Agenda

Profit with a purpose

Spring 2011 | Issue 2

Mary Portas leads the charity revolution

How her shops tripled turnover

Harness the internet

Your charity can use the power of the web

Peter Wanless has £600m to give away

The Chief Executive of the Big Lottery Fund on what makes a successful bid

Agenda Profit with a purpose

Steering a course through the storm

Being in charge of a charitable organisation's finances is not for the faint-hearted. We all see the pressure points – a 'perfect storm' of diminishing income, expanding demand and a deeper concern about the durability of Government funding. We all feel instinctively that the sector is living through a period of unprecedented challenge, reform and upheaval.

The question now is how to respond and adapt. Your organisation may have little control over the pace of the recovery or the severity of public spending cuts, but there are steps you can take to even the odds against the ongoing challenges. This issue of Agenda looks at some of those steps in close detail.

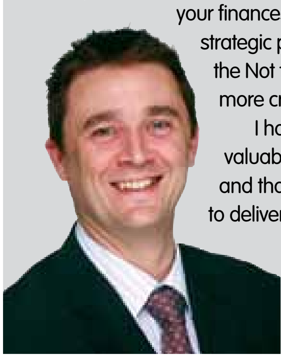
At a time when competition for charity funding has never been more intense, we have an exclusive interview with **Peter Wanless**, Chief Executive of the Big Lottery Fund, (pg 10) where we ask 'what distinguishes a successful Lottery application?'

We also look at how the retail revolution that **Mary Portas** (pg 6) is leading in Save the Children's charity shops has led to one branch recording takings that are six times the voluntary sector average. And on pg 18 we highlight the work of **Brainwave** and the support we've provided to finance the ambitious expansion of their chain of charity shops.

Elsewhere in this issue, we examine how **social media strategies** (pg 14) might help your organisation maximise its impact online, and find out if the **Small Charities Coalition** (pg 17) could be the perfect match for organisations having difficulty accessing the resources they need to succeed.

An increasingly vital resource for charities is banking support that offers their finances protection and prosperity. I believe our **Market Linked Deposit Solutions** (pg 22) meets that demand, helping your charity's reserves grow in ways that help provide further safety and security of your original deposit amount.

Built to make the most of your funds in a challenging economic environment, it's a structured solution that should help bring more long-term certainty to your finances, allowing you to forecast cash flows and make strategic plans with confidence. Nowhere more than in the Not for Profit sector, I would argue, is that certainty more critical in responding to today's challenges.



I hope you find this issue of Agenda both valuable and thought provoking and that it supports you in your aim to deliver the very best for the causes you support.

Ian Buss,
Head of Not for Profit

Contents

"We want to see projects with the ability to have a lasting impact"

Please contact your relationship team or branch if you'd like this in Braille, large print or on audio tape.

Briefing

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Legacy income fights back

"In each monitor published since the end of 2009, the rate of decline has slowed."
Legacy Foresight

The rate of decline in legacy income is slowing, according to research published by Legacy Foresight. The figures for the 12 months to September 2010 show that the 42 members of the Legacy Foresight Consortium received legacy income totalling £890m. This was £6.8m less than the same period for the previous year, but £14.2m up on the 12 months to December 2009.

The research recorded total legacy income of £883m, £11m down on the same period in 2009 and £30m below the March 2008 peak. According to Meg Abdy, Director of Legacy Foresight, the growth in house prices and the increasing value of equities during the period were the main factors behind the more promising trends in legacy income. "Both are very important to the legacy sector," explains Meg, "particularly for residual bequests which account for about 85% of legacy income.

The average value of residual bequests – where the remainder of an estate is given to charity after specific sums have been given to particular beneficiaries – has now stabilised at about £52,000. Legacy Foresight is predicting a 'softening' in average residual values for 2011 due to shaky consumer confidence and the possibility of a slight fall in house prices, but they do not expect to see significant falls.

Charity shop profits show 6.7% rise

The profits of charity shops were 6.7% higher in the year 2009/10 than in the previous year, according to figures published by the Association of Charity Shops.

Data shows income reaching almost £590m during the period, up 9.9% on the previous year. David Moir, Head of Policy & Public Affairs at the Association, says that the sector has stepped up to the plate to benefit from the increase: "The trading environment has been tough and charity shops have had to up their game.

"They have shown incredible imagination in the ways in which they have diversified and specialised, with book shops, wedding shops and furniture and electrical outlets, for example."

Not for profit sector shines in reputation chart

A reputation index has included charities for the first time – and the results have broken all records.

The Reputation Institute has extended its model for measuring corporate reputation to a group of leading UK charities, and the results have broken all records.

While the global average score for corporate reputation on the Institute's scale is 64.2 out of 100, and the highest UK corporate score is 87.2, nine of the 10 charities that were assessed have come out above 80 and three are above 90.

Top of the tree is the Royal National Lifeboat Institution (RNLI) on 95.1, the highest score ever recorded by the institute. "Naturally we're delighted," says Paul Boissier, the RNLI's Chief Executive. "We work hard on our reputation and standing in the public eye and we are very fortunate in having a large network of people working at a local level who feel very involved in RNLI and really contribute to it."

The RNLI scored **95.1** – the highest score recorded

Lifeboats

The research put the RSPCA in second place with a score of 92.8 and the British Red Cross third with 91.6. Karl Wilding, Head of Research at the National Council for Voluntary Organisations, says the high scores reflect the fact that people view well-known charities much more favourably than they do private companies or public bodies. Trust is key, however. "Maintaining that trust is critical – it underpins charitable giving and volunteering," says Wilding.

New exchange for charity leaders

Charity leaders have always faced unique challenges when it comes to running effective organisations, especially in today's difficult fundraising climate. But many find one particular source of support to be invaluable. In the words of Catherine Johnstone, CEO of the Samaritans, "I really value finding out the practical pros and cons of particular challenges from people who've been in my position."

To this end, Knowledge Peers has created the Charity Leaders' Exchange: an informal programme of knowledge sharing and debate, exclusively for those who run medium to large charities. As Daniela Barone Soares, CEO of the Impetus Trust says, "Their purpose - helping organisations become more effective as businesses - is something that charities should embrace."

Find out more: **www.knowledgepeers.com/charity-leaders-exchange/** or contact Rebecca Reiner via **rebecca.reiner@knowledgepeers.com**

Is your charity 'future proof'?

The Management Centre has launched www.scenariosforchange.com, a website where Not for Profit experts can contribute their vision for the charity sector in 2020. The Management Centre hopes the content will stimulate discussion about the opportunities and challenges to come in the next decade, and provide charity leaders with the information they need to equip their organisations for the future.

"Scenario planning is a highly effective way of anticipating and adapting to future uncertainty – whatever lies ahead," says Kate Gilmore, Principal Management Consultant at The Management Centre. "It can give leaders the advantage as they work to 'future proof' their organisations for effective defence of their causes."

