



Tackling financial insecurity together: our strategy 2023–2028



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Erica's view



“Turn2us’s history of supporting people experiencing financial difficulties stretches back 125 years. The problem isn’t new, but long-standing systemic inequality combined with the cost-of-living crisis have brought us to a new tipping point.”

Erica Donaldson-Ellison
Co-production partner

I’m one of the Turn2us co-production partners. Co-production partners are people who have previously used Turn2us’s services and form a crucial part of the Turn2us team.

Together with other co-production partners, staff and organisations we work with, I’m part of the group that worked together to create our new 2023–2028 strategy, Tackling Financial Insecurity Together.

Whole communities are seeking aid for merely the basic essentials of daily living. And if we remain preoccupied by the financial problems of today, the future of a sustainable economy could appear to be an unrealistic goal.

Turn2us is facing this dilemma by collaborating with people, groups and whole communities to give people a voice expressing their current and future real-life needs.

Working together, we will target essential areas of change so that how we live, eat, and provide shelter for ourselves and our families can be secured, free from constant difficulty, anxiety and stress.

Together, we will contribute towards a future in which we can all equally have the opportunity to achieve financial security and thrive.

Our strategy in a nutshell

Today, the UK is entrenched in one of the most challenging periods of economic instability since the 1970s, resulting from long-term systemic problems driven by decades of austerity, unequal taxation, increasing wealth inequality and poorly-designed policy.

In response, Turn2us has evolved its new 2023–2028 strategy, Tackling Financial Insecurity Together. Our strategy sets out a vision where **everyone in the UK has financial security so that they can thrive.**

Our purpose is to **offer support to those of us facing financial shocks and together we challenge the systems and perceptions that cause financial insecurity.**

A financial shock can be caused by a bereavement, the loss of a job, or illness, resulting in a sudden increase in outgoings and basic living costs, and a decrease in money coming in.

The impact of a financial shock can be much more severe for women, single parents, Disabled people, Black and Asian people and others from minoritised ethnic communities, who often face acute disadvantages through systemic injustices.

We do not underestimate the scale of these challenges, but when we work together, we can achieve real change.



Ali Barnes
Service user

Our three strategic priorities:

Offer high quality information and support. We will be led by people experiencing financial insecurity, the communities we work with and our partners, and our improvement-focused evaluation, to develop integrated services people need.

Strengthen communities through place-based programmes. We will develop existing programmes and start new ones, designed by and rooted in communities across the UK. Led by local organisations and people with experience of financial hardship, we will address financial insecurity and economic injustice together.

Help build a fair economy through systems change. Building on our data, insight and learning, we will campaign to build an economy that includes everyone and that we can all contribute to. We will work in partnership to create new systems that build financial security for all.

Our three guiding principles:

Equity, diversity, inclusion and belonging (EDIB). We know Black, Asian and minoritised ethnic communities, Disabled people, women and those from LGBTQIA+ communities, are more likely to experience financial hardship. Being inclusive and creating belonging will be central to the way we run our own organisation, as well as the way in which we design and offer our services.

Human rights. No one should have to choose between heating their home or feeding their children. Our grant-making, for example, addresses these wrongs and upholds people's rights.

Net zero economy. We will explore ways to support a transition to net zero in 2050 that protects people's employment and shares the benefits of a healthier, greener economy.

Our three organisational foundations:

Our culture. We will model the change we want to see across the UK. Our work will be rooted in partnership, respect, humility and mutual support.

Our finances. We will make the best possible use of our assets and investments and ensure they are on a thoroughly ethical footing. We will improve the returns from our care home business, Elizabeth Finn Homes.

Our brand. How we present ourselves and how we are experienced by everyone we meet is crucial for the delivery of this strategy. Our name – Turn2us – is both an invitation to people who need support, and a challenge to those in power, to listen to those voices of experience.

Financial security goes beyond survival

At Turn2us, we see every day how the right support at the right time can transform lives. It can mean having enough money to put food on the table and pay the bills, and the ability to thrive, not just survive. We all need financial security.

