



# FIVE LAMPS

— *Making People Matter* —



# Social Impact Report

## 2018/19







# The Highlights

We are proud of our 2018/19 achievements...

**£5m** investment secured to deliver responsible personal loans across the UK

**£30k** Secured through Children in Need for our VIBE disability youth club

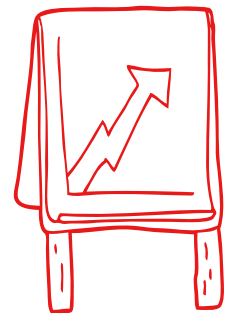


We provided free breakfast to **172** children in Thornaby and surrounding areas throughout the School holidays.

**1,000** hours of domiciliary care delivered each week to help people remain independent in their own homes

**75** long term unemployed people helped to start their own business through the New Enterprise Allowance (NEA) scheme

Over **170** people attended our free workshop on how to start their own business



**114** people who are aged over 50 were supported on their return home from Hospital

**443** new members attending our four evening youth clubs



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## 2018/2019

2018/19 was a transformational year for the organisation. In this year, the vision for the group structure of the Charity and wholly owned Trading Company was fully realised and Graeme Oram, Five Lamps' long-standing Chief Executive of 16 years retired with Lisa Pickard being appointed as Group Chief Executive, taking up the post in mid-March 2019.

Lisa came to Five Lamps with extensive and varied experience in housing, social care and finance sectors. Joining us from the independent Care Group where she was Chief Executive and previously spent 22 years working in social housing both locally and nationally, including a spell with the housing regulator and latterly as Chief Executive of a housing association in Leeds.

Lisa said *"This is a dream job for me; a cliché but true. To be able to lead an organisation that shares my passion to support communities, to inspire young people, to encourage local enterprise and give people access to affordable lending as well as providing a home care service and regenerating empty homes to provide much needed affordable housing and in an area where I live, is just right up my street!"*

## MISSION, VISION, AND VALUES

We are delighted to present this social impact report, to show the work and impact we have achieved in 2018/19.

The work we have delivered this year fits with our mission to **Transform Lives, Raise Aspirations and Remove Barriers to Social, Economic & Financial Inclusion** our vision, **Creating Possibilities: Improving Lives** all of which have been underpinned by our values, **To make people matter**, by releasing their potential and encouraging self-worth **Performance matters**, by achieving targets and meeting quality standards **Quality matters**, by assuring quality and achieving contemporary quality standards. **To make communities matter**, by understanding neighbourhoods and their needs including everyone **measuring impact matters**, by collecting social and economic data across the full range of our business and producing an annual Social Impact Report.



## £5m investment to deliver responsible loans to vulnerable households

Responsible lender Five Lamps has secured a £5 million investment to help vulnerable households across the UK break out of the cycle of high-cost debt. The funding will mobilise over £60 million of lending, enabling Five Lamps to deliver responsible loans, under their Conduit brand. It is being funded by eight social investors, including four charitable trusts and four social investment funds over six years, and represents the largest-ever single investment in a UK community lender.

Financial exclusion remains a pressing issue in the UK, and high-cost credit is widespread. 3.1 million UK adults have one or more high-cost loans or have had one in the past year. Potentially vulnerable people are twice as likely to have used high-cost credit as other UK adults; younger single parents are three times as likely. 6.5 million UK adults have no cash savings, leaving them particularly vulnerable to financial shocks and more likely to turn to high-cost credit in times of financial need.

Five Lamps is a responsible finance provider, regulated by the Financial Conduct Authority, offering fair and affordable personal loans as an alternative solution to high-cost credit. It is based in Stockton on Tees, and has to date provided close to £40 million of affordable personal loans primarily in the North East of England, but more recently in Scotland and, following considerable investment in systems and infrastructure, throughout England and Wales. The new investment will allow Five Lamps to grow the scale and impact of affordable credit to vulnerable individuals nationally.

Lisa Pickard, Group Chief Executive of Five Lamps, says:

*“This is a truly transformational investment which will enable us to help financially excluded people break the cycle of high-cost debt which blights the lives of so many in our communities. There is a real need for more alternatives to high-cost credit and we at Five Lamps are delighted to be that different kind of lender. We are driven to make a difference to people’s lives. Too many people have little or no financial resilience and at times of crisis have little choice but to go to high-cost or, sometimes, unregulated lenders. We want these people to come to us.”*

The investors include specialist social investment funds Big Issue Invest, North East Social Investment Fund, Social Investment Scotland and Social and Sustainable Capital, as well as charitable trusts the Esmée Fairbairn Foundation, the Joseph Rowntree Foundation, Barrow Cadbury Trust and Harpur Trust.

