

PARTNERS' NEWSLETTER - OCTOBER 2011

Pension, Benefit and Healthcare Team



THINKING AHEAD

On 6th April 2010, the rules surrounding the UK State Pension changed. You may know that the UK State Pension Age for women has started to gradually increase since the Pension Reform Act came into force last year. However, did you know that there are also other changes that could affect you and your UK pension?

If you have not yet reached UK State Pension age, you should be aware of the following:

- Men and women now only need 30 qualifying years of UK National Insurance contributions to get a full basic UK State Pension
- Men and women now only need 1 qualifying year of National Insurance contributions to get some UK State Pension
- Parents and carers, past and present, may be given new National Insurance credits that will count towards a UK State Pension

For full details on all the changes, and how they could affect you, see www.direct.gov.uk.

ASK THE TEAM!

Do you have a question for the team? If you have a pension, benefit or healthcare related query, the PBHT may be able to help.

The quickest way to find the information you need is by looking at www.direct.gov.uk, for all UK Public Services in one place, or the Pension, Benefit and Healthcare pages of the British Embassy website – see the quick links on the right hand side of the main page www.ukinspain.fco.gov.uk.

If you cannot find the information you are looking for, or have a more complicated question, you can send PBHT an email enquiry, either via the [website](http://www.ukinspain.fco.gov.uk) or directly to enquiries.social-sec.Spain@fco.gov.uk.

Alternatively, the team are only a phone call away on 902 109 356 or (+34) 913 342 194 (alternative number)

WEBSITE OF THE MONTH

Although the PBHT can help customers in many ways, Martyn, PBHT Officer in Alicante, pointed out last month that there are some questions we cannot answer as we do not have the expertise to do so. One such topic is tax.

However, our website of the month for October, www.hmrc.gov.uk, might be able to help where PBHT can't. And it's not just tax that is covered. National Insurance numbers, National Insurance contribution records, paying voluntary contributions... It's all there, so why not take a look?

The screenshot shows the HM Revenue & Customs website interface. At the top, there is a navigation bar with links for Home, Contact us, About us, Jobs, Accessibility, Feedback, and Help. Below this is a search bar and a link for 'Tax agents & advisers'. The main content area is divided into several sections: 'Do it online' with links for Log in, Register (new users), and Online Services info; 'Quick links' with links for Calculators & tools, Capital Gains Tax, Charities & donors, Complaints & appeals, Forms, Library, and Paying HMRC; a large orange banner for '200+ graduate Tax Professional roles' with an 'apply online' button; and four vertical columns of services: 'Individuals & employees' (Tax credits, Child Benefit, Income Tax, National Insurance, Self Assessment, Coming to the UK, Pensioners, Self-employed), 'employers' (PAYE - all tasks, Getting started, Make a payment, File in-year forms, Expenses/benefits, Statutory pay, PAYE/NI rates, CIS), 'businesses & corporations' (VAT, Corporation Tax, Starting a business, Import & export, Pension schemes, Stamp Taxes, Partnerships, Capital allowances), and 'News and updates' (Top Stories and What's new, Latest News from HMRC, Civil Disorder Helpline, PAYE Tax Calculation (P800), What to do if you receive a P800, Security advice). A footer note says 'Never a dull day.' and 'One stop shop for customers affected'.



British Consular
network,
Spain

The British Consular Network, Spain

CONSULAR BIRTH REGISTRATIONS

Did you know that if a British child is born in Spain, the parents can choose to register the birth of the child in the Consular Birth Register in Madrid?

It's important to be aware that, although you must register the birth with the Spanish authorities, there is no obligation to register it in the Consulate, and it won't affect the child's eligibility for a British passport which you, as parents, can apply for at any time.

However, many do choose to register. Benefits include the possibility of purchasing a British-style Consular registration certificate and having a permanent record of the birth held at the General Register Office in the UK.

