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The Review

Elizabeth Finn Care Annual Review

2013/14

The Front Line

We hear from two local projects that are using Turn2us to support people in financial difficulty

Giving Back

One person's story of how he used his experience with Elizabeth Finn Care to help others in need of support



thank you!

The winners of the 2014 Volunteer of the Year Award tell us how they have been making a difference



Elizabeth Finn Care and Turn2us support the lives of individuals and families living in financial difficulty



Visit www.elizabethfinncare.com/support-us to find out how you can help us reach more people in need



The Review

Elizabeth Finn Care Annual Review 2013/14



The Team

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05 The Front Line

We travel to Pembrokeshire in west Wales to hear from two local projects that are using Turn2us to support people in financial difficulty.

10 Giving Back

Simon found support from Elizabeth Finn Care when an unexpected illness forced him to leave his teaching job. He has now used his experience to raise funds for the Charity as well as raising awareness in his community.



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Mark and Maria found it difficult to make ends meet and with the arrival of baby Oliver they were unsure how to avoid cutting back on essentials. We hear how Turn2us helped them turn their situation around.

18 Interview: Our Volunteers

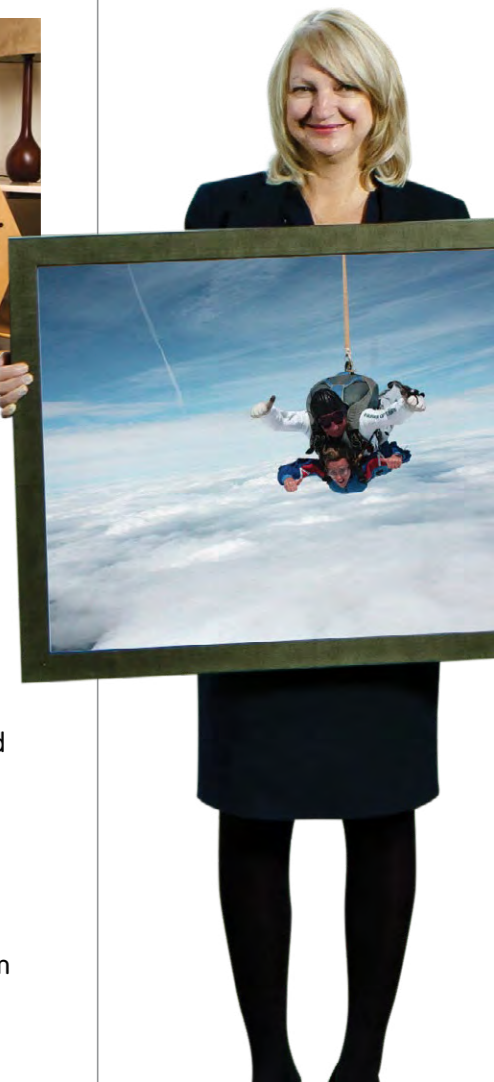
We speak to our joint winners of the 2014 Volunteer of the Year Award and hear how their experiences have inspired others to support the work of the Charity.

20 Keeping it local

We hear how County Committees are raising funds and awareness across the country and how for one family in Wrexham the baton of support is being passed down from one generation to the next.

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Simon Hopkins Chief Executive Elizabeth Finn Care

I'm delighted to present this year's Annual Review. During 2013/14 we were able to award £3.4 million in grants to over 4,600 people. In addition, our Turn2us services were used by over 3 million people, helping them to access an estimated £65 million in wider grants and benefits. Our care homes business continues to provide outstanding residential and nursing care to well over 400 people and the compliance and accreditation record of the homes is a testament to the professionalism and ethos of those colleagues.

“Our belief in the original ethos of our founder remains unshaken in our work today – we know there is still much to do and that the need for practical, informed and compassionate support remains as great as ever.”

But the statistics only tell part of the story. What brings home to me on a regular basis the relevance and importance of our work is the feedback we get from those we help. The letters and emails that I've read over the last year, reinforcing the fact that we provide a lifeline and a source of hope to so many people, is all the motivation my team and I need to keep the work going.

This work would not be possible without our amazing volunteers and I want to take this opportunity to say a huge thank you to each and every one of them. Whether they are visiting a grant recipient or finding new and innovative ways of raising vital funds, these inspiring members of the Elizabeth Finn family remain at the heart of what we do.

Since the days of our founder Elizabeth Finn we have assisted millions of people, initially through direct grant giving, but increasingly through a wider range of services which marry those direct grants with information, support and practical assistance in accessing grants from other charities and welfare benefits. Society has changed so much since our early days and we continue to develop our services so that they remain relevant and accessible to those we support.

Sadly, poverty remains a stubborn and constant foe even in wealthy countries like the UK and Republic of Ireland. Every member of the wider Elizabeth Finn Care family – volunteers, trustees and staff alike – remains committed to the task. Our belief in the original ethos of our founder remains unshaken in our work today – we know there is still much to do and that the need for practical, informed and compassionate support remains as great as ever.

Simon Hopkins
Chief Executive, Elizabeth Finn Care

THE

FRONTLINE

Last year Turn2us worked with nearly a thousand partner organisations including national charities and community groups across the UK. As the Charity drives to help more people, we explore how these partnerships make a real difference to the lives of even more individuals.