The new website was developed following the success of Fundraising Scenarios, a global research programme designed to identify likely scenarios for fundraising over the coming decade. It looked at likely income streams, donor stereotypes, new and emerging markets and technological advances.
www.scenariosforchange.com

Giving remains a priority despite tough economic climate

Despite the tough economic climate, the proportion of adults donating to charitable causes increased to 56% during 2009/10, returning figures to pre-recession levels. This was among the results of the UK Giving 2010 report produced by the Charities Aid Foundation (CAF) and the National Council for Voluntary Organisations (NCVO).

In total, the report reveals, an estimated £10.6bn was donated by UK adults to charities during the past financial year, a 4% increase on 2008/09, although this has not recovered to 2007/08 levels. Additionally, the share of total income coming from donations of more than £100 has increased from 6% in 2005/06 to 8% in 2009/10, while legacy income rose from £1.7bn in 2000/01 to £2.0bn for the 2007/08 – the latest year for which information is available.

Concluding the report, James Allen, Senior Policy Officer, NCVO, and Hannah Terrey, Head of Policy, CAF announced: "This edition of UK Giving reinforces that giving is a relatively widespread and well established practice. The positive increase in median donations to £12 is encouraging and suggests that the recession and economic insecurity has not caused donors to reduce their levels of giving."

James and Hannah also highlighted the role Government could play to help overcome the ongoing challenge to the sector of increasing the numbers of people who give and the amount given. They propose promoting greater philanthropy through the tax system by reviewing tax incentives for charitable giving and creating tax-effective giving mechanisms. They also suggest the need to modernise the 20-year old Gift Aid system to ensure that all eligible donors are able to participate easily within the scheme.

The full report can be viewed at **www.ncvo-vol.org.uk/sites/default/files/101201_UKGivingReport_FINAL.pdf**

Mary Portas, Queen of charity shops

There's something about Mary

Thanks to a makeover from leading retail guru Mary Portas, Save the Children is revolutionising charity shops on the high street and increasing much needed funds for the voluntary sector. Agenda reports on a shopping success story – and how others can learn from it.

Retail guru Mary Portas has taken on the seemingly impossible challenge to drag the humble charity shop into the 21st century. As part of her 2010 three-part BBC TV series – 'Mary, Queen of Charity Shops' – she has worked with Save the Children to overhaul a tired and underperforming shop in Orpington, Kent. It was a task she embraced with enthusiasm and a wealth of experience from decades of working in the retail industry.

After five months of toil and tears, and some initial scepticism from a few of the shop volunteers, she achieved a remarkable, lasting transformation, overhauling donations and stock and reinventing the store. Most importantly, the initial impact saw a trebling of takings, and Orpington became one of the top ten performing shops for Save the Children.

She didn't stop there. With full backing from the charity, she revamped stores in Edinburgh and more recently in London, pushing the concept even further by focusing on designer-branded goods.

Putting Mary's retail principles into practice

What can other charity shops learn from Mary Portas' involvement with Save the Children? Here are some top tips:

Save the Children stores have been transformed by Mary Portas.

A charity shop is a business
Overheads need to be covered before you even begin fundraising. Run it on a business basis – and deliver the best profit possible.

Put customers at the heart of everything
What do they want, what will encourage them to spend – use your marketing sense and ask!

Invest in the shop's interior and presentation
Nice, bright shops encourage higher spend. Save the Children has blazed a trail with its stylish boutique shops – its first ones are in Edinburgh and London – which look just as good as anything at the upper end of the high street market.

Target better stock
There isn't much money in faded goods. Mary targeted local businesses in London to encourage employees to bring in good quality donations. She asked designers, Grazia magazine and celebrities to contribute to Save the Children's 'Living and Giving' boutique in Edinburgh – and was swamped with designer goods, massively increasing the shop's turnover.

Work hard at publicity
And engage with the local community.

Get volunteers on your side
They give up free time and are ambassadors for the charity. Help them to embrace change and understand the benefits.

Price appropriately
Customers will pay for quality – a £200 designer jacket should re-sell for £30, not a few pounds.

The results have been even more impressive.

The Edinburgh store, one of the first of the charity's to be branded 'Mary's Living and Giving shop for Save the Children' was impressively styled by Mary's own retail strategy consultancy, Yellowdoor. It was filled with donations from designers, Grazia magazine and celebrities including Jamie Oliver, Sienna Miller and Peaches Geldof for its opening.

The result was an uber-stylish shopping emporium, which attracted such huge crowds that the rails had to be restocked several times during the first day of trading which realised more than £5,500 for the charity. Since then, the branch has recorded takings six times the voluntary sector average.

In May 2010, the first London-based Living & Giving branch of Save the Children opened its doors to the public. Hundreds of excited shoppers queued at Westbourne Grove to get a first glimpse of the amazing shop, speak to Mary, and purchase some of the most sought-after fashion donations. All wanted to be part of the charity shopping revolution, whilst helping save children's lives around the world.

Additionally, a 'Living & Giving Shop Supporting Save the Children' outlet at Westfield London Pop Up Car Boot Sale proved to be the best performing retailer at the six day event in September 2010. A new store also opened at Primrose Hill, London in December 2010, raising more than £4,000 in its first weekend.

Clearly it's a recipe which works, as Mary explains: "We want to create a real buzz around second-hand shopping and make the old-fashioned charity shop a thing of the past." More importantly, she hopes other charities will look at what she achieves and say, "We can do that".

Working with Save the Children combines several of Mary's passions. She has described local shops as the "cornerstone of family life" and her dedication to the project reflects that.

"Living & Giving isn't simply about shops – it's a philosophy," explains Mary. "It's a collaboration of people, ideas, beliefs and values. It's about people giving time, energy and passion and, most importantly, doing what they can. It is based on the idea of a cooperative, with community involvement at the heart of each shop. Living & Giving shouldn't just inspire the community; it should bring the community to life. To have an idea and see it work so brilliantly just fills me with joy."

> *"We want to create a real buzz around second-hand shopping and make the old-fashioned charity shop a thing of the past."*
>
> *Mary Portas*

It hasn't, of course, always been plain sailing. She may be renowned as one of the UK's leading retail marketing experts, but revamping the image of charity shopping remains a tall order.

The change involves radical decisions to revolutionise everything, root and branch. First and foremost, it means running each shop as a business, covering overheads and providing customers with good customer service. It's about offering great quality items at a reasonable price – and being as creative as possible to source quality donations to re-sell.

Also, as anyone who watched her BBC TV series will have seen, customer-facing volunteers who give their valuable time for free can sometimes need a little encouragement to embrace what can be quite a drastic change. Ultimately, however, it's all about raising funds for children who need it most.

The results speak for themselves. The revolution has more than paid off in financial returns and shoppers – many of whom would not have gone into charity shops before – have embraced the new retail experience, proclaiming it "amazing".

Who would have thought you could take run-of-the-mill charity shops and successfully turn them into high fashion outlets? Mary Portas would.

CARON BRADSHAW, Chief Executive of the Charity Finance Directors Group (CFDG), exudes dynamism. With a remit to take CFDG to the next level, she is firmly focused, as she puts it, "on making our collaborations and policy interventions powerful."

