



**CHURCH
URBAN
FUND** 

**CHANGING LIVES
AND COMMUNITIES
TOGETHER**

Impact Report 2018

"At the heart of our giving is helping those people most in need and supporting communities to flourish, especially where they are broken or hurting.

"That's why we have funded a range of projects run by Church Urban Fund (CUF), whose mission so closely aligns with our own. These include the Money First Aid Kit, which is enabling and empowering volunteers to support individuals and families experiencing financial difficulties, but also a new Joint Venture in Leeds, Wellsprings Together. This innovative partnership project will help churches respond to the complex needs people of all ages face in their neighbourhoods."

**Sir Philip Mawer,
Chairman of Allchurches Trust,**

CHAIR'S FOREWORD

The Church Urban Fund sits at the fulcrum between Christian intent and social need.

We are called to act with and for the most vulnerable in ways that respect their agency and ensures that we can have a voice in the public sphere that is relevant and positive.

We were founded in the aftermath of the controversial report, *Faith in the City*, commissioned under the auspices of the then Archbishop of Canterbury in the context of social and economic unrest of the 1980's. Though much has changed for the better in the thirty or more years since then, what we are dealing with today feels all too familiar: division, uncertainty and instability - politically, economically and socially - which all invariably conspire to hurt the most disadvantaged most harshly. CUF's role feels as important now as it did then – perhaps more so – and the year we report on shows how CUF is rising to these contemporary challenges.

We've certainly changed a lot. Though small grants continue to play a role in our toolkit, we are in fact neither a fund nor do we limit our work to urban areas. Rural poverty and disadvantage concern us too.

Today, it is our network that distinguishes us: one which enables us to utilise the church's unrivalled reach into communities in every part of England. Through our *Together Network*, we partner dioceses in each of the two Provinces of the Church of England: twenty-one to date and we hope more to come. With them, we help galvanise social action and build the capacity of local activists, many though not all based in church buildings, to address issues such as food poverty, homelessness, loneliness and isolation, or mental ill-health. Organisational autonomy, and individual agency, are central features of a model that means we can respond to local concerns with people embedded in the lives of their communities taking the lead in determining what's best for them.

It means that, together, we can be greater than the sum of our parts: connecting, sharing learning and offering opportunities for peer support but also establishing regional and national initiatives that can be picked up locally where appropriate. More than 130,000 people took part in events, activities, or training designed to engage, equip, and resource collaborative work for positive change in 2018.

Our *Places of Welcome* initiative, for example, is growing quickly with over 300 established. This simple model allows communities to tackle the chronic loneliness that characterises the lives of so many. We want to see long-term systemic change that brings together key players, works alongside local people and mobilises resources in ways which build on what is already underway in communities.

We have two significant national initiatives which we set up as separate but related charities: *Near Neighbours* which started in 2011 and the *Just Finance Foundation*.

The *Near Neighbours*' programme continues to be an effective response to the separation and mistrust that has come to play a destructive part in community



relations across the nation. Over a million people have benefitted from the work financed by the Ministry of Housing, Communities and Local Government to make a positive difference in local neighbourhoods and in doing so help to bring about a long-term systemic response.

The *Just Finance Foundation* (JFF) is but two years old but quickly moving beyond 'start up' with ambitious plans for delivery in helping provide a systemic response to financial exclusion and the distress caused by high levels of personal debt. *Just Finance Communities* is building the confidence of people, particularly those on low incomes, to manage their money and make wise use of financial products and services. The innovative *Lifesavers* work in schools has seen over 20,000 children learning to manage their money wisely. We are working with the City to help fulfil the legacy of the Archbishop of Canterbury's Task Group on Responsible Credit and Savings to help improve the supply of relevant, affordable and responsible credit and financial services.

A commitment to substantiating the value of these initiatives runs through all our work, showing how work on the ground is changing lives and doing so in a way which is sustainable. Drawing on the lived experiences of those we work alongside allows us to speak into the public sphere with legitimacy. We continue to place an emphasis on influencing those at a national level with the power to make a difference for those whom we serve. The 'common good' has long been one of the five 'marks of mission' adopted by the Church of England. Insights from our GRA:CE project work with Theos suggest that social action and evangelism sit easily alongside each other with examples of the value of social action in itself and how, for some, this provides an opening into a deeper engagement with the Church. Though, for many of us, it is our Christian faith which motivates us, we reach out to others of different faiths and none. We are an open space, offering neutral ground to individuals and communities regardless of who they are. That they want to engage, and need what is on offer, is reassuring.

In the coming year, we will continue to strengthen our governance and broaden the range of voices we listen to. 2019 will be marked by continued evolution as we consolidate our structures, strengthen our relationships within and beyond the Church, and embark on a process of reflection and consultation as to what we hope to be able to have achieved in five years' time - the contribution we can make to addressing current and emerging need - and what it would take to achieve that. By 2027, when we will mark 40 years of existence, I want the Church Urban Fund to have capitalised on its unique reach and be playing an essential part in communities across England as they deal with yet more complex problems that risk setting people apart.

The work of CUF would not be possible without the commitment shown by our staff, the contribution of our trustee board now doubled in size and significantly diversified, our many generous funders and, above all, people in religious communities doing the real work. It is they who provide daily witness to what it means to act in the common good. I thank all those who have engaged with us or supported us including our President, The Archbishop of Canterbury, who is unfailingly supportive. I am excited by the opportunities next year offers to grow our offer.

Andrew Barnett,
Chair of Trustees

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TOGETHER NETWORK[®]

1,142

churches directly supported with their social action and community engagement

21,863

people took part in Together Network events, training and workshops in 2018

10,000+

volunteers were involved in Together Network social action projects

47.5%

increase in the number of social action and community projects supported by the Together Network compared to 2017

113,253

people reached

£600,973

funding secured



JUST FINANCE FOUNDATION

Just Finance Communities reached

1,582

through staff and volunteers

100's

of people each month have accessed the online Money First Aid Kit

The LifeSavers programme reached

20,599

children and trained more than

2,000

teachers

LifeSavers school saving clubs have seen pupils save over

£98,000

NEAR NEIGHBOURS

In 2018, Near Neighbours issued 299 grants, totalling

£891,010

We facilitated 41 small conversation and 4 Big Conversations, reaching

680

people through Real People, Honest Talk

99%

agreed that their group had an open and honest conversation

Catalyst courses, equipped

491

young people from different backgrounds for leadership

OUR VISION AND VALUES

Our Vision

The vision of the Church Urban Fund is to see people and communities across England flourish and enjoy life in all its fullness.

We work through the Church of England's network of over 12,000 parishes, which provide unique access deep into local communities.

Our networks include local churches, other faith-based organisations and secular organisations.

We believe that communities flourish when people have:

AGENCY

the ability to make and follow through on choices about the direction of their own lives, and that of the communities and society in which they live.

RELATIONSHIPS OF EQUALITY

within households, communities, and society more widely, in which they feel safe to belong, interdependence is acknowledged, and all have opportunities to give and receive.

JUST ACCESS TO RESOURCES

sufficient to provide for their wellbeing in a sustainable and dignified way and to participate fully socially, politically, and economically.

Church Urban Fund is a Christian charity, founded by the Church of England. The core values we hold come from our Christian foundations. In all we do we have a desire to see real change in human lives and in our country.

