



Charity No. 802801



Report and Summarised Accounts 31 March 2010



Making a world of
difference



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www.churchhousingtrust.org.uk

Company Limited by Guarantee

Registration number

2453957 (England and Wales)

Charity registration number

802801

Chief Executive

Jan Bunstead

Company Secretary

Sally Isaacs

Auditors

Buzzacott LLP

12 New Fetter Lane

London

EC4A 1AG

Solicitors

Lee Bolton Monier-Williams LLP

1 The Sanctuary

Westminster

London SW1P 3JT

Bankers

Barclays Bank plc

PO Box 294

Peterborough

PE1 1EZ

Constitution

Church Housing Trust was founded in 1984. It is a registered charity, Charity Registration No. 802801, and also a company limited by guarantee, Company Registration No. 2453957. The charity is exempt under Section 30 of the Companies Act 1985 from using the word "limited" as part of its name.

Members' liability

In the event of the company being wound up, members and those within one year of ceasing to be members, are required to contribute an amount not exceeding £1 per person.

Principal aims and activities

Church Housing Trust's principal objective is to raise funds to benefit homeless people and those in housing need, and in particular those cared for by Riverside ECHG (formerly known as English Churches Housing Group).

Grant making policy

Riverside ECHG makes applications to Church Housing Trust to fund a number of projects each year; other organisations can contact Church Housing Trust directly, but should note that the funds available are likely to be limited. Decisions are approved by the Church Housing Trust Board of trustee directors. The spending of monies raised for these projects is monitored through reports and visits to the projects.

Structure and Management Reporting

The overall responsibility for the charity lies with the trustee directors who have delegated the day to day management of the charity to the Chief Executive. The trustee directors meet three times a year to review progress, discuss policy issues and agree strategy. To assist in the decision-making process the trustee directors have set up a Finance Committee to review financial information and advise the trustee directors. The principal staff comprise the Chief Executive, Trust Executive, Trust Fundraising Manager, and Trust Administrator.

Patrons

Archbishop of Canterbury, Bishop of Manchester, Sir Martin Berthoud KCVO CMG,

David P G Cade, W Peter Cooke CBE, Ian Hay Davison CBE, Sir Philip Mawer,

Rt. Revd. Christopher Mayfield, Michael Nicholson OBE,

His Hon. David Savill QC, Rt. Revd. Michael Turnbull CBE, The Ven. David Woodhouse

Trustee Directors

Revd. Canon Ian Gaskell (Chairman), Susan Briscoe, Derek Caren,

Commander Robert Cribb MBE, RN (Retd.), Revd. Preb. Graham Earney, The Ven. Dr. Colin Hill

Trustee Directors' Report

Church Housing Trust raises charitable funds to support Riverside ECHG's work with homeless and vulnerable people and those in housing need. Riverside ECHG (formerly known as English Churches Housing Group) runs a wide range of supported housing projects in England, including hostels, day centres, projects for people with specific problems such as drug or alcohol dependency, accommodation for homeless families, mother and baby units, women's refuges, temporary housing for ex-Service personnel, accommodation for people with learning disabilities, and young people's foyers.

Although as a Housing Association and Registered Social Landlord, Riverside ECHG receives statutory funding for its core services, this leaves many needs unmet. The additional funds raised by Church Housing Trust significantly enhance the quality and scope of the services and facilities provided. During the past year Church Housing Trust has raised funds for a diversity of needs, including residents' welfare, therapeutic activities and outings, education and training, counselling,

residents' resettlement costs, IT and other training equipment, furnishing hostel accommodation and refurbishing older premises, covering volunteer costs, and also funding certain staff posts for which statutory monies are not available.

In addition to ongoing fundraising for welfare, training and resettlement, we continue to raise funds for a number of specific projects or posts for which no statutory funding is available. Priorities for such appeals are agreed with Riverside ECHG management and staff and we try to ensure that there is a good geographical spread of projects, so that as many residents as possible will benefit. In this way, Church Housing Trust plays a vital role, both in sustaining existing work and providing the funds to develop new 'added value' projects which are beyond the scope of statutory funding sources.

We raise our funds primarily through appeals to individuals, churches, voluntary organisations, and charitable trusts.



Church Housing Trust funds outings during the year which give many hostel residents a much-appreciated break from hostel life and the opportunity to experience new activities and make new friends.