Financial security involves having enough money to comfortably cover your monthly expenses, save for your future and, most crucially, recover from financial shocks.

We want to see a society where everyone has the right to financial security. Our ambition to bring about this change forms the backbone of our strategy.

But it's not enough for Turn2us to demand change from a society and economic system at the root of so much financial insecurity for so many of us. We also need to model the change we and many other partners know is needed.

Our previous strategy, which focused on the financial shocks caused by life-changing events, enabled us to build strong foundations for our evolving ambition. We strengthened our safeguarding and sharpened our focus on equity, diversity, inclusion and belonging (EDIB).

We increased the reach and outcomes of our products and services by co-producing them with people with in-depth experience of the problems we were trying to address.

Over the last three years we have listened to and worked alongside individuals and families who have steered us towards an emphasis on financial security – empowering people to thrive, not just survive.

And the growing scale of suffering compels us to increase our focus on challenging an outdated, unfair economic system.

Financial security goes beyond survival

Whilst overhauling the current system will not be straightforward, there is a growing desire across civil society, the commercial sector, and parts of the state to work together to change the status quo so that more people can work together to overcome financial shocks and rebuild the strength and resilience of their communities.

We will join forces with a wide range of partners, facilitating (with others) a broad coalition for change.

Over the next five years we will take steps towards that goal of designing a fairer economy, working both with UK-wide decision-makers and the people and families at the centre of communities driving change.

At Turn2us, we're well-placed to broaden our reach, deepen our impact and help drive the necessary change.

Join us in building a better future for us all.



Carrie Stokes
Chair of the board
of trustees

Thomas Lawson
Chief executive

Building financial security

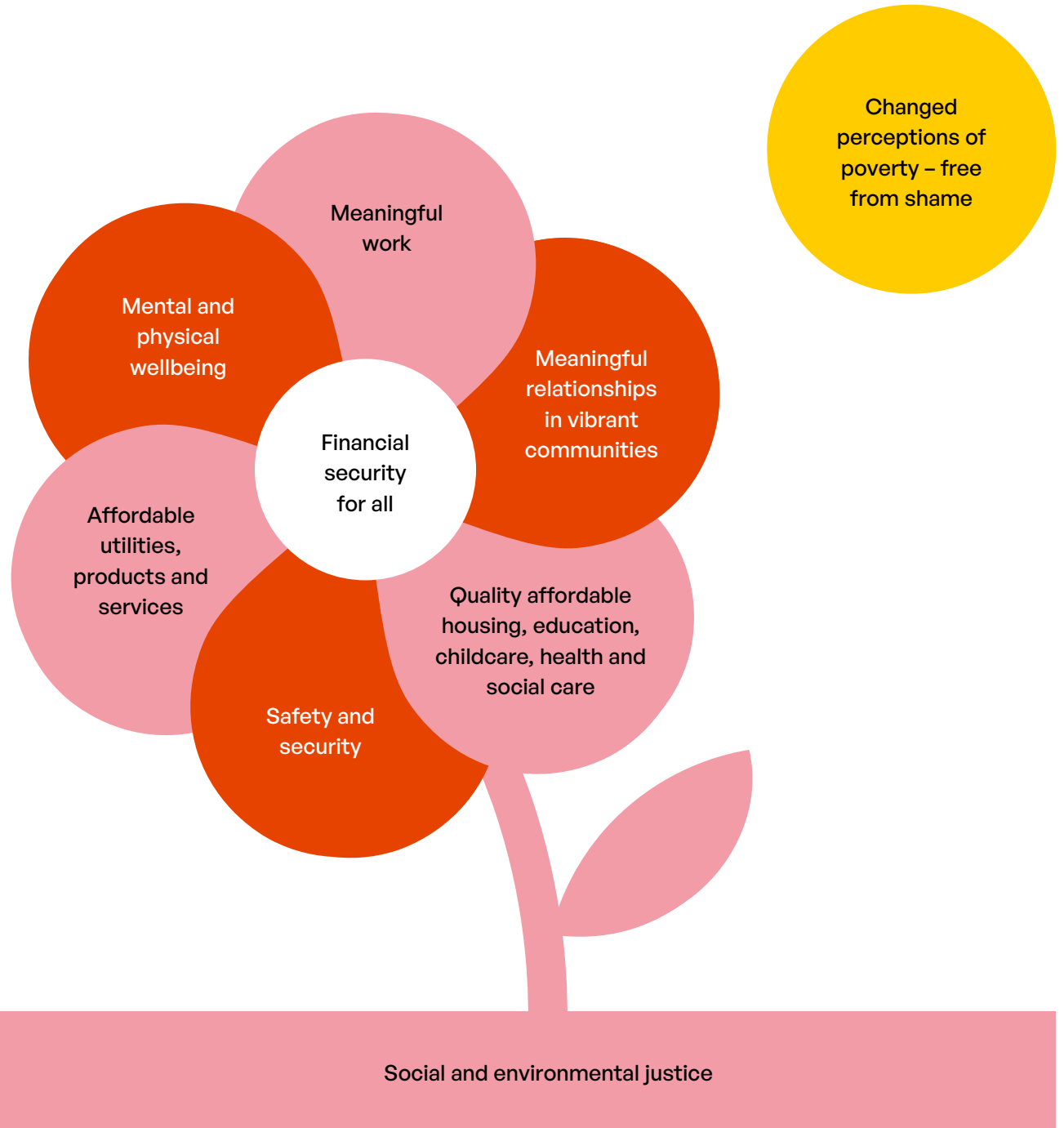
“When I was younger we had to sit in the dark with candles because we didn’t have enough money for the meter – how can we, as a country, still be in the same position 40 years later?”

