



National  
Benevolent Fund  
for the Aged



300,000 older people in the UK  
often go an entire month without  
speaking to friends or family

*"I am like a snail that has come out of its shell and for that NBFA, I cannot thank you enough"*

Mrs D from Yeovil

1.2 million older people in the UK have no other income than the state retirement pension and other benefits. With the current state pension standing at £90.70 per week, it is not surprising that this age group often struggle to lead a full and varied life.

The National Benevolent Fund for the Aged is a charity which aims to improve the quality of life for older people. By offering a select range of practical services we encourage independent living in old age.

These services are:

- Emergency Alarms
- Tens Machines
- Short breaks away

One tenth of pensioners regularly depend on friends and family to help them out financially.

## Chairman's Report



It gives me great pleasure to introduce this annual review and to look back on another successful year for NBFA.

NBFA continues to have a significant impact on the quality of life of the growing number of older people living in the UK on low incomes. NBFA works very hard year on year to bring joy, friendship & companionship into the lives of many of the forgotten elderly. As Chairman I see the positive results of this work and how it does so much to relieve the isolation, loneliness, pain and anxiety felt by so many older people. You will see more detail on how we help in this Review.

2007/2008 has been a year of change for NBFA. We have bade farewell to three staff, Sue Simmonds, Hazel Robinson and Patrik Ewe who have moved on to pastures new; we thank them for their contribution to the cause and wish them well for the future.

At the same time we welcome two new team members, CEO Julia Robinson and Holiday Coordinator Lacie Cole who join Office Administrator Rebecca Soragni, as a team they will be working very hard to grow and develop the valued work of NBFA.

With your financial and volunteering support we have achieved a great deal and send grateful thanks to all who have helped us. The challenge that now confronts us, as the numbers of senior citizens grows larger year by year, is to ensure that NBFA rises to this challenge. 2008 is already bringing changes and challenges but with your support, both financial and voluntary, we will develop and expand our work of providing valued services that do make a difference to the lives of these very special people.



Winston S Churchill  
Chairman

## Chief Executive's Report



It is widely known that low incomes, pain and fear are the three main reasons that older people become socially excluded; NBFA has continued this year to address each of these issues through its programme of activities.

Our TENS project has helped people who are more likely to suffer pain from chronic illness as they have grown older; our Alarms Project has helped remove the fear of being unable to summon help in an emergency and our Breaks Away have provided a re-energising change of scene, the opportunity to make new friends and provides the ability to return to their domestic situations refreshed and more socially optimistic.

We know these services are valued, make a difference and need to continue. We are also aware of the

changing social climate and the impact this is likely to have on the growing numbers of elderly people in the UK. Therefore, our challenges for the coming year are to sustain our current services, increase our funding, build our community profile, research need, develop new programmes, grow volunteering and build local events.

NBFA has never carried out this work alone. The success of our projects over the past fifty years has only ever been achieved through the greatly appreciated contributions of our volunteers and funders. So once again, we ask you for your important support, because together we can ensure our projects are of the highest standard and continue to make a difference to the quality of life for older people.

## Signature

Julia Robinson  
Chief Executive

## Who are NBFA?

NBFA stands for the National Benevolent Fund for the Aged who aim to encourage independent living within local communities for older people on a low income. We have been around for over 50 years, helping thousands of older people on a low income.

Established in 1957, NBFA was founded to improve the lives of older people living on the poverty line. Originally, NBFA provided TVs to older people, to try and combat isolation. By giving these people (often with mobility problems) a television set, NBFA provided a link to the outside world as well as visual and aural stimulation.



NBFA went on in 1971 to set up its holiday programme, providing much needed breaks to those who could not afford to go away. Whilst NBFA no longer gives out television sets, we do continue to organise breaks away, which have grown in popularity from year to year. We have taken over 50,000 people away since the programme began.

It is the social side of being elderly that NBFA is particularly interested in and why our holiday programme continues to grow. With old age often comes mobility problems which, when coupled with financial restraints, make it difficult to remain socially active. Remaining indoors day in, day out causes social isolation and a loss of confidence. Making a trip out, even to the shops, becomes a huge task and many people opt to remain inside, venturing out only when entirely necessary.

Figures show that 1 in 4 of those over 65 in the UK suffer from depression which can often go unnoticed in older people, particularly those in isolation. Providing the opportunity for those who do not have the money or confidence to go away alone is a very important part of NBFA's social policy.

