

i've been amazed and humbled this year by what we've achieved together

It's been inspirational to see the collective power of individuals making such a positive impact on people's lives. Like the work of Millie's Trust, making the learning of life-saving first-aid skills a normality – for adults and children alike. And it was a privilege to experience first-hand how The Prince's Foundation, and the programmes it runs, have transformed Dumfries House in Scotland as well as the local community – lifting people out of poverty and homelessness – giving them hope for the future. Both these charities are undoubtedly transforming lives.

Over 130 years ago our founders created a very different kind of business. We're the only financial services group that exists to give its profits to charity and we're proud to be doing things differently. To be giving back to the communities we serve and championing the issues that really matter to them – working together to build a movement for good.

Since we set our new giving target in March 2016, we've already given £70m to over 5,000 charities that are tackling the big issues, like poverty, education, health, heritage and environment, making society more inclusive, and strengthening communities. Our mission is to make that £100m by 2020. We're proud of this ambition and proud to be one of the UK's top five corporate donors to charity.*

The charities we've helped extend throughout the UK and Ireland, Canada and Australia. Each and every one of them is changing lives for the better, and has received between £125 and over £200,000 to support their good work.

On the following pages you can learn about these charities and read the real stories – shared by real people – to discover how together, we're making a positive impact.

Mark Hews
Group Chief Executive
Ecclesiastical



Anne Linking Lives UK | Allchurches Trust

i've stopped feeling dreadfully lonely – now I have something to look forward to

"Before Linking Lives, I used to sit in my chair for days on end and just cry – I was that lonely. Now, I've met so many lovely people, it's wonderful." Anne is just one of many older people whose lives have been transformed. And Allchurches Trust has just given Linking Lives UK a grant of £1,500 to help it establish two new befriending projects, aimed at isolated older people living in deprived areas.

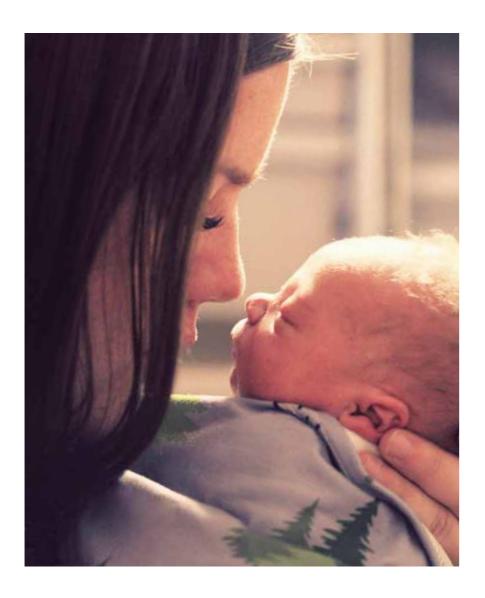
A unique, innovative and award-winning Christian charity, Linking Lives UK works to reduce social isolation and loneliness among older people. The charity has more than 180 volunteers who visit around 160 older people in their own homes for 1-2 hours once a week and, where possible, take them out to places of interest or to social events. The visits often become the highlight of an older person's week and can have significant benefits for the volunteers too, such as learning about the experiences of those from other generations.

Since Linking Lives UK was established as an official charity in 2016, it has looked at ways of replicating its model of operation in partnership with churches across

the UK. Besides providing training, documentation and ongoing support and advice for churches setting up befriending projects in their community, it also helps maintain ongoing quality standards.

The grant from Allchurches Trust will help fund a project which aims to identify two specific communities that fall within the top 10% most deprived in England, and build partnerships with suitable churches, leading to a Linking Lives UK project being established in each area. The aim is for a paid coordinator to be employed for a minimum of one day per week in each project, and to provide active support and advice during the setting up period and beyond.

Given the growing problem of loneliness in our society, the need for projects like these has never been more important. As Anne puts it: "When you're not having people to talk to it can be a bit tough." And with many older people going for days on end without speaking to anyone, Linking Lives UK plays a vital role – providing a ray of light that brightens up lives and the reassurance that somebody out there cares.



i've helped give homeless girls and their babies a safe place to call home

"I wish you could experience what I do when I see these girls graduate to independent living with a strong attachment to their child," enthuses Michelle Michie, philanthropy manager at Lighthouse Foundation.

