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A message from our CEO

We've been the automotive industry's dedicated charity since 1905 - back when automotive was a push bike and some pedal power! Over the years, Ben has been right by the industry's side, growing, adapting and evolving alongside it.

We continue to deliver life-changing (and sometimes life-saving) support to those who work, or have worked in the automotive industry. We've been here for the automotive industry's people for 113 years and we speak to them day in, day out. This means that we understand their struggles, we recognise their needs and we know how to help them.

Our focus continues to be on helping people to address and solve some of life's toughest challenges. Every day, people ask us for help following devastating situations like relationship breakdowns, bereavement and job losses. Each day they talk to us about their debt, loneliness and housing struggles.

Through our free & confidential advice & support, delivered online and via a dedicated helpline facility and a network of field-based client support advisors, we have continued to see a high demand for support with mental health issues, particularly anxiety and stress, which reflects the challenges and changes within the UK automotive industry today.

So that we can respond appropriately to the evolving needs of the industry and its people, Ben has continued its journey of transformation. We have embarked on an ambitious approach to raise awareness of our services, both directly to people working in the industry and indirectly via employers

"I can't speak
highly enough
about the team
at Ben. I literally
don't know
where I would be
without their help
and support"

A Ben client



and our Ben4Business programme, which launched last year.

Over the year we have continued to deliver high quality, flexible, continuing care for everyone whose home is a Ben care centre. The care and wellbeing of our residents has always been, and continues to be, our top priority. In addition we completed the development of our retirement community - Lynwood Village, which was formally opened by HRH Princess Alexandra on 18 April 2018.

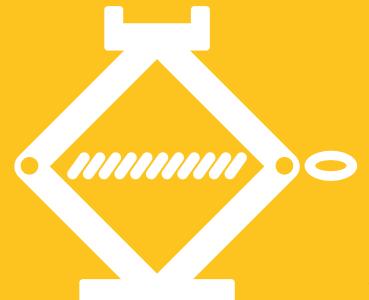
We have achieved a lot of progress this year and have ambitious plans for the future as we continue to transform to meet the needs of the people we support.

Please read more from me on page 36 about our road ahead.

Zara Ross Chief Executive Officer

Support for life

Ben is an independent charity and dedicated partner to the automotive industry, providing support for life for its people and their family dependents, focused on delivering care and support to enable total health & wellbeing through working and later life.

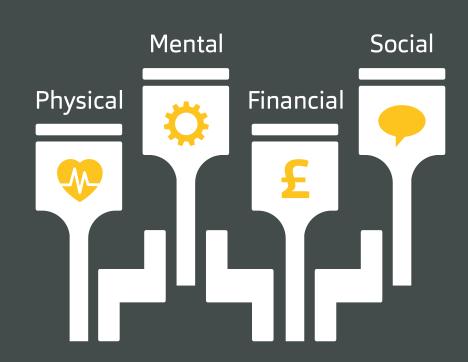


Total Health & Wellbeing for the people of the automotive industry

Ben provides free and confidential advice and support focused on the four main areas of peoples' health and wellbeing: financial, physical, mental and social, supporting people to manage their health proactively and overcome any challenges they face, at whatever stage of life, empowering them to make lasting, positive change.

Everyone who works, or has worked, in the automotive industry can access Ben's tailored, holistic support, for themselves and their family dependents.

Ben also operates flexible, continuing care and support for those in later life, which is not dependent on an automotive industry connection. This includes excellent nursing, residential, dementia and respite care via its care centres in Ascot, Rugby and Norham (Berwick-upon-Tweed), day centre in Coventry and 'independent living made easy for the over 65s' at its retirement village in Sunninghill, near Ascot, Berkshire.



How we helped people in 2017/18

This year the reasons people contacted Ben for help were varied: from bereavement to redundancy and debt to loneliness. However, financial and mental health challenges remain the most common reasons people contact our helpline services or visit our website.

87% of people requesting help were of working age and 61% were male. 83% of people helped by Ben rated our service as very good or excellent.

working age

male

satisfaction score



Dave's journey of support

To highlight how Ben supports people from the automotive industry who need our help, we're going to share Dave's journey to demonstrate. This shows how Ben supported him in his recovery from a serious back injury which triggered other serious challenges for Dave, impacting his personal and work life.

