 19
- apprentices aged 19 or over who are in the first year of their apprenticeship

Apprentices aged 19 or over in their second year of apprenticeship must receive the national minimum wage or national living wage rate their age entitles them to.

Agricultural Workers

Agricultural and horticultural workers in England employed after 1st October 2013 must be paid the appropriate NMW or NLW rate (see above). If they were already employed before 1 October 2013, they will still be entitled to the same terms and conditions set under their contract of employment. This can include overtime rates, agricultural wages, sick pay or dog allowance. DEFRA will continue to handle complaints about non-payment or non-compliance for up to six years after the breach occurred. Agricultural and horticultural workers in Scotland must be paid the highest rate that applies to them from the Agricultural Minimum Wage, the NMW or the NLW. Agricultural and horticultural workers in Wales must be paid the highest rate that applies to them from the Agricultural Minimum Wage, the NMW or the NLW.



Family members

A worker is not eligible for the NMW or the NLW if they are a member of the employer's family and:

- resides in the family home of the employer
- shares in the tasks and activities of the family

A worker is not eligible for the NMW or the NLW if they reside in the family home of the employer and:

- is not a member of that family, but is treated as such in regards to the provision of living accommodation, meals and the sharing of tasks and leisure activities
- is not liable to any deductions and does not make any payment to the employer, or any other person in respect to the provision of the living accommodation or meals
- if the work had been done by a member of the employer's family, it would not have been treated as work
-

Non-payment of the NMW or NLW

It is against the law for employers to pay workers less than the National Minimum Wage or National Living Wage, or to falsify payment records. If an employer does not pay the correct rate, a worker should talk to their employer and try to resolve the issue informally first. If this does not work, a worker may make a formal grievance to their employer. A worker can make a complaint to HMRC who will investigate the complaint. If HMRC find that an employer has not paid at least the National Minimum Wage, they can send a notice of arrears plus a penalty for not paying the correct rate of pay to the worker. With the introduction of the National Living Wage, the penalty for non-payment will be 200% of the amount owed, unless the arrears are paid within 14 days. The maximum fine for non-payment will be £20,000 per worker. However, employers who fail to pay will be banned from being a company director for up to 15 years.

The difference between the National Living Wage and the Living Wage

The government's National Living Wage is different from the Living Wage, which is an hourly rate of pay and updated annually. The Living Wage is set independently by the Living Wage Foundation and is calculated according to the basic cost of living in the UK. Employers choose to pay the Living Wage on a voluntary basis.

News from the Coalfields Regeneration Trust

The Coalfields Regeneration Trust has reopened the enquiry survey for the Coalfields Community Investment Programme providing funding up to £10,000. They also offer practical help to organisations/groups operating in the former coalfield areas in England.

- 1. The Coalfields Community Investment Programme – Funding Support is a £500,000 fund created to support activities that tackle some of the key challenges that remain in coalfield communities. Funding of up to £10,000 is available for projects that deliver in the top 30% most deprived coalfield communities and that will make a positive difference in addressing the following themes:**

Skills: Growing the skills of people in order to increase their opportunities

Employment: Developing pathways to increase the number of people in work

Health: Supporting projects that increase participation in activities/services that improve the health and wellbeing of people in former coalfield communities.

The offer is now reopened and all the information on registering an enquiry and applying for funding relating to a project is on the following page:

<http://www.coalfields-regen.org.uk/what-we-do/division-missing/coalfields-community-investment-programme-ccip-funding-support/>

Please read all the information and the guidance notes carefully before deciding whether to complete the Eligibility Survey.

- 2. The Coalfields Community Investment Programme – Practical Help is a range of free services and resources available to registered/incorporated organisations such as registered charities, companies limited by guarantee, community interest companies and charitable incorporated organisations operating in the top 30% most deprived coalfield communities.**

For more information, please see the link below:

<http://www.coalfields-regen.org.uk/what-we-do/division-missing/coalfields-community-investment-programme-ccip-practical-support/>

Please contact them if you have any questions.

The Community Investment Team

Phone: 01226 272811

Web: <http://www.coalfields-regen.org.uk>

1 Waterside Park

Valley Way

Wombwell

Barnsley



the coalfields
regeneration trust

Funding for Community Centres and Village Halls

Trusthouse Charitable Foundation

Trusthouse is interested in applications for capital projects at community centres in the most deprived urban areas and village halls in remote and economically deprived rural areas.

They want to support community centres and village halls, which are at the heart of small, deprived communities. They expect that you will be providing a range of activities for all ages and abilities that help to promote community cohesion and address local problems of isolation, poverty, lack of local facilities, transport and other issues of relevance to your area.

They interpret 'community centres' in the broad sense, so you might be a church, sports facility or other building which offers a range of activities throughout the week which all the community can access.

They will consider applications for new buildings; upgrading, renovating or extending buildings; improving or creating outside space (but not car parks). You will need to have secured a minimum of 50% of the costs of the project before you start an application to us. They will expect you to have local fundraising initiatives under way to show that your community supports what you do and feels a sense of ownership in the building.



Their interests include innovative schemes for bringing back disused buildings into full community use, such as community shops combined with space for community activities; community hubs which bring different groups together to share space and offer easy access to a range of services. At the same time, they are also interested in traditional village halls that provide the standard activities that keep a community together.