THE FRONTLINE



“One of the things that is really helpful is the ability to see if you’re better off in work. I’ve met plenty of people who have gone into work as result of doing a benefits calculation. You often also meet those who’ve been working part time and are worried that taking on more hours might jeopardise their income. It’s really rewarding when you can go on the Turn2us website and show them that they’ll be better off, it just gives them that added reassurance that they need.”

“If Turn2us didn’t exist there would be a lot more confusion,” confides Ruby. “It’s so easy because you can just ring up and speak to somebody on the phone, you can do it online, or through people like us who have been specially trained.

“It really does make such a difference to people’s lives and I’m really fortunate to be in a situation where I can be part of that.” ■

JIG-SO PROJECT

The Jig-So project in the Welsh town of Cardigan provides a vital lifeline for local families. Run by a dedicated team of staff and volunteers the centre acts as a community hub for parents and provides a friendly and sociable environment for those seeking advice on any issue that they may be having.

Ruby, who now serves as a Family Support Outreach Worker, first became aware of the Jig-So project when her mother used the centre. “I used to visit here as a child when I was 11 with my younger brothers and sisters” she recalls. “When I got older I used to come and support my mum. I remember seeing the support that Jig-So gave which is why I decided to come and work here, starting as a volunteer five years ago and then working my way up.”

As the organisation has grown in popularity so too has the range of support that families receive, not least by

answering questions relating to financial matters; “Because we build up a relationship with these families they feel at ease talking to us about things, so if somebody does mention something about tax credits, getting back into work or anything like that we can use Turn2us to try and help.”

Turn2us has also been developing the service so that users can have a greater understanding how their circumstances may affect what they can receive; such as if they will be better off in work or how the introduction of Universal Credit may affect their income.



“It really does make a difference to people’s lives and I’m really fortunate to be in a situation where I can be part of that”



THE FRONTLINE



United: Bryn, Catherine, Bev and Denise

UNITY

An hour's drive away in Pembrokeshire the Unity Project also provides support to their local community.

Based in the town of Pembroke the small team gives advice and assistance to local families on a whole range of issues. An extension of the Priory Project, the initiative aims to encourage young people from the local gypsy and traveller community to attend school and gain qualifications and skills.

Turn2us has built relationships with hundreds of national charities and community groups across the country with over 1,700 intermediaries trained to carry out benefit checks and help search for charitable grants, as well as signposting for further support. These relationships are supported by National Officers who promote the work of the Charity in Wales, Scotland, Northern Ireland and Ireland and provide a vital point of contact for those

organisations, large and small, who allow our support to reach even more people in financial need.

Bryn has seen at first hand the importance of having accurate and impartial information and advice available to those in financial need, "I used to work for Citizens Advice Bureau up in Wrexham and so I was very familiar with Turn2us," he explains. "We're here to offer support and information but we also do a lot of referring on more complicated issues too, for example letters regarding benefit entitlement are so difficult to read sometimes. I'll have to sit there and read the letter five or six times just to understand it myself. It's not just the literacy issue, it's about communicating to people in plain English."

One of the ways that Turn2us has been most effective is through the Grant Search Tool. With over 3,000 grant

giving bodies the Unity Project regard it as a crucial resource for identifying sources of help.

"I managed to get a toolbox for a young man doing a mechanics qualification," comments Catherine. "He was halfway through his second year and hadn't managed to get any funding whatsoever for equipment. The education service and the college just said no, but after using the Grant Search Tool we managed to get him £150 and he got what he needed to finish his course. It made such a difference and he's now due to complete his qualification in June."

"The thing is, on some issues we know we can get grants for people right away" says Denise, "but for others it can be really difficult even though many are really desperate. Turn2us is brilliant when we make these kinds of searches and need to have all the information that we can get hold of about how to apply."