How Ben provides support



Helpline

Free & confidential helpline, weekdays 8am to 8pm.



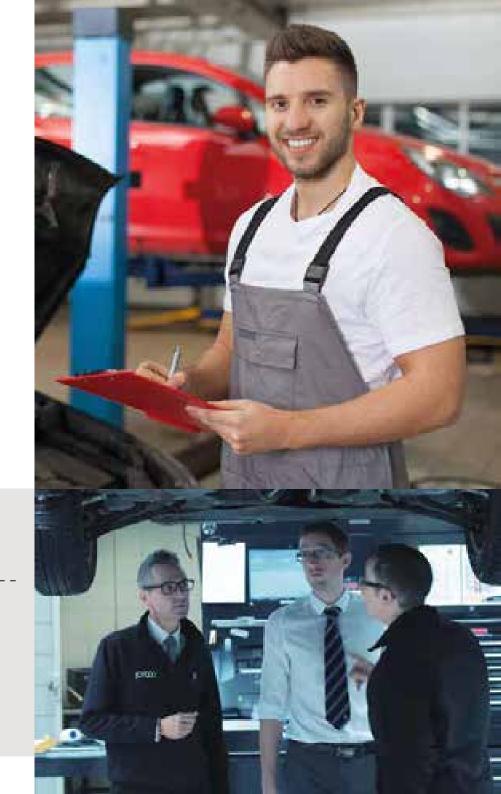
Tailored client support

A thorough assessment enables Ben to plan and deliver a tailored support action plan.



Ongoing aftercare

Continuing support to build confidence and empower people to stay on track.



Dave's story

had "hit a

brick wall"

Back in October 2016. Dave Hancock was walking across the car park at work, it had been raining heavily and he slipped on the wet ground, falling on his back. As he landed on the wet concrete. he felt a pain in his back.

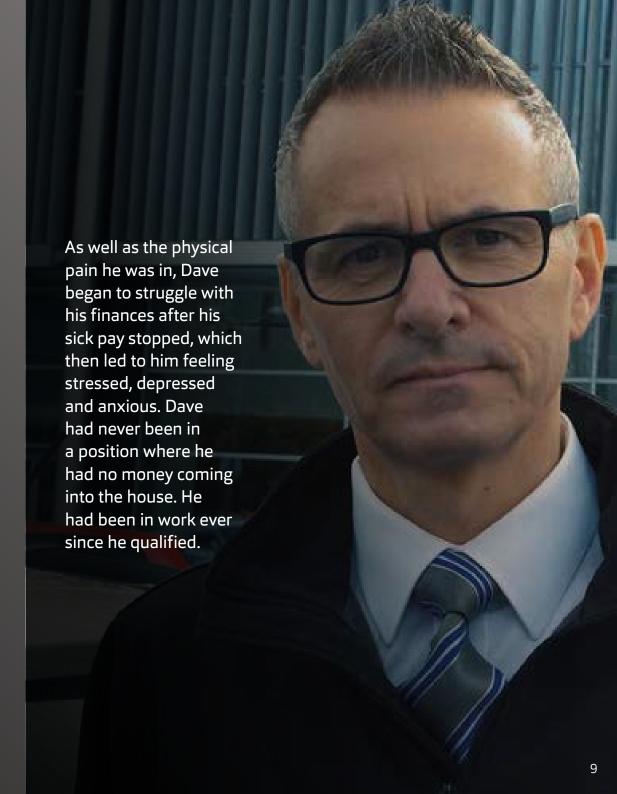
Dave had seriously to turn. damaged his lower back from the fall and had to be signed off from work at JCT600. Dave was in a lot of physical pain but he was receiving sick pay from work so he was focusing on having physiotherapy and getting himself fully recovered. However, in May 2017. Dave was still in a lot of pain but his sick pay had stopped.

Dave's colleague in HR at JCT600 went to visit him at

home, asking him when he Dave felt he thought he would be able to return to work. but he was unsure when he would be physically able to.

and needed Dave was worrying about paying his bills, having somewhere enough money to pay for food and he was depressed because he couldn't afford to put petrol in his car to visit his children. He felt he had "hit a brick wall" and needed somewhere to turn.

> This was when Dave turned to us for help.