Making a difference

Caron Bradshaw's previous experience as Head of Charity and Voluntary Sector at the Institute of Chartered Accountants in England & Wales (ICAEW) stands her in good stead for the challenges of her leadership role at CFDG. "At ICAEW, my role was largely to engage with the sector, understand the issues it faced and build key relationships from an almost standing start," explains Caron. "It was good preparation. I had the opportunity to consider the practical issues facing finance professionals working within charities, and discover the degrees to which they face some unique and unusual challenges."

In recent years, financial leadership has become a more widely appreciated skill within the charity sector, particularly with increasing economic pressure. Caron agrees: "The role of the finance director has become much more strategic – it's not just number crunching, but asking 'how do we position our actions and our finances to drive forward our activities efficiently to make the most impact?'"

This has led to an enhanced role for CFDG who offer best practice advice to finance directors, as well as shared knowledge and wisdom regarding the potential impact of policy decisions.

As we emerge into a new economic landscape, Caron highlights the top three issues facing the sector:

- "Public sector cuts will impact us all, directly or indirectly. So there's going to be increased competition between charities and other bodies for the same funds. And, in areas heavily supported by public sector activity, there's going to be greater demand on services and lower disposable income to support it."
- "Reform of tax may, at last, become a tangible opportunity, with the new Government hinting at widespread tax reform."
- "Changes in pensions legislation will impact many charities, particularly at the smaller end with no prior provision. But also pension deficits could become deal breakers in merger talks."

"These are all areas," she maintains, "where CFDG can focus our collective voice and liaise with national and local Government to convey the concerns and challenges facing the sector." This is where the CFDG's membership plays a key role too. "With 1,700 members, representing more than 1,200 charities, we can engage our members in debate and discussion – at regular member meetings, at our conferences and via our policy consultations – and ensure that Government has an accurate picture of the issues affecting finance professionals."

Collaboration is also vitally important. The CFDG Banking Forum, of which Lloyds TSB is a founding member, meets on a quarterly basis. The forum "was initially conceived," Caron states, "to deal with specific issues around the withdrawal of the cheque clearing system. However, the bigger picture is that banks have a massive impact on the sector and it's important to work constructively and creatively to find solutions, rather than just reacting to problems when they bite. For example, at this meeting we began discussions around how charities operate Foreign Exchange."

As Caron concludes: "The Charity Banking Forum is a great opportunity for interested parties to air their issues. Unless that happens, solutions will never be found. We have to work together." ●

The CFDG welcomes suggestions from members or other interested parties. If you have an issue that you'd like the Forum to focus on at a forthcoming meeting, please email: **info@cfdg.org.uk**

A new task force sets out a vision of how Government and charitable organisations can work together over the next five years to tackle key environmental issues.

Shaping the Green agenda

Climate change is now one of the most important issues facing modern society. Not surprisingly, the Not for Profit sector is taking a central role in addressing the challenge.

"Charities need to focus on climate change from the point of view of their mission as a charity," says Belinda Pratten, Senior Policy Officer at NCVO. To do just that, the NCVO, ACEVO, the Green Alliance and many others have formed the Third Sector Task Force on Climate Change, a partnership of charitable organisations and Government, engaged in moving the green agenda forward in a practical way.

The vision of how these organisations will work together over the next five years to take on the challenges of climate change was set out this Spring in the Task Force's report, *Shaping The Future*. This agreed an inspiring vision for 2015 in which "The Third Sector shapes the future by mobilising and inspiring others to tackle climate change and maximising the social, economic and environmental opportunities of action."

The report also highlights the opportunities that will come from practical action on this agenda and the significant potential to contribute to a low carbon Britain. This means creating green jobs, providing sustainable public services, encouraging and supporting people in making pro-environmental choices and their central role in building resilient communities. Developing actions and commitments has been a key focus of the Task Force's work and the report explores these areas in detail.

"A great deal is already being done," argues Stephen Hale, Chair of the Task Force and Director of Green Alliance, "but a dramatic increase in the quality and quantity of activity is needed if we are to succeed in shifting attitudes and commitment in the longer term. Action is needed at an individual and community level, as well as support for action at both local and national levels.

"Climate change is the next big challenge, up there with the emancipation of women and the end of slavery. We need to build a far broader movement if we are to shape a sustainable low-carbon future," continues Stephen. "Climate change and environmental issues will affect many of the causes that the Third Sector holds dear and which motivate diverse organisations to take action in ways that are vital to success. *Shaping The Future* outlines the opportunities that action presents for the sector as a whole and ways of securing wider engagement with the agenda. We see this report not as the end of our work, but as the beginning of the change we need." ●

Things to do now

Tips for greening your existing premises from Greening the Third Sector by the City Bridge Trust.

- Install a modern boiler, energy-efficient lighting and switch to a green electricity supplier.
- Set your heating to no higher than 19°C and make sure it's only operating during office hours.
- Recycle paper – but recycle all glass, plastic, ink cartridges and IT equipment as well.
- Use only recycled paper when printing, making sure that you use both sides, and that you only print when absolutely necessary.
- Use spray taps in your sinks and variable flush handles on your lavatories. On older toilets, you can even put a brick in the cistern.
- Check your water meter regularly to monitor consumption.
- Encourage alternative transport to work, such as by bicycle or public transport.
- Avoid domestic flights in favour of rail where possible.
- Buy less, and buy more intelligently, such as re-used office furniture, eco-friendly cleaning materials and Fairtrade products.
- Ask suppliers to show you their own green policy.
- Advertise your commitment to greener business practice.
- Establish a company-wide green policy with clear targets that are communicated to all staff and stakeholders.

You can get further information about greening your organisation by visiting **www.citybridgetrust.org.uk**

We can help

Lloyds TSB actively supports sustainability. To find out about our environmental actions, visit www.lloydsbankinggroup-cr.com

"We support full cost recovery. Don't short-change yourself by not working within the legitimate costs associated with the project."

"We're interested in impact, not activity," advises PETER WANLESS, Chief Executive of the Big Lottery Fund, which distributes around £600m a year to amazing charitable projects. "Lots of applications describe what people are going to do, but don't describe the difference they are going to make."

At a time when competition for funding has never been more intense, we find out about the difficult decisions Peter has to make with the money available, and what distinguishes a successful Lottery application.

BIG thinking

Your "BIG thinking" strategy sets out the principles underpinning your approach to funding over the next five years. What are the key challenges?
We've been on a journey from being a cash machine, distributing money to good causes, to being an increasingly intelligent funder. Like most trusts and foundations, we think very carefully about the outcomes our money secures.

This has fundamentally changed how we think and operate. We could quite easily distribute lots of money to lots of amazing projects and sit back and say 'That's great!' The much harder challenge is to judge our success on the impact individual projects must have to improve things for many more people.

We're not arrogant enough to think we can come up with solutions that are universally applicable, but we can shine a light on some great examples. With our 'Replication and Innovation Fund', an external group of leading think tanks and policymakers help us identify key social policy issues. We then fund projects that can maximise their impact, while leveraging key thinkers in central and local Government to help secure the best possible outcomes.