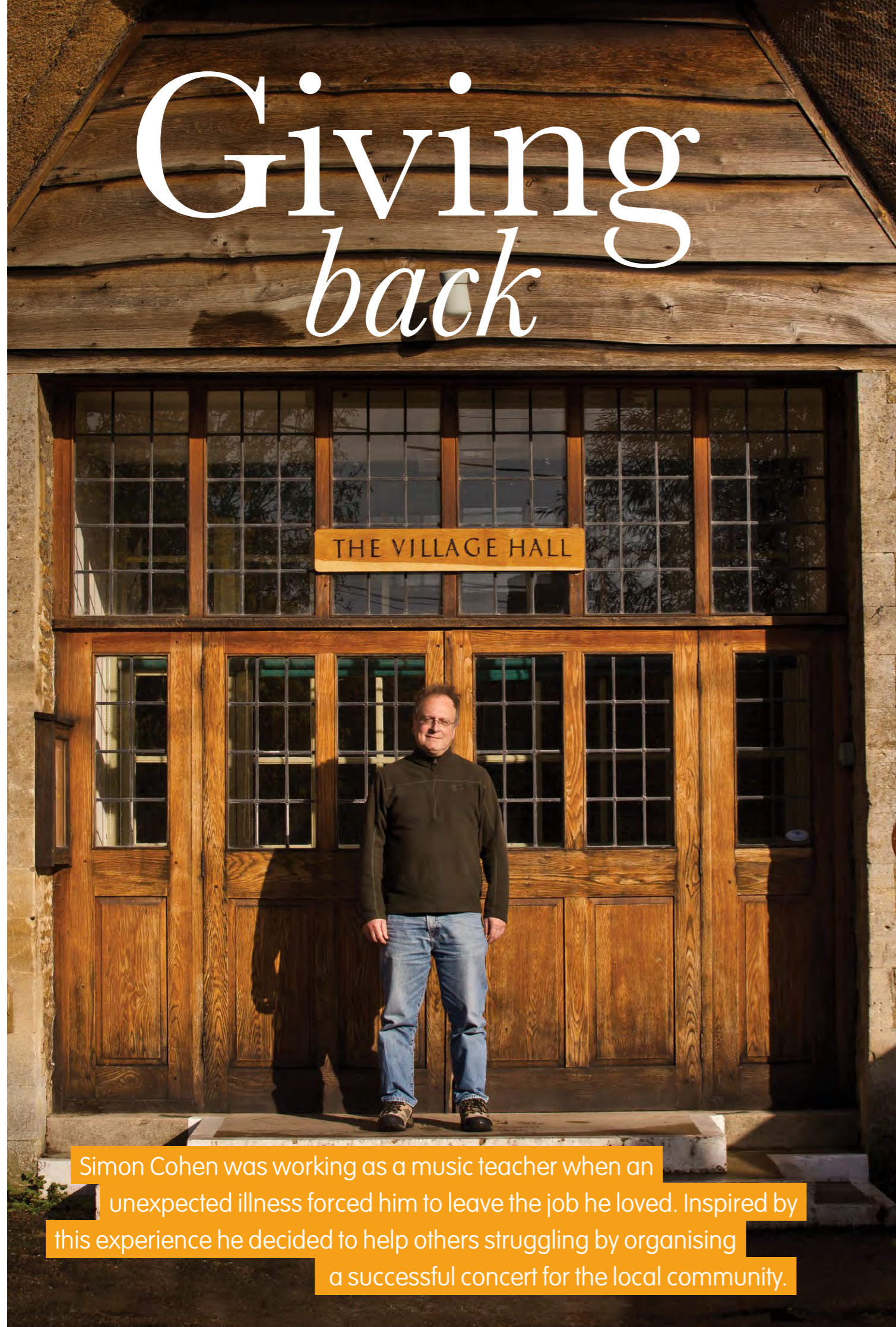
The close level of trust has also enabled the team to devote more time to broadening their support. "Now that there are more of us, we get to spend a lot more time out in the community and we'll go on to the sites more frequently," explains Catherine. "You'll tend to see people who've got children in the school but then there'll be neighbours who don't and you'll start speaking with them and providing support that way too."

"This is what the community is telling us they want in terms of support and with the additional help that Turn2us provides us we can continue to make a difference." ■

"On some issues we know we can get grants for people right away but for others it can be really difficult even though many are really desperate... Turn2us is brilliant when we make these kind of searches"



Giving back



Simon Cohen was working as a music teacher when an unexpected illness forced him to leave the job he loved. Inspired by this experience he decided to help others struggling by organising a successful concert for the local community.

“People don’t think about the Cotswolds as being poor but there is such a thing as rural poverty,” explains Simon. “You see the effects locally; especially when so many are struggling.”

Simon Cohen was working as a music teacher when an unexpected illness forced him to leave the job he loved. The financial pressure mounted and it was suggested by someone that he contact Elizabeth Finn Care who offered support that helped get his life back on track. Inspired by this experience Simon decided to help others struggling by organising a successful concert for the local community.

Simon was first alerted that there might be a problem with his health when he began to feel increasingly fatigued at work. “I’ve always been quite healthy really, certainly nothing serious. They thought that there might be something wrong with my nervous system, and then I was told that they thought I was suffering from ME.”

The pain and fatigue took its toll and Simon was forced to take the difficult decision to leave work. “Teaching is one of those jobs that you have to put so much passion and energy into, it’s like being an actor, you’re constantly in the spotlight.” The financial pressure soon put strain on Simon’s marriage and the couple decided to separate, “I had a total breakdown really, my marriage failed and it was difficult to look after my son who I saw a few days a week.”

Simon looked for support from a number of places, including his union and the Musicians Benevolent Fund, before someone suggested he contact Elizabeth Finn Care; “I was referred to the Charity through an ME organisation and saw that it was suited to my needs so I got in touch.”

Last year Elizabeth Finn Care gave over £3.4 million in grants supporting just under 5000 individuals, the most common recipients of support being those from the teaching and nursing professions. “It’s no surprise that it is those jobs where you have to give so much of yourself that people are in most need of support.”

Last year Elizabeth Finn Care gave over £3.4 million in grants supporting just under 5000 individuals, the most common recipients of support being those from the teaching and nursing professions.

After being visited by a Volunteer Visitor, Simon was awarded a regular support payment as well as a one off direct grant, “It made such a difference to know that somebody was there to back me up. It was a really difficult time. The support that I was given was so personal and so extensive.”

The charity is supported by over 350 Volunteer Visitors who are specially trained to find out what level of assistance might be required by an applicant. Elizabeth Finn Care has also been awarded Investing in Volunteers accreditation in recognition of the support given by the Charity.

It was this support that inspired Simon to organise a concert to raise funds for the Charity. Taking place at his local Village Hall in South Cerney, Simon treated locals to an evening of musical entertainment from the all women’s voice choir, the Blue Notes.