Contacting Ben's helpline





Dave was given our details by the HR department at JCT600 who knew about Ben and how we could help. He then called our helpline and our advisors listened to his situation to find out how best to support him.

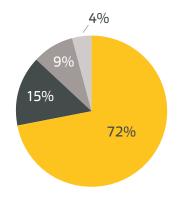
It was at this point that we stepped in to give Dave the help and direction that he desperately needed to get himself back on track.

When people need help, our helpline advisors start by listening, appraising the situation and then assess how best to support.

Our helpline service responds to a wide variety of requests for help through a range of channels. Telephone is still the most common method for contacting us but this year we have started to see significant growth in online chat. We know that digital channels are increasingly important, especially to younger people.

It's great that, in Dave's case, his employer, JCT600, had a sound understanding of Ben and our services, so recommended he call us for support. We have seen a growth in employers and HR professionals referring employees to Ben for support as a result of our Ben4Business activities (see page 16 for more information on Ben4Business).

How people contact us for help



Telephone

Email

Online chat
Other

Top 3 reasons people contacted us for help:

- Low income
- Anxiety/depression
- Physical illness

9%

of people contacted us for help via online chat

22%

of people who contacted the helpline are referred from HR

Tailored client support





Dave was contacted by one of our Client Support Advisors, Carol, who offered a friendly face for him to talk to and confide in. Carol helped Dave apply for the benefits he was entitled to while he was still recovering from his back injury.

As Dave was struggling so much that he didn't have enough food in the house, Carol did some food shopping for him. We also helped Dave by getting some new tyres fitted on his car so he could visit his children who live 95 miles away. As Dave had been feeling depressed and anxious, we also organised some counselling for him.

We support people in many different ways. This year we have:

organised counselling for those struggling with their mental health, relationship breakdowns or bereavement

people received counselling sessions

delivered information, advice and guidance about a range of issues including housing, debt management and care provided people with food when their cupboards were bare and they had no money to spare

organised emergency accommodation for those in need

Following the initial conversation with the helpline advisor and the processing of necessary information, most people are allocated a caseworker or client support advisor who work with them to create a tailored action plan of support and stay with them every step of the way on the road to recovery.

given people the tools they need to manage their anxiety and depression

> helped people to claim for benefits they are entitled to

£865k+

total unclaimed benefits





Aftercare - ongoing support and mentoring



supported and recovering emotionally, as well as physically, he went on to

receive our Aftercare support.

"Ben is an absolutely incredible and supportive charity. Often unheard of for those in the automotive industry. The support they gave to me was and is invaluable. For those in the automotive industry seeking support, mental health and disabilities of any kind effecting you, then this charity is an absolute must. Thank you for all that you do. Amazing people."

Dave Hancock, Warranty Advisor, JCT600 Volkswagen Aftercare is an extended support service offered to individuals who require some more ongoing support. The purpose is to give people additional support and tools to grow their confidence and resilience

People work on a one-to-one basis with an advisor who offers support and mentorship to help people stay on track and make a lasting, positive change to their lives. This service is going from strength to strength, after it was introduced in November 2017

"Ben helped me massively, I couldn't have coped without them, they helped me to get my life back on track. I have now got into a routine of a daily 'to do' list and I set myself small goals. I have learnt to appreciate my wife and children and I have started to go to the gym."

A Ben client



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Giving back to Ben



To show his appreciation, to raise awareness and support Ben, Dave wanted to give something back. First of all, Dave bravely told his story on film so we could share it and raise awareness about the work we do. Then, Dave stood up on stage at the Ben Ball and gave a heartfelt speech to over 800 people, telling them what our help meant to him.

Dave then took on the ultimate challenge for Ben - he ran the London Marathon.

"I loved it (in a very strange sort of way). The sense of achieving the biggest challenge of my life and safely, in the hottest London Marathon on record, is immense. The words of my supporters, family, friends and this amazing charity got me to the end of a marathon. I will never ever forget it, for many, many reasons!"

Dave Hancock, Warranty Advisor, JCT600 Volkswagen

We are incredibly grateful to Dave and all he has done to raise awareness of our work.