Lars Hagelmann and Peter Morris, Investment Directors at Big Issue Invest and Social and Sustainable Capital, said:

*“We are pleased to be playing a lead role in financing the next phase of growth of Five Lamps’ affordable personal lending. Five Lamps has been building its lending operation’s reach. Along with the other investors, we look forward to increasing Five Lamps’ capacity to support individuals who can benefit from access to fair and responsible credit.”*



# CONDUIT

Lending Fairly.  
**Changing Lives.**



## Our staff are at the heart of what we do and in 2018/19 they...

- Donated 45 Easter Eggs to the Salvation Project
- Held a lunch and chat for Mental Health Awareness Week
- Made a generous food donation for a Christmas project Appeal
- Delivered Christmas gifts to isolated Elderly people within Thornaby
- Took part in a colour run to help raise money for Teesside Hospice
- Committed to their development by attending 100+ training courses



## In total we have...

# 121

**Paid members of staff** this is an increase of 19 staff members since 2017/18



**84** members of staff work in the Charity and **37** are employed by the Trading Company.

# 5

**Volunteers**  
**1 volunteer** is entering their 9th year of volunteering at Five Lamps.

All staff are asked to complete an annual staff survey, this gives employees a voice to address any concerns, issues or feedback areas of improvement for the organisation. This years results showed an improvement on results from the previous year and some responses included...

**90%** of staff agree that the the organisation constantly looks for ways to improve our services

**97%** of staff said they are willing to work harder in order to help their team succeed

**92%** said their Line Manager is supportive if they have a problem

**94%** of staff said their Line Manager treats me with respect

**93%** of staff said they think their Line Manager is considerate of their well-being at work

**96%** would recommend Five Lamps as an employer of choice





All of our services are delivered under five integrated divisions

**01****ENTERPRISE**

Supporting people to start their own business

**02****EMPLOYABILITY**

Helping people to find and sustain employment

**03****YOUTH SERVICES**

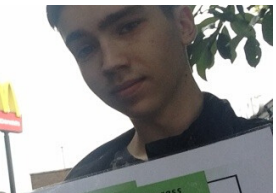
Providing evening youth clubs for young people aged 8+

**04****HOME CARE**

Providing domiciliary care to elderly people who live in Stockton South

**05****FINANCIAL INCLUSION**

Providing an alternative solution to high cost credit



The financial Inclusion service is delivered by Five Lamps Trading Limited branded under the name Conduit and Conduit Scotland. Five Lamps Trading is a wholly owned subsidiary of Five Lamps. Any profit made by Conduit is gifted to the Charity, to enable them to deliver more impact with their charitable activities.

In 2018 we received £5million pound investment to deliver responsible loans.

The services delivered under the Charity are funded by a variety of income streams such as, commissioned services, European funding, grants and donations.

## Cycling into Work



Leon is 21 years old and has joined Virgin Money Ready for work clubs following a somewhat challenging life story to date. He arrived in the United Kingdom from Africa a few months ago having been separated from his family for ten of his formative years.

He recently completed his 'form four' (GCSE equivalent) in Zimbabwe and was looking for any opportunity to increase his life skills and a direction towards full time employment. Whilst at school, he was playing football at a senior level and was reputed to be the driving force in the team 'White Birds and the Merlin' which achieved division 2 status in Zimbabwe.

Upon his arrival within the UK, his Mother contacted Five Lamps to find out more about the Virgin Money Ready for work clubs after hearing about their services. Leon successfully completed the six sessions; however Five Lamps felt that he required further training and specific interaction within his interest of football. He was signposted to Street League, where he could mix his sporting prowess along with the knowledge he had taken away from the work clubs to gain work experience and apprenticeship opportunities.

Street League helped Leon with volunteering opportunities within football coaching and he also attended a course in warehousing. With all of his newfound knowledge, skills and experience, Leon applied for a job within Tesco as a Warehouse Assistant.

His application was a success and he received a job offer. Unfortunately, although this was extremely good news for Leon, the job opportunity was over 17 miles from his home and would require him taking three buses and then walking 20 minutes to his work destination. His shift patterns would also mean that on some occasions buses would not be available.

