



Annual Review 2009/2010



Positive stories

Our vision

Motivated by Christian and social concern, we aim to create places where people want to live. We invest in high quality housing, support and services that are affordable or accessible to those in housing need.

Our purpose

Christian Action works in the four North London Boroughs of Enfield, Barnet, Haringey and Waltham Forest. Our purpose is to identify local needs, to respond to these with local solutions, and to provide excellent local services. From a small beginning, the Association has expanded so that we now own or manage 1,300 dwellings and provide a range of rented and supported housing to meet the needs of a wide variety of customers.

32

new family homes in Enfield

27

new hostel bed spaces in Walthamstow

26

new sheltered flats in Palmers Green

17

new family homes in Leyton

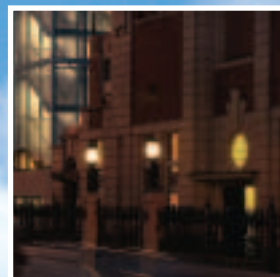
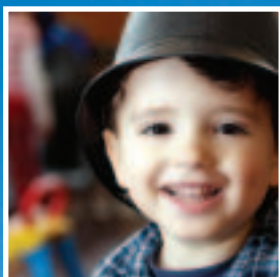


POSITIVE stories in challenging times...

Christian Action already owns or manages 1300 properties in the four North London Boroughs of Enfield, Barnet, Haringey and Waltham Forest. During 2009 we have embarked on our most ambitious development programme ever, seeking to meet a range of local needs through the provision of new housing. Our current development schemes include:

32 NEW FAMILY HOMES IN ENFIELD

Working in partnership with Enfield Council, Christian Action are developing 32 new family homes as part of the Council's Comprehensive Development Initiative. Using vacant land within existing housing estates these high quality homes for rent will provide move on opportunities for families that are over crowded and also new housing opportunities for key workers.



27 NEW HOSTEL BEDSPACES IN WALTHAMSTOW

Working in partnership with "Branches" (Waltham Forest Churches Night Shelter) Christian Action has purchased the site of an existing hostel and is now undertaking a comprehensive redevelopment to provide state of the art facilities and services. The new building will have a striking presence on Forest Road in Walthamstow and will secure the long term provision of an important service to homeless single people.

26 SHELTERED FLATS IN PALMERS GREEN

This redevelopment of an outdated sheltered housing scheme will provide modern highly sustainable flats in an attractive new building making use of the latest technology such as photovoltaic cells and ground source heat pumps, running costs should be low for residents who will be able to access a wide range of facilities and services that are available in this area.

17 NEW FAMILY HOMES IN LEYTON

This attractive and striking new building is being constructed adjacent to Leyton Municipal Offices and forms part of the comprehensive regeneration of this site. With excellent access to both Stratford for the Olympics and Central London, Katherine House will provide contemporary rented accommodation built to high levels of sustainability.



POSITIVE local solutions...



Christian Action seeks to respond to local needs with positive local solutions. These fall into three main social business areas. We provide local services that seek to respond to the needs of both our own customers and the wider communities within which we operate. We recognise that tackling the issues that concern our customers requires us to actively engage in initiatives that respond to the wider needs of the neighbourhoods in which our customers live.

Responding to housing need

Our core business activity is the development, ownership and management of general needs housing for rent.

We own and manage 674 general needs homes for affordable rent in the four boroughs in which we operate. These break down as follows:

	No.	%
Bedsit	19	2.82
One Bed	231	34.27
Two Bed	292	43.32
Three Bed	116	17.22
Four Bed or more	16	2.37

	No.	%
Barnet	165	24.48
Enfield	325	48.22
Haringey	97	14.39
Waltham Forest	87	12.91

In addition to the above properties that are owned by Christian Action, we also manage 189 Temporary Social Housing properties, mainly located in Enfield and Waltham Forest.

Supported Housing: Responding to support needs

We own 359 homes which provide supported housing or housing for older people. Of these, 335 are managed by Christian Action. In addition we manage a further 41 units/bed spaces not owned by the Association.

The supported housing homes owned by the Association provide for the following needs:

	No.	%
Housing for Older People	201	55.99
People with mental health problems	4	1.11
People with physical or sensory disabilities	5	1.39
People with Learning Disabilities	31	8.64
Teenage Parents (Lifecare Hostel)	6	1.67
Offenders or at risk of offending	4	1.11
Women at risk of Domestic Violence (Elevate and Enfield Women's Aid Refuges)	36	10.03
Young People at Risk (Enfield Foyer and Deborah Tempest House)	50	13.93
Single Homeless (SHP) (plus 43 leased)	16	4.46
Rough Sleepers	6	1.67

The Association also operates two floating support schemes, providing housing support to individuals who are not our tenants. One of these provides support for approximately 50 women at risk of domestic violence, and works in partnership with Barnet, Enfield and Haringey boroughs. The other scheme provides support for approximately 30 vulnerable young people in the London Borough of Enfield.