Watch Dave's story online at https://www.youtube.com/ watch?v=R0hXJtBPmQE&t=1s



raised

by our marathon runners

97

people

took part in fundraising challenge events

£53k

raised

in total through fundraising challenge events We are incredibly thankful that each year, a growing number of individuals take part in activities to fundraise for Ben. From mass skydiving events to cycling, rowing and running, these amazing individuals raise essential funds which means that we can continue our valuable work.

Photos from top left to bottom right: Dave Hancock's London Marathon, Anthony Plumer's London Marathon, Tough Mudder team, CarFinance 247 group skydive







Partnering with the industry to support its people

"We are working with Ben in a very different way these days. We work in partnership to support our employees in the business when they face challenges in a variety of forms, to ensure a positive outcome. This ranges from mental health to financial issues."

Katie Saunders, HR Director at JCT600





Partnering with the industry to support its people

Our Ben4Business partnerships are based around four key elements and stages:



Together we can support people through life's challenges and build a stronger, more resilient automotive industry. We strongly believe that Ben should be built into the DNA of all automotive industry companies – and made known to all new employees via induction and workplace programmes.

We can only reach all automotive industry people through companies, so that's why these partnerships are so important. We need to work with employers to support their people, and therefore the industry as a whole.

Through Ben4Business, which launched in 2017, we have worked with 143 companies, have visited 356 different automotive industry workplaces and engaged directly with over 15,000 employees.

The programme brings together the services that Ben offers to industry partners in one package, consisting of a range of workplace awareness initiatives, new training programmes and digital assets to help promote Ben in the organisation.

Through Ben4Business, we work with employers and their HR teams to understand the people challenges their businesses face and agree a programme of awareness and training initiatives to help address those issues. We've worked alongside HR teams who need information, advice or signposting when supporting employees and we also offer a free emergency support service for organisations where there are multiple employees affected by a single issue.

We're working with many companies in the industry to help them support their people and we have received some very positive feedback. We think that this feedback speaks for itself but to find out more, take a look at the rest of this section or get in touch with us.

For more information contact

ben4business@ben.org.uk

BenAware

BenAware is the first step in raising awareness of Ben's services to employees, so they know who we are, what we do and how to access our free and confidential services.

Our wide range of materials, tools and initiatives are designed to make all employees in a business 'BenAware'. From helpline cards, to content for induction programmes and intranet platforms, to posters and digital advertisements.

We have developed a toolbox of content and resources which can be shared across an organisation to ensure every employee is aware of the free and confidential services available to them. This is so they know where to turn in case of a crisis or to simply know what they can do to stay 'fit for work and for life'.



94 companies

have taken part in BenAware programmes



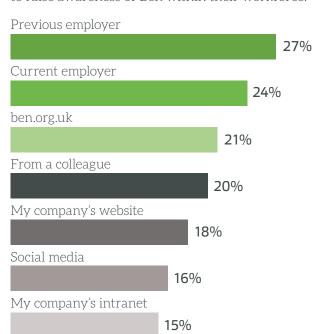
"Following initial conversations with representatives at Ben it became apparent that their support services should be immediately communicated to all of our UK employees. Topics such as mental health and financial wellbeing can often be 'swept under the carpet', however we have made a commitment to continually signpost the services Ben offers our employees."

Christopher Barrows, Communications Specialist, Draexlmaier

BenAware programme of activities

How people heard about Ben

When we asked people how they heard about Ben, in a recent survey, most responded with "workplace", either via their employer directly or via a workplace event. This reflects the work we have been doing this year, working with companies to raise awareness of Ben within their workforce



"We began raising awareness about Ben during our induction programmes by using Ben's materials, the video is shown and all induction packs contain the Ben leaflet and cards. Ben posters are also on view at all sites. We refer employees to use Ben's services in times of need and before things escalate."

Karen Rourke, HR Manager at Motordepot

Industry survey 2017 results - "how did you hear about Ben?"



BenatWork

Working in partnership with HR and health and wellbeing teams to understand businesses and their challenges, and to deliver a programme of workplace activities.

We work in partnership with HR and health and wellbeing teams to understand a business and its challenges. We then help create a workplace programme of activities to raise awareness of the free and confidential support services available from Ben, to improve the health, morale and productivity of the workforce and help demonstrate each company's commitment to employee wellbeing.