However, to overcome this barrier, Five Lamps were able to secure him a pushbike through the Miss W E Lawrence Trust. The pushbike is also foldable to ensure he can transport it on a bus if required.

Leon said;

***"Having arrived in the country only a few months ago, the prospect of any training or employment seemed impossible. But thanks to Virgin Money Foundation and Five Lamps, my confidence and options have really increased and I am very grateful to them for assisting my move into full time employment"***

*\*This story was published in August 2018\**



## 01

## ENTERPRISE

Our Enterprise offer aims to have a positive impact and increase employment figures in the North East by supporting our customers to start their own businesses. The Enterprise team have continued to assist individuals and businesses looking to start up and grow their operations through a combination of training workshops and one to one support.

Contracts such as New Enterprise Allowance (NEA), the Youth Employment Initiative (YEI) and Business Compass Start Up 2 (BCSU2) provide the framework and part funding for Five Lamps to offer these services. Our enterprise service includes 'business start-up' training, coaching and one-to-one support to progress customers into self-employment. We are also a referral partner for the Start Up Loan Fund to work with customers, pre start up and new businesses, who are looking to apply for loans.

Our YEI offer in June 2018 changed to a Routeways programme which enabled the 20 partners in the Tees Valley YEI consortium to refer young people aged 15 – 29 to us to work intensively with our Business Advisors to progress them into self-employment. This service is available to young people who are currently not in education, employment or training and who live within the Tees Valley. The support delivered includes; help producing a business plan, HMRC Registration and post start-up support.

### OUR IMPACT

**170** people attended our business start-up workshops

**75** people started trading on our NEA programme

**79%** of those are still trading after 6 months

**90** Start-Up business loan applications received

## 02

## EMPLOYABILITY

Our Employability service aims to increase employment figures and admissions onto Apprenticeships and other full time education courses in the Stockton-on-Tees local authority. The stages of our employability offer are: Engagement, Intensive Support, Skills Development, Tackling Barriers to Success and Aftercare.

We are pleased to report that our Youth Employment Initiative (YEI) was extended in June 2018 for a further 3 years.

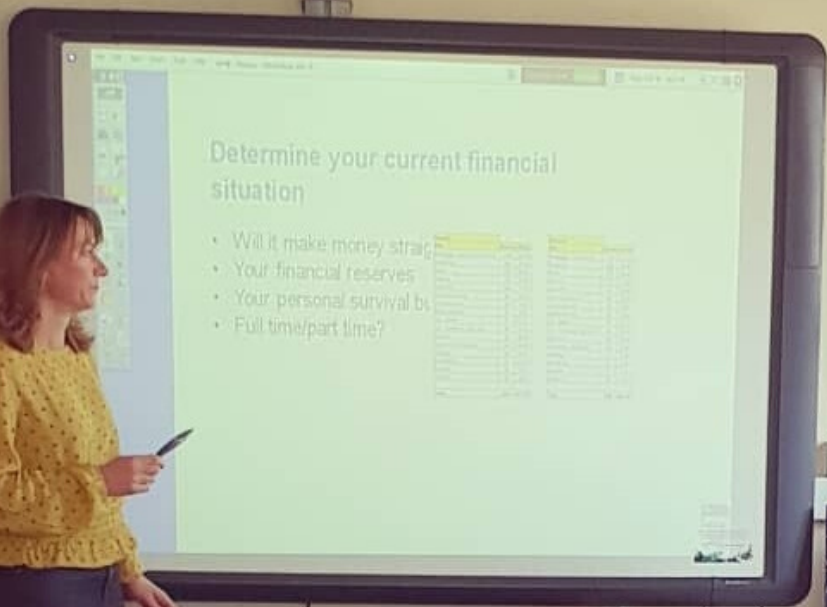
The project has now been split into two contracts, one (Pathways) which focuses on moving young people into training and employment in the Stockton-on-Tees local authority and one (Routeways) which supports young people in the Tees Valley to move into self-employment. All of the young people eligible for this funding are aged between 15 – 29 and at the point of signing up for the programme must not be in education, employment or training.

Our success in gaining funding from the Virgin Money Foundation enabled us to deliver our Ready to Work Clubs across the Tees Valley. Our clubs provided unemployed young people with a place to meet, exchange skills, share experiences, find opportunities, make contacts and get support to help them in their employment journey. The clubs were a huge success and we outperformed on our targets.

### OUR IMPACT

**62** young people accessed YEI with **44** progressed into employment, education or self-employment.

The Virgin Money project engaged with **54** attendees, with **18** of these people gaining sustained employment.