We believe that every person is of equal and great worth; that how we treat one another – including those who are different from us, or disagree with us – really matters; that all of us have the capacity and the right to flourish; and that everyone has the potential to make a positive difference to others. These are beliefs that many people of other faiths, and of no particular faith, share.

Our Values

RELATIONAL

We work with others, building trust and respect. We believe that meaningful relationships of equality are the basis of real and sustainable change. We work to inspire, inform, and support others and we do this through the quality of the connections we build.

EFFECTIVE

We want to be part of bringing about tangible, significant, and sustainable change for the better. We seek, incubate, and share solutions, building local capacity, and ensuring our work and impact are robustly evidenced and evaluated.

INCLUSIVE

We believe diversity is to be celebrated and that everyone has a part to play in growing flourishing communities. All the projects and services we provide in communities are open to people of all backgrounds, regardless of their beliefs.

In all we do, we aim to embody three core values:

HOW WE WORK

Church Urban Fund works to catalyse social action and bring about positive change in lives and communities across England through three programmes of work: the Together Network, Near Neighbours, and Just Finance Foundation.

Through our strong and diverse networks across the country we provide opportunities for people to get involved in addressing some of the most challenging issues facing our communities and society.

The combination of grassroots engagement, together with our national infrastructure, means we are uniquely placed to connect policy makers with insights into the way in which social issues and related policy decisions affect local communities.

- Our projects respond directly to social issues experienced by individuals and communities in a sustainable, collaborative, and empowering way.
- We create, mobilise, and invest in local networks and strengthening civil society at the grassroots.
- Effective research and policy work raises awareness and allow us to respond to the structural factors contributing to social issues that affect the communities in which we work.



A national body which delivers excellent fundraising, communications, finance, administration, research, evaluation, policy and partnerships

TOGETHER NETWORK[®]

National movement, Local action:

Every day, across England, churches are working in their local communities to tackle social inequality, transform neighbourhoods and change lives.

The Together Network provides a unique support system to help churches and partners channel local knowledge and expertise into positive action and share their inspiration and ideas.

NEAR NEIGHBOURS

Bringing People Together:

Social interaction. Near Neighbours develop positive relationships in multi-faith areas to help people from different faiths get to know and understand each other better.

Social action. We encourage people of different faiths and of no faith to come together for initiatives that improve their local neighbourhoods.

JUST FINANCE FOUNDATION

Creating a national movement for financial inclusion:

The Just Finance Foundation works to improve the supply of relevant, affordable and responsible credit and financial services in order that people can manage their money and make wise use of financial products and services.

Our work helps people avoid and find ways out of financial distress by building their financial capability and providing relevant support and signposting to self-help and services.

Changing lives and communities together

TOGETHER NETWORK

The Together Network is made up of 21 partnerships (Joint Ventures) between Church Urban Fund and Church of England dioceses and in some cases Methodist Districts. It works relationally to catalyse and resource local action, ensuring that:

- **Social action** by churches and community groups – and that delivered directly by the Together Network – increases in its extent, effectiveness, and faithfulness.
- **Collaboration** for the common good grows, including across sectors (state, private, and voluntary), faiths, church denominations, and within neighbourhoods.
- **Best practice** is shared, resources are leveraged, and appropriate opportunities for engagement are identified.
- **Social policy**, public opinion, and public service design and resourcing are increasingly informed by real life experiences in local communities.



35

development workers
employed across the
Together Network



1,105

social action and
community projects
supported by the
Together Network in
2018



10,000+

Volunteers were involved
in these projects



47.5%

increase in the number
of social action and
community projects
supported by the
Together Network
compared to 2017



341

events contributed to



WHERE WE WORK

1 Birmingham: Thrive Together Birmingham

2 Blackburn: Together Lancashire

3 Canterbury: Together Canterbury

4 Chester: Transforming Lives Together

5 Chichester: Together in Sussex

6 Coventry: Together for Change

7 Durham: Communities Together Durham

8 Exeter: Transforming Plymouth Together

9 Leeds: Wellsprings Together Leeds

10 Bradford: Wellsprings Together Bradford

11 Leicester: Together Leicester

12 Lichfield: Transforming
Communities Together

13 Liverpool: Together Liverpool

14 London: Capital Mass

15 Manchester: Greater Together
Manchester

16 Newcastle: Together Newcastle

17 Norwich: Imagine Norfolk Together

18 Southwark: Together Southwark

**19 Southwell &
Nottingham:** Transforming Notts Together

20 Truro: Transforming Cornwall

21 York: Together Middlesbrough &
Cleveland





Together Network development workers work with churches of all sizes and denominations to support social action and community engagement, providing training, advice, contacts, resources and encouragement.

Each Joint Venture typically works with churches across six different denominations.

2018 saw more workers employed to address specific issues. For example, both Coventry and London Joint Ventures have Refugee Response Coordinators, and Leeds employs a 'Feeding Bradford' worker dedicated to coordinating local work tackling food poverty.