We also offer specialist HR support including a Critical Incident Response service to help companies deal with major incidents that may affect their people. Additionally, we can host informal roundtable discussions with HR teams to discuss insights and share resources and content to help support employees.



25 日初

companies

have taken part in BenatWork activities

356 ⊚ company sites

15,000+ △ people

took part in a BenatWork activity "Motordepot have been working with Ben for nearly a year now, during this time we have found the relationship invaluable in assisting our employees with their wellbeing both in the workplace and outside of it. It's great that Ben are able to offer their assistance to not only our employees but to their family dependents also."

Karen Rourke, HR Manager at Motordepot

BenatWork programme of activities

"Ben assisted us with our mental health and wellbeing awareness drive. Highlighting the availability of support services and discussing the issues has instilled the confidence in employees to be open about issues and ask for help if needed. These are the first steps to prevent problems escalating into major issues and early support is critical to prevent disruption to their personal lives to our business."

George Darley, Technician Roadside Performance Manager, Allianz

"We worked closely with the BenatWork team to raise the awareness of Ben's services amongst our workforce. The team were extremely helpful in raising the awareness of Ben's services to our employees, visiting our plants on several occasions to cover all our shift patterns. With the help of the BenatWork team, our employees are better informed on what support is out there for them and who they can contact if they need someone to talk to."

www.ben.org.uk 21

BenTraining

Using our unique insight and experience of dealing with the issues facing people in the automotive industry, we have developed a range of impactful training courses, specifically around mental health and wellbeing.

Our 'Managing Mental Health in the Workplace' course is designed to help people managers to recognise and deal with mental health issues in their teams, supporting colleagues with advice and resources, while our 60-minute Mental Health Masterclasses are for all colleagues, helping them to manage their work/life balance and learn to cope with stressful situations.

"In such a short period of time, we have raised mental health awareness amongst our employees and managers by using BenTraining."

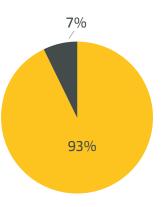
Karen Rourke, HR Manager at Motordepot



24 companies signed up

participants trained about mental health and wellbeing

93% of participants would recommend training to others



Mental health and wellbeing training

"Excellent, informative, humorous and engaging." "A very useful and informative course and the knowledge gained will without question have practical workplace application."



"Very insightful and fascinating content. A real eye opener and will take on board for use in practice."





BackingBen



We don't ask for money first, it's not the Ben way. But once companies have been through the Ben4Business journey, we're 100% confident that they will see the value of the partnership and want to stay with us, supporting us by Backing Ben! There are some great ways to do this, that are mutually beneficial for employers and Ben.

The generous donations we receive from our corporate partners, industry and fundraising events and other income generating activities are vital. These donations ensure we can continue to provide high quality, sustainable support to industry colleagues and their family dependents as they face life's toughest challenges.

From our annual black tie event, Ben Ball, and our industry fundraiser, Hats on 4 Mental Health Day, to popular team events such as Bangers4Ben and the Automotive Challenge Cup, there are many ways companies and their employees can get involved, have fun and raise money for Ben.

Our Industry Leader Challenge is another great way to fundraise for Ben. Each year, a business leader from the automotive industry takes on a challenge to raise money for Ben. From skydiving to swimming the English Channel, these are serious challenges that raise serious money!

There are over **250 companies** who have been BackingBen, raising vital funds for us to continue our work.

£4.23m

total income raised by companies and individuals



BackingBen in 2017/18:

250

companies 'BackingBen'

£1.28m

income donated by vehicle manufacturers from new car registrations

£955k

other income from industry

£877k

fundraising events

£490k

payroll giving

£129k

legacies

£74k

individual giving

£293k

auction scheme





£214k
Industry Leader
Challenge

Jaguar Land Rover English Channel Swim



Fundraising events

- 1. Bangers4Ben
- 2. Automotive Challenge Cup
- 3. Ben Ball
- 4. Hats on 4 Mental Health Day

£83k

Bangers4Ben



£17k

Automotive Challenge Cup

£338k

Ben Ball



£11k

Hats on 4 Mental Health





Fundraising events

"We have raised mental health awareness amongst our employees and managers by taking part in Hats on 4 Mental Health Day. We will certainly be taking part again this year in this engaging fun event."