“I wanted to give something back to say thank you for what the Charity did for me. I support a lot of different charities but this is the first one that I wanted to organise an event for.”

The concert raised over £1000 and brought together a range of support from the local community, “Not a lot of people had heard about Elizabeth Finn Care but when I told them about the Charity they are really interested in the work done and wanted to support it.

“I think music is a really important way of building people’s confidence and bringing people together and I’m just delighted to be able to give back something to Elizabeth Finn Care to say thank you for the support that it gave me.

“The evening was a great success, and who knows, perhaps I’ll organise another one in the future!” ■

“It made such a difference to know that somebody was there to back me up. It was a really difficult time. The support that I was given was so personal and so extensive.”



mark and maria

IN THE KNOW

GETTING SUPPORT

Mark and Maria Edmonds live with their son Oliver in Uxbridge, on the outskirts of London. Despite earning a full time wage the couple found it difficult to make ends meets and like over half of the population they were unsure how to check their benefit entitlement. It wasn't until they visited Turn2us that they realised that they were missing out on support that they were entitled to.

“

TO BE HONEST I WAS SCEPTICAL ABOUT WHETHER OR NOT IT WOULD WORK BUT I AM SO GLAD THAT I DID AS THE ADDITIONAL MONEY MAKES A REAL DIFFERENCE TO US



As the cost of living outstrips wages it is more important than ever that families are aware of all of the support available to them.

There are over 13 million people in the UK living in poverty with just over half of those living in working households. As the cost of living outstrips wages it is more important than ever that families are aware of all of the support available to them.

Research by Turn2us has shown that 27% of families taking out a payday loan had not looked at alternative financial options first.

"I work full time but with rent prices in London being what they are it's really difficult to make ends meet," comments Mark. "We were starting to have to cut back on essentials and with a young child we wanted to make sure that we weren't missing out on any tax credits or other support that might be out there."

After an enquiry to their local council proved unproductive the Edmonds family did not know where to turn. Increasingly families are finding it hard to identify what support may be available with 60% saying that they have not inquired about entitlements or were unsure how to apply.

"We were so grateful for the support and advice that we got from Turn2us," Maria

explains. "It was so difficult to work out what you can and cannot apply for and it's really comforting to know that there is an organisation out there that can help."

Last year 53% of those who used Turn2us had an income of under £10,000. "To be honest I was sceptical about whether or not it would work but I

am so glad that I did as the additional money makes a real difference to us," says Mark.

WE WERE SO GRATEFUL FOR THE SUPPORT AND ADVICE THAT WE GOT FROM TURN2US. IT'S REALLY COMFORTING TO KNOW THAT THERE IS AN ORGANISATION OUT THERE THAT CAN HELP.

“ WE’RE JUST SO GLAD THAT WE DECIDED TO GIVE TURN2US A GO AS THE ADDITIONAL INCOME IS GOOD NEWS FOR US AND GOOD NEWS FOR OLIVER TOO

His case is typical with the average annual increase in income from benefits and tax credits through Turn2us being £3,193 where entitlement has been identified. In the last year alone the free service enabled an additional £65 million to be secured by those seeking financial support.

"I was surprised by just how accurate the calculator was," adds Mark. "It didn't take long for us to input our details and yet the calculation was spot on. We took it to the council and they confirmed that we were missing out on £300 a month of housing benefit. We were so relieved; the money really does make a difference to us".

The Turn2us team has two full time staff ensuring that the Benefits Calculator is always up to date with the latest changes. With major changes to the benefits system potentially affecting millions, and initiatives such as the roll out of Universal Credit, there has been a rapid increase in requests for support with over 3 million using the service.

"We're just so glad that we decided to give Turn2us a go as the additional income is good news for us and good news for Oliver too," adds Maria. "We're so thankful for the support." ■



Awareness is a key weapon in fighting poverty. That is why we have continued to campaign against both its causes and impact. Last year the Charity extended its two flagship campaigns addressing the key issues of fuel poverty and benefits awareness.

MIND THE GAP

As in previous years the campaign highlighted the problems experienced by those in living fuel poverty and raised awareness of the help and support available through Turn2us.

With a focus on the growing fuel poverty gap the 'Mind the Gap' campaign looked at highlighting the shortfall between the cost of people's fuel bills and what they can afford to pay. The campaign also investigated how low income individuals are coping with their energy bills and the impact of rising energy costs.

With the price of fuel very much on the political and news agenda the campaign gained wide attention with Turn2us seeing a 56% increase in benefit calculations and a 67% increase in grant searches.

Nineteen organisations also joined forces to help promote 'Mind the Gap' helping to attract 208 pieces of media coverage including in The Mail on Sunday, The Independent, Sunday Express, BBC Radio 5 Live, BBC.co.uk, Moneysavingexpert.com and the Mature Times. Westminster also took notice with 26 Members of Parliament actively promoting the campaign's 'Six Steps' to beat fuel poverty including Ed Davey, Secretary of State for Energy and Climate Change.

THE INDEPENDENT

81%
of poor worry about the cost of heating

National charity Turn2us warned that, in the face of rising energy costs, a staggering 81 per cent of people on low incomes are worried about paying their energy bills this winter. A fifth have suffered from ill health because of their cold home.

