



EMLYN & KATHLEEN

Emlyn and Kathleen are a couple in their seventies. With Emlyn recovering from lung and bowel cancer and Kathleen facing a major foot operation, they needed support to access the right benefits to secure more income and help with their rent arrears. Talking Money's Advisor, Nick, made multiple visits to their home and sorted everything out for them, including getting them signed up to a Warm Homes Discount scheme.

"Nick is a hero to us. He comes over and immediately puts you at ease. He knows exactly what to say and is so knowledgeable. I am from the old school, and to understand something I need it in my hand. I don't even know how to switch a computer on. But everything is online these days. I can't even print out a form. We are just relieved that Nick came over and explained everything to us and helped us out."

Emlyn



ROSS

Ross moved into a housing association property in 2016 after finding himself homeless following a relationship breakdown. During this time, he had problems with his Housing Benefit and Council Tax Reduction claims being cancelled and rent arrears quickly started to accrue. Ross found this period extremely stressful and was struggling with severe depression. Talking Money supported Ross to seek specialist housing support, helped liaise with the local Council to reassess his housing benefit award, and secured a financial contribution of £100 for course books and materials when he made the decision to apply for full time study.

Ross has now successfully completed his Masters in Applied Ecology and, with continued support from Talking Money, works self-employed where he runs wildlife and conservation education programmes for children.

"Talking money made a huge difference to me especially in what were very trying times. Without their help I wouldn't be in the position I am now. I am eternally grateful."

Ross

talking money
advice, support & information

ANNUAL REPORT
2018-19





Anna Brown
Chief Executive at Talking Money

I joined Talking Money as Chief Executive in January 2019 at the end of a challenging financial year. As austerity continued to bite, there was less money available from local authorities. We have had to compete even harder for funding whilst our client numbers continue to rise, a trend largely driven by the complexities of welfare reform, the prevalence of crippling zero-hour contracts, and the existence of a minimum wage that cannot be considered a living wage.

As a consequence of the funding challenges faced, we are looking at alternative revenue streams and different ways of engaging new partners and supporters. I am encouraged by the 3-year strategy we put in place in 2019, which will guide our focus over the coming years. Fundraising, as part of that strategy, is fundamental. We know that, when we speak about our work supporting some of Bristol's most deprived communities, people want to support us. So, our priority is to raise our profile and identify more of those supporters, so they can help us to reach more of the people who need us.

In 1990, we began as an organisation established to support marginalised people following the financial crisis of the 1980s. As we enter our 30th anniversary year, we remain, staggeringly, as relevant today as we were then, perhaps more so. Our brilliant staff are committed to making a positive difference in the lives of the people who come to us for help. In reading this report, I hope you are encouraged, hopeful and inspired. As we enter into this new decade, please now take the next step and offer your support to help us continue to provide the essential money advice services we know to be integral to securing the financial stability of the individuals and families we serve.

STATISTICS

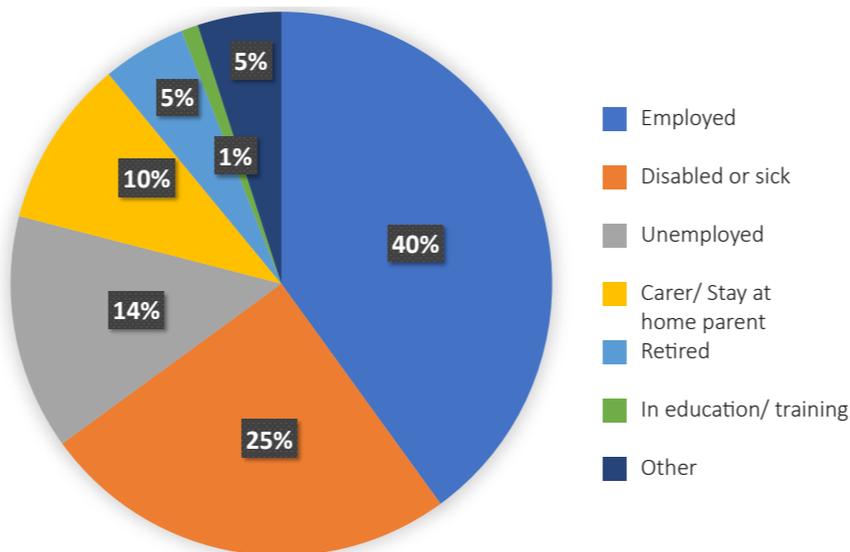
Many clients come from Lawrence Hill in Bristol, where on a ward basis, **more than a third (36%) of people are income deprived.**

Enquiries:
3,824

Clients:
1,707

Cases:
2,243

Client Employment Status

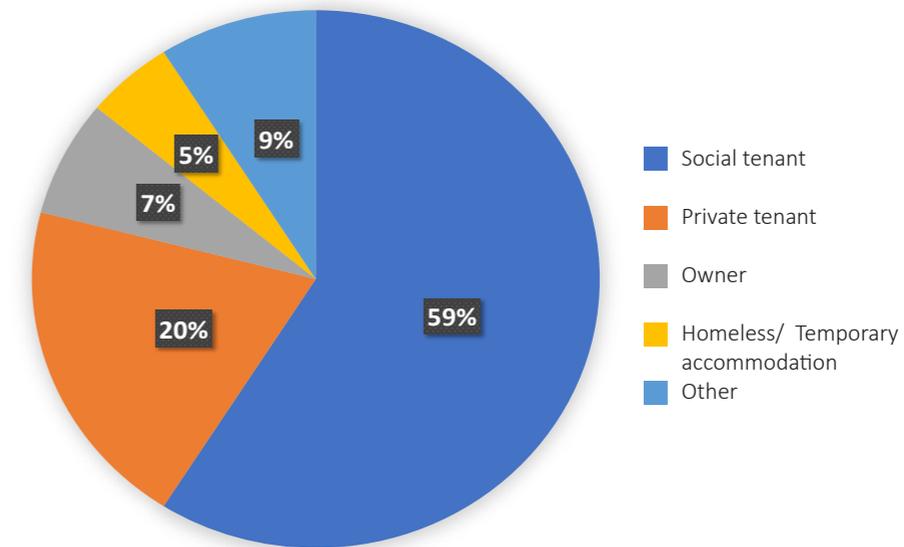


51%
Reported having mental or physical health issues

38%
Reported physical health issues

26%
Reported mental ill health

Client Housing Status



Financial gains through grants and charitable organisations:
£50,401

Financial gains through reductions in ongoing bills:
£62,633

Liabilities reduced:
£923,835

Financial gains through benefits:
£1,239,190

In 2018-19 our total income was £750,725.

Our full statutory accounts for 2018-19 are published separately.

OUR VISION

A community without poverty.

OUR MISSION

Empowering and enabling people to tackle financial challenges through advice, financial education and support.

CHIEF EXECUTIVE **Anna Brown** | CHAIR **Neil Holliday**

www.talkingmoney.org.uk

1 Hide Market, West Street, Bristol, BS2 0BH

mail@talkingmoney.org.uk | 0117 954 3990 | 0800 121 4511 (freephone)

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OUR FUNDERS



Needham Cooper Charitable Trust