Karen Rourke, HR Manager at Motordepot

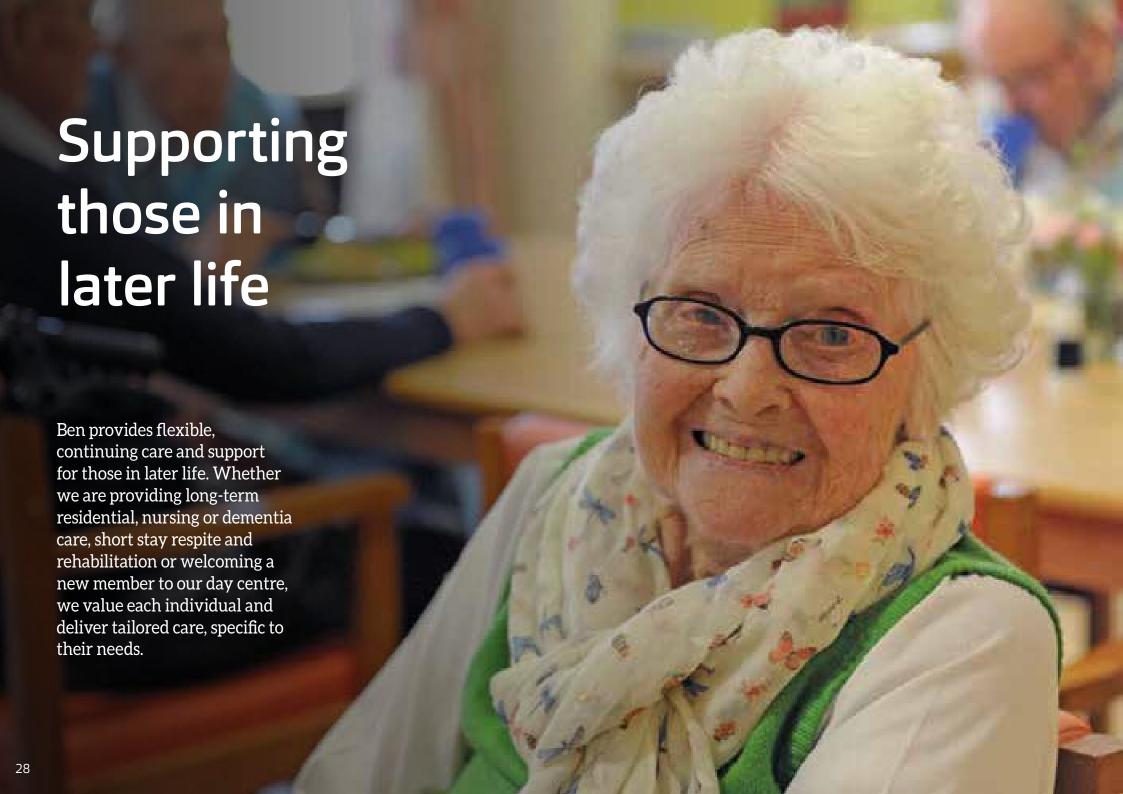
2,231
Individual donations at our industry dinners

£37k

Income raised from individuals via donation envelopes at events during 2017/18

£7.6k
Gift Aid claimed





Lynwood

Town Thorns

Residential, nursing, dementia & respite care centre, Ascot

A purpose-built, state-of-the-art care centre situated in Lynwood Village, a retirement community near Ascot, Berkshire, which is set in 20 acres of mature woodland and landscaped grounds and is home to over 80 people.

"Lynwood Care Centre has provided an excellent level of care for my elderly mother who suffers from dementia. The staff are fantastic providing care in the most professional manner and dealing with a most complex illness. They also provide support and advice to us, which is a huge relief..."

Residential, nursing, dementia & respite care centre, Rugby

A purpose-built care centre, set within extensive and beautiful grounds in the village of Easenhall, between Rugby and Coventry and home to over 60 people.

"Since Dad came into Town Thorns it has changed his life, he is so much happier and enjoys the company."



Day centre

Birch Hill

Day care centre for older people and those living with dementia, Coventry

We know how difficult it can be to care for a loved one, especially if they have dementia. Our friendly, relaxed day centre provides a safe environment where members can participate in organised activities.