## 03 YOUTH SERVICES

Our Youth Services division aims to provide a range of evening youth clubs for young people to raise their confidence and aspiration. At our purpose built youth centre 'The Youthy' we provide an escape and place of safety and sense of security for many young people from the local community. We deliver four evening youth clubs for young people aged seven to nineteen. Tuesday and Friday evenings for young people with disabilities (VIBE), Wednesday evening for young people 7-11 (All Stars) and Thursday evenings is an open access youth club for 11- 19 year olds (Youth United Stockton).

Providing young people with opportunities to access a range of evening youth clubs ensures they are able to build meaningful social connections and reduce social isolation. The youth clubs act as a community hub, enabling young people to have a sense of belonging to their local community. Through the clubs, young people build a peer network and Youth Participation Workers and Volunteers act as mentors, enabling young people to feel comfortable in discussing key issues that impact on their mental, emotional and physical well-being. The clubs also provide young people the opportunity to participate in a wide range of activities including arts and crafts, cooking, sports, climbing wall and games. They also provide young people with a safe space to hang out and be young people away from the pressures they may face with school and family life.

We are thrilled to have had over 1,500 attendees at our youth clubs this year with the following number of new members- All Stars- 58, Youth United Stockton- 159 and VIBE 210.

At the end of this financial year we are pleased to report we secured additional funding from Children in Need for our VIBE nights for £30,000 which will enable us to deliver the service over the next 3 years. We recognise that young people who have a long term health condition or disability are particularly vulnerable to loneliness. Our VIBE sessions enable young people and their parents/ carers to have a safe and inclusive club where they can spend time with their peers and feel like a 'normal' young person. Our VIBE clubs also provide an opportunity for parents and carers to build a peer network with families experiencing similar issues as them.

2018/19 was the second year in which Five Lamps, alongside our friends at The Corner House Youth Project, acted as the Accountable Body for open access youth provision across Stockton-on-Tees. Branded as Youth United Stockton. Under this banner, there is 10 funded open access youth clubs available across the borough for 11-19 year olds, there is free training available for youth workers and an area priority fund which local youth organisations can apply for each year to deliver services to young people in Stockton on Tees.

## 04 HOME CARE

Our Home Care service aims to provide an effective, safe, caring and responsive care service which meets the aspirations of service users, our staff and key stakeholders by enhancing personal dignity, well-being and independence. Through this service we deliver:

- Home Care – providing domiciliary home care across the south of Stockton-on-Tees, supporting elderly people to remain independent in their own homes. The service also helps with social engagement and well-being.
- Home from Hospital – supporting low-level discharge from hospital for over 50's who live in Stockton on Tees

Our Home Care service continues to thrive and achieved a grade of 'Good' overall in its first ever inspection by the Care Quality Commission (CQC). We delivered over 1,000 hours per week of care to 80 Service Users and we are now looking to take on more private care packages to expand our offer to the local community of Stockton, Thornaby, Ingleby Barwick and Yarm. We introduced a weekly Lunch Club, held on a Tuesday. The aim of the lunch club is for our Service Users to get out of their homes and integrate with other people. This holistic approach to care has added benefits which are already being felt by those that attend by reducing loneliness, increasing confidence and self-esteem, and improving people's general well being.

Our staff are committed to ensuring that every person they interact with is made to feel that they matter. At Christmas our care workers made an appeal for donations for Christmas gifts to deliver to each and every one of our Service Users. They also partnered with Hillcare to deliver gifts to people in their care homes who have no family and wouldn't be getting any visitors or gifts at Christmas time.

**Home from Hospital Service** helps people coming out of hospital with anything from their transport home; ensuring the heating works and the house is tidy; collecting shopping or prescriptions and liaising with a wide range of other services to reduce the chance that this person will end up back in hospital. The service supports the over 50's coming out of North Tees University Hospital to 'get back on their feet.' Our Support Workers can also provide a vital link between the older person and the outside world at a time when they are still recovering from an accident or illness and encourage them to be involved in social inclusion activities. The Home from Hospital service was funded by Catalyst but unfortunately ended on 31st March 2019, after we had supported over 200 people home from hospital and referred or signposted all of these people to support and social inclusion activity groups. We were thrilled to secure funding from the National Lottery Community Fund to deliver the much needed service for a further 3 years.