You undertook the largest consultation ever carried out by a Lottery distributor to shape your "BIG thinking" strategy. What surprised you most?
People had much stronger views on *how* we funded than *what* we funded. That surprised me. What came through most strongly was an appreciation of our ability to be adaptable, flexible and responsive. Perhaps that says more about other funders, like the Government, where there are more restrictions!

In a way, it was doubly surprising because, having worked in Government, I think we

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are adaptable, flexible and responsive – but certainly believe we could be far more so: there's much to improve in this next strategic framework period.

In your Big Blog, you say "there's politics, controversy and tough choices to make every day." What have been your toughest choices?
We're oversubscribed. That's the toughest one! Because we set ourselves up to be a customer-friendly fund offering good feedback to applicants, it can be very frustrating if the feedback is 'It was a great application, but we just didn't have enough money'.

One of the toughest days I had was shadowing a chief executive of a small charity that had just received exactly that sort of rejection. It was hard, but really informative and valuable for me to see first-hand how demoralising it was. The truth was that it was indeed a very strong application but, inevitably, there must have been other things weighing on the committee's mind when they chose other projects for the award.

"The worst is still to come. The most vulnerable will be those dependent on public budgets, where the cutting is just getting underway. For us, this means becoming even sharper about where Lottery money can add distinct value."

The man with £600m to spend

PETER WANLESS, Companion of the Order of the Bath (CB), has been Chief Executive of the Big Lottery Fund since February 2008. It's the largest distributor of Lottery money to good causes, responsible for allocating half the money raised by the National Lottery for good causes.

In a typical year, the Fund distributes around £600m to community groups and to projects that improve health, education and the environment – this is equivalent to the amount raised by Comic Relief in the past 25 years.

"It's a delight," he says, "to work for an organisation responsible for helping communities most in need to improve the quality of their lives by making a difference to the things which matter most to them."

Peter was previously at the Department for Children, Schools and Families, where he established their Families Group. Before that he was Director of School Performance and Reform.

From 1998-2003 Peter was the Department's Director of Strategy and Communications. He previously worked at the Treasury in a range of roles including Head of Private Finance Policy and Principal Private Secretary to three Cabinet Ministers.

That has led to us to try hard not to turn organisations down on the 'insufficient cash' explanation, but to offer real feedback and insight. Inevitably, there will be an element of rough justice, but I believe people appreciate dialogue around those dilemmas. If we can work out the distinguishing features or even give people confidence that we rated their project highly, then they can potentially take away that acknowledgment and confidence to other potential funders.

The competition for your "good cause funding" has never been more intense. What practical steps can projects take to improve their chances of securing funds?

There are at least two. First, we're interested in *impact* and not *activity* – lots of applications describe what people are going to do but don't describe the difference it's going to make. It's vital to illustrate that difference.

Second, show evidence – demonstrate that the need you're meeting is critical, that your particular approach will have an impact, and that it's Lottery money rather than other sources of money that's required. We do get excited about passionate determination to do something spectacular, but the very best applications ground that excitement in evidence to illustrate the difference they're going to make.

Many projects believe they're completely unique and want to prove that to us. But, for us, that's less impressive than being able to illustrate that projects are plugged into their area and capable of building partnerships. We want to see projects with the ability to have a lasting impact.

The ability to plan ahead is also key – we're proud to offer longer-term funding of three, four and five years. We want people to look at sustainability issues and how to diversify funding to take advantage of the time horizon.

And we support full cost recovery. Don't short change yourself by not working within the legitimate costs associated with the project. There's plenty of support on full cost recovery and how to go about it on our website and elsewhere.

The recession has confronted charitable organisations with extreme funding challenges. What impact might a fragile recovery have on your "BIG thinking" strategy?

I think the worst is still to come. I don't think the immediate impact of the recession was as great as some expected because public funding continued to flow. But there was and will be a dramatic impact on some – the most vulnerable will be those dependent on public budgets where the cutting is just getting underway.

In trying to be adaptable, flexible and responsive, we made money available through our 'open programmes' so people could demonstrate the issues needing to be addressed. This was far better than trying to create some big new 'recession-proof' programme. Still, as I said, the worst is yet to come. For us this means becoming even sharper about where Lottery money can add distinct value. It's not the job of the Lottery to shore up the Government. It's our job to support communities and people in need.

Which of the organisations you've supported do you most admire – and what makes them exemplary?

There are so many amazing projects – picking one is a bit of a lottery! Seventy projects were nominated online for the annual National Lottery Awards 2010. A previous winner, 'Rumbles', is a social enterprise I really like. It's a café and catering business in an East Midlands park, employing people with learning difficulties. It provides a service to people in and around the park, and gives people with learning difficulties a way to gain confidence and further employment. It works on lots of levels.

Another good example from this year's awards was Destined Ltd, a project in Derry, Northern Ireland. It's a partnership between the local Mencap, local FE college and local health authority. It helps teenagers with learning difficulties lead more independent lives. At a vulnerable time in their lives, it gives them confidence about learning and employment. A lot of people talk about 'joined-up government' and 'personalised services'; this project really makes that happen – how many others could learn from a project like that?

And we're learning, too. We're learning an awful lot from other trusts and foundations and feel part of that family. Focusing on outcomes, thinking about impact, helping get the best from funding is a journey we're all travelling together.

For more information about the Big Lottery Fund or to read more about funding applications from their grants, visit www.biglotteryfund.org.uk

Social media strategies

The Internet presents an increasingly unique set of opportunities and challenges for the sector. How can your organisation maximise its impact online?

These days, an online presence is part and parcel of almost every business. For Not for Profit organisations especially, the immediacy and cost-effectiveness of the medium can make a real difference to raising awareness and funds.

Increasingly, however, an effective website is just the start. With social media such as Twitter, Facebook and YouTube, there are even greater opportunities for virtual engagement and interaction with the public.

According to a report from MissionFish and nfpSynergy, an average of £10 is raised for every £1 spent on direct online costs, including salaries. But rather than simply relying on a 'donate now' button, charities are increasingly looking to blogs and forums to get their message out there.

"We've really been upping the ante on the social media side," says Aideen McLaughlin, Media and New Media Officer, Oxfam Scotland. "It's become more integral to our comms plan. We have Oxfam Scotland web pages within the main site: www.oxfam.org.uk/scotland and we also have a Twitter feed, a Facebook group and a YouTube channel specific to Oxfam."

Following the earthquake in Haiti in January, many charities also found new media to be the best way to communicate with the public. In many ways the Haiti crisis has pushed the focus on this channel still further, heralding a new approach to disaster response. The childrens' charity Plan UK, for instance, raised a massive £100,000 in one week for its Haiti earthquake appeal, which it put down to the power of social media and its ability to constantly share information.

Social media – what's the big appeal for charities?

Used carefully and properly, social media sites like Twitter can build up significant – and loyal – followers and can be a highly effective marketing and communication tool that ticks the following boxes:

- It can be done by volunteers (with guidance);
- It doesn't have to take much time;
- It requires sign-up so your message is going out to people who already buy into your aims;
- It creates engagement and discussion among supporters – helping to highlight issues;
- It's a cost-effective way of co-ordinating and informing volunteers and fundraisers;
- It can generate real-time calls to action.