Lighthouse Foundation is a charity dedicated to ending youth homelessness, and its mothers and babies programme – which provides support to young homeless girls and their newborn babies – has been partly funded by Ansvar's Community Education Programme in Australia.

Many of these girls have suffered abuse and parental neglect, so as well as providing a roof over their head – a safe, stable family-style home where they feel cared for and respected – they are provided with 24/7 support from dedicated live-in carers. Through counselling sessions and peer support sessions, the ultimate aim is to enable them to make the move to independent living, to take advantage of employment and educational opportunities, and for both the mother and baby to be healthy and thriving.

The intensive, trauma-informed therapeutic care provided by Lighthouse Foundation isn't something offered by the state care system, yet it's precisely the kind of care that these young people need to heal and move forward with their lives − to take their rightful place in the community. The Lighthouse Foundation's unique Therapeutic Family Model of Care™ builds their capacity to feel deeply cared for and important to other human beings, and has proved a highly-effective method of turning around the lives of young people with complex mental health needs caused by traumatic early life experiences.

As Michelle explains: "Without this help, so many of them would not have been able to manage, and would have given up their baby into the state care system. Thank you for the partnership, and the tangible feeling that the Ansvar team truly cares about homeless children and young people, and that you have their backs."



i've seen a real difference in our schoolchildren – they're happier and more positive

"The children understand the rules and responsibilities better. They're more equipped to handle setbacks and disagreements and understand that to Achieve better they need to be Safe, Caring, Resilient and Friendly." Tim Palmer, deputy head, Frizinghall School, Bradford explains the noticeable difference SCARF has had on the children in his school. SCARF is an online resource for teachers, provided by Coram Life Education, the UK's leading provider of high-quality personal, social, health and economic (PSHE) education. And since 2011, Ansvar UK has supported Coram Life Education in delivering its primary schools programme to some 411,000 children nationally, every year.

The work of Coram Life Education is invaluable in helping children lead healthier lives and to develop the skills they need to manage the risks they may come across as they grow older; to learn how to overcome obstacles, to become more assertive and build

emotional resilience. And with a proven link between pupils' health and wellbeing, and their academic progress, these crucial skills and positive attitudes developed through comprehensive PSHE education are also critical in ensuring that children are effective learners. Certainly, teachers recognise how important these skills and attitudes are in unlocking pupils' potential, helping to raise achievement and closing the gap in educational attainment.

Of course, during Ansvar UK's relationship with Coram Life Education, the education themes have adapted and changed to reflect children's changing environment and context, their lives – on and offline – the greater need to tackle emotional and mental health, and the importance of preparing boys and girls for puberty and adolescence. Ansvar UK has played a unique role in helping to educate a whole cycle of primary school children during their most formative years to stay strong and safe.



i've helped support families and children with life-limiting and life-threatening conditions

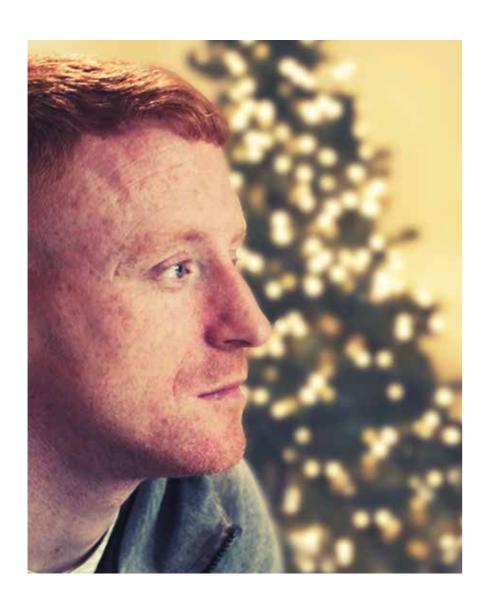
"When your child comes to the James Hopkins Trust, they're not just being left to be looked after, they are coming for their own treat. £1,000 will buy a family 16 four-hour respite sessions over four months, so that family knows every week they will get much-needed time to spend with their other children, do the shopping, have a sleep, just time to catch their breath, so that they can carry on being the best parents they can be for their child."

Sarah James, head of fundraising at James Hopkins
Trust in Gloucestershire, is clearly appreciative as she
explains the difference that the £1,000 donation from
Ecclesiastical UK will make: "The James Hopkins Trust
provides respite care and support for severely disabled,
life-limited and life-threatened young children and their
families throughout Gloucestershire. The children we
care for have many different complex nursing needs, which
can be very challenging and exhausting for their families.

