



**CHANGING
LIVES AND
COMMUNITIES
TOGETHER**

Foreword



I am pleased to introduce the Church Urban Fund's 2017 Impact Report which highlights the vitally important work that millions of people are doing in diverse communities across England.

Through the Together Network, Church Urban Fund is making a unique and invaluable contribution to communities, supporting churches, community groups, and other partners to work together to advance the common good, often in the face of very challenging circumstances.

In communities that have not shared in the benefits of economic growth, initiatives such as job clubs, holiday schemes, debt advice, and community cafés can be the difference between hope and despair. Running them requires time, skills, resources, energy, and perseverance. It is so important then that there are encouragers, networkers, innovators, and those with knowledge and experience to pass on, working to connect, equip, and mobilise this vast team of committed people in towns, cities, and villages across the country. Through its 35 development workers and many more supporters, this is what the Together Network provides. The Together Network is not only becoming a vital infrastructure for the church, but also for communities, serving as a vehicle for engagement with statutory partners and as a channel through which communities and policy makers can interact.

The work of Near Neighbours could hardly be more timely, helping to broker trust, understanding, relationships, and cooperation between individuals and groups who would otherwise be separated by differing beliefs or backgrounds. The ability to celebrate the diversity of living together in community – whilst not avoiding the difficulties this can present – is a powerful offering to communities that want to develop deeper empathy and understanding across various religious, ethnic and socio-economic backgrounds.

Just Finance Foundation is also continuing to do life-changing work to loosen the grip of financial exclusion. It gives primary school children hands-on experience of managing money wisely, as well as working with credit unions and major banks to improve the supply of fairer financial products to those whose needs are poorly served at present, offering direct, relational support to help individuals regain control of their finances.

I warmly commend this report to you and hope that you too find it an uplifting account of the creative and effective ways in which churches, together with many other partners, are working together to tackle some of the major challenges facing our communities today.

in Christ
+ Justin

The Most Rev. and Rt. Hon. Justin Welby
Archbishop of Canterbury

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**CHURCH
URBAN
FUND** 



128,874

people took part in events, activities, or training, designed to engage, equip, and resource collaborative work for positive change, locally and nationally

460

community-based projects helping build flourishing, more cohesive communities made possible by small grants

£5.38 m

strategically invested in transforming lives and communities across England



TOGETHER NETWORK⁺



35

development workers supporting church-related social action and community engagement across England

687

social action and community projects supported

19,068

participating in events providing training, learning, and networking opportunities

£1.1m

leveraged for local social action and community projects through fundraising support

NEAR NEIGHBOURS



394

projects to improve social integration in local communities funded through small grants

92,992

people brought together across different faith and ethnic groups through Near Neighbours events, training, and activities

93%

of participants in Near Neighbours small grants projects say they understand people in their community who are from different religions or ethnic groups better because of the project

71%

of small grant project leads said the activities supported would continue beyond the end of the Near Neighbours grant

JUST FINANCE FOUNDATION



14,672

primary school pupils learning to manage money wisely through LifeSavers

1,857

teachers trained to deliver values-based financial education through LifeSavers

285

adults building their financial capability skills – and passing them on to others – through Cash Smart Credit Savvy

1,110

credit union members retained access to fair credit and savings through the brokering of a merger

Executive Director's Letter



Whether it is across different generations, nationalities, beliefs, or levels of prosperity, learning to live together well has become a pressing challenge for our society. Responding to this challenge, in partnership with others, lies at the heart of our work across England.

Celebrating diversity is a vital part of this response, but this can only be done authentically when we engage honestly with some of the inequalities, disagreements, and struggles that are often woven into the differences and divisions between people.

This year we launched Real People, Honest Talk, a new initiative of our Near Neighbours programme, which has already seen more than 300 people from different backgrounds getting together to talk about difficult issues in their communities. Challenging topics were discussed, yet people left feeling more positive about diversity and more optimistic about working together to make a difference.

Valuing one another is not just about our values: it has to be practical too. Earlier this year we published research showing that 5% of British adults had missed meals because they could not afford food. This tells us that, as a society, we still have a lot to learn about what it means to live together well.

Through our Together Network we supported more than 687 projects in 2017, an increase of 23% since 2016. These included work with refugees and asylum seekers, and people experiencing homelessness, loneliness, and food poverty. This work responds to urgent material needs, but it is also relational, helping people find ways to belong and to participate as part of a community.

At the beginning of the year, Just Finance Foundation was incorporated as a charity. This has put our fairer finance work on a firmer footing, supporting the wider rollout of innovative initiatives such as our LifeSavers programme, which is now being delivered in more than 60 primary schools, giving young people the skills to manage money wisely, now and in the future.

Looking ahead, we know that living together well also means making room for one another's voices, insight, and experiences in the public sphere. As we continue to catalyse local responses to social issues through our work in communities and churches, we will be seeking too to build bridges, connecting communities with public and policy debates about wellbeing, justice, and equality.

As we review our impact and activity in 2017, may I take this opportunity to sincerely thank all those who partner with us in this work. Your generous support, which takes many forms, is warmly appreciated and, as you will see from this report, it is making a real difference to people and communities across England.

A handwritten signature in black ink that reads "Paul Hackwood". The signature is written in a cursive, flowing style.

Paul Hackwood
Executive Director

Our Vision and Values

OUR VISION Our vision is to see people and communities across England flourish and enjoy life in all its fullness.