**84% of Service Users reported that their chance of being readmitted to hospital has been reduced since accessing the service.**  
**92% of service users reporting that their social isolation has reduced since accessing the service**

## Supa Gran's new wheels!



Miriam Dean is the 'adoptive Grandmother' of her community and when her mobility scooter broke everyone tried to come together to solve her problem.

One of her friends recommended applying for a personal loan with Conduit. Initially Miriam was a bit wary and unsure about taking out a loan but after going without a scooter for several months, she decided to contact Conduit.

Miriam went through her income and expenditure, collected the correct documents and quickly completed her application with the help of the call centre staff. Shortly after, she received her loan and was now able to buy her mobility scooter.

After receiving her scooter the community came together and decided to get Miriam a little gift. They had bought her a number plate for new vehicle with her nickname 'Supa Gran' and she was now ready to go!

Miriam expressed how Conduit has saved an "old lady" from boredom, and has said;

***"From the first phone call to receiving the loan the staff has been so helpful and I couldn't ask for more. They really helped me get the money I need with affordable payments that fit around me. I felt completely at ease with all the staff. Thank you very much, A five-star service!"***

*\*This story was published in March 2019\**



CONDUIT

Lending Fairly.  
Changing Lives.



Conduit and Conduit Scotland is the brand name of Five Lamps Trading and under this service we deliver affordable personal loans which present an alternative solution to high cost credit.

The loans are delivered across the United Kingdom and customers can apply for a loan, online, over the telephone or via our four shops in Scotland. The shops are located in, Dunfermline, Kirkcaldy, Falkirk and Bathgate.

In 2018/19 we made **5,854** personal loans to financially excluded people totalling over **£4million**.

**60%** of these customers had previously used a high cost lender, before applying for a loan from Conduit. By choosing Conduit over their previous high cost lender, these customers saved on average **£230** in interest per year compared to other high-cost short term lenders.

This saving is around **£4** per week, which is crucial for many of the families we support each year through our Financial Inclusion service.

## Helping Hand

We are now in our 10th year of delivering our Helping Hand project, which aims to support home owners with information and advice and a potential loan to make home improvements, that they would otherwise be unable to afford to proceed with. The project is funded by the North East Regional Private Housing Financial Assistance Service on behalf of ten North East Local Authorities and we are pleased to announce that it has been extended at the end of the 2018/19 financial year.

We have delivered **10** loans this year with the value of repayments being **£170,000** and without this needed finance these home owners would continue to live in homes in need of urgent repair.

## Empty Homes

The aim of our Empty Homes project was to bring back into use long term empty properties through refurbishment and tenancy management. We originally refurbished **49** Empty Homes in County Durham and Darlington and we now utilise a management agent to oversee these properties for us whilst our staff ensure that the tenants occupying these properties pay their rent on time. A portion of this rental income is then paid from us to the owners of the properties which are part of the scheme. Our total rental income generated this year was substantial at **£120,000**.

## BUILDING FINANCIAL WELL-BEING BY GIVING CUSTOMERS THE FREEDOM TO MAKE CHOICES ABOUT THEIR FINANCES.

In 2018 Five Lamps working in partnership with two Local Authorities, Credit Unions and alternative finance providers, developed two broker websites in Hull and Northumberland.

The websites were branded under Hull Money and Northumberland Money and were the start of Five Lamps vision of their Finance for Cities Model. The websites bring other leading providers of affordable credit, savings, bank accounts and white goods to the table. The delivery model utilises the FCA broker permissions of Five Lamps Charity and the suppliers include Five Lamps Trading (Conduit), as well as leading household goods CDFI Fair for You, Credit Unions and the challenger bank U Account. These local schemes promote wider access to fair and affordable credit.

Both websites are not about creating a demand for credit but about creating new alternatives.

[www.hullmoney.com](http://www.hullmoney.com) and [www.northumberlandmoney.com](http://www.northumberlandmoney.com)



**60% of customers in 2018/19 had previously used a high cost lender**

**Our average loan amount in 2018 was £513**

**We advertised our personal lending service on TV for the first time**

**£1,165,125 was the total amount of interest our customers saved**

**In July 2018, we issued our 1000th loan in Scotland**

**HULL MONEY**

A Culture of Fairness

**NORTHUMBERLAND MONEY**

A Culture of Fairness







Five Lamps occupy a Community Centre in Thornaby, called South Thornaby Community Centre. The community centre is the base for all of Five Lamps Home Care, Employability work and also the school holiday breakfast clubs and elderly lunch clubs.