"Traditional media doesn't always allow for immediate response and feedback. With Twitter and Facebook we can access help – practically and through donations – straight away."

Aideen McLaughlin, Media and New Media Officer, Oxfam

Online donations can come in at all hours, in response to 24-hour updates, with staff on the ground able to post on Twitter and write on blogs as things are actually happening. "We're sharing most of the content we have on our website via Twitter and Facebook," says McLaughlin, "but there is much more of a conversation going on. We're not just influencing people, but engaging with them to support our work through campaigning and fundraising. Traditional media doesn't always allow for immediate response and feedback. With Twitter and Facebook we can access help – practically and through donations – straight away."

The response to social media is impressive, especially as it's by no means easy to raise money in an online environment. A recent report measuring the websites of the UK's top ten charities by Comscore showed the average time spent by a visitor to their websites to be just over

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"We are reaching a whole area of the public we might not otherwise engage with."

nine minutes, with online fundraising providing just 2% of the total voluntary income raised.

So how are charities optimising their web channels? Oxfam uses its website to raise awareness of appeals. With page views of the Oxfam Scotland page at around 1,500 per week, the charity can also channel traffic to other partners and vice versa.

"We're always looking at new ways to engage digitally, and have new initiatives running all the time," adds McLaughlin. "At the moment, we are running www.oxfam.org.uk/celtic – a partnership with Celtic Football Club – around health and education for all. We are reaching a whole area of the public we might not otherwise engage with. We are linked to their social networks, which drives traffic to ours."

The voluntary workforce is also vital in making the most of new media without having to spend much-needed funds on training. "We have experienced digital media volunteers who upload content, target people we want to influence and continually build our presence," concludes McLaughlin. "Due to the nature of the medium, they can work remotely and flexibly from home, alongside coming into the office. It isn't expensive at all."

Charity Tuesday

Helping the world to discover charities, one tweet at a time.

More and more charities are waking up to the sound of twittering as Charity Tuesday takes off. Thousands of Twitter users are posting tweets under the "#charitytuesday" tag, created by voluntary organisation Lovebox, to help raise money and awareness for different charities.

Described as the "ultimate permission based marketing", Charity Tuesday promotes different charities on a monthly basis, allowing supporters to donate on their own terms and gather as much information as they want to before choosing whether or not to contribute.

"We feel that raising awareness and money for good causes should be a non-pressured activity," says Darshan Sanghrajka, co-founder of Lovebox. Increasingly, charities are using the initiative in different ways, some to engage and 'talk' with their supporters, and others to promote specific projects.

Twitter is also being used by Twestival, an initiative which uses the network to arrange festivals to support different charities. With the tag line 'Tweet, Meet, Give', Twestival pulls together and organises a large group of volunteers through Twitter, marketing events across the world in a short space of time. It was described at the time as the largest global grassroots social media fundraising initiative, raising over $1.2m within 14 months for 137 Not for Profit organisations.

www.twitter.com/charitytuesday
www.twestival.com

Does your organisation have difficulty accessing the resources it needs to succeed? The Small Charities Coalition could be the perfect match.

Small charities Big support

By their very nature, many small charities – like small businesses – can suffer from a lack of specific resources. Although rich in enthusiasm, passion and commitment, smaller Not for Profit organisations often lack the 'business' expertise of running a charity, simply because individuals with these skills can be expensive to employ.

This is where the Small Charities Coalition comes in. Founded in 2008, the Coalition's mission is to "make small charities' lives easier by identifying the problems they face and finding the best solutions."

Support can be targeted to improve both the governance and impact of smaller charities, enhancing their fundraising skills, awareness raising techniques and volunteering recruitment processes. It can also help them negotiate complex legal and regulatory requirements.

What's more, all of this is done free of charge through a voluntary sector matchmaking service, pairing smaller charities with larger organisations with the skills, experience and resources that the smaller charity may lack.

One recent beneficiary was Heather Rayment, Fundraising Development Manager at The Quest Charitable Trust. "I got to learn from Matthew Gilbert, Development Director at the Woodford Foundation, who has considerable expertise on writing applications to trusts and foundations," explains Heather. "The advice was very specific – it's an invaluable resource. It's so useful to have someone else working in the same sector share their experience and knowledge with you. It gives you more faith in your own work and ability. Other charities should get involved with the Coalition because it is a unique resource."

> *"It's an invaluable resource. It's so useful to have someone else working in the same sector share their experience with you."*
>
> *Heather Rayment, Fundraising Development Manager, The Quest Charitable Trust*

Matthew worked with Heather on bids and applications, which enabled her to feel confident she had the practical experience to back up her knowledge. "I volunteer because small charities' resources are usually limited," says Matthew. "But what they have to offer is a wealth of expertise and experience. Sometimes we think that because we're small we can't achieve change without a large investment in time or money, but as a collective we can cross-fertilise, which may save us time, money and help to build stronger bonds that might help us in the future."

So how do charities – large or small – become a part of the Coalition? A small charity can sign up online at www.smallcharities.org.uk. They can be matched with a supporter from a larger organisation or just be part of the community.

Later on this year, the Coalition will be running a series of regional events to provide more opportunities for small charities to learn and share their experience. "We'll be developing our website to make it easier for small charities to know what other resources are out there for them," explains Cath Lee, CEO of the Coalition. "Small charities can also use the Coalition to speak up about issues that affect them. We're currently on a Forum that meets with the Treasury and HMRC about changes to Gift Aid and we're working with the Payments Council to make sure that small charities' needs are taken into account before cheques are phased out.

"Small charities are what makes the UK charity sector so vibrant and diverse and, with over 140,000 of them, they need support. That's precisely what drives the Coalition – together we can be stronger."

To find out more about the Small Charities Coalition, visit **www.smallcharities.org.uk**

"We couldn't have done this without Lloyds TSB."

Andrew Glass, Head of Finance, Brainwave

In the current economic climate, charities have had to be innovative, brave and fleet-of-foot in their financial strategies to ensure the valuable work they do can continue. Brainwave is one such charity, providing therapeutic support to children with development delay, brain injuries, Cerebral Palsy or genetic conditions such as Down's Syndrome.

The charity's three therapy centres across the UK devise individual, tailored exercise programmes to help disabled children fulfill their potential, as well as training parents to continue the programmes at home. For families, the support is invaluable. However, like many Not for Profit organisations, Brainwave is having to work harder than ever to deliver the very best for its beneficiaries at a time of falling income.

As Andrew Glass, Head of Finance, Brainwave, explains, the biggest challenge has been a drop in donations, particularly in significant and relied-upon corporate contributions. "Large company support has fallen substantially – there are a lot more charities looking for money from a much smaller pot, so it has been difficult. These are the donations that, in the past, we were heavily dependent on, so our strategy over the last two years has been to invest in a wider range of our own fundraising initiatives."