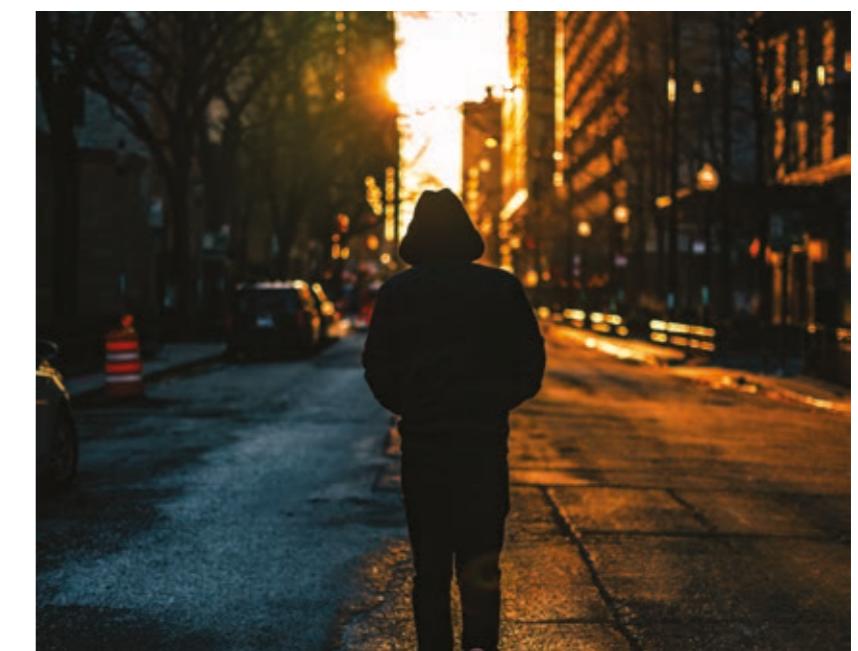
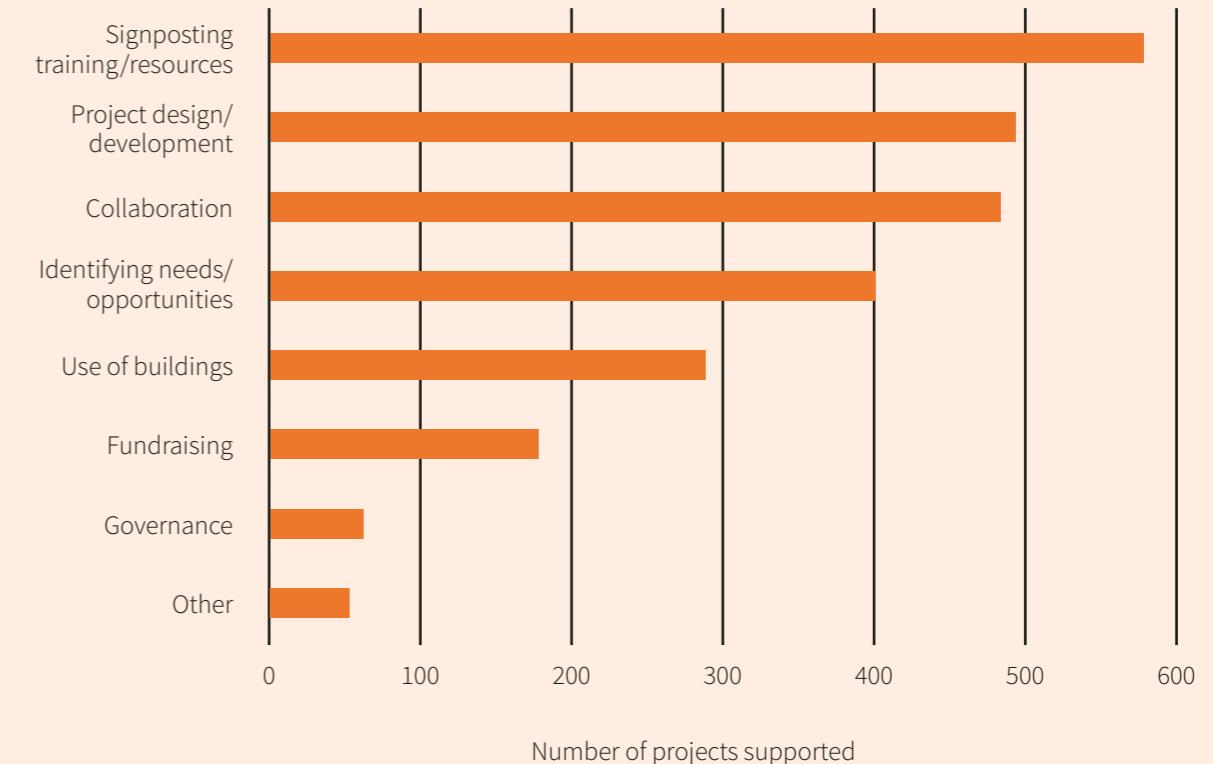
In 2018 the Together Network supported over 1,000 social action and community projects, an increase of 47.5% on the previous year. The Together Network supported local projects with 89 funding applications, raising £927,774.

During 2018 the Together Network established a new Joint Venture in the Diocese of Leeds.

The Together Network supports projects and directly delivers work which addresses a wide spectrum of inter-connected social issues:



TYPES OF SUPPORT THE TOGETHER NETWORK GAVE TO PROJECTS IN 2018



Resourcing Action

During 2018 the Together Network engaged in 341 training sessions, workshops and events, involving 21,863 people.

Through these events and sessions, Joint Ventures equip and encourage churches and other groups in their community engagement, build relationships and collaboration between groups, and raise awareness of social issues.

The focus of the events the Together Network delivers are diverse. In London for example, sessions run by Capital Mass included a roadshow of six training events to equip churches to support people in their move to Universal Credit, and a ‘learning community’ to help local people support asylum seekers through the immigration process. With the guidance, knowledge and confidence instilled by these sessions, one church was able to support a young woman through a complex and lengthy case, helping her to access legal advice and raise fund for her living costs. At her final successful Court Hearing, the Immigration Judge said he was ‘very impressed by both the numbers and commitment of the church congregation members in their support’.

In 2018 the Together Network ran many events addressing modern slavery, including in Plymouth, where Transforming Plymouth Together held a ‘walk for freedom’ across the city, and in the Black Country, where Transforming Communities Together co-designed a session in English and Romanian with the Big Issue, to empower their vendors with awareness of Modern Slavery.

Several Joint Ventures also hosted events that celebrated projects and individuals championing them locally. For example, Imagine Norfolk Together brought together churches to celebrate their collaboration so far, also distributing a directory of all church social action activity in the area to further encourage joint working.

The Together Network has found that day conferences around a particular social issue provide a forum for sharing good practice and exploring future responses. For example, in Chester, Transforming Lives Together collaborated with The Alzheimer’s Society and Dementia Action Alliance to run a day event around faith and Dementia, bringing together churches, local and national organisations and the Local Authority.

Longer-term training offers the opportunity for more in-depth exploration of complex topics. For example, Communities Together Durham ran a bespoke seven-week pilot exploring church-based social enterprise. These sessions shared expert, relevant knowledge for a host of churches and enabled them to think through all aspects of social enterprise.

The Together Network’s varied events often serve as the catalyst for local social action, providing practical knowledge and resources, giving affirmation and encouragement, and bringing together diverse groups to engage with their community together.



Support with Sustainability

The flexible nature of the way the Together Network operates means that Joint Ventures are able to identify needs and opportunities in local contexts and project and provide a tailored response; whether this be supporting a church for an extended period of time, or leading a project before handing over responsibility to another group.



This flexibility in approach has developed a distinctive ‘nature of generosity’, whereby Joint Ventures are able to come alongside the work of others, adopting the position of advocates, sounding boards and resources (not looking to claim work as their own), and being able to relinquish leadership as and when is best, allowing the work to empower local leaders. For example, the Together Middlesbrough and Cleveland (TM&C) development worker met with a local church minister to simply learn about his vision, to develop youth outreach work. TM&C linked the minister with a Trust they knew was looking to support grassroots projects in the area, who awarded a grant to fund a children and youth worker. In Manchester, Greater Together Manchester (GTM) spent time with a church who wanted to do something for people experiencing loneliness in their community but weren’t sure of how to do so. GMT took them through the process of opening a Place of Welcome: a safe space in which people from all walks of life can build the kinds of mutually supportive relationships that are foundational to personal resilience and wellbeing, and to thriving local communities.

On a national level, during 2018 we engaged each of our Joint Ventures in exploring planning for longer-term sustainability, developing robust business plans and programmes of fundraising to increase investment in their local work. Alongside this, we invested in providing improved branding and communications support to the Together Network, improving the profile of our Joint Ventures and resourcing them to better connect with supporters and local organisations.

Thanks!

We are very grateful to the Lempriere Pringle Trust for their ongoing financial support of the Together Network which has funded our infrastructure and, in 2018, stimulated over £927,000, for community or social action projects across our 21 Joint Ventures.

We are delighted to be partnering with Allchurches Trust who are generously supporting the Together Network.

It is fantastic to be partnering with The Bramall Foundation who have enabled us to expand Positive Pathways over the next 5 years.

IN PARTNERSHIP WITH



ALLCHURCHES TRUST LIMITED®



CASE STUDY: FILLING THE GAP AND FEASTING

Together Middlesbrough and Cleveland expanded its *Feast of Fun* initiative with local churches and community groups to provide holiday activities along with healthy food, an effective way to support families and the wider community as the impact of being without free schools meals during the holidays is felt. During the summer holidays of 2018, over 1,000 children and their families enjoyed *Feast of Fun*, which also included new experiences for the children through trips and outings, cooking experiences in partnership with Quorn Foods, and free books to develop literacy schools in partnership with the National Literacy Trust.