The Trust often becomes a second home for many families; a place of safety and comfort where sick children can spend their final days with round-the-clock nursing care and therapy."

Those who know how physically and emotionally draining it can be caring for a seriously ill child – and the impact it can have on siblings – are the charity's founders Heather and Vance Hopkins. They set up the charity with friends in 1989, after their son, James, died at just 20 months, following a serious degenerative disease. Like many families in their situation, the only respite they could get was to put James into hospital for a few days.

By providing free nursing respite care in the child's own home – or in the Trust's purpose designed multi-sensory respite centre and gardens the James Hopkins Trust provides families with a much-needed lifeline as well as special, lasting memories.



Mark Focus Ireland | Ecclesiastical Ireland

i've now got a roof over my head for my family

"I am more confident now. I am a brilliant father to my children. I will forever be grateful to Focus Ireland for what they have given me – and my children. It means the world to me – my future looks good now." Mark's story, while shocking, isn't unusual to the team at Focus Ireland. At just 12 years old, Mark got caught up in a downhill spiral of drugs. As he puts it: "Most nights I didn't know where I was going to sleep. I would close my eyes hoping the drugs would kill me. When I went into Focus Ireland I was greeted by another human being. He shook my hand. He didn't judge me."

In support of Focus Ireland's Shine a Light campaign, a group of colleagues in Ecclesiastical's Ireland office slept outside to highlight the vulnerability of people like Mark. As a result of their efforts they raised over €15,000.

Focus Ireland works with people who are homeless or at risk of losing their homes across Ireland. The charity is driven by the belief that homelessness is essentially wrong – that it's a failure of society that creates victims out of ordinary people and robs them of their potential. Its strategy is to help prevent families, young people and individuals from becoming homeless in the first place, and to help them to stay in their home

once they've found one. It does this by helping with addiction issues, teaching money management skills and supporting people to get back into education.

Last year, Focus Ireland helped 500 families to escape homelessness and move into a home of their own, and helped a further 300 families from losing their home. That's 800 families whose lives have been changed forever and who can wake up on a Sunday morning and cook breakfast together in their own kitchen.

The Shine a Light campaign is a brilliantly simple and effective way of raising funds to keep up this vital work, as well as drawing attention to the issue of homelessness. Besides people at work and business leaders taking part in sleep-outs and sleep-ins, people within the community − sports teams, neighbours, classmates − have come together and become involved, raising over €4m for people who are experiencing homelessness all over Ireland.

Thanks to Focus Ireland, people like Mark and his family can now enjoy the fundamental right to a home. A secure, permanent, affordable home where they can sleep, eat and build their lives.



Louise Dench The Little Roo Neonatal Fund | Ecclesiastical UK

i've had the chance to give my son a dignified goodbye

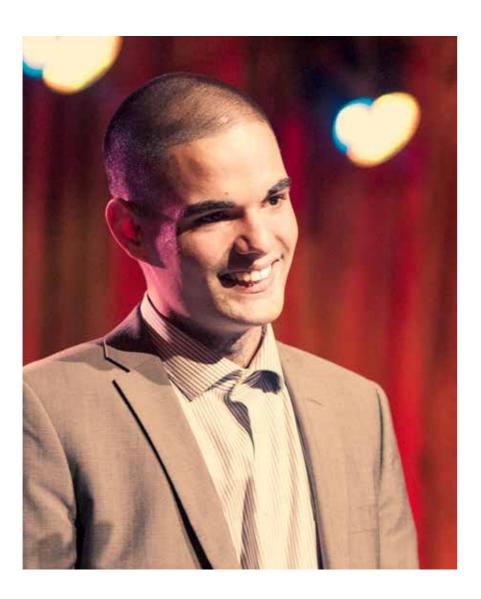
"The Little Roo Neonatal Fund helped us when we lost our baby son, Alfred, who was born prematurely at just under 26 weeks. The Little Roo Neonatal Fund is part of the Ashford and St Peter's Hospitals Charitable Trust, specifically supporting the Neonatal Intensive Care Unit. As well as the incredible medical care the Neonatal Unit provided our son, they also provided us with much-needed support after Alfred sadly passed away. Following Alfred's death we were given our own private room and with the help, support and compassion from the amazing team that night we were able to bathe Alfred and choose some clothes to dress our boy in. For my husband and I this was an important part of saying goodbye to our son and allowed us to send him on the next part of his journey with the dignity he deserved. In memory of Alfred, I used my personal grant from our MyGiving Scheme to buy 33 tiny baby grows and hats specifically made for extremely premature babies to donate to The Little Roo Neonatal Fund and feel proud that they can give other families going through the same experience we did, the same support."