Full details on how to apply, documents required and fees can be found at: <http://ukinspain.fco.gov.uk/en/help-for-british-nationals/living-in-spain/births-deaths-marriages/birth-registration>

For more information on Living in Spain, see <http://ukinspain.fco.gov.uk>



The Royal British Legion (TRBL)

'Shoulder to shoulder with all who Serve'



Above: Alan Gibson
Photo: Marie Thompson – Costa del Sol News

GOODBYE ALAN GIBSON

Alan Gibson passed away peacefully on 19th September at 92 years of age.

A former Royal Marine and proud of it, Alan was one of the founder members of the first branch of The Royal British Legion in Spain – on the Costa del Sol, over 20 years ago.

Over the years, Alan dedicated a huge amount of time and effort to supporting

the Benalmadena branch and to assisting TRBL beneficiaries. He held various offices and also acted as a volunteer caseworker. He was tireless in his support not just of TRBL and The Royal Marines Association but also of RAFA (he was an associate member of the Benalmadena branch and supported their good work)

This year is the Legion's 90th anniversary and Alan's links to TRBL span almost his entire lifetime and that of the Legion. As a small child he would accompany his mother to sell the poppies he had helped to make.

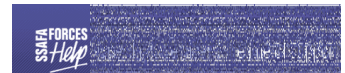
Alan decided to step down as a volunteer caseworker earlier this year - dedicated until the end! So, it is with sincere thanks and fondness we will remember the lovely gentleman – Alan Gibson.

POPPY APPEAL

Since last year's poppy appeal we have assisted beneficiaries in Spain with Immediate Needs Grants for food and household items, white and brown goods, mobility aids, mobility scooters, minor house repairs and essential home adaptations and travel costs associated with repatriation (where there has been a clear welfare need).

The 2011 Poppy appeal will be launched towards the end of October. Any donations, however large or small, will be very much appreciated and will help us to continue to support our beneficiaries here in Spain and around the world.

ACASA - Age Concern Acción Social y Asistencial



HELP ACROSS THE GENERATIONS HELPS OUR CLIENTS

In the August newsletter we reported on a donation ACASA received from the British School of Alicante in June 2011 - how gratifying it is to know that young people are being educated to help the older generation and that they consider giving to charity an important part of their lives. The pupils on the British School of Alicante's Charity Committee will be considering whether to add ACASA to their list of charities to receive donations in the school year 2011/2012 and we hope that they will say "Yes".

Although Age Concern's client group consists of people over the age of 50, those clients have extended families of children, grandchildren, and even great-grandchildren and more! Sometimes an older person's concern can be caused by a problem of a younger member of the family and if we can resolve that person's problem then we have helped the older client to regain their peace of mind. When families are involved, we cannot always separate one member from another.

For example, a mother contacted Age Concern concerned about her adult son who was going through a particularly difficult time, which was causing her much anguish. She had contacted other organisations, all of which told her over the telephone that they could not help. ACASA was the only organisation which responded by saying we would visit her. We did not know if we could help but we talked to the client face-to-face which she appreciated greatly as it meant that someone cared. But we found that we could help. Between the client, ACASA, and the local Age Concern Organisation (Age Concern Costa Blanca Sur) the son was helped to return to the UK where he was helped to be rehabilitated to the point where he is now in good employment and rebuilding his life - and mum is happy again.

So, thank you again to the pupils and staff of the British School of Alicante who know that they can play a very important part in helping other members of the community. The ethics instilled in the pupils by the School to help members of the community in which they live will stay with them throughout their lives to the benefit of everyone.

Working in Partnership

We will be holding several Open Day events in October. If you are interested in attending an event in **Alcalalí**, Alicante or in **Arboleas**, **Vera** or **Roquetas de Mar** in Almeria see www.ukinspain.fco.gov.uk or call 902 109 356

The information provided in this publication is given in good faith. At the time of publication, all efforts have been made to ensure that the information provided is accurate. The contributors of this document accept no liability for the content of this publication, or for the consequences of any actions taken on the basis of the information provided.

For more information on Living in Spain, see <http://ukinspain.fco.gov.uk>