Welfare for Hostel Residents

Church Housing Trust provides Welfare, Resettlement and Training Funds for more than 70 Riverside ECHG supported housing projects in England. These funds help the residents from the day they first arrive at a hostel right through to the time of resettlement, and can include a small Welcome Pack of toiletries, foodstuffs and items of clothing; modest gifts and festivities at Christmas; necessary travel expenses; the cost of enrolling on a training course; outings and leisure activities which are so valuable in developing people's social skills and building their self-confidence.

Resettlement

Supported housing accommodation is only intended as a temporary stepping-stone from homelessness to independent living. The aim is that all residents will move on to live completely independently, usually within two years. This can be make or break time for formerly homeless

people as they will have far fewer support systems in place and may also suffer from loneliness and isolation. Church Housing Trust provides funding to assist hostel residents who are moving on with grants to a usual maximum of £250 per person. It is used in cases where they would otherwise experience hardship, where no other grants are available to help them, or where such grants fall short of the need, and enables them to buy things such as beds and bedding, cookers, fridges, microwaves, tables and chairs, curtains, kitchen utensils and cutlery, armchairs and other items that most people would take for granted. Resettlement grants afford support and comfort at a time when the recipients could be at risk of slipping back into old dependencies and addictions, helping to ensure a successful transition from homelessness to independent living.

"Steph" had been sleeping in her father's shed. Her mother had died when she was very young and her father had remarried and Steph never managed to get on with her step-mother and had been living with her grandparents. When she was 16 they downsized their house and had no room for her. She tried again to live with her father, but the relationship broke down very quickly and finding a place in a hostel was the only answer.

Once in the hostel she was given all the help she needed for dealing with the day-to-day aspects of living, including cooking and budgeting, and she studied at the local college, which, together with a part-time job, helped her self-confidence enormously. She is now setting her sights on University and has been offered an unfurnished flat. With a grant from Church Housing Trust she bought essentials for her new home and she is back in regular contact with her father.

Recent and Current Appeals

Barnsley and Wakefield Women and Children's Refuges – Children's Workers

Tragically, around 90% of the children who come into these two refuges have witnessed their mothers being violently attacked, and around 70% have themselves been physically abused. These experiences can cause psychological trauma, which if not identified and treated could last into adolescence and adulthood. A Children's Worker at each refuge is essential to care for the children while the mother is going through an intensive healing process, and to make use of what can be just a short period to teach the children essential skills they need in order to deal with/protect themselves from past and future abuse and its emotional effects. Unfortunately, Children's Workers' posts do not qualify for statutory funding despite the invaluable work they do, so throughout 2009/10 Church Housing Trust continued to fund these two posts.

Birmingham – Townsend Gardens - improving accommodation

Townsend Gardens, in the Selly Oak area of Birmingham, consists of 12 terraced houses for 47 homeless women. Around two-thirds of the women are under 25, with many aged between 16 and 19. In most cases these young women have had to leave home as a result of relationship breakdown with their parent(s); the underlying reasons are often found to be sexual and physical abuse. Following an extensive refurbishment in 2008, funded by Church Housing Trust, we were able

to raise further funds for completely new equipment for the residents' kitchens and bathrooms.

Bristol – Kitchen refurbishment

The Jamaica Street hostel in Bristol is a Riverside ECHG project for 57 homeless men and women with a broad range of support needs including substance misuse, alcohol dependency and mental health problems. Residents usually stay for up to two years, and receive support which enables them to gain the confidence and skills they need to make a successful transition to independent living. During the year Church Housing Trust raised over £17,000 to completely re-equip the residents' kitchens, making them suitable for cooking and healthy eating sessions as well as providing each resident with their own mini-fridge for their room.

Brixton – Employment Support Programme

In 2009/10 Church Housing Trust raised the funds to establish a pilot Employment Support Programme for the residents of Acre Lane hostel in Brixton. This hostel supports 35 homeless men and women with serious mental health issues. The programme is being undertaken because the majority of residents have not had the opportunity to be involved in work activities due to a cycle of mental health relapse and a low level of motivation for work. By working with local businesses the programme will help give residents the knowledge, skills, and confidence required to help them find work in the future.