Some of our Supported Housing Team



Our Neighbourhoods: Responding to community need

The Association has continued to develop a number of further services that fall outside of our traditional housing services role. These services have responded to community and neighbourhood needs, and often relate to the wider issues and concerns that our residents share with their neighbours. In each case Christian Action has been the only organisation willing to take responsibility for, and to develop, the services:

ENFIELD TEMPORARY ACCOMMODATION PLAY PROJECT

The service provides developmental play opportunities for children, combined with important help for parents (including ESOL training). It provides four morning sessions a week in three locations.

BOUNCES ROAD COMMUNITY HALL

Built as part of our successful development in the Bounces Road Estate, the hall provides a high quality venue and community resource that hosts a range of local activities and bookings. It also contains office space leased to Enfield Mencap.

VINCENT HOUSE

Our community hub in Ponders End. In addition to a scheme for people with learning difficulties, operated in partnership with Enfield Council, this building provides accommodation for Enfield CAB, Age Concern Enfield, Ponders End Community Development Trust and a Community Café.

Projects Supporting our own Residents

We are now into the third year operating a series of projects that provide additional support for our own residents:

SAFEWATCH provides a responsive neighbourhood warden service to tackle anti-social behaviour and enviro-crime.



COMPASS provides floating support to our general needs tenants who need help managing their lives.



DEBTSMART is provided under contract by Enfield CAB and offers advice and counselling to our tenants who are experiencing financial difficulties.





POSITIVE stories ... young people



Christian Action is a major provider of housing and services to young people. There are many positive stories as we enable residents to achieve new qualifications and careers, helping them fulfil their aspirations.

Ahmed El-Amrani

At Deborah Tempest House, Ahmed El-Amrani told us of his passion for cooking, so we applied to Jamie Oliver's Chef Apprenticeship Fifteen Project and Ahmed was successful in securing a first interview. Ahmed prepared himself for the challenge by helping with BBQ cooking, attending a workshop on food and mood, work experience in a local kitchen and he also bought himself a smart set of clothes. At the first interview Ahmed was asked "who would you like to cook for" and he immediately responded his number one choice would be Jamie Oliver. Ahmed was fortunate in getting to the second stage, but unfortunately didn't make it to the final. Rather than sit on his laurels he decided to apply for a Prince's Trust programme "Get into Parks & Green Spaces". He is also taking a leading role in designing part of the garden at Deborah Tempest House into a herb garden, to assist him in cooking at the breakfast and brunch club held regularly at the project.

At our Foyer Project in Enfield, our residents were supported by the Youth Opportunities Fund in Enfield to design a new common room which has provided a new hub for social activity within the Project.

Jiavi Liu

Jiavi Liu, after reaching her 18th birthday, moved from foster care into the Enfield Foyer in October 2008. A plan was devised to ensure that the relationship with her carer continued. Jia enrolled at Southgate College to study media studies, and she said that she was very interested in getting a place at University in 2009/2010 to continue her studies. The Foyer Federation was approached for a University bursary, and they agreed to the funding. Jia has taken an active role in all the Foyer activities and she is a popular resident. She has also signed up to a model agency and is hoping for a big break soon.

Tunji Owati

Tunji moved into the Foyer in February 2009. He was attending College at the time but due to an unfortunate circumstance he left there. It was very important for Tunji to have a purpose, so after various discussions with his Case Officer it was discovered that he loved driving. With the help and support from his family and the Foyer, Tunji quickly passed his theory test. He then went on to pass his test at the first attempt and his family were so delighted they rewarded him with a car. With this success behind him, which filled him with confidence, he has applied for a course with the Prince's Trust to obtain a Coaching Certificate, but meanwhile he is seeking a volunteer position.

Nicolas Semwogerere (Artist name *Smooth Deep*)

Nicolas moved into the Foyer in September 2005 and was able to continue with his studies in Music and Media. He was fortunate to find a placement for three weeks working on a radio station in Jamaica, and in order to fund this he saved money from working part time, whilst the radio station funded his fare and all other expense monies. After successfully completing his year at College, and then gaining a University placement, he worked very hard and obtained a 2.1 University Degree. Nicolas is gaining recognition in the music business, and is well known on the Continent. He has also just formed his own recording label, OK Records/ Dayclectic Records and is known under his artist's name as *Smooth Deep*.