Aneita Lewis
Co-production partner



Building financial security

Our last strategy was informed by a concept that summarised interconnected conditions, forces and dynamics that need to be in place for someone to thrive. Our work over the last three years validated this concept and developed it further. But we've learned more about what contributes to financial security and have evolved the concept, which you can see here. Simply fixing financial security will only be a temporary solution if someone is unsafe, doesn't have secure housing, or is isolated, for example.



Challenging an unfair system

Our five-year 2023–2028 strategy, Tackling Financial Insecurity Together, is rooted in workable solutions developed with people with lived experience.

Our approach is ‘optimistic collaboration’. But when we see a broken system, we have a duty to call it out.

Those on the lowest incomes have been paying the heaviest price for disruptions in our economy in the wake of austerity, Brexit, the war in Ukraine and the Covid-19 pandemic.

Now they are being plunged even deeper into financial insecurity by a perfect storm of rising energy and food costs, inflation, tax increases and loss of income as a result of benefit cuts and low pay.

Welfare benefits are a key provision of the welfare state – as vital as the NHS, social care, and education. Together, these provisions are designed to help everyone get a good start in life, to weather the ups and downs, and stay afloat amid the unpredictable impacts of world events.

Despite benefits rising in line with inflation in winter 2023, they remain insufficient to support people’s financial security.

Many more are now turning to charities and food banks, which are themselves struggling to meet demand.

In one of the world’s wealthiest economies this is shameful, but far too often the shame is felt by those struggling to keep their heads above water, rather than those with the power to do something about it.

We will call on the government to aim for long-term significant and meaningful change, to ensure we can all afford the basics and live with dignity, and thrive, not just survive.

The cost of financial insecurity



Half the people who came to Turn2us for support (according to a survey of more than 2,000 Turn2us service users, carried out between 15 June and 20 July 2022), reported being left with nothing to live on each week after paying housing, council tax and utility bills.

Nationally, nearly a quarter of people (**24%**) run out of money for essentials either most months or most days, according to a survey in February 2023 by Survation, on behalf of the [Together Through This Crisis Coalition](#) ↗, of which Turn2us is a member.