Visit www.turn2us.org.uk

DOUBLE SQUEEZE **BBC NEWS**

As a charity supporting people in financial need, we know how those on low incomes are struggling to meet the cost of living. The effects of this 'double squeeze' on the lowest paid workers, highlighted by the Archbishop of York, are deeply concerning.

The UK economy might be showing signs of recovery, but it's having little impact on the five million workers struggling to survive on low pay.

Housing costs and the price of energy, food and other essentials have risen steadily since 2005, and along with stagnant wages, are hitting those on low incomes hardest. Working families are increasingly turning to food banks or borrowing money to make ends meet.

Our own research has found that a staggering 81 per cent of people on low incomes are worried about affording their energy bills.

More than two-fifths have been forced to cut back on food, and more than a third have relied on financial support from family and friends. This is having a significant, negative impact on their wellbeing, with two-thirds reporting stress.

People up and down the country are having a daily struggle with bills and are desperately looking for help.

Anyone worried about their situation can use our free tools and information at turn2us.org.uk/fuelpoverty to check their welfare entitlements and see if there are any charitable grants available.

With household costs continuing to rise, the effects on family finances could be felt for some time.

Alison Taylor Turn2us, London, W6

The Mail ON SUNDAY

HEAT IS ON: IMPROVING ENERGY EFFICIENCY OF SCOTTISH HOMES

As fuel bills rise, challenges remain. According to a study released by the charity Turn2us, households in the UK are facing a growing gap between the energy bills they need to pay and what they can afford.

The charity warns that rising energy costs are having a severe impact on people's lives.

Despite those rising fuel bills, it seems fewer customers are switching energy supplier than in the past.

Visit www.turn2us.org.uk for more information



THE INDEPENDENT

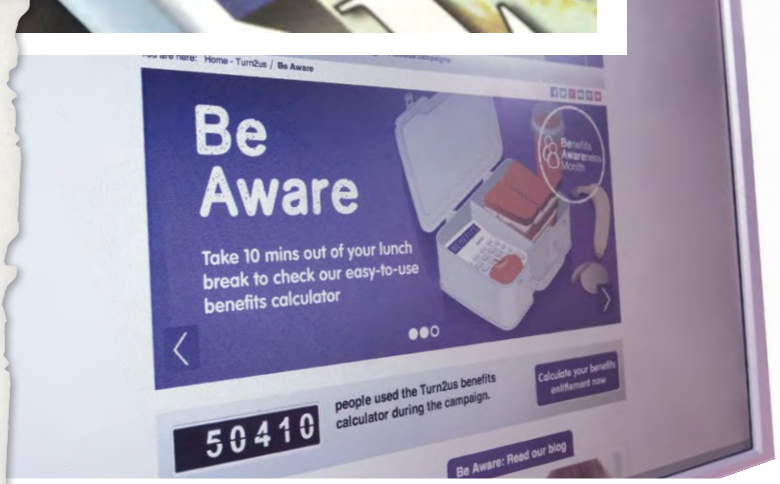
WORKING PEOPLE CAN STILL GET HELP WITH BENEFITS

The average working household is now forced to spend half its monthly income on food and bills. Frighteningly, half of the 13 million people living in poverty in the UK are from working households.

It's no wonder that three fifths of low-income workers say their financial situation has worsened in the past year. The figures come from money charity Turn2us, which has launched Benefits Awareness Month to target those who aren't claiming the benefits or tax credits they may be entitled to.

According to the charity, 85 per cent of current claimants in work say benefits have helped with housing costs, bills and even avoiding debt. For instance, there are grants and schemes offering heating assistance, from help installing energy-efficiency measures to taking money off the bill.

"Being in work does not mean the end of help," says Alison Taylor, director of Turn2us. "We want everyone to know they support that is available." Go to www.turn2us.org.uk



BENEFITS AWARENESS MONTH

With a focus on 'in-work poverty' the theme for this year's Benefits Awareness Month, which took place in April, was 'Be Aware'. The campaign was inspired by research conducted by Turn2us which showed that 6.7 million in poverty live in a working household in comparison to the 6.3 million people from non-working or retired families.

Making an impact amongst the online community, 'Be Aware' saw a 93% increase in visits from social media as well as attracting more traditional coverage with 167 mentions in the media including the Mail on Sunday, The Independent, Sunday Express, The I, Morning Star, Money Saving Expert, Net Mums and Sky News Radio. The campaign also partnered with 22 organisations ensuring that even more people were encouraged to take part.



Be Aware

If everyone in working poverty stood side by side they would stretch up the island of Great Britain and back down again (length from Land's End to John o' Groats).

www.turn2us.org.uk/BeAware
#BeAware2014

Our Volunteers

Nearly everyone who is eligible for an Elizabeth Finn Grant receives a home visit from one of our Volunteer Visitors. Nationally the Charity has over 350 trained volunteers who meet with those applying for financial assistance and ensure that Elizabeth Finn Care can provide support where it is needed most.

Janet and Robert, joint winners of the 2014 Volunteer of the Year Award, tell us about their experiences as Volunteer Visitors.



“ Janet

I decided to volunteer for Elizabeth Finn Care 6 years ago. What I like about it is that I'm not there to make judgements or decisions, my role is to go into somebody's home and make objective observations about what that person might need.