Enfield Temporary Accommodation

Play Project (ETAPP) continues to provide an important local service with opportunities for development play for children combining with important help for their parents (including ESOL training). For many children living in temporary accommodation this is the only opportunity to play with other children in the same circumstances.



Vincent House Café

At our Community hub in Ponders End, we have now successfully opened a Café in partnership with a company that is seeking to train and employ some of our residents, who have learning difficulties. This building continues to provide accommodation for Enfield CAB, Age Concern Enfield, and Ponders End Community Development Trust.



POSITIVE stories



New Jobs

Christian Action is a delivery partner for the successful

National Housing Federation/Ground Works National Programme of job creation, receiving financial support from the Government's Future Jobs Fund. Christian Action is looking at creating long term new job opportunities for our tenants and young people to enable them to achieve financial independence and successful individual careers.





...in the community





Team Leader at Philip Court

Despite all the changes that are occurring in supported housing, we are committed to maintaining a resident staff presence in our retirement schemes. We believe this is important both for the well being of our residents and also to support them in arranging social activities and developing a community in each scheme.

We also continue to make a major investment in the provision of new quality retirement housing. Cyril Smith House in Palmers Green will be completed in 2010 and will provide a very high standard of accommodation for older residents.

At our scheme in Matthew Court, Walthamstow, we are building 4 extra care flats which will enable people to continue to live with a certain degree of independence whilst receiving appropriate care and support.



POSITIVE stories

Edward (Eddie) Groves

was born in Edmonton in 1910, and moved into one of our flats in 1982 and remained our tenant until 2008. He now resides in a Council scheme in Enfield run by Enfield Council, in his own flat. In his youth he enjoyed dancing at the Royal Tottenham, played decadent jazz on the piano and thoroughly enjoyed his youth. Eddie was called up in 1940 and joined the Royal Artillery. After training all over the country his regiment was involved in the Normandy landings. He said a lot of his friends and colleagues lost their lives during that campaign. Eddie met and married his first wife and whilst stationed in France he received a telegram telling him that his wife had given birth to a daughter. After being demobbed in 1946 Eddie



continued to live locally, and worked in many local organisations until his retirement. Although he may be 99 years of age there is nothing Eddie enjoys more than talking to people, especially the ladies, and reminiscing about his long and fruitful life. He has never lost his sense of humour, and indeed when asked if he was looking forward to receiving the Queen's telegram next March when he reaches 100, he cheekily said he hoped there would be a cheque included!



Floating Support staff members



retirement housing



POSITIVE stories ... who we are

Christian Action is governed by a voluntary board of management, who give their time free and bring expertise to the Association. Our senior staff have a range of skills and experience that we invest in ongoing expansion of our activities and in achieving quality local services.



Joan, our receptionist

Christian Action continues to support the National Housing Federation's major initiative that aims to place Housing Associations at the heart of towns, villages and cities across England, providing homes, neighbourhood services and a better quality of life for local people.

You can find more information about this initiative at www.inbiz.org



Some members of our Housing Services department

MEMBERS OF THE BOARD

Ziggy Brennan

Chair, Board of Management
Ziggy has considerable experience working for both the Housing Corporation and Local Authorities. Is currently a consultant and has experience serving as Vice Chair of an ALMO and as a Board Member of an unregistered BME Housing Association and also as a School Governor.

Ann Reynard

Tenant Board Member
Self-employed Training Co-ordinator and consultant.

Keith Richardson

Finance and Performance Manager for the Court Service.

Lewis McKenzie

Chair, Property Services Committee
Construction Training Supervisor in local Further Education College.

Gary Hartin

Chair, Housing & Neighbourhood Services Committee
Head of Quality Standards at London Youth and also a JP. Resigned August, 2009.

Clive Durdle

Housing and voluntary sector. Currently working as a consultant.

Leslie Morson

Head of Supported Housing at a large scale voluntary transfer Association, (an Association that took the transfer from the Local Authority of its housing stock).

Robert McComb

Robert has retired from the investment banking sector with significant experience in asset finance and treasury issues.

Sharon White

Partner in a London law firm.
Resigned, June 2009.

Ken Youngman

Finance Director of a large Housing Association.