Louise Dench, a senior underwriter at Ecclesiastical UK's London office decided to use her £125 grant donation to purchase premature clothing to donate to The Little Roo Neonatal Fund, a charity that provides

support to sick and premature babies and their families. It was set up by a team of doctors, nurses, parents and support staff with the specific aim of supporting the Neonatal Intensive Care Unit at St Peter's Hospital in Chertsey – the only hospital in Surrey with the specialist staff, equipment, skills and experience to care for premature and sick newborn babies.

While the NHS meets some of the Unit's costs, additional charitable funds are needed to provide some specialised equipment. Each Neonatal Intensive Care cot costs around £80,000 to fully equip, and, thanks to Little Roo, the Unit has been able to purchase an ultrasound machine, equipment to help babies breathe, a breast milk pasteuriser and devices for treating and monitoring potential brain injury. However, there's still an ongoing need for additional and replacement specialist equipment, as well as being able to send staff for specialist training that can't be NHS funded.

The Little Roo Neonatal Fund plays an invaluable role in supporting the work of the Neonatal Intensive Care Unit team. And it gives the families of premature and sick babies – families who are often going through the most testing times of their lives – the human support they need.



i've got my life back on track with help from Phoenix

"My parents left me with a relative when I was really young, only to soon be adopted. That family turned out to be unsafe and I ended up being moved around various homes and youth facilities. With help from Phoenix I was able to get my own place to live and felt ready to try school again. I'm now enjoying my course and doing really well – showing my grades to the staff at Phoenix makes me feel proud."

Chris is one of the many success stories to emerge from Phoenix. And he has now shared his inspirational journey as a youth speaker at one of Phoenix's fundraising events. Speakers like Chris inspired, moved and awakened guests to the incredible young people who have benefited from the charity's support. And with help from Ecclesiastical Canada, Phoenix will be able to continue its life-changing work.

Phoenix works with young people aged 11-24, their families and communities across multiple locations in Halifax, Canada. A voice for social justice and community engagement, it works to address issues of stigma, inequity, and poverty that prevent young people from fulfilling their day-to-day needs and achieving their goals.

It does this by working collaboratively with young people to identify what their needs are and offering support in a range of areas including housing, advocacy, life-skill development, education and employment counselling, health services, and financial literacy and management.

It also funds a number of vital programmes and projects including the Phoenix Centre for Youth – a drop-in centre where young people can access support, services and programmes including: case management covering everything from crisis assistance, food and clothing to computer and phone access; health services; parent support for young parents, parents-to-be, and their children; and housing support. It also runs a trusteeship programme, which aims to equip young people with the financial management skills they need to take control of their finances, so they can remain living in their accommodation and ultimately avoid homelessness.

By giving them the skills they need to make ends meet on a tight budget and the confidence to make the most of academic and employment opportunities, Phoenix plays a vital part in guiding young people, like Chris, to become more independent and to find their place in life.



i've seen the darkest sides of life imaginable but Street Talk saved me

"When I first met a Street Talk therapist I was too frightened to talk. Now, I've been able to open up — to speak about, and work through, some of the terrible things that have happened to me." Amina is just one of the women helped by the charity Street Talk, aided by a grant of £10,000 from our ethical investment business EdenTree — just part of EdenTree's annual £50,000 community investment fund.

Street Talk is a counselling service for women trapped in street-based prostitution, as well as women who have been the victims of trafficking. The funding from EdenTree has directly enabled Street Talk to employ a counsellor to work intensively with 35 victims of human trafficking in London for one year.

Without exception, the women who come to Street Talk have lived through considerable trauma before being trafficked. None have had the opportunity to identify their trauma or to understand how it has influenced their choices and feelings in adult life. By the time they have met with one of the Street Talk therapists they have lived through the experience of being trafficked,

held captive and forced into prostitution and the terror of making their escape.

Following counselling and art therapy, all 35 women reported a reduction in their symptoms of trauma, 17 women moved on from supported to independent housing and 17 engaged, or re-engaged, with education, training or employment. All of the women said they felt less afraid on the streets and reported an improvement in their overall health and wellbeing.