The *Feast of Fun* programme represents extraordinary value for money. Together Middlesbrough and Cleveland spent £19,267 on *Feast of Fun* groups and direct delivery costs, but the total value of the programme as delivered was estimated at £93,380 - every £1 invested grew to £5 of direct benefit for local families.

Similarly, in Chester, Transforming Lives Together coordinated *Filling*

the Gap, a programme seeing churches provide food and activities in the school holidays. One family said "This is a lifesaver to be able to bring our children somewhere to have fun and time out together".

Transforming Lives Together celebrated their 'Filling the Gap Heroes' at a special event which saw volunteers honoured for their work in the project.

Together Lancashire supported the development of the #DarwenGetsHangry campaign, which allowed a group of girls who are experts by experience of food insecurity, to speak at various conferences across the UK, feature across the media (Channel 4 news, radio Lancashire), and work with experts by experience from other groups, to raise the profile of child poverty and hunger. The girls involved have grown in confidence and their message has reached hundreds of thousands of people, helping to raise awareness and challenge stigmas.

"This is a lifesaver to be able to bring our children somewhere to have fun and time out together"



CASE STUDY: MEET THE FUNDERS

Meet The Funders is a programme run by Transformation Cornwall which provides local individuals and groups with information and training to strengthen their social action, access to funders and a peer-to-peer network from which to learn collaboratively. The programme encompasses a large event which brings together funders with local projects, one-to-one support for groups working locally, and a series of workshops around the county on developing, funding and running social action projects.

One of the groups supported by this programme over 2018 and previous years, The Oasis Project, received guidance on funding, governance and project planning as their project, reaching people who are lonely and enduring health problems, evolved. With Transformation Cornwall's support, the project has developed and thrived, receiving two awards for their work.

"Our main Meet The Funders events are fantastic ways for people and organisations around Cornwall to access relevant, useful information directly from funders. We love hosting these because they are such excellent ways to bring funders and those who need their resources together."

Jane Yeomans, Project Manager, Transformation Cornwall

NEAR NEIGHBOURS

Our Near Neighbours programme focuses on social integration, working in partnership to build stronger, cohesive communities in which people of all backgrounds can belong, connect and contribute.

Funded by the Ministry of Housing, Communities and Local Government (MHCLG), this work has a particular focus on bringing people together across religious and ethnic diversity. We do this by facilitating three main outcomes:

- **Positive encounters:** Breaking down barriers by connecting people, where communities have been separated by mistrust and prejudice.
- **Resilient relationships:** Developing and sustaining mutual understanding and support, across differences and diversity in communities.
- **Active civil society:** Strengthening structures, activities, and spaces that engage people in working together across difference, enhancing community life.

We place a strong emphasis on building trust, connecting people through relationships, providing opportunities for people to participate in their communities, and developing leaders in the context of a diverse society.

This is done through a range of projects, delivered through our three national partners and nine regional hubs in East London, West London, Luton, East Midlands, Birmingham, the Black Country, Greater Manchester, Lancashire, and West Yorkshire.

Hubs and partners: Building partnerships and strengthening leadership

In 2018, Near Neighbours partners and coordinators made significant contributions in building relationships and partnerships across lines of ethnic and religious difference, equipping established and emerging leaders to make a greater impact in their communities, and supporting the development and implementation of wider integration strategies.

Together, our team facilitated over 220 new partnerships across a wide range of institutions (faith groups, community organisations, statutory services, and schools and colleges) by initiating positive relationships between leaders and encouraging groups to collaborate on innovative local projects.

Across the country, hubs and partners ran 316 events, reaching 11,476 people through trainings, networking sessions, celebrations, and conferences. These events helped to build the capacity of leaders (women, men, and young people) in areas of project planning, fundraising, partnership formation, communications, and interfaith working in diverse communities.



Small Grants: Facilitating collaborative social action



Near Neighbours coordinators have also played a key role in shaping and supporting wider integration strategies. Our recent external evaluation¹, conducted by brap, concluded: “Near Neighbours has had an important role feeding into the local authority integration strategies in each of the four sites focused on in this research [Greater Manchester, Lancashire, the Black Country, and Birmingham]. Stakeholders tend to seek hub coordinators’ support partly because they are so well networked in their local area, and partly because Near Neighbours is a trusted brand with its beneficiaries.”

A core element of Near Neighbours is the small grants programme. Small grants (between £250-£5000) are available to local groups and organisations who bring together people from different ethnic and religious backgrounds in a local area to improve their community.

In 2018, Near Neighbours issued 299 grants, totalling £891,010.

For 28% of small grant project leads, Near Neighbours was the first grant they had ever applied for. This means that Near Neighbours is enabling less established grassroots groups to get off the ground with a new idea.

Near Neighbours has awarded small grants to groups led by recent immigrants and refugees, women and men, and people from a huge variety of ethnicities and faith identities. Our grants have supported a wide range of projects, from community gardens to youth clubs to refugee integration support to women’s empowerment.

Our recent external evaluation, which explored the longer-term impact of our small grants programme on individuals and communities, found the following:

- 94% of Small Grant project leads have identified a common goal or interest with someone from a different background as a result of engaging with Near Neighbours.
- 81% of Small Grant project leads agree that ‘involvement with Near Neighbours has made me more confident challenging intolerant or prejudiced views within my community’.
- 88% of project leads plan to continue working with different faith and/or ethnic groups on a shared project;
- 96% of respondents said at least one of their beneficiaries had maintained a friendship with someone from a different background as a result of their Near Neighbours funded project.²

These outcomes suggest that small grants are building meaningful and sustainable relationships across lines of difference, catalysing collaborative social action, and equipping local leaders with greater confidence to challenge negative attitudes and build more cohesive communities.

¹ brap, 2018, Near Neighbours: An Evaluation.

² Data are from an online survey completed by 275 participants.

Catalyst: Developing young leaders

Here are some things that we learned from participants:*

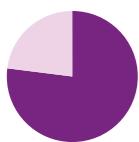
91%

agreed that Catalyst had boosted their confidence in their identity



77%

said that participating in the programme has prepared them to take a more active leadership role within the community



86%

of participants said the programme gave them a more positive view of diversity



67%

of participants agreed that the programme has helped them become friends with a person of a different ethnicity



*Data are from an online survey completed by 44 participants.

Catalyst is a leadership programme with a difference. The course empowers young people from a wide range of religious, ethnic, and social backgrounds to become leaders and influencers in their communities, workplaces, and in society more widely. Catalyst is delivered through four modules:

- Identity, faith and belonging
- Exploring leadership
- Media and effective communication
- Social action and positive change

The course enables young people to develop a positive sense of identity; to talk openly about their beliefs and values; to gain valuable life skills; and to begin to recognise their own potential to make a positive difference as they work together on learning activities and social action projects.

In 2018 we ran 27 Catalyst courses, equipping 491 young people for leadership.

This year we also conducted an external evaluation of Catalyst, in partnership with Coventry University. We surveyed Catalyst alumni from 2011-2018 and also interviewed 11 alumni to hear their stories in more depth.

Catalyst alumni have gone on to start community projects, take on leadership roles in their schools and workplaces, and sustain meaningful friendships with individuals from different ethnic and religious backgrounds.