The centre has two large halls, a computer room, training rooms and also a cafe. The rooms are rented on a regular basis and occupants include; NHS Pulmonary Group, Bingo, Card Making, Dance, Zumba Gold, Tang So Do, Judo, Wing Chung Kung Fu and Stockton Day Services.

## Breakfast at Five Lamps

Five Lamps delivered its first Breakfast Club during the six weeks school holidays in 2018 after receiving a grant for **£1,500** from Stockton on Tees Borough Council, school enrichment fund. The fund was to deliver free breakfast and enrichment activities to young people during the school holidays to help tackle holiday hunger.

Holiday hunger can be a real problem for families who usually receive free school meals. It was hoped that we would have **x40** young people who would attend our Breakfast Club. However, the clubs were hugely popular and in the six weeks holidays we had over **x100** young people attending with a footfall reaching **854** young people. **60%** of the young people who attended were entitled to free school meals.

The clubs provided somewhere for families to socialise, meet new people, join in games and activities and enjoy a free breakfast. Due to the large volume of attendees, Five Lamps were grateful to receive donations from ASDA, Greggs, Warburtons and KP foods. The donations also allowed us to provide a bag of food for the families to take home for their lunch.

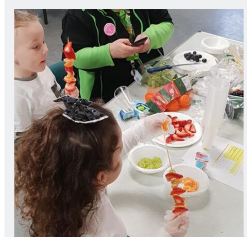
Overall the clubs were a huge success with parents/guardians commenting that;

*"The community has been brought together, I am now speaking to my next door neighbours who I haven't really had a conversation with before, just in passing and saying hello"*

*"The clubs give us somewhere to bring our children, everyone is welcome and it's got a really nice feeling and community spirit"*

*"Really good for children, my youngest doesn't eat much and ate a little more than she would at home."*

Due to the continued success of the Breakfast Clubs they are now delivered on every school holiday with fun activities and breakfast with Santa on Christmas Eve. Funding has been secured from Youth United Stockton and also Catalyst to deliver more Breakfast Clubs throughout 2019.



## Lunch clubs

Our lunch clubs for the elderly are delivered every Tuesday at our South Thornaby Community Centre. The aim of our lunch clubs is to help reduce social isolation and empower attendees to socialise, make new friends and enjoy a two course cooked dinner. A two course lunch costs £4. We also encourage our Service Users who use our Home Care service to attend free of charge as many of them live alone and it is a chance to get out of the house and engage with like minded people.

We have also held a number of one off community events such as a free Festive Lunch for the over 65's where we had 20 people attending. They all enjoyed a three course home cooked meal, Christmas activities and also left with a Christmas gift.

## Festive Fun for the Over 65's!



There are a lot of older people facing the prospect of spending the Christmas period alone, despite wanting company. Five Lamps wanted to bring these people together and reduce the risk of social isolation, by hosting a festive lunch within South Thornaby Community Centre for the over 65's.

The £600 funding for the event was secured in the form of successful Asda local impact grant. Our guests were treated to a free three course Christmas lunch with games and activities provided by Thornaby Town Hall volunteers. Asda's Community Champion, Cath Abel, also attended the event and provided some much needed help with cooking the Christmas dinner.

20 people attended the Christmas lunch with many of them saying that if it is held again next year that they would love to return. Rita who attended said, "I've never attended anything like this before and I'm hoping to make new friends today."

Five Lamps asked Service Users on their Home Care and Home from Hospital projects if they would like to attend the event and courtesy of local taxi driver Sagga, were given free transport to and from the event.

On leaving the event everyone was gifted with a festive hamper to take away, which included; tinned foods, confectionery items and gloves.

*\*This case study was published in January 2019\**



*"I have been very impressed and thankful for all of the support given to me. I feel more confident in pursuing my career as a makeup artist."*

Lauren (YEI Customer)  
April 2018

*"I'd like to congratulate and thank all the staff at Five Lamps Home Care for the great work they are doing to help local people live safely and comfortably in their own homes for longer."*

Councillor Jim Beall  
(Stockton-on-Tees Borough Council's Cabinet Member for Adult Social Care and Health)  
April 2018

*"As a Support Worker I have noticed a massive difference in the confidence of the young girl I bring. She has excelled and has started interacting with other children and has gained more independence since coming to VIBE youth club"*

Support Worker (The Youthy)  
November 2018

*"Five lamps have helped me from day one with how to go about starting and running a business. The courses and advice they gave me helped me on my way and now I have successfully started my own business."*