Catterick – New project for ex-Services

During 2009/10 Church Housing Trust launched a major appeal to raise almost £100,000 for furnishings and equipment for ‘The Beacon’, a completely new project for ex-Services in Catterick, North Yorkshire, due to open at the beginning of 2011. By the end of the financial year over half of the required funding had been raised.

Leeds and Wakefield – Counselling for hostel residents

Many homeless people have multiple problems that have led to or resulted from homelessness. These include drug or alcohol dependency, mental health issues, learning difficulties, physical health problems, family breakdown, domestic violence and childhood abuse. Although they may find it difficult and painful to ‘open up’ about these problems, doing so will often be part of a healing process and necessary if they are to be able to move on in their lives. Hostel staff, whilst very dedicated, are not trained as counsellors, and the residents, who mix with staff on a daily basis, may not wish to discuss highly personal issues with them.

Church Housing Trusts continues to fundraise from local supporters to fund counselling programmes at hostels in Leeds and Wakefield. Residents have continued to benefit greatly from being able to talk through their problems and issues with trained counsellors.

Manchester – LifeMatters Day Centre

Riverside ECHG operates LifeMatters, a day centre for homeless people in Manchester. It offers a warm welcome as well as shower and laundry facilities; a café serving hot and cold snacks and drinks; health advice and therapeutic activities such as art and pottery. IT facilities are available as well as private rooms for one-to-one interviews with staff who offer support and advice on a number of practical matters. Church Housing Trust continues to fund a member of the small staff team who also runs the art and pottery sessions. Funding is in place to cover 2010/11.

Manchester Prison Visitors’ Centre – Play Workers and Volunteers

Riverside ECHG also manages the Visitors’ Centre at HM Prison Manchester (formerly Strangeways). Visitors are mainly women and children, and it is the first point of contact with the prison for families. Some 11,000 children pass through each year, and over a third of these are young enough to use the play area and require careful supervision. Church Housing Trust funds two part-time Play Workers who look after the children, providing them with books and other reading materials, educational toys, and fun, creative activities. Church Housing Trust also funds the volunteer costs at the Centre. Funding is in place to cover the costs for the 2010/11 financial year, and fundraising continues for the future.

“I was homeless for over a year. The hostel means not only a bed, but support to get my life back together.” *(Gary, 25, Middlesbrough)*

North London Furniture Recycling Project

During the year, Church Housing Trust launched a new appeal to raise money for an innovative furniture recycling project at a number of Riverside ECHG hostels in North London, and provided seed funding from its own reserves to get it off the ground.

When residents move on from such hostels to independent living, they often have no possessions of their own and will be moving into a completely empty flat. This greatly increases their risk of failing their tenancy and slipping back into homelessness. At the same time, when residents of sheltered or general needs social housing projects move on, perfectly good furniture is sometimes left behind, often going to waste. The North London Furniture Project enables disused furniture and equipment to be recycled and refurbished for re-use by hostel residents when they are ready to move on. In addition to the obvious benefits for the residents receiving the furniture, it also benefits the environment at a time when more and more people are appreciating the importance of recycling. It is hoped that in time it can be replicated at hostels throughout the country.

Northants Young Homeless – Carpeting and Decorating

In December 2008 we launched an appeal to raise funds to carpet and redecorate a number of supported housing properties for homeless and disadvantaged young people, aged 16-25, in Kettering and Rushden. This appeal ran successfully during 2009 and the much-needed work was completed at the end of the year.

Reading - Alcohol Support Group

This new appeal was launched at the beginning of 2010 to raise funds for a recently formed alcohol support group at the Hamble Court hostel for 35 homeless men and women in Reading. Figures show that at any one time, around 60% of the residents have, or have had, alcohol problems. The support group was started in February 2009 by two staff members and the twice-weekly meetings are well attended. In addition, there are regular outings and activities to show clients that there is more to daily life than alcohol. The appeal has proven to be very successful and sufficient funding is in place to ensure that the group can continue throughout 2010/11.

CHT funds art, music and drama in many hostels, helping residents express their fears and problems. "Steve" from Gloucester, painted to express his life as a schizophrenic, and the improvement in his confidence and relationships was so enormous that he was able to move into a permanent home after more than 20 years of sleeping rough and in hostels.