CASE STUDY:

At the age of 11, Josephine* and her parents fled as refugees from war-torn Congo to Bradford. Josephine's personal experiences of war, displacement, and adjusting to life in the diverse context of Bradford gave her an interest in peace, conflict, and community building. After graduating from university, Josephine says she was keen to make a difference in Bradford but wasn't quite sure how to go about it. She reflects, 'I knew I was a leader, I knew that it was in me, but I didn't want to exercise it.' Participating in Near Neighbours' Catalyst programme was a transformative experience for Josephine. During the four-day residential course, Josephine developed leadership skills in public speaking, media engagement, project planning, and teamwork. She was challenged by the opportunity to build

relationships, talk about difficult issues, and work alongside members of her cohort who were from a range of ages, ethnicities, faiths, 'all different walks of life and experiences'. Josephine says that the most significant impact of the Catalyst experience for her was building her confidence in her own identity and ability to lead. At work, Josephine was recently promoted to the position of manager at a community centre that supports vulnerable people from diverse backgrounds to develop skills, recover from experiences of trauma and addiction, and build healthy relationships. Reflecting on her Catalyst experience, Josephine says, 'I think the biggest thing I've noticed in myself after Catalyst is just being in a place where I am a lot more secure, just secure in who I am and my skills, my abilities and my passions.'

*Not real name

Thanks!

We are delighted to be partnering with the Archbishop of Canterbury's Charitable Trust and The Hartham Church Charitable Trust who are generously supporting Catalyst.

Thanks!

We are grateful to the Ministry of Housing, Communities and Local Government for their ongoing financial support of Near Neighbours.



Ministry of Housing,
Communities &
Local Government

Real People Honest Talk: Bringing people together

Here are some things we know from RPHT participants:*

99%

agreed that their group had an open and honest conversation

91%

agreed that they learned something new from listening to other members of their group.

72%

had a conversation with a person of a different faith, whom they didn't already know.

*Data are from participant surveys completed by 130 participants.

Real People Honest Talk (RPHT), launched in 2017, aims to create public spaces for honest conversation about difference and how we live together well.

The RPHT model is simple but powerful. It brings local 'everyday' people together for a series of three facilitated conversations about an issue of concern that the group collectively identifies.

The conversation groups are intentionally made up of diverse people – from different ethnic, religious, and socioeconomic groups who might not ordinarily have opportunity to interact, despite living in the same neighbourhood.

During the first session, participants start getting to know each other and collectively decide what they would like to talk about across the three conversations. Over the past year, these topics have included youth crime, mental health, domestic abuse, litter picking, and intergenerational divides. By the end of the third session, groups agree on an action plan that they would like to take forward together to tackle the issue they have discussed. The small conversation groups then come together for a Big Conversation, along with other stakeholders in their region, to share the key insights that have emerged from their conversations and action plans.

In 2018, Near Neighbours facilitated 41 small conversation and 4 Big Conversations, reaching 680 people in Luton, Bradford, Lancashire, and the Black Country.

We know from participant surveys and facilitator reports that people who have come along to RPHT have formed new relationships, had open and honest conversations about difficult issues, and been inspired to take action together in their communities.

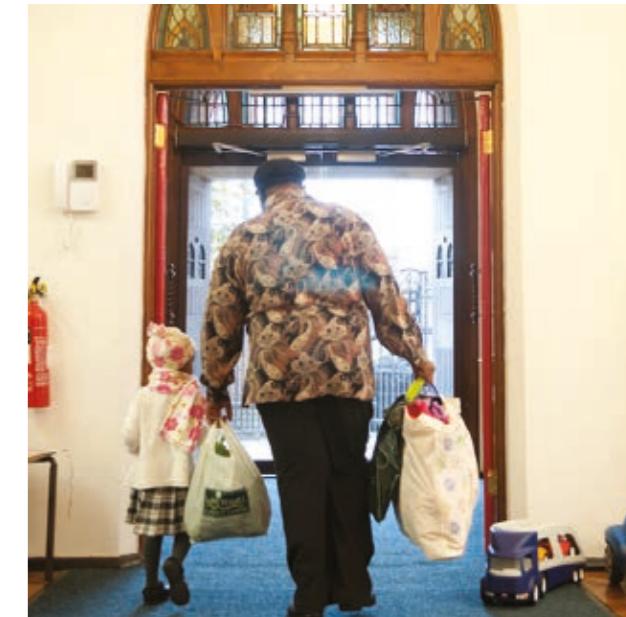
One of our RPHT facilitators reflected on the dynamics in his group:

"There was an amazing sense of shared experience... The group built in confidence but also built a shared empathy and there was genuine support offered across gender and ethnicity. The complexities of the topics discussed could have been off putting and prevented action, but the final session didn't create a sense of hopelessness. The change of the group from a frustrated group of individuals to a group believing in the power they could make was a significant leap."



The Big Conversation in Walsall brought together the mayor, local councillors, police, and community groups and organisations who had the opportunity to learn more about RPHT and the concerns and ideas the groups had discussed. At the end of the event, participants made pledges about what they would do to improve their communities. These included: "visit my neighbour"; "smile at others"; "connect with neighbours"; "learn about other faiths/ places of worship;" and "litter pick my street." Our Black Country coordinator who organised the Big Conversation reflected,

"The energy and positivity at the event was so encouraging. Despite times being tough, people wanted to get together and make a difference."



Places of Welcome

Places of Welcome began in 2013 as a development of the Birmingham Social Inclusion process 'Giving Hope, Changing Lives.'

It is a network of small community groups, including faith institutions, who aim to offer an unconditional welcome to local people consistently each week. The network now has over 300 venues across England, and Near Neighbours is supporting its further development in 2019.

JUST FINANCE FOUNDATION

Creating a Movement for Financial Inclusion

Financial exclusion limits the social, economic and civic participation of millions in our society and severely undermines their wellbeing. It is a destructive thread that runs through the challenges facing many individuals and communities.

The vast social capital associated with the Church – including grassroots networks, committed volunteers and community buildings open to all – provides a cornerstone of the Just Finance Foundation's national response to financial exclusion. However, turning the tide on financial exclusion requires collaboration from key stakeholders across society.

The Just Finance Foundation was established to provide a catalyst for coordinated influence, local delivery and national reach predicated on cross-sector collaboration.

In 2018, through opportunities for effective national influence and imaginative local activity the Just Finance Foundation has taken steps towards realising its aim of creating a movement for financial inclusion.

Timeline

Feb – Andy Haldane, Chief Economist at the Bank of England visits Ashington in Northumberland at the invitation of JFF and Together Newcastle. His team met with local people to hear about their experiences of managing money and he participated in a LifeSavers savings club session.

June – JFF joined a Downing Street reception for the **Inclusive Economy Partnership**, considering how greater collaboration between civil society organisations, businesses and government could help bring about new solutions to long-standing social challenges, including financial exclusion.

September – The LifeSavers programme celebrated its second anniversary having reached 17,000 children and trained nearly 1,500 teachers.

October – JFF launches the Money First Aid Kit, providing quick access to key resources on money and debt alongside links to support and advice.

November – Justin Welby, Archbishop of Canterbury and Mark Carney, Governor of the Bank of England address guests at a JFF dinner with speeches inviting collaboration from key stakeholders to address financial exclusion.