In order to support those fundraising initiatives, particularly an ambitious expansion of Brainwave's chain of charity shops, Andrew sought support from Lloyds TSB, securing a £600,000 loan to finance the plans. "Our charity shops have been a very good source of income for us in the past," says Andrew. "Even in the recession, the first six months of 2010 have shown shop turnover is up 16% on last year."

That success is partly due to Brainwave's unique strategy of locating shops away from the high street in residential locations, avoiding competition from the big names in charity retail while engaging local communities with their cause. "The locations mean people really get behind the shops in their neighbourhoods, so we get the benefit of all types of support," says Andrew. "Rents are more competitive too, so it's win-win."

> *"We can reap the returns and plough revenue back into the work we do."*
>
> *Andrew Glass, Head of Finance, Brainwave*


Andrew Glass (right), Head of Finance, Brainwave with Tony Comport, Relationship Manager, Lloyds TSB

With the Bank's help, six additional shops are opening in this financial year, with a further seven or eight in the pipeline for 2011/12. What's more, the charity is also using the Bank's support to employ extra staff to raise further funds, as well as recruiting "on-the-street" fundraisers to increase regular direct-debit donors.

"We couldn't have done this without Lloyds TSB," says Andrew. "The loan means we can reap the returns and plough revenue back into the work we do immediately."

It's just one example of the unique support the Bank is providing for charities across the UK, support that is underpinned by an intimate knowledge of the sector. As Lloyds TSB Relationship Manager Tony Comport explains, that expertise was crucial in securing Brainwave's £600k. "For other banks this type of loan might be seen as unusual, as there are expenditure over income issues with charities that some credit committees would take issue with. It takes a firm understanding of how Not for Profit organisations operate to see why Brainwave was a strong lending proposition.

"From our perspective, the lending strategy was the right thing to do – not just because the alternative was to reduce the level of care provided to the children. It was clear to us that the shops were the profitable arm of the charity and that the expansion strategy would increase Brainwave's revenue streams. Those are absolutely the right tactics in the current climate and we're delighted to support them." ●

www.brainwave.org.uk

We can help

Here at Lloyds TSB, the support we offer is driven by the needs of our customers. That's why we want to work more closely with organisations like yours, to make sure that we understand the risks you face and help you to manage those risks.

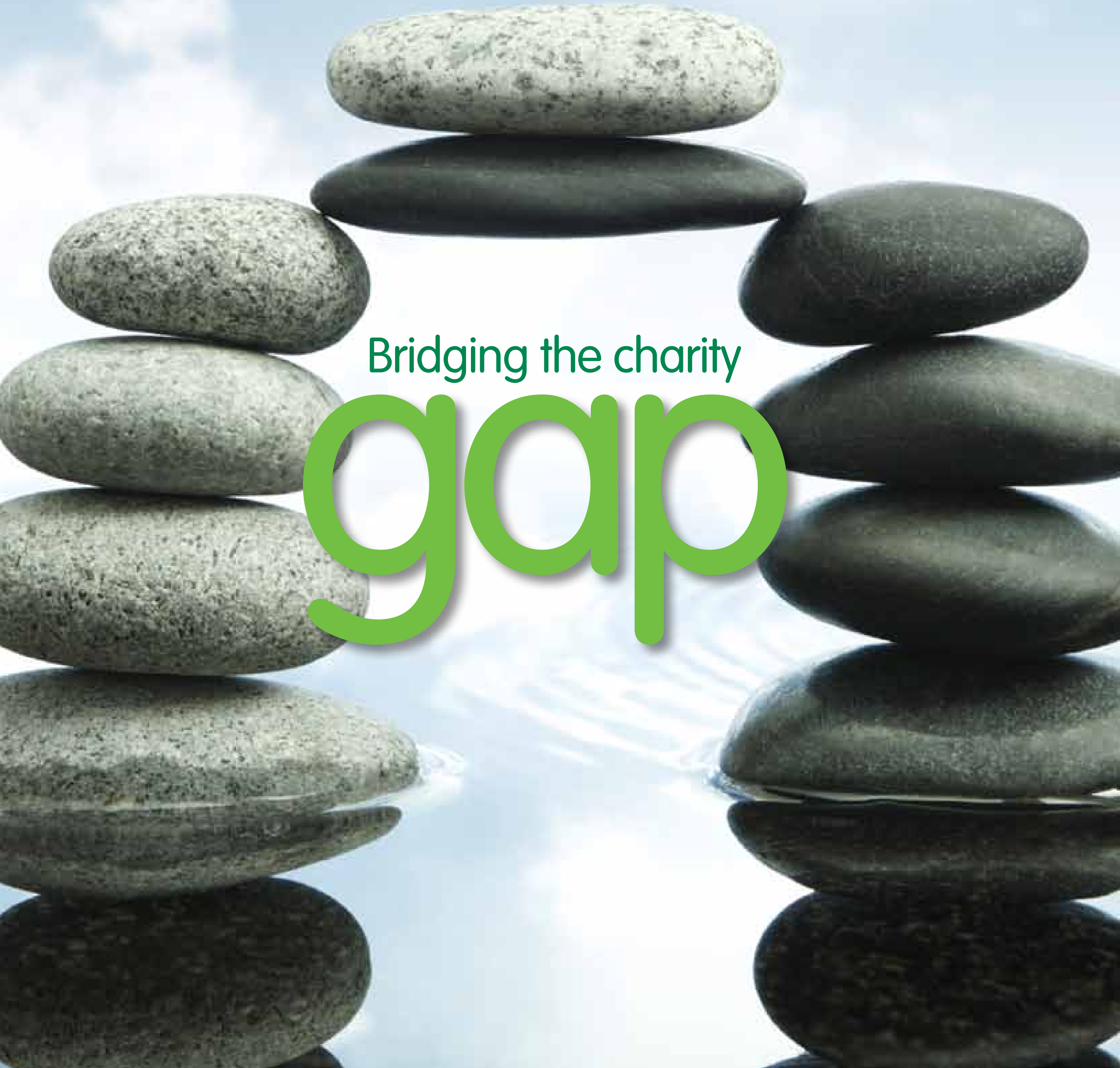
We aim to be the bank of choice for charitable organisations across the UK. Tell us your objectives – we'll do what we can to help you achieve them.

Find out more at www.lloydstsb.com/community

Alternatively, call us on 0845 603 8241.

In a sector that employs more than 600,000 staff, it's a surprise that there's been no safety net to help charity workers until now. GILL GIBB explains a new initiative that's meeting a burgeoning need.

Bridging the charity gap



Lisa spent 30 years in the Not for Profit Sector, working for three different charities. In her last job she had so much pressure that she had a breakdown, lost her home, all her savings and was staying with a relative. When she was ready to get back on her feet, she needed help to start an independent life again. That's when she turned to the newly formed Charity Employees Benevolent Fund (CEBF).

Lisa's story is not unusual. There's a more urgent need than many realise to assist those in need who have themselves made a career of helping others in similar distress. Lower than average wages and fewer benefits make people working for charities, and their families, vulnerable to serious financial hardship in times of illness, disability, bereavement and other unexpected disasters.