The postcode of your building must clearly show that, in urban areas, you are in the most deprived 20% of the latest government Indices of Multiple Deprivation or, in rural areas, you are in the most deprived 50% of the Indices. Because of the number of applications they receive for community centres, they concentrate on projects that meet these criteria. However, they understand that there can be major differences in deprivation in relatively small areas, so if the building's postcode does not fall into one of these categories, but the majority of the users of the building are resident in such areas, they will accept applications if you can provide alternative postcodes for these areas (for example, postcodes of local schools, GPs surgeries, post offices, libraries.)

To find out more please follow this link. <http://trusthousecharitablefoundation.org.uk/applying-for-village-or-community-centre-grant/>

BULK OIL BUYING SCHEME

Save money on your heating oil by joining our FREE countywide buying scheme!

Nottinghamshire's dedicated rural charity run a buying scheme designed to help purchasers of central heating oil make savings by buying in bulk and making the most of their collective purchasing power.

How do I join?

To join this free scheme, just either email Melanie at msaxton@rcan.org.uk to get the instructions, or register directly at <https://rcan.myolive.co.uk/registration/register>.

The scheme is run online and so you place the order as and when you need oil. This will be collated into the next monthly ordering date. Once the price has been negotiated, you will then get an email telling you the total cost of your oil.



Find out more

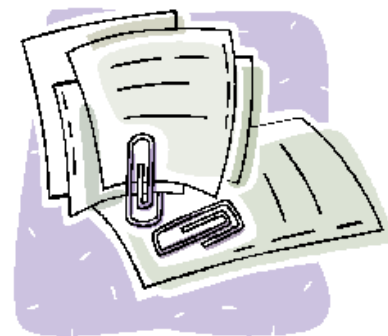
If you would like further information, please call Melanie Saxton on 01623 727600.

Email: msaxton@rcan.org.uk

Or visit our website: www.rcan.org.uk

Please email Melanie on msaxton@rcan.org.uk if you wish to order any of the ACRE Information Sheets listed below.

1. Planning fees for village halls [March 2017] - £10
2. Parish council help for village halls [March 2017] - £10
3. Providing services in village halls [March 2017] - £10
4. Not in use
5. Village halls, children and young people [March 2017] - £10
6. Village halls and registration for VAT [March 2017] - £10
7. Village hall insurance cover [June 2017] -£10
8. Storage in village halls [March 2017] -£10
9. Not in use
10. Not in use
11. The Charities Act 2011 (March 2017) - £10
12. Village halls and car parks (March 2017) - £10
13. Not in use
14. Asbestos (March 2017) - £10
15. Health & safety legislation and village halls [March 2017] - £10
16. Not in use
17. Trustees – roles and responsibilities [March 2017] - £10
18. Village halls and VAT on building work and other purchases [March 2017] - £10
19. Marketing your village hall [March 2017] - £10
20. Health and hygiene in village halls [March 2017] - £10
21. Overnight accommodation in village halls [March 2017] - £10
22. Managing employees and volunteers [March 2017] - £10
23. Steps to funding the fabric of community buildings [March 2017] - £10
24. Village halls, rates, waste and water [March 2017] - £10
25. Making your village hall accessible [March 2017] - £10
26. Coping with VAT on fuel and power supplies [March 2017] - £10
27. Village halls and social clubs [March 2017] -£10
28. Creating a business plan [March 2017] - £10
29. Bingo in village halls [March 2017] - £10
30. Village hall heating [March 2017] - £10
31. Village hall flooring [March 2017] -£10
32. Recruiting and retaining volunteers [March 2017] -£10
33. Gaming and lotteries [March 2017] - £10
34. Sale of goods in village halls [March 2017] - £10
35. Trustee liability and trustee indemnity insurance [March 2017] £10
36. Village halls run by parish councils as sole trustee [March 2017] £10
37. Fire safety in village halls [March 2017] £10
38. Short guide to security in your village hall [May 2017] £10
39. Village halls and incorporation (March 2017) £10
40. Village halls and their governing documents (March 2017) £10
41. Accounting and village halls [May 2017] £10
42. Equality in village halls [March 2017] £10
- Articles of Association for a village hall £35
- Preliminary Declaration of Trust £35
- Occupational Licence £35
- Lease of land and trust deed- Charity commission approved £35
- Transfer of freehold land and trust deed – Charity Commission approved £35
- Model Hiring Agreement – 2016 £35
- Charitable Incorporated Organisation (CIO) Constitution for a village hall – Charity Commission approved £35





ACRE (Action with Communities in Rural England) is the national body for the 38 rural community councils who make up the [ACRE Network](#), of which RCAN is a member.

ACRE works with a number of businesses and organisations, which support village halls and similar rural community buildings. See our useful links to find out who they are and if they could help your hall committee.



We would love to feature items from your village hall. So if you have accomplished something that you are proud of, or if you have some information that might be of

interest to other village hall committees, then please email it to me so that I can put it into the next newsletter.



Do not forget to add photos. Thank you

If you would like me to advertise an event that you are holding or to feature your hall in future publications, please let Melanie Saxton know on msaxton@rcan.org.uk

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