March – JFF joins others across the financial capability and education sectors in calling for financial education to receive parity with sex and relationships education in response to the Department for Education consultation on PSHE in primary schools.

Just Finance Communities

Through our local networks (in the Black Country, Liverpool and Tyne to Tweed), we promote and support credit unions and other community finance providers, and improve access to free debt advice, financial capability training and appropriate financial services. Just Finance Communities have three main priorities.

- 1. Reaching and training local people:** In 2018 we have identified and trained staff and volunteers from a variety of local organisations that enjoy a trusted relationship with hard to reach groups, and equipped them with knowledge and tools through our courses like Cash Smart Credit Savvy and UC Savvy.
- 2. Promoting access to local providers:** Where appropriate, we signpost people and facilitate access to a local inclusive finance provider.
- 3. Galvanising local assets:** Brokering partnerships that enhance the sustainability and reach of the inclusive finance sector is a key focus. In 2018 for example, a successful meeting with the Black Country Chamber of Commerce and one of the region's credit unions has laid the ground work for a new project to promote payroll savings and loans.

Just Finance Communities in 2018



CASE STUDY: UC SAVVY BLACK COUNTRY

Just Finance Black Country are partnering with Walsall Housing Group to deliver financial capability training to staff and tenants. The partnership has resulted in 11 UC Savvy sessions delivered across the region and the partnership is likely to result in further opportunities to work with WHG Group and DWP.

Participants from two of the courses described the difference

it had made to them: "I'm dyslexic and was really worried about Universal Credit and filling in all the forms, but the workshop has given me peace of mind."

"I was a bit worried about Universal Credit, but now I feel more confident and I know what I need to do."

Thanks!



We are delighted to be partnering with The Mercers' Company who are generously supporting the work of the Just Finance Foundation.

Cash Smart Credit Savvy

Cash Smart Credit Savvy is a financial capability course for adults that has been shown to improve confidence and knowledge around managing money.

UC Savvy, designed to complement CSCS, is a short course designed to help people understand and negotiate some of the complexities of Universal Credit, the new means tested benefit that replaces six in-work and out of work benefits.

Cash Smart Credit Savvy (CSCS) was evaluated by researchers from the Centre for Regional Economic and Social Research at Sheffield Hallam University as part of the Money Advice Service's What Works Fund. The researchers found that: 'CSCS reaches people who are 'cushioned', 'struggling' or 'squeezed', and removes the stigma that is sometimes attached to money-related courses, helping participants speak openly with each other about money.' Pre- and post-course surveys found that participation in CSCS contributed to important changes for participants, including:

- **Enhanced skills in budgeting:** After completing the programme, 94% of participants said they intend to plan how they will spend their money over the coming week or month.
- **Increased confidence in making decisions about money:** for the common good grows, including across sectors (state, private, and voluntary), faiths, church denominations, and within neighbourhoods.
- **Increased intentions to save:** After finishing the programme, 86% of participants said they intend to save money most months or more frequently.
- **Boosted confidence in talking about money:** At the follow-up survey, 72% of participants said they had shared their newly-gained knowledge with friends and colleagues, with 95% saying they were confident doing so.

See: http://bit.do/cuf_cscs_summary_report



CASE STUDY: NORTHUMBERLAND MONEY

Improving access to responsible lenders is one of the key activities that Just Finance Communities (JFC) are engaged in across their regions. In Northumberland, people need access to affordable loans but may not have heard of local providers and often live far from a branch of a credit union or other responsible lender.

Launched in November 2018, Northumberland Money addresses this challenge by helping people find a loan from one of the regions responsible lenders, as well as providing

information about money issues and signposting to sources of advice. Due to her extensive local networks and knowledge of the responsible finance sector, JFC worker Liz Chadwick was instrumental in bringing together the main partners behind the project: NEFirst, Northumberland Community Bank, 5 Lamps CDFI and Northumberland County Council.

The website will be promoted through community services like GPs surgeries, schools and children's centres.

Lifesavers

LifeSavers is a values-based financial education programme for primary schools, which equips children to manage money wisely now and in the future.

LifeSavers provides training, support, and resources for teachers to help them deliver financial education to all year groups, offers support to set up and manage school savings clubs, and encourages parental and wider community engagement. Combining these elements enables meaningful classroom learning to be put into practice through participation in a savings club, with the active support of credit unions and parents. This reinforces positive messages from a young age when many attitudes and habits around money are being formed.

LifeSavers is delivered in partnership with Young Money and supported by funding from the Cabinet Office and Virgin Money to reach 120 schools over three years. The programme is currently offered in six areas: Bradford and Leeds, Nottinghamshire, London, North East, Merseyside, and Bristol and Gloucester.

Lifesavers in 2018 in numbers



LIFESAVERS VALUES

Underpinning LifeSavers is a values-based approach to financial education, which seeks to explore what it means to be **wise, generous, just and thankful** with

money, recognising that attitudes are as important as knowledge and skills in shaping people's financial behaviour.



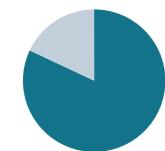
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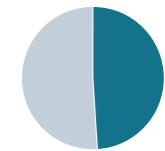
LifeSavers is delivered with Young Money



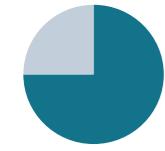
We are very grateful to the Cabinet Office and Virgin Money for their financial support of LifeSavers.

Evaluation**82%**

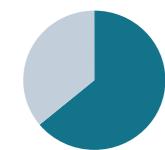
of teachers agreed LifeSavers has improved their skills to deliver financial education

**49%**

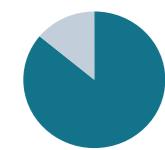
increase in knowledge about British coins and notes at KS1

**75%**

increase in knowledge of credit unions at KS1 and 59% increase at KS2

**64%**

of participating schools agreed LifeSavers has helped parents support the financial education of their children

**86%**

of the schools that participated in LifeSavers said that financial education should be provided to primary school aged pupils as a compulsory part of the national curriculum

Public Perspectives, an independent research and evaluation organisation, was commissioned to conduct a comprehensive evaluation of the LifeSavers programme.

Published in November 2018 the evaluation found that LifeSavers is a well-conceived, well delivered and effective primary school financial education programme, that enriches school life and leads to positive changes in the knowledge, skills, attitudes and behaviour of pupils about money.

“The growing evidence base shows that LifeSavers is improving the financial education outcomes of pupils. The changes experienced by pupils are consistently positive with measurable improvements in the pupils’ knowledge, skills and behaviour regarding money.”*

The full evaluation can be found here: www.lifesavers.co.uk/about

*Key Stage 1 pupils (aged 5-7) reported a 26% increase in talking to family members about where their money comes from, while Key Stage 2 pupils reported a

17% increase in understanding that how we use money can be influenced by other people and things.