Many sectors have benevolent funds but, until November last year, charity workers didn't. This is odd: charities, after all, employ more than 600,000 people in well over 200,000 organisations. The need for such a fund to exist is no surprise. That one was only established in 2009 seems extraordinary.

The CEBF seeks to fill the gap by providing assistance for charity employees in line with workforces in other sectors. It aims to support UK residents in need, who are, or have been, in paid employment with a UK charity, along with their widows, widowers, partners and dependent children.

It's the brainchild of Liz de Boer, the now retired Welfare Director of the Sweet Charity, the confectioner's benevolent fund. It was in gestation for some six years before its launch in 2009. Liz did the research, gathered trustees and support and managed to raise £100,000 to get started.

"On the face of it, I suppose it is hard to see why it didn't exist before," says the Fund's director, Gill Gibb. "There's clearly a great need for a fund that benefits charity workers who work so tirelessly on behalf of others. But then again, that maybe does partly explain why it never really occurred to anyone to set one up before: Not for Profit workers are selflessly focused on helping others, not in looking for help themselves."

That makes it particularly hard for Gill and her colleagues. In seeking to develop the fund and raise finance for it, they're surrounded by catch 22s: in this economic climate fundraising is an uphill struggle, yet precisely because of these recessionary conditions there's more need for a benevolent fund than ever.

"There's clearly a great need for a fund that benefits those who work so tirelessly on behalf of others. Charity workers are selflessly focused on helping others, not in looking for help themselves."

Gill Gibb, Director of the Charity Employees Benevolent Fund

"We see all the hurdles," Gill concedes, "but we also recognise that, in the long run, this is a fantastic thing to have up and operating. My remit is to look for ways to develop long-term funding schemes that are sustainable. We're doing that in a variety of ways – and with quite a few successes."

"Our charity and corporate supporters see their contribution as part of their responsibility to the sector and are leading the way in promoting the fund and we name those that help on our website.

"We've also been asking charities who have a number of people in one unit about the potential for payroll giving. Our first two payroll givers are Sir Stuart Etherington, CEO of NVCO (and President of the new Fund), and Lindsay Boswell, CEO of the Institute of Fundraising – their example is helping us in our approaches to other organisations.

"We're talking to Foundations and Livery companies. Our first application to the Mercers' Company resulted in a grant of £7,500 and we are following that up with requests for similar grants from other foundations. We're talking to foundations both as grant-makers and as employers who may be interested in the Fund themselves."

Corporate supporters, offering some kind of funding or sponsorship, will be vital. Gill has found corporate sponsors to be incredibly generous, and is looking for ongoing annual donations to help CEBF think longer term, and "focus on supporting people in need rather than being focused on raising money." They're also looking for individual donors willing to give small amounts of money as well as more significant donations from wealthier patrons.

"The truth is that there's a lot of need out there. Since our launch, we've had over 70 applicants. We have not really marketed the fund yet as there's obviously a fine balance to be achieved between promoting increased financial support and simultaneously providing the bigger infrastructure to service the additional demand we're sure is there.

"Interestingly, the average age of applicants is 42 years and they are predominantly female. Applicants vary in their need from people seeking financial advice to those who want something tangible – like a bed!"

As the fund grows, Gill aims to extend the service to include online welfare support and advice on benefits, a friendship network and a caring community.

Gill continues: "I am therefore extremely pleased that Lloyds TSB Commercial has given £8,000 to help fund our online support services and lead the way in sponsoring this vital new service which will help so many in the sector. There's more news on that to come!"

She also wants to provide longer-term allowances to help individuals get back on their feet after a sudden setback such as bereavement, serious illness or redundancy.

"We're so keen to be there for people when they need us," she says. "We are pleased with progress so far, but we know there's so much more to be done."

You can find out more about the Charity Employees Benevolent Fund at www.cebf.org.uk

IAN BUSS, Head of Not for Profit at Lloyds TSB Commercial, describes how you can combine the security of a fixed-term deposit with potentially attractive investment returns.

Protection and prosperity

With commentators predicting that the current low-interest environment could be around for some time, it's more bad news for depositors and investors. Options may seem limited. For many, it means a trade-off between risk and return, but with both investment and institutional risk still high in a somewhat shaky economy, it can be a difficult line to tread.

Many are concerned this climate is pushing them towards investments that risk capital in return for higher potential growth, when they may be naturally risk averse. For charities particularly, the cash deposits they've traditionally held at hand as a 'working balance' or longer-term reserves are failing to generate an acceptable income. With rates virtually at zero, they are also potentially diminishing in real terms due to inflation being greater than the interest rates received. Indeed, this negative 'real' interest rate environment looks set to continue for the next couple of years.

What is the solution?

One option is for charities to create a balanced investment portfolio, allocating funds to different levels of risk/return. However, not only is this a complex strategy, but the drawbacks are manifold – primarily that neither capital nor growth are guaranteed.

In recent times, we've seen the property market nosedive, corporate bonds offering lower returns for higher risk, gilts underperforming and a volatile stock market. It might be balanced across the asset types, but in this portfolio, the balance between risk and reward can be hard to see.

Risk-free returns?

So what's the alternative? At Lloyds TSB, we've found a solution – Market Linked Deposits (MLDs). Combining the capital security of a fixed-term deposit with the potential for attractive investment returns, MLDs can offer 100% capital protection at maturity whilst delivering growth linked to a chosen index such as the FTSE 100 or Inflation (to name just two examples).

MLDs suit clients who are keen to protect their capital. Indeed, as a non-regulated product, full capital protection at maturity is mandatory and meets the same stringent conditions as those covering a Lloyds TSB cash deposit. These are clients who also want to attain higher growth potential and are happy to commit funds for a fixed term.

MLDs offer a flexible and bespoke solution to the difficulties of generating acceptable returns, which can be tailored to meet individual attitudes to risk and provide enhanced yields.

Are there risks involved with MLDs? There are specific terms and conditions for these products and clients must read and understand the product prior to investing. Should you wish to withdraw your funds early, you may be subject to break costs. Returns are dependent on FTSE 100 performance. If it achieves a 'target' or 'hurdle' level (see graph opposite), a full return is achieved. If the FTSE 100 does not reach the hurdle, then only the capital is returned on maturity.

The investment strategy that underpins the MLD is straightforward. Firstly, and most importantly, risk management is key to ensure that capital is protected. Following this, the derivative techniques developed by banks and institutions have been packaged to offer safe and efficient investment for individuals and organisations and are employed to optimise growth potential.

The MLD is tailored around targeting a return or growth that matches the client's desired return. For example, if a client has a desire to generate an annual income, then an MLD can be structured to aim to deliver this whilst still protecting the capital at maturity. Alternatively, organisations may seek a combination of annual income in addition to capital growth which is equally easily structured into a MLD.