Joanna (Doggie Chops Dog Grooming),  
February 2019

*"The breakfast club has brought the community together. I am now speaking to my neighbours who I haven't really had a conversation with before, just in passing and saying hello."*

Parent (Breakfast Club)  
August 2018

*"The personal loan has helped me out a lot, I would not have been able to afford to pay for some of the items I needed for the new baby. The repayments are affordable and easy to manage"*

Louise (Conduit Customer)  
May 2018

Make your token c

## ASDA'S Plastic Pledge

We pledge to do the following:

### Use less

- 1. We will ensure that all our products are designed to be used and not thrown away after the first use.
- 2. We will ensure that all our products are designed to be used and not thrown away after the first use.
- 3. We will ensure that all our products are designed to be used and not thrown away after the first use.

### Recycle more

- 1. We will ensure that all our products are designed to be used and not thrown away after the first use.
- 2. We will ensure that all our products are designed to be used and not thrown away after the first use.
- 3. We will ensure that all our products are designed to be used and not thrown away after the first use.

### 1 for Go

- 1. We will ensure that all our products are designed to be used and not thrown away after the first use.
- 2. We will ensure that all our products are designed to be used and not thrown away after the first use.
- 3. We will ensure that all our products are designed to be used and not thrown away after the first use.

HAPPY

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the weekly shop

List game.

Service Desk

Available

Thank you

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**ASDA** foundation  
Transforming Communities, Improving Lives

Pay

FIVE LAMPS  
ONE THOUSAND  
POUNDS

Date

26<sup>th</sup> JUNE

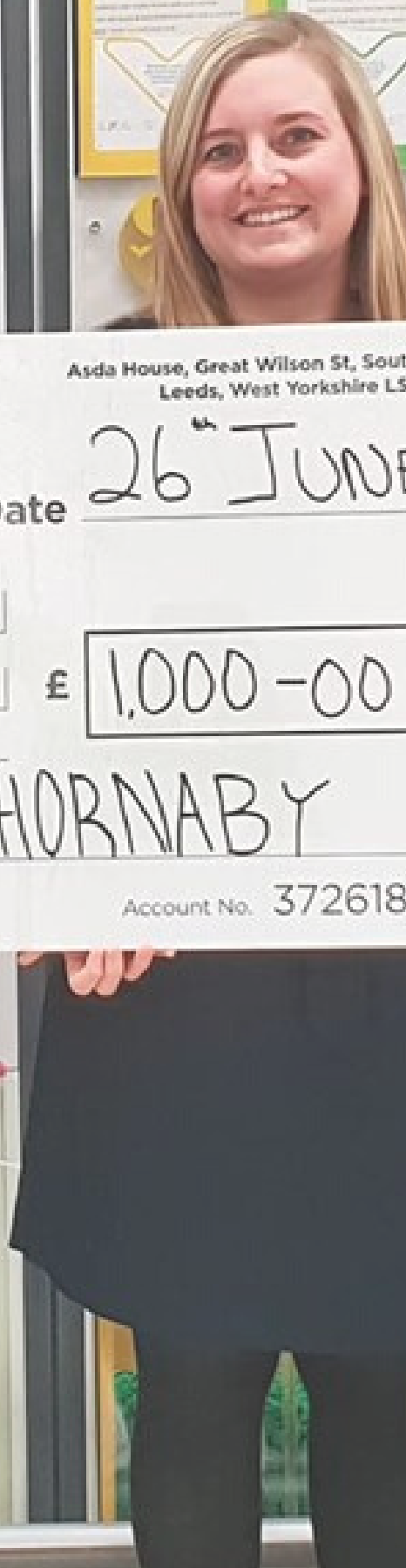
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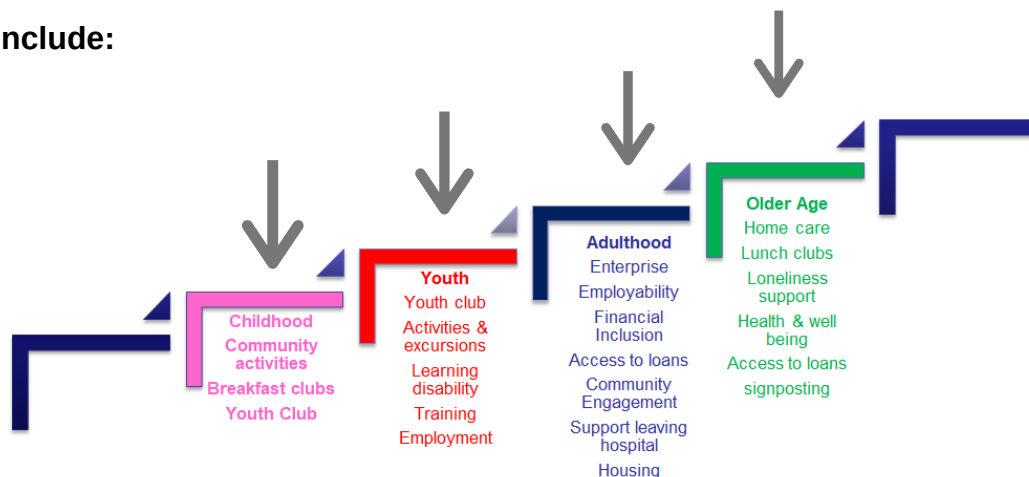
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**Five Lamps aims to support in the future all ages to unify our purpose.**