"Without the centre, my dad, who has dementia, wouldn't still be living in his own house.
The centre deals with my dad's challenging dementia excellently..."

Residential care centre for older people and those living with dementia, Norham

Nestled high above the river Tweed in the peaceful Northumbrian village of Norham. Set within beautiful grounds, this small, homely care centre cares for 24 older people living with dementia.

"I feel very lucky to have found Birch Hill care centre for both my parents. They are together and safe which means the world to me. The respect, care and kindness the staff show to my mum and dad is exemplary. I am always greeted with a smile..."



Lynwood Village

Lynwood Village, in Sunninghill near Ascot, provides independent living for people aged 65 and over.

"I think I'd say to anyone considering moving here 'just do it' – it's really very nice and you have other people around to talk to."

Lynwood Village resident

Spacious homes, beautifully designed with the future in mind, sit within a friendly, sociable community with optional, flexible support on hand should it be required. In addition to care in the home, Lynwood residents can access our full physiotherapy practice with hydrotherapy pool and wellness classes.

With superb onsite facilities and a choice of activities, events and excursions it's easy for Lynwood Village residents to keep busy and find company when they choose.

A 24-hour staff presence brings added peace of mind. Facilities at this award-winning retirement village include a restaurant, coffee shop, swimming pool, hair salon, bowling green, croquet lawn, shop and library.

Photos of Lynwood Village and the official opening by HRH Princess Alexandra



What our Lynwood Village residents say...

"It's a lovely life, lots of fun. It's lovely if you're on your own because you have company if you would like it and the staff are delightful, they know everyone by name."

"I'm completely independent but it's good living here because you don't have to be alone if you don't want to."

Photo of Cedar Lodge, Lynwood Village



Thank you to our supporters

Ben's ability to support people in our industry relies on the friendship and generosity of our corporate partners and the amazing individuals who make up the automotive industry as a whole. The donations we receive are vital to ensure we are able to continue our important work supporting the industry's people.

On behalf of everyone at Ben and all those we support, we would like to say a heartfelt thanks for all donations we receive and to everyone who has contributed in some way.

The automotive industry in the UK is known for its innovation and resilience but there are challenges in the years ahead and we are working to ensure Ben is well placed to support people in these challenging times. The donations we receive enable us to keep abreast of the industry, ensuring we remain relevant and accessible to the people and the businesses that make our industry great.



Here are some of the ways that we are supported:

- Auctions/Remarketing
- Bangers4Ben
- Ben Ball
- BenTraining courses
- Challenge events
- Company fundraising events
- Corporate Charity of the year
- Corporate and individual donations
- Gifts in kind

- Golf days
- Hats on 4 Mental Health
- Industry Leader Challenge
- Legacies and in-memory donations
- Payroll giving
- Performance Related Giving
- Trade Association events
- Vehicle registration donations









Photos from top to bottom: Automotive Challenge Cup, Windsor Great Park - Vintage & Classic Vehicle Tour Next page: JLR Industry Leader Challenge Coast2Coast Cycle





Our road ahead

We have achieved a lot, but there is still much more to do and many more people to support The Ben Executive team and Board of Trustees have embarked on an ambitious 5 year strategy and programme of activity to ensure Ben remains relevant to the needs of the automotive industry and its people.

We are committed to continuing a programme of change and providing the services and support that automotive industry people want and need. We have already made some milestone changes and we will continue to do so, making sure we are as efficient and effective as possible to deliver the long-term sustainability of our services and our future.

An important priority is to focus on building awareness so that every individual working in the industry is aware that Ben is here for them.

With the ongoing support from the automotive community, we can continue to help automotive industry people to deal with life's challenges. Ben is here for all automotive industry people and their family dependents, for life.

We would like to say thanks again to every individual and every company who has supported Ben, we couldn't continue our work without you. Together, we can continue to look after the lifeblood of the automotive industry - its people.





f /BenSupport4Auto

@BenSupport4Auto

Ben - Motor and Allied Trades Benevolent Fund. Lynwood Court, Lynwood Village, Rise Road, Ascot, SL5 0FG. A charity registered in England and Wales (no.297877) and Scotland (no.SC039842). A company limited by guarantee, registered in England and Wales (no.02163894). Registered with the Homes and Communities Agency (no. LH 3766).

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