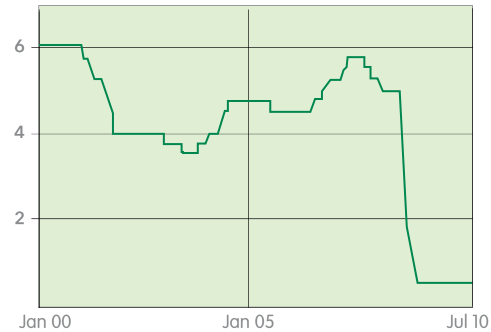
Significant potential for growth

At the 2010 'Leading Your Charity Through Change' conference held at Westminister on 9 June, fund managers indicated during a Q&A session that charities should be advised NOT to invest directly in equities unless they can put funds away for 10 to 15 years. They also mentioned that the average annual FTSE 100 growth rate over the last 10 years has been around 2.5%.

Perhaps the only downside of MLDs is that the maximum income is a known quantity – a downside most of us could live with these days!

UK Interest Rate History

Graph showing the change in the Bank of England base rate since January 2000



Find out more

We have a specialist support team who can help you find the best ways to build and protect your finances, ensuring your finances are working as hard as possible. And we'll show you how to save time and effort administering your funds.

For more information about MLDs and to discuss how they may generate returns for your organisation, email Ian.Buss@lloydstsb.co.uk or call us on 07796 940 193

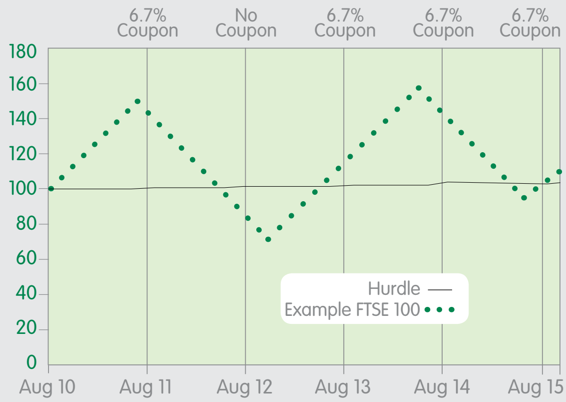
Examples* of how a Market Linked Deposit might perform

FTSE 100 Annual Income

This investment would pay an annual coupon of 6.7% in any year that the FTSE 100 is above the barrier at the end of the year.

The barrier on first year is 102%, second year is 104% etc, up to the barrier of 110% at the end of the fifth year.

This example is based on a deposit of at least £1million over 5 years and gives 100% capital protection at maturity. The figures are correct as at 7 September 2010. You will receive a personal quotation at the time of investment.



Deposit Rationale

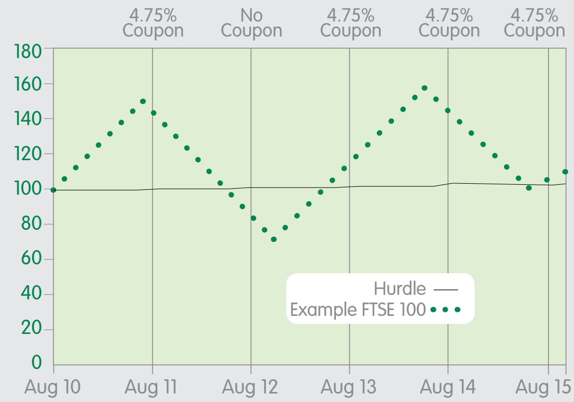
- Aims to provide annual income at an enhanced rate whilst giving 100% capital protection at maturity
- Customer has a view that the FTSE 100 will rise over 5 years and by at least 2% each year
- Maximum returns are limited by the terms of trade

FTSE 100 Growth & Income

This investment would pay an annual coupon of 4.75% in any year that the FTSE 100 is above the barrier at the end of the year.

The barrier on first year is 102%, second year is 104% etc, up to the barrier of 110% at the end of the fifth year. In addition, a maturity bonus of 15% is paid if the FTSE100 ever reaches 130% of its start value during the 5 years.

This example is based on a deposit of at least £1million over 5 years and gives 100% capital protection at maturity. The figures are correct as at 7th September 2010. You will receive a personal quotation at the time of investment



Deposit Rationale

- Aims to give income and growth more akin to an Investment portfolio
- 100% capital protected at maturity
- Customer has a view that the FTSE 100 will rise each year by at least 2%
- Maximum returns are limited by the terms of trade

* The above examples are not based on real or predicted FTSE performance.

Help us help you

At Lloyds TSB, we take care to consult with our partners in the Not for Profit sector to ensure our support continues to help charitable organisations make more of their finances in a challenging and changing economic climate.

We're dedicated in this field, supporting you through a network of Relationship Managers who specialise in the sector. And we're continually refreshing our expertise to make sure you're always getting the most informed guidance and support that suits your organisation's changing circumstances.

As part of that consultation, we're undertaking a short survey with two purposes. Firstly, to ensure that we're continually providing the financial services you need. Secondly, to get your valuable perspective on the issues we cover in Agenda magazine.

We would really appreciate a few minutes of your time to help us shape the support you require. All comments will be confidential and, to thank you for your time, we will pick a contributor to win £100 of high street vouchers. We will also donate £100 to the winner's charity of choice.

Win £100 for you and your organisation

To participate in the survey, simply visit:
www.lloydstsb.com/community and click on the survey box.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each (making a total of £100,000). The £50,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.

Deposits with us are held with either Lloyds TSB Bank plc or Lloyds TSB Scotland plc. Eligible depositors have a separate limit of £50,000 for accounts in each bank.

Accounts with Lloyds TSB Bank plc include accounts in all its divisions and under trading names: Cheltenham and Gloucester (C&G), Lloyds Bank, Lloyds TSB, Lloyds TSB Bank, Lloyds TSB Business, Lloyds TSB Business Banking, Lloyds TSB Commercial, Lloyds TSB Corporate Markets, Lloyds TSB Private Banking and Worldwide Service. An eligible depositor's £50,000 limit relates to the combined amount in all accounts with Lloyds TSB Bank plc.

Accounts with Lloyds TSB Scotland plc include accounts in all its divisions and under trading names: Lloyds TSB Scotland Business, Lloyds TSB Scotland Business Banking, Lloyds TSB Scotland Commercial, Lloyds TSB Scotland Commercial Banking, and Lloyds TSB Private Banking. An eligible depositor's £50,000 limit relates to the combined amount in all accounts with Lloyds TSB Scotland plc. If you are unsure which bank your account is held with please check your account literature or ask at your local branch.

“Our Relationship Manager really cares about the people we’re helping. He’s with us every step of the way.”

Victoria Todd, Chief Executive, Cancerkin.

Victoria and her colleagues are delighted with their Lloyds TSB Relationship Manager. He has a wealth of specialist experience and understands the financial issues faced by charities, such as irregular cash flows and unreliable income sources. He is also passionately committed to his clients.

All our Charity and Not for Profit clients benefit from this kind of expertise, as well as:

- Direct access to a support team specialising in finance for your sector.
- Tailored and bespoke solutions to help you make the most of your funds.
- Simple straightforward day-to-day banking.
- Access to the expertise of selected companies across Lloyds Banking Group for more sophisticated financial needs.

To see if our services impress you as much as they have Victoria, visit www.lloydstsb.com/community or call 0845 603 8241.

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