CASE STUDY: LIFESAVERS

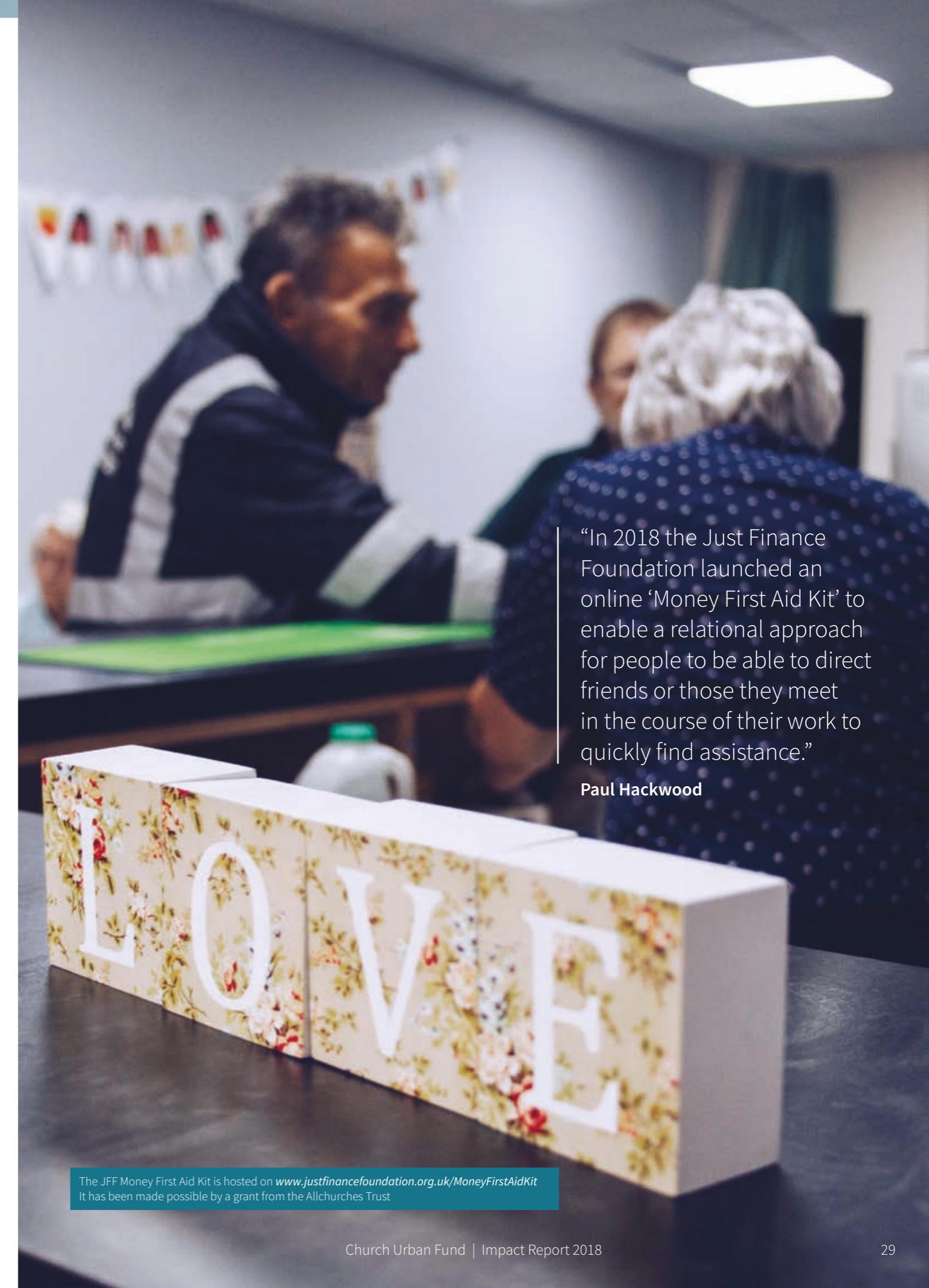
Spring Gardens school in North Shields is located in one of the most deprived communities in the country.

The school has embraced the LifeSavers programme and staff have particularly welcomed the classroom resources which, *‘go well beyond simple calculations around coins and notes by helping children think about money in the real world’*.

Given the difficult financial situation faced by many families

in their community the school has been keen to ensure that no child feels excluded from the saving clubs and a key message has been *‘any amount is welcome’*, with even the smallest deposit recognised and encouraged.

With high levels of commitment from staff and continued excitement about the programme from the pupils, LifeSavers has become an important part of school life at Spring Gardens.



“In 2018 the Just Finance Foundation launched an online ‘Money First Aid Kit’ to enable a relational approach for people to be able to direct friends or those they meet in the course of their work to quickly find assistance.”

Paul Hackwood

The JFF Money First Aid Kit is hosted on www.justfinancefoundation.org.uk/MoneyFirstAidKit
It has been made possible by a grant from the Allchurches Trust

RESEARCH AND POLICY

Introduction

Understanding and evidencing the impact of our work is really important to us, and making sure we do this in a robust, relational and proportionate way is a key aspect of the work of our Research and Policy Team.

We conduct research on themes connected with our work in local communities, resourcing and raising the profile of churches' social action by providing statistical data, theological reflection, reports, and case studies. Our Look Up Tool and Poverty Map provide easily searchable parish level data across a range of deprivation and other indicators.

Drawing on our evaluation and research findings, we share learning and best practice within and beyond the organisation. In this way, we ensure that our data are put to good use in developing and improving our own work, as well as supporting other groups and organisations to do the same.

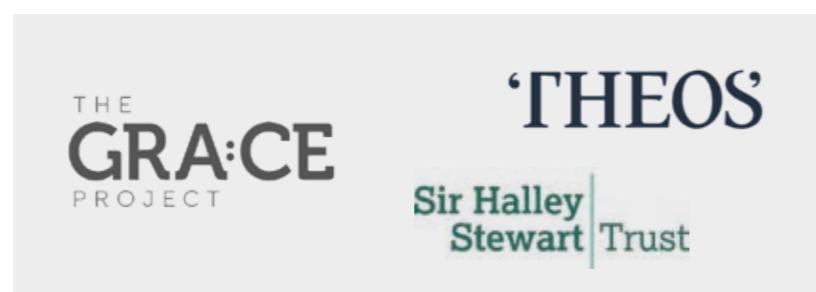
We work to influence public debate and policy decisions about social issues, bringing together stories and perspectives from the grassroots, insights from Christian theology, and empirical evidence to inform our engagement in the public sphere.

The GRA:CE project is exploring the relationships between social action, discipleship and church growth in churches across the country. Are there ways they can complement one another? How do they fit together? And what does this look like in practice?

GRA:CE stands for Growth, Relationships and Action in the Church of England, and the project is a partnership between Church Urban Fund, Theos, and the Church of England.

This comprehensive three year study is already drawing out insightful stories from local communities and churches.

You can follow the progress of the research at: www.cuf.org.uk/grace



This project has been made possible by the generosity of the Sir Halley Stewart Trust and The Hartham Church Charitable Trust who are both financially supporting the GRA:CE project



The GR:ACE project

Church in Action

In January 2018 we launched our latest Church in Action Report in partnership with the Church of England Mission and Public Affairs Team. More than 1,000 Anglican clergy completed the survey, which asks about social issues perceived to be affecting local communities and the ways in which churches are responding.

Loneliness and mental health issues were identified as the most prevalent issues, both showing a significant increase since the survey was last conducted in 2014. Other social issues, such as homelessness, low education, and food poverty were much more concentrated in the most deprived parishes.

As well as organised activities such as parent and toddler groups and community cafes, informal help and active signposting to other organisations were important components of churches' social action. When these are included, most churches are involved in supporting people with mental health problems (83%), family breakdown (86%), and loneliness (94%).

Partnership working - both between different churches, and between churches and voluntary, public, and private sector partners - has increased markedly since 2014.