Shepton Mallet – Equipment for Communal Area

Grace Harris House is a hostel in Shepton Mallet, Somerset, for homeless people aged between 16 – 25. During 2009/10 Church Housing Trust raised funds for equipment for the residents' communal areas, including a new cooker and other kitchen equipment, a computer and printer, a television, new flooring and various items of furniture.

Sittingbourne – Improving Facilities at The Quays hostel

The Quays project in Sittingbourne, Kent, consists of 64 bedrooms, arranged in clusters with shared bathroom, kitchen and lounge facilities, and a further 20 one-bedroom 'move on' flats on the same site. In 2007, Church Housing Trust was asked to raise the funding for a major refurbishment of the communal areas, including new training and IT facilities and a conservatory/reading room offering the residents an area of tranquillity. The funding was finally secured in 2009/10 and the work was completed at the beginning of 2010.

The new facilities were officially opened in April 2010 and the ribbon was cut by Bishop Michael Turnbull, a Patron of Church Housing Trust, formerly Bishop of Durham and Chief Secretary of the Church Army.



Before Bishop Michael officially cut the tape at the opening of the refurbished Quays project, he likened the plight of homeless people to those who were currently stranded abroad because of the volcanic ash cloud. "All you hear," he said, "is people saying 'I just want to get home', and that's what homeless people want too. They want to go to a place they can call home. Just imagine what it must be like to say 'There's no place like home' in the sense of 'I have nowhere I can call home'".

Seth was 37 when he was released from prison. With a history of violence and excessive drinking he remained under supervision but with the help of staff in one of Riverside ECHG's Manchester projects he was able to complete a victim awareness course while continuing to work with the probation service. He was determined to start his own decorating business, and was over the moon when CHT gave him a grant to help him buy the tools he needed. He is now successfully re-housed, has regular work and is in touch with his family again.

Future Plans

Church Housing Trust will continue to raise funds to improve the lives and future prospects of homeless and disadvantaged people being housed and/or supported by Riverside ECHG.

We have recently launched new appeals to raise funds for an Employment and Training Co-ordinator post for a new project in Middlesbrough, due to become fully operational in early 2011, a training kitchen for a hostel for homeless people with high support needs in Cambridge, and furnishings and equipment for a project for young care leavers in Derby.

We have, in common with most charities, experienced a downturn in unrestricted income and are constantly seeking to cut costs where we can. However, we need to increase our unrestricted income in order to respond to the many day-to-day requests for financial assistance we receive from the hostels, to respond quickly to urgent requests, to cover shortfalls on restricted appeals, and to fund additional projects/items as required. To do this we shall continue with our tried and tested methods to attract new donors, encouraging them to support us on a regular basis, and to forge long-term relationships with us.

Additionally we are developing a digital strategy to increase our presence on the internet, building on the existing links we have with diocesan and church websites and by using social networking and emails to advertise our presence and encourage interest and ultimately obtain new donors. Through the harnessing of enthusiastic advocates and donors we aim to develop an online community of support far beyond our direct mailing lists.

We shall continue to expand our already extensive support from churches, and to increase the number of churchgoers supporting Church Housing Trust. We shall continue to work with CHT Patron Bishop Christopher Mayfield to encourage diocesan bishops to highlight our work with PCCs and diocesan groups.

As in previous years, all our work has a clear focus – to help rebuild the lives of homeless people, giving them the best possible chance of making a successful resettlement to independent living.

Statement of financial activities Year to 31 March 2010

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
Income and expenditure				
Incoming resources				
Incoming resources from generated funds				
- Voluntary income	287,375	423,216	710,591	585,102
- Investment income	10,171	—	10,171	21,217
Total incoming resources	297,546	423,216	720,762	606,319
Resources expended				
Cost of generating funds				
- Costs of generating voluntary income	75,850	—	75,850	85,613
Charitable activities				
- Assisting homeless people and those in housing need	234,123	459,901	694,024	452,806
Governance costs	8,237	—	8,237	7,714
Total resources expended	318,210	459,901	778,111	546,133
Net (outgoing) incoming resources before transfers	(20,664)	(36,685)	(57,349)	60,186
Transfer between funds	(20,394)	20,394	—	—
Statement of total recognised gains and losses				
Net (expenditure) income for the year	(41,058)	(16,291)	(57,349)	60,186
Unrealised gains (losses) on investments	38,175	—	38,175	(53,107)
Net movement in funds	(2,883)	(16,291)	(19,174)	7,079
Balances brought forward at 1 April 2009	201,467	274,717	476,184	469,105
Balances carried forward at 31 March 2010	198,584	258,426	457,010	476,184