You get to meet such an interesting mix of people and it's heartbreaking when you hear some of the stories of people who are struggling. Often people who we meet are at their wit's end and they have to start taking drastic measures to save money. One woman that I visited had to ration her hot water to just one day a week; it's just terrible to think that in this day and age people have to live like that.

I think that the work of Elizabeth Finn Care is important because the support that we give really does make such a difference to people's lives. Not only do we give people that face-to-face contact but the team of caseworkers make sure that someone is always on hand to talk them through any issues that they may be having. Sometimes people comment that we are the only companionship that they get.

I'm based in Worcester and so I visit people who live in the country as well as in towns. I volunteer for other organisations too but the thing that makes me want to keep giving my time to the Charity is that you can see the difference that it makes to people. I think it's fantastic that such an organisation exists and I hope that people continue to put themselves forward for what is such a worthy cause.”



“ Robert



When I retired it was suggested to me that I might want to volunteer for Elizabeth Finn Care. I thought it might be something that would be quite interesting and so I made contact with them, I have now been a Volunteer Visitor for just over 8 years.

I think that it's really important when you're going into people's homes that you are given the right training and support and the Charity goes out of its way to ensure that is the case. You meet so many people in the role so it's really important that you feel equipped to deal with a whole range of issues, as well as being aware of what other organisations you can signpost to when more specialist help is required.

What is really important when you conduct a visit is that you are not seen as being judgemental. When we go to a person's home it is because they have already applied for support so people are usually very welcoming. Our job is to find out more about their situation. The best way of doing this is by asking questions but often you can see the signs that they are struggling.

I often find that it is not just the grant that makes a difference but the other little touches too. Many of the people that come to the Charity are quite cut-off and so the odd Christmas or Birthday card, and even the occasional cheque, makes such a difference.

It feels rewarding being part of an organisation that has such a profound impact on the lives of people who are really going through some tough times. Having done this for a few years now you often see that it is when people sometimes least expect it that life changing events can happen and people suddenly find it very hard to cope.”

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AFTER DEVOTING NEARLY A
QUARTER OF A CENTURY TO THE
COMMITTEE VANESSA HAS DECIDED
TO HAND OVER THE REINS TO HER
DAUGHTER-IN-LAW PHILIPPA.

Keeping it local

Since Elizabeth Finn Care was founded in 1897 local fundraising groups called County Committees have organised events up and down the country to support the work of the Charity. There are 22 committees across the Country. Each committee not only raises vital funds but they ensure that more people are aware of the Charity's work.



In recent years the County Committees have organised a whole range of local events with everything from clay pigeon shoots, vintage clothing fairs and bridge nights, bringing together local communities and new audiences to learn about the work of Elizabeth Finn Care.

One of the most popular annual events is the South Clywd Committee Christmas Fair, which until now, has been organised by Vanessa Graham-Palmer, who has served as the Chair of the South Clywd County Committee for 23 years. "It has been such a wonderful experience and the event has attracted so much local support," comments Vanessa.

After devoting nearly a quarter of a century to the committee Vanessa has decided to hand over the reins to her daughter in-law Philippa. "I'm really excited to be taking this on," explains Philippa. "What's so important about these events is that people know that they are supporting a Charity that is helping locally as well as nationally."

"It's also a great way of getting the word out to people that might not have previously heard of the Charity."

"It's also a great way of getting the word out to people that might not have previously heard of the Charity."

The Fair has contributed well over £100,000 to Elizabeth Finn Care during Vanessa's Chairmanship, but her involvement with the charity goes back to the DGAA days in the 1970s when Lady Margaret Myddelton invited her to join. "It's always very popular because we always make an effort to ensure that every stall is selling something different."

"I'm delighted to carry on supporting the event," concludes Philippa. "What's been so great is that so many have come forward to offer support." ■

Money Matters

The Charity reaches out to more and more people in need, whilst continually looking to provide its services more cost-effectively.

The Charity has 3 major sources of income. The most important source of income is from our supporters. Legacies remain our single largest source of voluntary income and the generosity of those who are sadly no longer with us cannot be overstated (2013/14 £1,324,000 (2012/13 £1,515,000)). Donations and grants are also absolutely critical to supporting our beneficiaries. In 2013/14 we received £444,000 (2012/13 £556,000) in donations and grants, including £109,000 from County Committees (2012/13 £102,000). Key supporters during the year included the Garfield Weston Foundation, which gave £25,000 to enable Turn2us to train 3rd party intermediaries to help those in need; the Doughty Hanson Charitable Foundation (which has supported our work since 2006) this year gave £14,000 for grants, Christmas Hampers and sponsorship of one of our Marathon runners; and a wonderful group of friends who meet every year at the Garrick, who have raised over recent years almost £21,000.

The other two major sources of income are from our investment portfolio (2013/14 £1.7m (2012/13 £1.7m)) and income from our separate nursing and residential care subsidiary (Elizabeth Finn Homes Limited) which contributed net income of £3.1m in 2013/14 (£2.5m in 2012/13). We continue to make significant

investment into the homes, to ensure that the very highest standards are maintained for our residents and in order to grow this source of income. Occupancy for the homes was very strong in 2013/14 with an average rate of 88%, reaching 90% towards the end of the year.

This year the Charity supported 4,688 people with direct grants, including 1,401 Edinburgh residents. £3.4m of direct grants were made, including £374,000 financed by the Edinburgh Trust, for Edinburgh residents. The cost of providing the holistic and comprehensive care to our beneficiaries was £1.7m in 2013/14 (£1.7m in 2012/13).