For women like Amina, who have been through the trauma of female genital mutilation, brutality within a forced marriage, trafficking, homelessness, arrest and the fear of being returned to their husbands, Street Talk has been a lifeline and a lifesaver. No longer suicidal, Amina has gone on to participate in an enterprise programme for trafficked women and is planning to train to become a human rights lawyer, if she is awarded leave to remain in this country. Thanks to Street Talk, women like Amina are able to encounter their own humanity and feel entitled to live in safety and with dignity.

^{*}Name changed to protect 'Amina'



i've been able to break down barriers around disability

"People don't know what to say or how to act around disabled people. We're here to change all that."

Marie Matthewson is a manager at Learning for Life, a specialist provider of education and care for young adults aged 16 and over with a range of complex needs and disabilities. One of the charity's biggest challenges is providing work experience for its students. Lycetts has responded to this by giving a work placement to a young man called Christopher, who has a rare condition called microcephaly, which results in the brain not developing properly.

Christopher spends a day a week at Lycetts Newcastle office for work experience, accompanied by a Learning for Life teacher, and the team bought him his first suit for the role. Explaining the difference it's made, Marie said: "Lycetts has really embraced the programme and as a result Christopher's self-esteem is sky high. He stands differently, dresses differently. His confidence is infectious and he comes back to college and inspires others."

Based in the North East, Learning for Life is made up of a team of professionals, passionate about helping every individual to celebrate their unique identity and to achieve their goals – however ambitious. It provides a range of high-quality inclusive services including education, life and living skills, employability skills, enterprise and care. And it is committed to providing a learner-centred, stimulating environment where learners can fulfil their potential and prepare for life ahead.

To do all this, it relies heavily on the support of parents, carers, learners, professionals and other stakeholders, which is why help from organisations like Lycetts makes such a difference. Several of the Lycetts team support this great charity through payroll giving, while they can't pay Christopher directly, they will be giving a grant to Learning for Life in line with the amount he would have earned and they are delighted to be welcoming Christopher back for the next academic year.

It's not just Learning for Life and the students who benefit. The companies that provide work experience placements get a lot out of it too, as Charles Renwick from Lycetts explains: "We've got a huge amount to thank Christopher for. He has opened our eyes to disability, made us much more comfortable and confident. And the work he does is excellent – he's a real asset to the team."



Gemma Stanford British Horse Society | SEIB

i've seen what a huge difference education makes to the welfare of horses

"Improving equine welfare through education is at the very heart of BHS Welfare," explains Gemma Stanford, director of welfare at the British Horse Society (BHS). And SEIB has just given the BHS Healthcare on Tour project a grant of £50,000 to help with its equine welfare work across the UK. This SEIB Giving grant is part of SEIB's Charity awards, where customers vote for their favourite charity. "We're thrilled to receive this valuable grant," enthuses Gemma, adding: "It will allow us to step up the delivery of our vital healthcare and education clinics."

The British Horse Society is the UK's largest, most influential equestrian and horse welfare charity. Dedicated to improving the lives of horses across the UK, its work has had a real impact. One of the core foundations of its work is horse welfare, and it strives to promote this through educating, advising and supporting horse owners and carers to prevent cases of cruelty and neglect. It also trains and supports a network of volunteer welfare advisers to deal with local

welfare concerns, who work tirelessly to improve the lives of horses around the country. Explaining how the grant would be spent, Gemma says: "The grant from SEIB will go towards a dedicated Healthcare on Tour vehicle that can be used as emergency horse transport and also carry all the kit needed for our healthcare and education clinics throughout the UK, so we can continue to help at-risk horses. These proactive clinics provide education, support and advice to owners, aiming to prevent horses from getting to the point of needing to be rescued."

Proud advocates of horse welfare, SEIB also provides support to World Horse Welfare, an international horse charity that improves the lives of horses in the UK and around the world through education, campaigning, and hands-on care. Its mission is to work with horses, horse owners, communities, organisations and governments to help improve horse welfare standards and stamp out suffering. And with help from SEIB, more horses around the world will be happier and healthier.



Esme Walker The Prince's Foundation | Ecclesiastical UK

i've had the chance to learn from master craftspeople

"There's only so much you can get from the literature, it's the first-hand experience that is so priceless," enthuses Esme Walker, a 27-year-old student on The Prince's Foundation Building Craft Programme. "On this course they really take you under their wing."