Abigail Garraway

Significant experience in commissioning supported housing contracts on behalf of the Local Authority sector.

Aziz Rahim

Housing Services Director with a BME Housing Association.

Linda Nevin Drummond

Co-opted onto the Board of Management as a former Board Member of Southgate Churches & Wood Green HA.

Donna Shepherd

6 years experience working in neighbourhood management. Currently working as head of business development for a large scale voluntary transfer association in London.

Jackie Goodwin

A council tenant, who previously worked for an ALMO and has also served as a Board Member of another Housing Association.

SENIOR STAFF

Mark Hayes

Chief Executive

John Lower

Finance Director and Company Secretary

Emma Jones

Property Director

Ian Martin

Director of Housing and Neighbourhood Services

Maggie Morrison

Head of Directorate/Corporate Services

Andrew Watson

Head of Property Services

Sarah Thompson

Head of Supported Housing Services

Penny Grubb

Head of Housing Services

Henry Moses

Head of Finance Services

Marion McGowan

Head of Development Services

Patricia Johnson

Head of Retirement Housing Services

Solicitors:

Lewis Silkin,
5 Chancery Lane, Clifford's Inn,
London EC4A 1BL

Auditors:

Nexia Audit Ltd.,
Prospect House, 2 Athenaeum Road,
Whetstone N20 9YU

The Board reviews the expertise of its members on an annual basis, and has established criteria and procedures for the recruitment of new members.

The Board aims for a membership comprising of a balance of stakeholders in the Association's activity.

...Our finances 2009

Christian Action continues to maintain a strong asset base and is well positioned to respond to the current challenging economic circumstances.

We are a not for profit charity and all of our resources are invested in housing or used to provide services to our customers.

During the year ended 31st March 2009, our turnover increased to £9.4M on assets (our housing stock) now valued at over £92M.



Christian Action acknowledges the generous funding and support that it receives from the Housing Corporation, our Local Authority partners, and a number of charitable trusts, foundations, churches and individuals.

Our work has been supported by the Big Lottery Fund, Garfield Weston Foundation, The Henry Smith Foundation, Goldsmith's Company, Albert Hunt Trust, Bridge House Estates, London Borough of Enfield, Anon Gift Aid, The Trustees of the Priory Foundation, HSBC Trust Company Ltd, Edmonton Aid in Sickness, The Trusthouse Charitable Foundation, The Quakers, St. Andrew's Parish Church, St. Margaret's URC, Foyer Federation, Channel 4, LBB Childrens' Project Charitable Trust, Eric Robey Trust, Enfield Children's Centre Fund and Youth Opportunities Fund, Enfield.

INCOME AND EXPENDITURE ACCOUNT for the year ended 31st March 2009

	2009 £	2008 £
Turnover	9,454,240	8,051,858
Operating costs	(8,111,091)	(6,956,099)
Operating surplus	1,343,149	1,095,759
Profit/loss on sale of property	275,755	283,137
Interest receivable and similar income	24,207	27,022
Interest payable and similar charges	(1,195,295)	(1,024,338)
Surplus for the year	447,816	381,580

BALANCE SHEET as at 31st March 2009

Housing Properties - Cost	92,192,886	87,496,739
- Depreciation	(2,688,006)	(2,231,385)
- Social Housing Grant	(49,049,779)	(45,638,606)
Other	40,455,101	39,626,748
	170,259	169,632
Tangible Fixed Assets Investments	40,625,360	39,796,380
	1	1
	40,625,361	39,796,381
Current Assets		
Investments	1,000	1,000
Debtors	1,600,655	739,471
Cash at bank and in hand	2,832,071	1,443,377
	4,433,726	2,183,848
Current Liabilities		
Creditors: amounts falling due within one year	(3,239,822)	(3,314,111)
Net current liabilities	1,193,904	(1,130,263)
Total assets less current liabilities	41,819,265	38,666,118
Creditors: amounts falling due after more than one year	(31,055,972)	(28,054,489)
Net Assets	10,763,293	10,611,629
Capital and Reserves		
Called up share capital	29	29
Unrestricted reserves	6,478,090	6,053,243
Restricted fund	367,784	272,411
Designated reserves	0	52,399
Negative goodwill	3,917,390	4,233,547
Association's funds	10,763,293	10,611,629

A charity incorporated as an Industrial & Provident Society, reference 23577R.
Registered Office: Benedict House, 61 Island Centre Way, Enfield EN3 6GS
Registered with the Housing Corporation (LH0676).
A member of the National Housing Federation.





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