Since August 2021, the Consumer Price Index inflation rate has soared from **0.7%** to **10.1%** in January 2023, with gas prices rising by **129%** in the year to January 2023. [See the Office of National Statistics data on inflation.](#) ↗



Those most likely to report feeling worried about these rising costs are women (**81%** compared with **73%** of men); those aged 30 to 49 years (**82%**); people with disabilities (**82%** compared with **75%** of non-disabled people) and those who have children under the age of five (**90%** compared with **76%** of non-parents). [See the Office of National Statistics to data on the cost of living.](#) ↗

The cost of financial insecurity



In 2022, there were an estimated **3.26 million** households in fuel poverty in England, which is projected to continue to rise to over **3.5 million** in 2023. [See the governments statistics on Fuel Poverty.](#) ↗



The demand for credit has risen sharply as people try to bridge the gap between their incomes and their needs. As a result, people in the UK owed **£1,832.8 billion** in personal debt at the end of December 2022, a figure up by **£72.3 billion** from the end of the previous year. [See The Money Charity on their 2023 statistics.](#) ↗



Poverty rates for minoritised ethnic groups have been consistently higher than for White ethnic groups over the past 25 years. Since 2000/2001, poverty rates amongst Black people have remained around **40%**. This is twice as high as the poverty rate for the white ethnic group which has been around **20%** since 2003/04. [See the Joseph Roundtree Foundation on their poverty rate statistics.](#) ↗

Who we are



“When I was growing up, my mum always worked low-paid jobs in the social care sector and had to rely on Tax Credits to supplement her wages, so I know what financial insecurity feels like for a family. For as long as these problems persist, my life’s work will be to tackle them.”

Connor Drake
Research officer

What we do

Turn2us is a national charity offering practical help to people facing financial insecurity. In 2022:

- Turn2us made grants worth a total of **£3.4 million** for **3,454** people in financial need
- **2.7 million** people completed a Turn2us benefits calculation
- **224,000** people claimed new benefits after their benefits calculation: **610** people each day claiming up to an additional **£5,230** in benefit income each year
- **1.3 million** people used the Turn2us Grants Search
- **5.9 million** people visited our website for information to help them tackle financial shocks
- Our Helpline received over **98,179** calls from people needing support to access our services and those of others
- **400** people in the care homes managed by Elizabeth Finn Homes, our subsidiary, were looked after by **750** staff.

How we do it



We collaborate with other organisations, people with lived experience, and hard-hit communities to understand the impact of financial insecurity. Together we challenge the systems and perceptions that cause it, and prevent more people being swept into poverty.



We co-produce our work at Turn2us. Designing and delivering services in collaboration with those of us who have direct experience of financial insecurity and poverty, helps develop a deeper understanding of the issue and increases the impact of our work for those who use our services.



We test and innovate to inform the development of our own programmes and understand their impact. We invest in evidence and insight to influence developments in policy and practice, and contribute to the redesign of the UK's tax, employment and social security systems.



“My work with Turn2us has given me a whole new lease of life and reignited my passion and purpose. It is like finding a new family and a way to turn my past experiences into something positive for the benefit of others.”

Val McKie
Co-production partner



“To go through life constantly thinking about money is a horrible way to feel and no one wants to feel like they just have to get by – you just want to get your bills paid and enjoy life.”

Aneita Lewis
Co-production partner

How we pay for it

Our roots stretch back **125 years** and our purpose has always been to support people in financial difficulty.

Our commercial subsidiary, Elizabeth Finn Homes, is named after our founder and operates nine care homes across England, donating its profits to Turn2us, to help fund our work.

Over the course of this strategy we will grow and diversify our sources of charitable income to give us the funds we need to achieve our vision of financial security for all.

Our property portfolio will support the quality of care on offer while providing the income needed to support the overall aims of Turn2us.

Health and social care workers face many of the challenges that lead people to Turn2us. **90%** of those working in the sector are female, and **21%** are from minoritised groups (rising to **38%** for nursing staff).

We will value our Elizabeth Finn Homes care teams, pay them properly and – most importantly – listen to them.