31 March 2010 Balance Sheet

	2010	2010	2009	2009
	£	£	£	£
Fixed assets				
Tangible assets		2,003		2,671
Investments		178,395		140,220
		<u>180,398</u>		<u>142,891</u>
Current assets				
Debtors	35,950		7,724	
Cash on deposit	302,101		320,113	
Cash at bank and in hand	42,360		30,151	
	<u>380,411</u>		<u>357,988</u>	
Creditors: amounts falling due within one year	(103,799)		(24,695)	
Net current assets		<u>276,612</u>		<u>333,293</u>
Total net assets		<u>457,010</u>		<u>476,184</u>
Represented by:				
Funds and reserves				
<i>Income funds</i>				
Restricted funds		258,426		274,717
Unrestricted funds				
- Designated funds	71,261		91,655	
- General funds	127,323		109,812	
		<u>198,584</u>		<u>201,467</u>
		<u>457,010</u>		<u>476,184</u>

Approved by the Trustee Directors
on 29 July 2010
and signed on their behalf by:



Trustee Directors' statement

The Trustee Directors confirm that these summarised financial statements are a summary of the information extracted from the full unqualified accounts which were approved by the Board of Trustee Directors on 29 July 2010. A copy of the full accounts of the charity, upon which the auditors have reported without qualification, will be delivered to the Charity Commission and to the Registrar of Companies. These summarised accounts may not contain sufficient information to allow for a full understanding of the financial affairs of Church Housing Trust. Further information and the full accounts are available by contacting the Company Secretary on 020 7269 1630.

Auditors' Statement to the Trustee Directors of Church Housing Trust

We have examined the summarised financial statements of Church Housing Trust set out on these pages.

Respective responsibilities of the Trustee Directors and auditors

The Trustee Directors are trustees of Church Housing Trust for the purpose of charity legislation and the directors for the purpose of company law. They are responsible for preparing the summarised financial statements in accordance with applicable United Kingdom law. Our responsibility is to report to you our opinion on the consistency of the summarised financial statements with the full financial statements, and its compliance with the relevant requirements of section 427 of the Companies Act 2006 and the regulations made thereunder.

Basis of opinion

We conducted our work in accordance with Bulletin 2008/3 issued by the Auditing Practices Board. Our report on the charitable company's full annual financial statements describes the basis of our opinion on those financial statements.

Opinion

In our opinion the summarised financial statements are consistent with the full annual financial statements of Church Housing Trust for the year ended 31 March 2010 and comply with the applicable requirements of section 427 of the Companies Act 2006, and the regulations made thereunder.

Buzzacott LLP

Chartered Accountants and Registered Auditors

12 New Fetter Lane
London EC4A 1AG

30 July 2010



CHT supplied funding to enable residents at the Clear-View* hostel in Hull to learn bricklaying while building their own barbeque.

Resident Chris wrote: "The barbeque will represent an enduring legacy of those that took part in the project and is something of which all concerned can be immensely proud. Thank you so much for the funding."

**Clear-View is home for 16 homeless adults who have both mental health and substance misuse problems.*

Acknowledgements

We are grateful to our Patrons who play an active and enthusiastic role in the charity and whose practical help and generosity are a great encouragement. We are grateful for the many donations received from churches, church groups, PCCs, religious communities, friends' groups and individuals, and to those who offer practical support to residents in local hostels. We also gratefully acknowledge the generous support of the many charitable trusts, foundations and companies who have donated to our appeals in the course of the year. Those donating £1,000 or more are listed below:

A B Charitable Trust	Gilbert Lane Charitable Trust
A G Charitable Trust	Betty Lawes Foundation
ABF The Soldiers' Charity	Michael Marsh Charitable Trust
Anson Charitable Trust	Medlock Charitable Trust
BAND Trust	Metcalfe Smith Trust
Bedhampton Charitable Trust	Peter Minet Trust
Percy Bilton Charity	Mulberry Trust
Clara E Burgess Trust	Gerald Palmer Eling Trust Company
Denman Charitable Trust	Sir James Reckitt Charity
Diocese of Gloucester	St Dunstan's, Monks Risborough
Dulverton Trust	St John the Baptist with St Andrew, Bromsgrove
Jane Durrell Charitable Trust	St Martin-in-the-Fields
Ecclesiastical Insurance	St Mary's, Nunthorpe
Maud Elkington Charitable Trust	St Nicolas, Earley
Englefield Charitable Trust	St Peter's, St Albans
Essex Trust	Michael Shanly Charitable Trust
Four Acre Trust	SMB Charitable Trust
Fowler Smith & Jones Charitable Trusts	Henry Smith Charity
Fulmer Charitable Trust	Agnes Spencer Charitable Trust
Alfred Haines Charitable Trust	Stodden Churches
Alma Jean Henry Charitable Trust	Strand Parishes Trust
Hull and East Riding Charitable Trust	StreetSmart
Albert Hunt Trust	Bernard Sunley Charitable Foundation
Hyde Park Place Estate Charity	Surrey Community Foundation
Charles Irving Charitable Trust	Douglas Turner Trust
John James Bristol Foundation	29th May 1961 Charitable Trust
Beatrice Laing Trust	Zochonis Charitable Trust

We are also grateful to a number of individuals who have generously donated £1,000 or more to Church Housing Trust over the past year. The limitations of space, and the wish of many to remain anonymous, mean that we are unable to acknowledge their generosity with a personal mention.

We gratefully acknowledge legacies from the late Mr J L Somervell and the Rev. R G West and gifts in memory of Gordon Tait.

The Hampstead Wells and Campden Trust kindly donated Christmas hampers once again for the residents of Crown House and Parliament Hill Hostels.

Many churches make gift-in-kind donations such as food, clothing and toiletries to their local hostel, especially at Harvest Festival and Christmas. Other groups, such as Mothers' Unions, are also generous in their support.

Video Project

We have recently produced a short video which is introduced by CHT Patron Bishop Christopher Mayfield. Filmed in hostels, three homeless people tell their stories and give a snapshot of the work we support. It can be seen on our website (www.churchhousingtrust.org.uk).

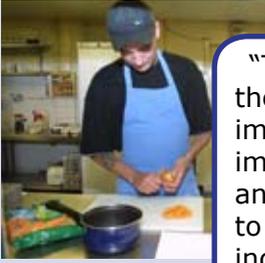
Tegan, who is one of the residents featured on the video, had a difficult time at home and was forced to leave, ending up sleeping rough. She described her experiences: "Sleeping on a park bench is cold, lonely, scary. You can't sleep because the slightest little noise scares you ... in case you get attacked."

Thanks to the support of the hostel at Sittingbourne she is now studying for a Food Hygiene Certificate and is cooking meals for fellow hostel residents.

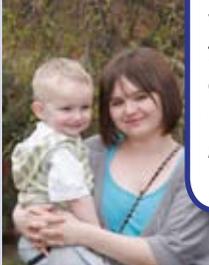
"My hopes and plans for the future are to be a youth worker. I come into my own with kids and being a youth worker I will tell kids 'be good to your mum and dad, go out and have ambitions and you will get far in life.'"



John (24) has been living in a hostel for 18 months. With a passion for computers but no formal qualifications he was eager to enrol on a BTEC National Diploma course, and Church Housing Trust helped with some of his course costs. John wrote to thank us for the support and said "All the help you have provided is very much appreciated and will help me towards my career in IT. I had an uncomfortable childhood and eventually left my mother's home moving in with my girlfriend. We later split leaving me homeless until being given a room here." John has gained enough knowledge and confidence to start a PC repair and data recovery business with a friend and is now just waiting for the opportunity to move on from the hostel.



"Thank you for providing the means where impoverished people can improve their quality of life and have the encouragement to become more independent. Keep up your amazing work ... without you we would not be able to give the residents such enjoyment and fulfilment in their lives." *(Member of Riverside ECHG support staff in Gloucester)*



"I am so grateful to you all for the help you have given me - it's unbelievable ... This will really turn my life around." *(Sarah, 18, Suffolk)*

"Words can't describe how I felt when I was given such a warm welcome, some clean clothes and so much help and understanding. The staff sorted me out, and set me on the road to recovery." *(Michaela, 33, London)*



"I don't know what I would have done without your help. Thank you!" *(John, 23, Yorkshire)*



make a difference



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Annual Report - 31 March 2010