

Unity's two hard-working organisers, April Molloy-Barker and Izzy Mohammed, reveal some of the difficulties of recruiting members in non-union workplaces.

This organising lark - what's it all about?

Ask any group of union organisers to define organising and you're likely to get as many definitions as there are people in the room. What is clear is that there is no one 'right' organising model, or 'silver bullet' for building stronger unions. Nor is organising non-union sites a new idea, or something you need a degree in rocket science to understand.

So having said what it's not, here are seven things we think organising is all about and why they are so important:

- Organising is not an end in itself;
- Strong unions matter both within and beyond the workplace;
- It's not about 'organising vs. servicing';
- Works reps. and shop stewards are key;
- For unions to grow, they will need to innovate;
- Members and potential members want unions to be relevant to them;
- Communication is vital.

A week goes by very quickly when you are busy organising at non-union workplaces. Perhaps it's not surprising that both of us now know Stoke-on-Trent largely by the location of its distribution centres and warehouses!

When we started at Unity no one said the job would be easy, but we don't know

any organising campaign that is.

It's not hard to get motivated for a day of standing outside gates in the pouring rain and bitter cold, because distribution centre and warehouse employees are some of the most exploited, hard working and vulnerable workers in the UK.

We have visited countless industrial estates and spoken to hundreds of workers and the only solution to their many problems is trade union membership.

We have also witnessed at first hand the fear and bullying that our members at non-recognised sites face day in day out.

What keeps us motivated is knowing that trade unions can be successful in gaining recognition and go on to win for its



April Molloy-Barker and Izzy Mohammed with a Unity recruiting poster.

members on the serious issues that affect them in the work place.

- If you work at a non-union workplace and want Unity's help, please give April or Izzy a call on 01782 272 755 or email aprilmolloy-barker@unitytheunion.org.uk or izzymohammed@unitytheunion.org.uk Enquiries will be treated in confidence.

Simon Harris, chief executive of the Stoke-on-Trent Citizens Advice Bureau (CAB), who spoke at a recent meeting of the Stoke-on-Trent lodge, provides some handy hints to help manage debt in these recession-hit times.

More and more people are experiencing financial problems as the credit crunch bites and unemployment increases. Most problems can be managed by taking a few simple steps, outlined below.

DON'T IGNORE DEBTS - THEY WON'T GO AWAY

The sooner you decide to take steps to sort them out the easier it will be to protect your home and essential services.

IF YOU ARE NOT SURE WHAT TO DO, GET ADVICE

There are plenty of free debt advice services available. Your local CAB can help and will offer personal, independent and confidential advice on how to deal with your debts.

In particular you should get advice if:

- A creditor is threatening court action; or
 - You feel they are harassing you - contacting you too frequently, making threats, bullying or intimidating you.
- A good, independent debt adviser is there to help you sort out your debts. They are not a mediator between you and your creditors. They are not there to collect debts for your creditors but to help you sort out the problems.

Advisers working for any of the organisations mentioned in this article will be fully trained and experienced

and will be able to advise you on your legal rights and the options most likely to successfully sort your problems.

PRIORITISE

If you can't pay everyone make sure you pay the most important creditors. The easy way to decide who is a priority is to check what can happen if you don't pay a debt. The more serious the consequences the more important the debt:

- Rent or mortgage - if you don't pay you can lose your home **PRIORITY**
- Gas and electric - if you don't pay your supply can be cut off **PRIORITY**
- Council Tax - the council can send in Bailiffs and, in extreme cases, you can be sent to prison for non-payment **PRIORITY**
- Magistrates Court Fines - you can be imprisoned for not paying Court fines (but not County Court orders) **PRIORITY**
- TV Licence - you can be fined for not having a TV licence and still have to buy the licence **PRIORITY**
- Hire purchase agreements - if you want to keep the goods **PRIORITY**
- Car Tax and insurance if you intend to drive to avoid a fine **PRIORITY**
- County Court Judgements - to avoid further legal action **PRIORITY**

Top tips for dealing with



citizens advice bureau

- Arrange additional payments to any arrears on priority bills.

Once you have listed all your income and outgoings you can make decisions about whether or not you can make any economies and how much you can afford to offer non-priority creditors (credit cards, loans etc) while making sure you can meet your essentials.

Once you have done this you may want to discuss the options with a debt adviser before you make any offers to your creditors.

DON'T BORROW MONEY TO PAY OFF DEBTS

Usually it only makes things worse. You may be offered a consolidation loan (especially if you own your home). Don't accept one without first taking independent advice. Many such loans will be secured on your property, meaning your home is at risk if you miss payments, and they will often cost more than a rescued offer a debt adviser can negotiate.

SHOP AROUND FOR CHEAPER SERVICES

You may be able to save money by switching to a new fuel supplier, especially if you can pay by direct debit and you are happy to get both gas and electricity from the same company.

Use an independent price comparison service to show who offers the best deals locally. To find details of them contact Consumer Focus at www.consumerfocus.org.uk or ring Consumer Direct on 08454 04 05 06.

- Buildings Insurance - if a condition of your mortgage **PRIORITY**
- Credit Cards - the worst that can happen is the credit card company tries to recover the money owed to them through the county court **NON-PRIORITY**
- Catalogues and ensured loans - see Credit Cards.
- Water charges - it is illegal to disconnect a water supply for non-payment. But the water company may take you to court to recover the debt **NON-PRIORITY**

WORK OUT A WEEKLY BUDGET

- Make sure you include all your outgoings, including irregular expenses such as home repairs, insurance etc.
- Don't underestimate regular costs such as food or clothes.
- Make sure you can cover your essential bills and expenses (rent, mortgage, council tax, gas/electric, etc).