Alongside the holidays, NBFA provides Tens Machines and Emergency Alarms to beneficiaries who would otherwise be unable to afford them, providing comfort and peace of mind to the recipients and also their families who perhaps cannot be around as much as they would wish to.



*"Many thanks for the happiness you have brought into my mothers life, keep up the good work"*

Mrs P from Liverpool

## NBFA Services

This year we have had incredible demand for our services. The phone in the NBFA office rarely stops ringing! Our beneficiaries very much appreciate our telephone service – whether it is a holiday maker calling to thank us for their break away, an inquiry for a Tens machine or an emergency alarm, or just wanting someone to talk to.

### Tens Machines

For some older people a Tens machine can be the difference between being alive and living a life. A Tens Machine is an electronic pain relief system, which can provide long-term pain relief for chronic conditions, such as arthritis. Painkillers are often not strong enough to dull the pain sufficiently but the Tens Machine (which delivers small electrical pulses through electrodes attached to the skin by a small pad) can all but remove the pain entirely.

We have enabled almost 600 pensioners over the past few years to have a Tens machine at home. We hope we will be able to provide more people with this service in the coming year.



### Emergency Alarms

For an older person, the fear of falling (especially if there is a possibility no one will find you), puts an immediate mental block on activity. There are no end of emergency alarm providers, so why do we provide this service? The answer is simple – cost. To have an emergency alarm fitted and monitored, you can expect to pay anything up to £60 per week, plus an installation fee. For those who are on solely the state pension, this is simply impossible. If provided through NBFA, there is a small weekly charge of £1.50 per week, and no installation cost.

We have installed over 100 emergency alarms in the last few years. This simple reassurance gives older people the confidence to be active and remain living independently.

### Breaks Away

The difference that a holiday can make is indescribable. All our holidaymakers are on a low income and cannot afford to pay for a break away on their own. They may not have been away from their home for years and in some cases, may have never been on a holiday at all. Some will live alone and speak to no one on a regular basis. They are isolated and have no way to meet new friends within their community.

We have taken away almost 1,000 people this year, to the Isle of Wight, Cromer, Scarborough, Eastbourne, Dunoon and Llandudno.

To take these people away makes such a difference to their confidence and therefore their ability to return home and venture out to meet new people. Isolation is a worrying and increasingly growing problem within the elderly. We need to combat it in any which way we can.



**“Health problems now stop us travelling as we wish. We could not believe we were so lucky as to be awarded a holiday with you”**

Mr and Mrs S from Devon

1 in 10 older people have not eaten out for over a year

## Stories

Perhaps the best people to tell you about NBFA's work are those that have benefited from it...



### **Holiday Maker** Mrs B from Wrexham

"I don't know what made me apply for the holiday. I saw an article in my local paper and thought "well, I'll never get it" but I applied anyway and low and behold I received an acceptance letter 2 weeks later! I didn't think I would be able to go.

Ever since my husband died, I have been a recluse. We were married for 58 years and did everything together, so once he had gone, I didn't feel able to face the world.

I'd never stayed in a hotel before – we had our honeymoon at my Parent-in-Law's house. Not exactly romantic! I was curious to see what it was like, so I boarded the coach. And I'm so glad I did.

The holiday was fantastic! I was surrounded by people my own age, going on excursions every day and chatting away at meal times. I played bingo every night – and I don't even like bingo!

I returned home with a handbag full of telephone numbers and now meet with two ladies from the holiday every week for tea and a chat. I feel like a cloud has lifted."

### **Tens Machine** Mrs M from Croydon

"I suffer from Arthritis and have done for the past ten years. The pain had got progressively worse, to the point that sometimes I was unable to sleep. The amount of painkillers I needed to have any effect was ludicrous and I didn't like to take them. Besides, I couldn't get to the pharmacy most of the time to pick them up.

My Physiotherapist had tried me on this Tens machine and it was amazing. I don't know how it works but it is like a magic touch. She said that I could apply for a free one through NBFA, so I rang up and talked to a very nice lady who sent me an application form.

I have been using it for 6 months now and the difference it has made is unbelievable. I can sleep through the night, I can get on with my gardening and I know that however much I use it, it won't make me drowsy like all those pills. It has given me my life back."