Our vision, purpose and values



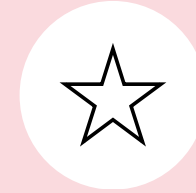
Our vision

Everyone in the UK has financial security so that they can thrive.



Our purpose

We offer support to those of us facing financial shocks and together we challenge the systems and perceptions that cause financial insecurity.



Our values

Financial security for all
Listen, learn and improve
Together we succeed
Impatient

Our values

Financial security for all

It's not acceptable to us that we live in an unjust society where a financial shock becoming a financial crisis is more likely for those already facing barriers to thriving.

Everyone should have access to appropriate rights, resources and support. We actively tackle prejudice and barriers to access.

We face into the causes of financial inequality, challenging the status quo, ourselves and others in doing so.

We believe this is urgent. We will not stand by as another generation grows up without adequate money and the resources to thrive.

Listen, learn and improve

To be effective, we need to deeply understand people's experiences, the financial challenges they face, what's important to them and how best we, and others, can provide support through a financial crisis or shock.

We are on a constant cycle of listening, learning and looking to improve. This gives us confidence in our direction. Listening attentively to people's lived experiences. Learning from all we hear and all we experience. Looking to improve how we support, respond and progress.

We hold ourselves to account and want to be held to account by those we work with and serve. Each and every one of us has our own worth and value. And it is in the spirit of humility and equality that we hear, learn and improve the most.

Together we succeed

We are successful when we collaborate, co-create, partner and work together.

Financial hardship can happen to anyone and for many reasons. Everyone's needs and situation are unique. We make no assumptions, no judgements.

Financial exclusion can be complex and complicated so we must work together with those we serve as well as other partners.

Impatient

We can't rest until financial security is achieved for all. To create change so that people can thrive we need to be proactive, take initiative, create momentum and drive forward with energy, determination and conviction. This sense of urgency is at the heart of our culture and all we do.

Priorities, principles and foundations for delivering change

We know from our evaluation, research and our work with our co-production partners that our strategy needs to address the need for practical support, the need for strong social relationships and the systemic factors underlying financial insecurity.