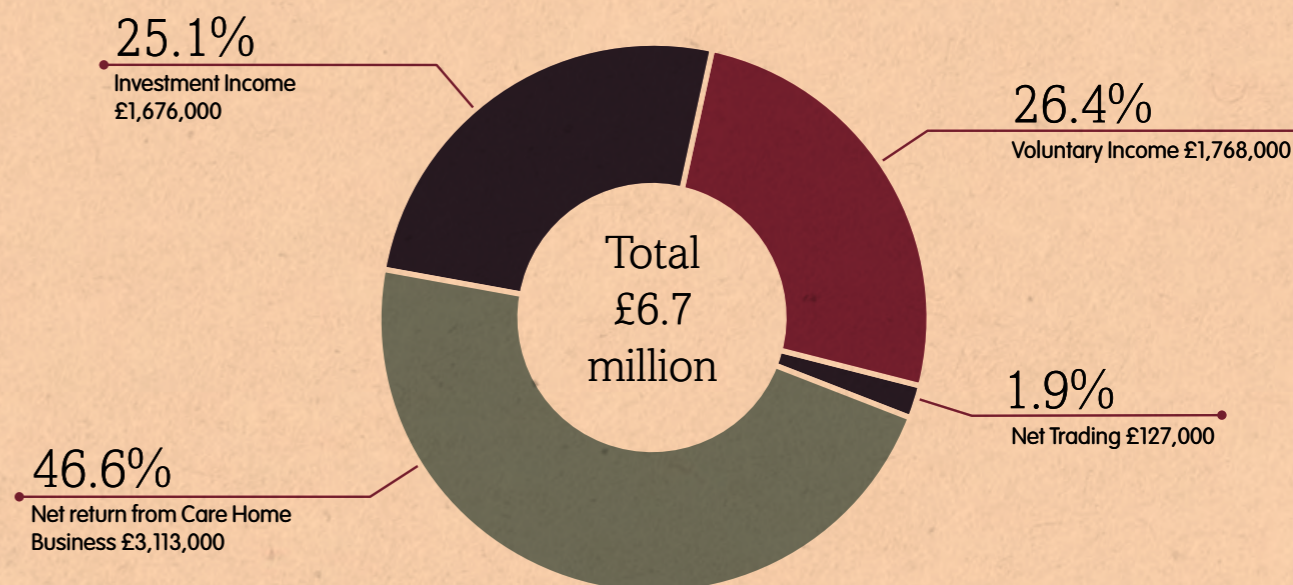
Turn2us provides vital information and assistance to a broad range of people in financial need. In 2013/14 over 3 million people were helped through the website, helpline or face-to-face by partner organisations. We spent £3.2m providing this service in 2013/14 (£3.2m in 2012/13). The direct cost of providing this support is around 87 pence per person with 53% of those seeking advice having an income below £10,000 a year. Turn2us also continues to provide the helpline for the Money Advice Service. Turn2us works closely with a network of over 885 community groups, charities, advisory bodies and other intermediary organisations who use our services to help those in financial need.

We are keen to recognise that our award winning tools and software could be used to forge greater links with external organisations, laying the ground work for longer term revenue streams from commercial contracts. These could help us to reach out to more people who need to know about, and to access the tools and tailored information that we can provide. With several potential partnerships already making progress, it is expected that this strategy will start to bear fruit throughout the next financial year.

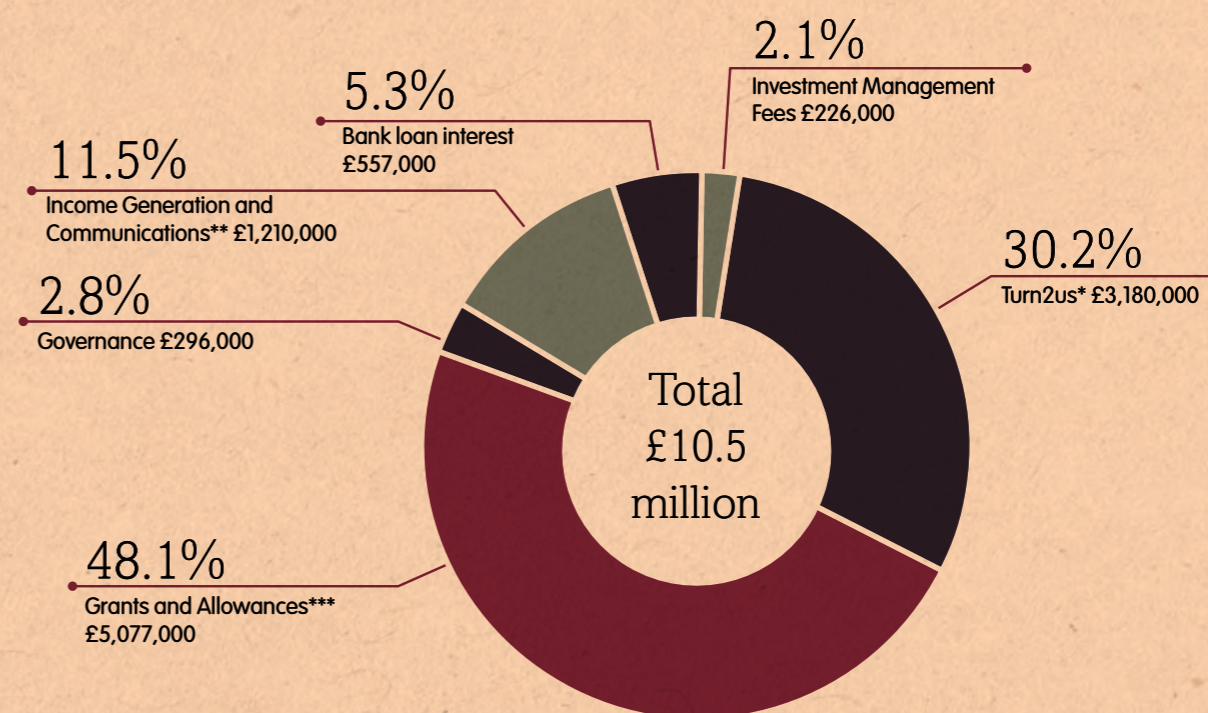
The Charity has focussed on expanding its services in recent years, choosing to use a proportion of its reserves to finance this vital work (£3.8m in 2013/14, £4.0m in 2012/13). This recurring annual use of reserves is not of course sustainable in the long term, and so a plan has been agreed which will both make the Charity financially sustainable whilst at the same time directing a larger proportion of annual spend to front line activity.