In 2018, Ecclesiastical UK pledged £225,000 over three years to The Prince's Foundation to enable 36 students to take part in the charity's Building Craft Programme. The Foundation established the course to help preserve valuable craft skills, which are gradually being lost as the average age of workers in the historic buildings sector approaches retirement age – skills like 'pargeting', which is a decorative plastering applied to walls.

This intensive eight-month course is designed for craftspeople looking to bridge the gap between basic qualifications and becoming a master craftsperson working in the heritage sector. During the course, all students complete a 'live build' project, often at Dumfries House Estate in Scotland where they take part in craft workshops, with master craftspeople, including stonemasonry, joinery and timber framing, thatching,

lime plastering and pargeting. Once they've completed the live build, they move on to placements with master craftspeople working on traditional new building schemes and conservation projects across the UK.

The programme took Esme from a summer school divided between London and Scotland to a placement with a specialist conservation company, experts in stone, plaster and the decorative arts. Successfully completing the programme, Esme has now found employment, has been admitted as a Freeman of The Worshipful Company of Plaisterers and recently won the Chairman's Prize at the Georgian Group Craft Prize awards.

After the programme, all the students are offered employment or go on to undertake further training, with around 90% starting careers in craft skills immediately after completing the course. So, thanks to this programme, The Prince's Foundation is giving students like Esme a unique opportunity, equipping them with the craft skills and techniques needed to help preserve some of our irreplaceable buildings for generations to come.

together we're making positi've impact

together we're changing lives for the better

Along with our charitable owner, Allchurches Trust, we've given £70m to over 5,000 charities since 2016. And behind all these big numbers are real people – people like Chris, 'Amina' and Mark. By helping to change their lives for the better, we're staying true to our beliefs – the charitable principles on which our whole business was founded. It's how we're making a difference and building a movement for good.

Older people like Anne, who are now a lot less lonely; newly-bereaved mothers like Louise, who've had much-needed support, and young men and women like Christopher and Esme, who've been given valuable work opportunities. These are just some of the people whose lives have been changed through our giving. And through initiatives like our Movement for Good awards and 12 Days of Giving, people have the chance to influence where our giving goes – whether it's grants for heritage and educational projects or funding for community and health programmes. Very different causes supported by very different charities, helping very different people. Our giving extends from the UK and Ireland to Canada and Australia, helping to brighten the lives of those around the world.



We're proud of our ambition to give £100m to good causes by 2020.

To date we've given £70m in grants and donations, helping to tackle the big issues in society and changing people's lives for the better.



We know that for many charities £1,000 can make a real difference. We also understand the importance of longer-term funding, which is why we give larger grants to help transformative projects.

26% of our giving is between £0-£999 60% of our giving is between £1,000-£49,99 14% of our giving is £50,000+

We're proud to support a wide range of causes that we know our communities care about.



Charitable causes data from 2018 12 Days of Giving and 2019 Movement for Good awards

i've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel

> Maya Angelou Poet and Author

Thanks to all the charities who have shared their stories:

Linking Lives UK	Allchurches Trust
Lighthouse Foundation	Ansvar Australia
Coram Life Education	Ansvar UK
James Hopkins Trust	Ecclesiastical UK
Focus Ireland	Ecclesiastical Ireland
The Little Roo Neonatal Fund	Ecclesiastical UK
Phoenix	Ecclesiastical Canada
Street Talk	EdenTree
Learning for Life	Lycetts
British Horse Society	SEIB
The Prince's Foundation	Ecclesiastical UK

With additional thanks to:

The Milestone School	Cover image
Sharon McCutcheon	Lighthouse Foundation image
Words and Pictures	Coram Life Education image
Churchmouse Yarns & Teas	The Little Roo Neonatal Fund image
Rebecca Clarke Emotive Photographer	Phoenix image
Lola Delabays	British Horse Society image
Thom Atkinson	The Prince's Foundation image
The Prince's Foundation Magazine	The Prince's Foundation content

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Ecclesiastical Positive Impact Report 2018/19

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ecclesiastical.com



Ecclesiastical Insurance Office plc (EIO) Reg. No.24869 is registered in England at Beaufort House, Brunswick Road, Gloucester, GL11JZ, UK and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

All facts and figures contained in this report relate to the calendar year/s 2018/19 unless otherwise stated