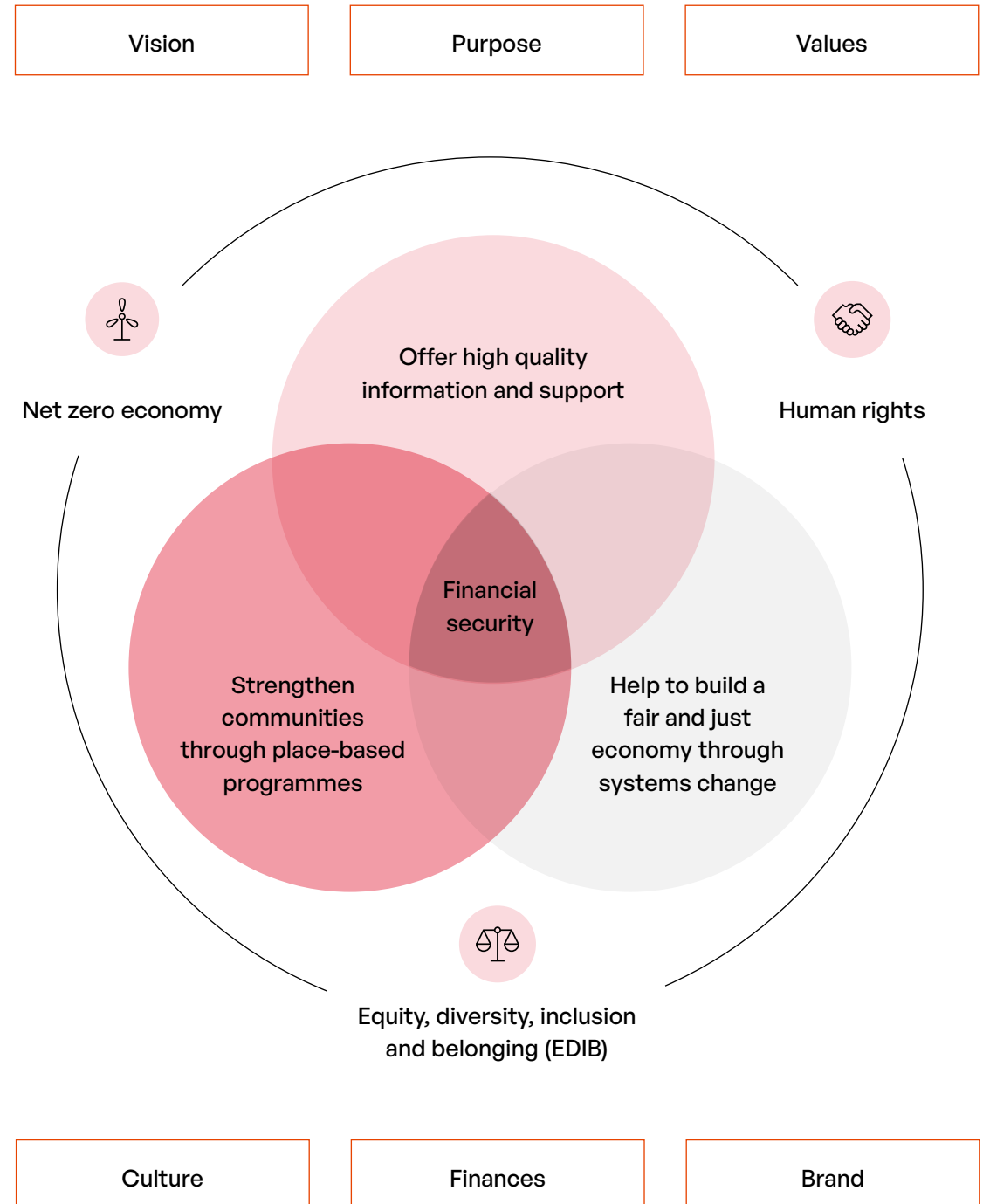
We've distilled this into three strategic priorities for 2023–2028:

- offer high quality information and support
- strengthen communities, through place-based programmes
- help to build a fair and just economy, through systems change.

In delivering these priorities, we hold ourselves to three guiding principles:

- champion equity, diversity, inclusion and belonging (EDIB)
- uphold human rights
- work for a fair journey to net zero economy.

Finally, three organisational foundations help us do this work – a strong culture, well-managed finances, and a powerful brand.



Priority 1 – offer high quality information and support

The support we offer, including our helpline, information, grants and other resources, must reach the right people at the right time and in the right way.

We must provide more than just a ‘pause for breath’, but information and support that empowers people to take concrete action and improve their financial situations for the long-term. That combination of money and empowering information gives people the chance to take control of their lives, move forward, and thrive.

However, we are not yet confident the people who access our products and programmes are always in a position to act on the information and action plans we offer.

For example, early results from our evaluation of our Helpline and Grants Search Programmes show people need more intensive support, because they are struggling to deal with a welfare benefits system that is complex, digital by default and frequently hostile.

Ongoing evaluation and learning from our programmes will be crucial in understanding the extent to which we are reaching people either in or at the greatest risk of financial insecurity, the gaps in our coverage and the best ways to fill them.

We must also ensure that we balance the ongoing (and growing) pressure to deliver ‘crisis response’ products and programmes with our commitment to work towards lasting financial security for everyone, as well as structural change that is socially and economically just.

We will share what we learn through our information and grant-making support with others, so we grow consensus and support for what works, and contribute to structural change that is socially and economically just.

Finally, we recognise the impact of a digitised economy and our role in supporting people left on the wrong side of the digital divide.

How we offer Turn2us information and support to people in communities



Priority 2 – strengthen communities through place-based programmes

As communities advocate for their rights and build their financial security, our role is not to take the lead, but to walk with them and work together to remove obstacles.

Our 2023–2028 strategy will see us take the lessons learnt from our pilot projects to our work in new neighbourhoods as our place-based programmes expand from England and Scotland to include initiatives in Northern Ireland and Wales.