Our supporters' help remains invaluable. We continue to expand our range of fundraising activities, including more challenge events and identifying new channels via which supporters can donate to us either in cash or in kind. ■

Elizabeth Finn Care Consolidated Incoming Resources 2013/14



Elizabeth Finn Care Consolidated Outgoing Resources 2013/14



For the purposes of this review, the figures for our care homes business and our trading activity are shown as net profit figures, reflecting the way in which these are managed. *Includes £562,000 allocated central support costs. **Includes £415,000 allocated central support costs. ***Includes £654,000 allocated central support costs. These summarised accounts do not include other recognised gains and losses of fixed assets and investments. All such information is contained in Elizabeth Finn Care's audited consolidated financial statements for the year ended 31 March 2014. Copies are available from the Company Secretary, Elizabeth Finn Care, Hythe House, 200 Shepherds Bush Road, London, W6 7NL.

IN THE FAMILY

ELIZABETH FINN HOMES

Elizabeth Finn Care has a long history of providing high quality residential care for its residents. Although run separately from the Charity, Elizabeth Finn Homes is a proud part of the Elizabeth Finn family and continues to provide significant support for its charitable activities.

One of the ways that the homes continue to stay true to the memory of Elizabeth Finn is through the Friends of the Homes, dedicated volunteers who organise fundraising events enabling residents to take part in a range of activities throughout the year.

Residents at the Rashwood home in Droitwich gave their support to General Manager Helen Grice when she took part in a sponsored parachute jump to raise money for the activities fund. "The Friends of the Homes do so much to support our residents and we thought that it might be fun to do something completely different. I had a lot of support and thankfully landed back on earth in one piece!" commented Helen.

There are nine care homes across the country providing the highest standard of care to around 450 residents. Not only have Elizabeth Finn Homes built a reputation of excellence but their continued support of the charitable activities of Elizabeth Finn Care ensured the Charity received £4.4 million in 2013/14.

"Our priority is ensuring that our residents receive the very highest quality care and to be able to support the historic work of the Charity really is the icing on the cake," explains Carolynne Miller, Chief Executive of Elizabeth Finn Homes. "Elizabeth Finn Care has a long history making a difference to people's lives, the fact that we continue to do that is something to be proud of." ■



"Thank you very much for assisting me with the benefits that I am eligible for. I've now applied - I was never aware that I could have received this help. It's wonderful!"

"Turn2us made me feel valued - excellent service delivered with empathy and heaps of useful pointers"

"I'm writing to thank you for the £40 Christmas gift. With gas and electric prices up, my aged boiler, the cold weather and my low blood pressure (I always feel cold), the £40 was like a new sunny summer day to me. Into my pre-payment meter it goes and that's the best Christmas gift I could have."



"I really want to thank Elizabeth Finn Care for all the help we have received over the past years and through some of the most difficult and dark times - it has made a huge difference. Without a doubt, we would not have recovered any time soon without this."



"It has been a challenging year for me, had the last round of chemo last Tuesday. Despite a poor prognosis I am still enjoying life and am confident of a good outcome. Without the additional help from Elizabeth Finn I would be in dire straits, so thanks."

87p - cost of advising someone about what support they are entitled to

87p

For every £1 Turn2us spends

an additional £25

secured in welfare benefits and tax credits to those seeking our support

"The help I got from using the Turn2us website took a huge weight off my mind. I've got my confidence back."

"Many thanks Turn2us for your expert help and advice in what is a very scary time for me, having been in full time employment and good health since leaving school."

"I must thank you all for my birthday present which has enabled me to have a small celebration which I don't normally have. Also my birthday card has taken pride of place on my mantel piece."

"A very kind and empathetic volunteer from your charity visited my home. On that day I thought I had lost my home and everything would end up on the streets. The volunteer literally saved the day. She lifted my spirits and gave me hope. I expected nothing after her visit to me and was so gobsmacked to receive your cheque. Your charity's help has been instrumental to my survival."