### **Emergency Alarms** Ms F from York

"I had been worried about my dad for a while. He kept having falls and not being able to get up himself. My father is fiercely independent and refused to come and live with me, so I looked into emergency alarms. I could not believe the prices they were asking! There was no way I could afford it, let alone my dad!

That is when I stumbled across the NBFA website, which offered the same service for only £1.50. We applied and Dad was awarded an alarm. I can't explain how much happier I am about him living alone. Dad can remain independent and I can have peace of mind."

## Volunteering with NBFA

Without volunteers the work of NBFA would be impossible. Our volunteers provide invaluable assistance across the board, from helping with administrative duties in the office to accompanying holidaymakers. We are so grateful for the time and effort that they put in to make NBFA work smoothly. We support our volunteers throughout their time with us and we know that they find it a fulfilling and rewarding part to play at NBFA.

### **Rusty** Office volunteer

“I do a lot of voluntary work, mainly with disadvantaged children, as I enjoy helping other people. Also, I live on my own and it is a great way to meet people, particularly in London where everyone is rushing around and doesn't have time to stop and chat. Coming into the NBFA office once a week is an enjoyable way to spend my day. I never know what might be in store: packing envelopes with holiday packs or shredding old letters. I enjoy talking to the girls in the office, and they always make sure I have plenty of tea and biscuits! NBFA took me away on a holiday and this is my way of saying thank you.”

**“It's so nice to see young people wanting to spend time with us. It seems so rare these days”**

Mr T from Havant



### **Calum** Breaks away courier

“I didn't know anything about NBFA until my girlfriend, Pippa told me she was volunteering on a holiday. We had been looking for voluntary work we could do together and this seemed perfect as we both had an interest in the welfare of older people.



We went to the Isle of Wight with around 70 holiday makers and had a whale of a time! We were taught line-dancing by a group of ladies and another group (all called Joan!) spent several evenings telling us unbelievable stories about their time as young ladies in the dance halls.

It was amazing to see the diversity within the age bracket – we tend to think of old people as pushing trolleys around in beige coats, but we had women in leopard skin leggings dancing the night away and a 94 year old man stood on his head! I think I enjoyed the fancy-dress competition the most – we went as each other (this is Pippa dressed as me) but lost out on the prize to a cowboy and a cat.

There were a couple of incidents which reminded us of the importance of our presence – one lady fell down a slippery step and broke her hip, meaning a 3 hour round trip to the hospital, where she had to stay in for observation. It shows why it is important to have

holidays designed for older people, so that should such incidents occur, they know there is someone to help them. If she had been travelling alone it would have been a much more frightening experience, I am sure. As it was, we were able to inform her family and visit her everyday.

We returned home exhausted but content that we had made a difference, both to the elderly and to our opinions about them.”



1 in 4 older people have not had a holiday for 5 years

[www.nbfa.org.uk](http://www.nbfa.org.uk)

## Looking to the future

NBFA is currently in a developmental stage. To create the services that our beneficiaries need, we must look into what it is that will benefit them. How can we adapt what we already provide to suit their needs? What new measures can we introduce? We need to carry out research into the wants and needs of our demographic, to ensure NBFA grows as a charity and benefits not only those who we currently help, but those who are currently outside the criteria for our services.

To reach those not yet on our database, we need to regionalise. Being based in one office, we do not currently have the ability to contact individuals who might benefit from the work that we do. Having a local volunteer who can offer a point of contact within a certain area would enable NBFA to recognise needs within local communities. With local knowledge, we would be in a much stronger position to make an impact.

We are also looking to provide an aftercare service for our breaks away. Those who are isolated, those who find life mundane and socialising difficult often leave our breaks away uplifted and confident, only to return back to a day-to-day life which slowly drains that newfound enthusiasm away. If we were able to provide some form of contact with these people after their break, to organise get-togethers within the areas from which the holiday makers had come, the breaks away with NBFA would become an invaluable source of friendship and help rebuild the communities which are so needed in these areas.

Our efforts will improve when we have a new computer system installed. If NBFA wishes to grow, it will need the correct technology to support it.

However, all these projects will cost money to develop and so we must find a way to expand our fundraising efforts.

NBFA will not be able to continue on its current reliance on legacies and reserves. We must diversify our approach if we are to entice and excite new, young donators.