Our programmes will provide immediate relief from financial insecurity and work with individuals, community organisations, local authorities and businesses to add value to work already taking place to realise systems change.

Working in this way should:

- ensure our programmes are run by and for people in their own communities, so they are relevant, empowering, and offer the right support at the right time
- help residents and community organisations grow their voice so they are more powerful and influential by the end of each programme
- allow us to run programmes that increase a sense of fairness within communities by reaching diverse groups of people and working towards more inclusive local systems and processes.

Working in this way helps to reach those who are furthest from our services. Working locally helps us listen, learn and improve as we understand what works in one community and take and adapt these lessons to new local programmes.

We are impatient. We can only solve systemic issues by working with and for the people most deeply affected by them.

Imagining success – a vision of Middlesbrough in 2028

We started the Middlesbrough Collaborating on Gendered Poverty programme in 2022 with Buttle UK and The Smallwood Trust. Our outcomes by 2028 could deliver:

- **successful** pilots where women design impactful local grant funds and feel empowered to advocate for longer-term change in their area
- **improved** information programmes so we can be confident our information tools improve people's financial security
- **stronger** coalitions of community organisations across Middlesbrough capable of tackling the root causes of poverty
- **knowledge** sharing and lessons learnt with other networks in the area to work together to tackle poverty for women and children
- the **potential** for the use of this successful model to inform system change in other parts of the country.



Above

Workshop attendees write and draw their vision for a more financially secure society

Priority 3 – help to build a fair and just economy through systems change

We will work with others to create an economy that is fair and just.

Over the first year of this strategy we will map the network of factors causing systemic financial insecurity. We will identify the alliances we need to make, the collaborations we need to convene and the contributions we can make to the policy debate as both experts and campaigners to identify the levers that effect real change.

Turn2us will continue to help build movements for systemic change by bringing together decision-makers, grant-makers, the private sector and civil society in a broad coalition.

As well as expanding and deepening our partnerships with existing coalition partners, greater engagement with social movements and grassroots networks will be crucial for the delivery of our 2023–2028 strategy.

Taking our lead from people with lived experience of financial insecurity, we will continue to amplify their voices to achieve real change.

We will gain a better strategic understanding of local infrastructure systems and how they differ across the UK. We will learn where local and regional partners are working, and where the opportunities are to work with other funders.

Over the next five years, Turn2us and its partners will develop a roadmap to a just society based on evidence and focused on solutions. We will use the data from tools like our Benefits Calculator and Grant Search to build actionable insights we can share with government and other providers.

We will use the successes from our work in local communities as evidence for influence. We will challenge systems that fail to address the underlying causes of poverty, and work with others to create new systems that build financial security for all.

Our guiding principles

Championing equity, diversity, inclusion and belonging (EDIB)

Society is full of inequalities. Many of us face discrimination due to race, gender, identity and ableist attitudes. These are often linked to other factors such as class, education, LGBTQIA+ identities and language.

Our work challenges power structures that feed oppressive systems and behaviours, and we are committed to ensuring our work itself is more accessible, equitable and inclusive.

We know certain groups face greater financial exclusion, and we aim for equity and inclusion to support those in greatest need. We design for the margins: focusing on those of us at greatest risk of financial insecurity in order to shift the dial for all.

Upholding human rights

A human rights-based approach seeks to put people at the centre of the services and decisions which affect them. This approach empowers rights-holders to first know, then claim their rights.

If someone is living in financial insecurity, their rights have been withheld and that is fundamentally unfair. We need to position financial security for all of us as an absolute right. That is why we co-create approaches that prioritise financial security and human dignity as non-negotiable.

People facing financial insecurity play a core role within Turn2us and are at the centre of our policy and decision-making. Our determination to uphold human rights informs our focus on co-production and accountability across every aspect of our work.

Working for a fair journey to net zero economy

Turn2us cannot ignore the climate crisis, given that the people who are paying the highest price are not the ones creating it.