**This will include:**



**This will connect all of our services through:**



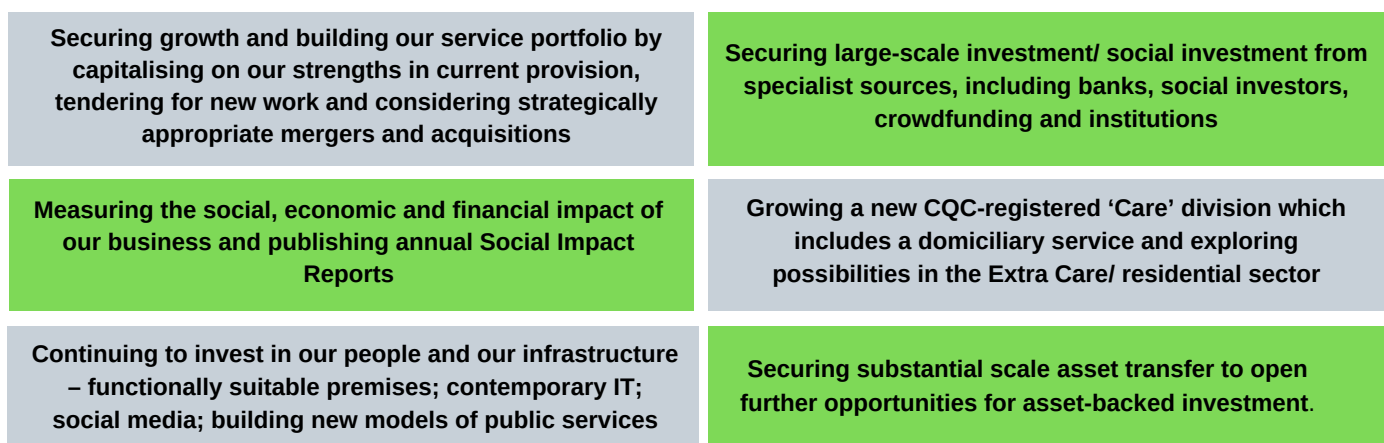
Five Lamps has a strong history of working in partnership to promote and deliver social, financial and economic inclusion and to invest in the local communities particularly across Stockton on Tees. We are committed to retaining and building on our heritage and using this experience to grow where our services and products can help change people's lives.

We have a proven track record of being versatile and able to respond to new initiatives and opportunities and have increasingly become well placed at influencing and helping to bring about change. As a result, Five Lamps continues to position itself at the leading-edge of its sector(s) and we utilise this position to effectively plan strategically for long-term growth. The Executive Team and both Boards keep themselves abreast of developments at national, regional and local level across a broad range of thematic issues and support this through a network of partnerships, collaborations and support from specialist consultants and advisors.

2018/19 has seen real progress in terms of some of our strategic priorities and importantly positioning ourselves for the future; for future growth and for new opportunities aligned to our vision and values and ensuring as a Charity we continue to remain financially viable not just in the short term but into the future so we can continue to do what we do well.

To this end, there has been a clear focus in 2018/19 on establishing the personal lending within Five Lamps Trading 'Conduit' which is intended not only to provide affordable personal lending for those excluded from the main stream markets but in doing so also to generate a future income stream via gift aid for the Charity enabling the Charity to realise its future ambitions.

**The strategic priorities for Five Lamps continue to be as follows:**





FIVE  
LAMPS

— *Making People Matter* —

## Contact us

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