*"Living on your own and having no family, you get very lonely. So thank you for my lovely holiday"*

Mrs B from Coventry



One third of suicides are committed by over-55yr olds

[www.nbfa.org.uk](http://www.nbfa.org.uk)

# Fundraising

We thank trusts, corporates, individuals and legators for their support over the year. NBFA rely heavily on voluntary fundraising and receive no grants or help from local authorities.

We are a charity which spends and invests all our funds prudently, therefore ensuring that we can make the most of your money.

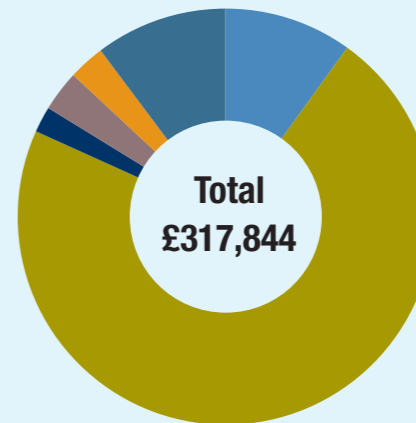
NBFA needs to drive on, expand its services and continue to increase the number of beneficiaries actively using its services. Therefore we will work to increase financial support from all sectors.

As a charity that relies upon donations we need and value your ongoing support to maintain the level of funds required to continue and improve our work.



# Finance

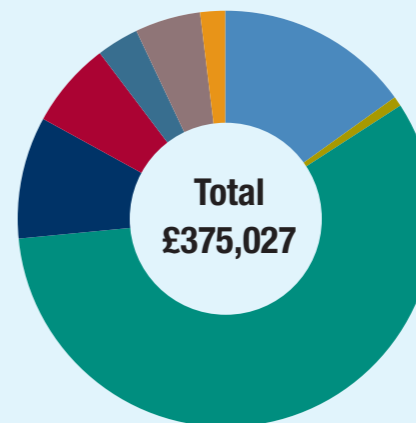
This financial information shows a summary of incoming resources and resources expended for the year. It may not contain sufficient information to allow a full understanding of the financial affairs of NBFA. Full audited accounts can be obtained upon request from National Benevolent Fund for the Aged, 32 Buckingham Palace Road, London SW1W 0RE.



## Where our money comes from

Donations	31,621
Legacies	228,217
Trusts	6,424
Companies	10,088
Trading company	8,981
Investment income	32,513

Excess of expenditure over income of £57,183 is covered by drawing down finance from our investment portfolio



## How we spend the money

Fundraising and Publicity	56,639
Investment management charges	2,848
Breaks away	216,085
Tens Machines	35,664
Emergency Alarms	25,130
Publications	12,302
Governance	19,117
Expenses of Trading Company	7,242

£4.5 billion in benefits for older people goes unclaimed each year

## Trustees:

Winston S Churchill (Chairman)

Joyce Arram

Paul Burstow MP

The Hon Isobel Cooper-Heyman

David Griffiths FCA  
(Honorary Treasurer)

Rt Hon the Lord Newton  
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Bishop of St Albans

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## NBFA

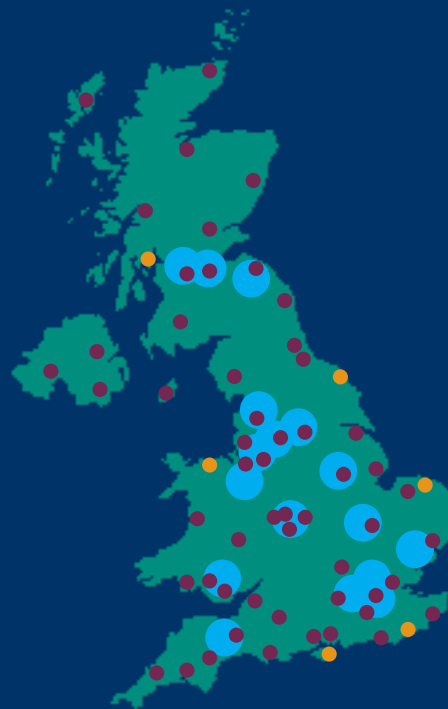
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Website [www.nbfa.org.uk](http://www.nbfa.org.uk)

Registered charity number: 243387

Making a difference to the lives of marginalised older people



-  Catchment areas for those taken on NBFA breaks
-  Holiday locations
-  National coverage of NBFA alarms and Tens machines