People in financial insecurity should not suffer the disproportionate, negative effects of the climate crisis and related actions, policy or law. We are not a climate organisation but we align with the principles of that work. In short, there can be no climate justice without economic justice.

Our organisational foundations

The culture we create

At Turn2us we aim to model the culture of care that we want to see across wider society. All our work – internally and externally – is rooted in partnership, respect, humility and mutual support.

Our focus on equity, diversity, inclusion and belonging, for example, must apply in our workplace as well as in our wider external work. We must be patient about designing our work in the best possible way.

We must be a learning organisation that motivates people, is safe, and embeds a culture of care. We must let go of power, with co-production partners fully involved, and staff having the agency to take ownership of their work whilst embracing accountability for its outcomes.

How we strengthen our brand and identity

How we present ourselves, and how we are experienced by everyone who meets us is crucial for the delivery of this strategy. We aim to embody and express our values throughout our work and communications, so our approach is conveyed and felt.

Our name – Turn2us – is both an invitation to people who need support, and a challenge to those in power to listen to those voices of experience. We will provide a platform for people facing financial insecurity to speak truth to power. We want people to feel they have a say and they are part of who we are.

Our brand amplifies our work, our co-production, our reach and our relevance. It reinforces and is reinforced by the culture we create: accountable, confident, human, leading by example, open to learning and learning in the open.



Top picture

Co-production partner Karen Isaac, and head of supporter engagement Caroline Carter

Bottom picture

Co-production officer Kemi Fontaine, and senior HR officer Radhika Gohil

Our organisational foundations

The way we finance our work

Turn2us will model the change we want to see across the UK's care industry through our partnership with Elizabeth Finn Homes, the care home subsidiary that covenants its profits to help fund our work.

We will ensure decent pay and conditions for our colleagues and encourage them to speak openly about the challenges they face. We will provide the best possible care for our residents and pay a fair, living wage that models our values and delivers against our ambitions.

We will ensure our investments are ethical and raise funds in ways that are in line with our values and principles.

This means investing in co-produced, collaborative and community-led ways, and in businesses and social enterprises with a high social impact.

We will deploy our wealth in an ethical way to achieve the greatest impact, paying attention to power dynamics and modelling new ways of fundraising that share or shift power with and to those we serve.

We recognise that power moves with money, and whether we are raising it or spending it, we hold it in trust.



Above

Head of human resources Anna Docherty, and digital project manager David Swann, at a Turn2us workshop

Our impact by 2028

Working with a group of more than 50 staff and co-production partners, we've created a set of five-year objectives envisioning what success might look like in 2028. Each objective represents a concrete, verifiable progression towards achieving our vision.

Strategic priority	Offer high quality information and support	Strengthen communities through place-based programmes	Help to build a fair and just economy through systems change
Impact by 2028	Our products and services are integrated so they provide what our users, the communities we work with and our partners need.	Our place-based approach increases financial security across communities and can be applied across many diverse communities.	Our place as influencers of systems change is established and we have a clear understanding of what our part should be in delivering it.
How we will measure success	<p>People who engage with Turn2us to access our information and support find information they need to increase their income and are more financially secure.</p> <p>All our products and services are co-produced with the people who need them the most and with partners who most align with their needs.</p>	<p>Place-based partners use Turn2us tools to inform the people they work with of ways they can increase their financial security. Local communities sustain place-based initiatives and have lower rates of financial insecurity than they did before working with Turn2us.</p> <p>60% of people involved in place-based work are from communities least served by mainstream services (such as government or large national charities).</p>	The collaborations and coalitions we support are making measurable progress to achieving an economy that is fair for all.

“This strategy has come about as a result of creating spaces where people have imagined better ways of living in the world. If we are to tackle financial insecurity, then more people currently facing it need to be given the time, space, and means to not only imagine but create that world.”

Cameron Bray
Head of learning & participation
Barking & Dagenham Giving



If you would like to be involved
or learn more, then please do
get in touch.

Contact us:

020 8834 9200

strategy@turn2us.org.uk

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