While 88% of church leaders surveyed agreed that 'advocating or campaigning for social justice is an important part of the role of local churches', only a third of churches reported being frequently involved in such activities. This may be an area where there is appetite for learning, support, and development.

64% of church leaders agreed that 'community engagement has helped draw new people into the church' and 80% agreed that 'community work helps church members to live out and grow in their Christian faith'.

We are grateful for the support of the Church of England's Research and Statistics team in making this project possible. We enjoyed presenting the findings at their annual Faith in Research Conference in Birmingham in June.



Social Action Statistics



We worked with the Church of England's Research and Statistics team during 2017 to develop the first ever question on social action for 'Statistics for Mission', a return that churches are required to complete every year.

In 2018 the results were published, providing the most comprehensive picture yet of the Church of England's engagement in local communities, and showing that at least 80% of Anglican churches in England are involved in social action in some way.

Among the types of social action projects that the survey asked about were food banks, parent and toddler groups, community cafes, holiday clubs, debt advice, night shelters, and lunch clubs for older people.

The data shows that more than 13,100 social action projects are run by Church of England churches. As well as running projects themselves, many churches are involved in hosting social action initiatives, partnering with others to run them, and providing volunteers and donations to support them. When these different kinds of involvement are considered, churches are involved in almost 33,000 projects across England.

Policy and Public Sphere



The past year saw us host a number of events engaging practitioners, academics, church leaders, local residents, civil servants and charity leaders around key themes and questions that affect our communities.

In February 2018 the government launched a consultation to inform its Civil Society Strategy. We hosted a roundtable at Lambeth Palace, bringing together individuals from a variety of professions and different parts of the country to discuss some of the factors contribute to a flourishing civil society. Their perspectives helped shape our submission to the consultation.

For the government's Integrated Communities Strategy consultation we took a different approach, hosting community conversations with residents in Luton and Bradford to ensure that their views and experiences were fed in to this important debate about how what helps us live together well in a diverse society.

In September, we were pleased to welcome Adam Taylor, Executive Director of Sojourners, a US-based social justice movement, who joined us for an inspirational day exploring the theme of 'prophetic advocacy'. More than 70 leaders gathered at the House of Lords to explore what it means for the church to make a difference not just by responding to issues in the short term, but by influencing for longer term, structural changes that enable more people to flourish.

Impact

To build up an accurate picture of the difference our programmes are making in communities, we use a combination of internal reporting and external evaluations. Stories, insights, and statistics derived from this monitoring and evaluation work can be found throughout this report.

During 2018 we have been pleased to partner with researchers at the University of Leeds, the Centre for Regional Economic and Social Research at Sheffield Hallam University, the Centre for Housing Policy at the University of York, the Centre for Trust, Peace and Social Relations at Coventry University, and the consultants brap and Public Perspectives, who have worked with us to assess the impact of our projects and programmes.

All our monitoring and evaluation is underpinned by a Theory of Change approach, which we use to identify the purpose, outcomes, and activities for each programme and project. This helps us decide what to evidence, and how, and ensures that we are improving our practices based on what we learn. Over the past year we have developed new monitoring tools for Near Neighbours Co-ordinators and Just Finance Communities. In line with our relational approach, these collect both qualitative data – stories and descriptions of impacts – and quantitative evidence about delivery and outcomes.

During 2019 we will be working on new ways to share our monitoring and evaluation resources with churches and community groups.

Our evaluators in 2018 included:

Sheffield Hallam University | Centre for Regional Economic and Social Research

brap
making equality work for everyone

Research Centre
Trust, Peace and Social Relations

Coventry University

public perspectives P

UNIVERSITY OF YORK



UNIVERSITY OF LEEDS

FUNDRAISING

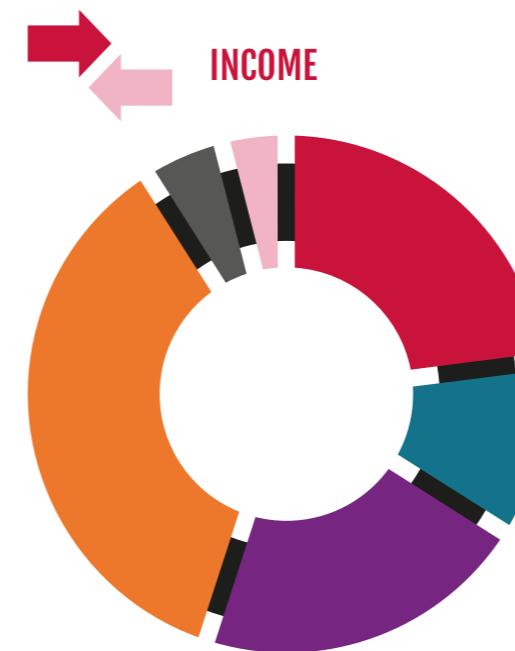


November 2018 saw the launch of a new fundraising campaign for Church Urban Fund: Raise Your Voices! With a focus on music and singing, Raise Your Voices brings communities together to raise their voices, raise the roof, and raise money to support our work. Throughout November and December 2018 cathedrals, churches, schools and community projects around the country hosted choir concerts and carol services and sang out in aid of social justice.

The launch event took place in Southwark Cathedral in November where renowned choirs such as the London International Gospel Choir and international acapella champions the Rolling Tones, took to the stage. But the highlight of the night was undoubtedly the Memory Café Choir. Memory Café is a Near Neighbours funded project run by a church in North Wembley which brings people in the community together once a week who are impacted by issues such as memory loss or loneliness to socialise together and raise their voices in the Memory Café choir. Over 50 Memory Café participants came to sing at Southwark Cathedral, many of them in their 90s, and their joyful performance touched the hearts of everybody there. The vicar, Revd Steve Morris, said: 'The [Memory Café] project is about hope and when you have hope you have no option other than to Raise Your Voices.'

If you are interested in taking part in Raise Your Voices please visit:
www.raiseyourvoices.org.uk

FINANCE



Total Income 2018: £6.40 million (2017: £5.96m)



KEY IMPACT

£1: £8.34

In 2018, for every £1 donated by churches and individuals, we were able to raise additional monies in order to invest £8 back into charitable activities.

89%
of expenditure in 2018 went on charitable activities

PATRON

Her Majesty the Queen

PRESIDENT

The Most Reverend and The Right Honourable Justin Welby

TRUSTEES IN 2018

Reverend Canon Paul Hackwood	Philip Fletcher CBE
Andrew Barnett (Chair)	Alison Grieve
Derek Twine CBE (Deputy Chair)	John Iles
Brian Carroll	Paula Nelson
Patrick Coldstream CBE	Gavin Oldham
Andrew Dorton	Reverend Canon Denise Poole

PRINCIPAL OFFICERS

Reverend Canon Paul Hackwood, *Executive Director*
Tony Edwards, *Managing Director*
Ben Alonso, *Director of Fundraising*
Michelle Brissett, *Director of Finance and Resources*
Dr Heather Buckingham, *Director of Research and Policy*
Reverend Liz Carnelley, *Near Neighbours Programme Director*
Jon Miles, *Director of Development*
Rachel Sharpe, *Director of Partnerships*
Rowena Young, *Executive Director, Just Finance Foundation*



CHANGING LIVES AND
COMMUNITIES TOGETHER
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