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, and these beliefs are rooted in what our Christian faith tells us about human beings: 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. While aspects of our work focus on resourcing churches to engage with their communities, we are delighted to be collaborating actively and fruitfully with partners rooted in other faith traditions and those working from a secular perspective.

OUR VALUES In all we do, we aim to embody three core 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.

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.¹

Each involves a combination of:

- **Projects:** responding directly to social issues experienced by individuals and communities in a sustainable, collaborative, and empowering way.
- **Capacity-building:** creating, mobilising, and investing in local networks and strengthening civil society at the grassroots.
- **Research and policy:** raising awareness and responding to the structural factors contributing to social issues that affect the communities in which we work.

**CHURCH
URBAN
FUND** ⊕

Fundraising, communications, finance, administration, research, evaluation, policy, and partnerships.

**TOGETHER
NETWORK** ⊕

Equipping churches to engage in communities and respond to social issues.

Promoting collaboration across denominations, faiths, and sectors.

Sharing best practice and providing support with funding, governance, project design, and volunteers.

**NEAR
NEIGHBOURS**

Bringing people from different religions, ethnicities, and social groups together in local communities.

Building relationships of trust, creating opportunities for working together to make a difference.

Developing leaders fit for a diverse society.

**JUST
FINANCE
FOUNDATION**

Increasing the supply of fair and affordable finance and financial services, particularly for low-income households.

Building people's motivation, expertise, and access to fair financial services.

Equipping future generations to manage their money wisely.

These programmes are the context in which our values come to life.

Together, they give us strong and diverse networks across the country, providing opportunities for people to get involved in addressing some of the most challenging issues facing our communities and society, and resourcing, connecting, and sustaining those already involved. Our 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.

Together Network



35

development workers employed across the Together Network

687

social action and community projects supported by the Together Network in 2017



335

of these projects were partnerships, involving two or more churches or organisations

23%

increase in the number of social action and community projects supported by the Together Network compared to 2016

The Together Network is made up of 20 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 – grows in 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.

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.

TOGETHER NETWORK MEMBER ORGANISATIONS ARE BASED IN DIOCESES ACROSS ENGLAND

AREA	MEMBER ORGANISATION
Birmingham	Thrive Together Birmingham
Blackburn	Together Lancashire
Canterbury	Together Canterbury
Chester	Transforming Lives Together
Chichester	Together in Sussex
Coventry	Together for Change
Durham	Communities Together Durham
Exeter	Transforming Plymouth Together
Leeds	Wellsprings Together Bradford
Leicester	Together Leicester
Lichfield	Transforming Communities Together
Liverpool	Together Liverpool
London	Capital Mass
Manchester	Greater Together Manchester
Newcastle	Together Newcastle
Norwich	Imagine Norfolk Together
Southwell and Nottingham	Transforming Notts Together
Southwark	Together Southwark
Truro	Transformation Cornwall
York	Together Middlesbrough and Cleveland

The Together Network, and the projects it supports, tackle a wide spectrum of social issues. Emerging areas of focus are:

LONELINESS

HOMELESSNESS

MENTAL HEALTH

REFUGEES AND ASYLUM SEEKERS

FOOD POVERTY

In 2017 the Together Network provided support to 687 social action and community projects, an increase of 23% on the previous year. It also supported churches and other organisations with 78 funding applications, helping secure more than £1.1 million for projects to benefit local communities. A new partnership, Together Leicester, was set up in 2017.

Growing Together

The Together Network has proved an effective vehicle for incubating and spreading ideas that work, when it comes to social action and community engagement. For example, there are now more than 200 Places of Welcome in locations from Birmingham and Bradford through to Widnes and Wolverhampton, each offering 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.

As well as building the capacity of churches and other organisations to respond to social issues in their areas, the Together Network delivers projects directly, providing additional resources and expertise to tackle some of the most pressing challenges facing our communities.

This year has seen deepening engagement with the problem of holiday hunger, with several Joint Ventures delivering innovative programmes that address this, and working closely with Feeding Britain and the All-Party Parliamentary Group on Hunger. Our work amongst refugees and asylum seekers has also grown, and the Together Network is supporting and delivering a wide range of projects that respond to the needs both of newly arrived migrants, and of the communities receiving them.

In addition, Church Urban Fund's Together Grants supported 66 projects in 2017, awarding a total of £135,007 in small grants to local projects working with a range of groups including young people, those experiencing unemployment, homelessness, domestic abuse, and mental health issues.



19,068

people took part in Together Network events, training, and workshops in 2017

+71%

increase in people taking part in Together Network events, training, and workshops compared to 2016

+51%

increase in partnership working between churches since 2014 according to the 2017 Church in Action Survey

“Therefore encourage one another and build each other up, just as in fact you are doing.”

1 Thessalonians 5:11

Learning Together

The Together Network delivered 510 training sessions, workshops, and events involving 19,068 people during 2017.

These events equip and encourage churches and other groups for community engagement, and raise awareness of the social issues we are responding to.

In the Black Country, for example, Transforming Communities Together partnered with Housing Justice to host a conference on homelessness, giving delegates the opportunity to hear from national and local experts about ways churches and faith and community groups can get involved in practical solutions.

Since the conference, attendees have run a successful night shelter in Walsall, in partnership with the council. Many of the volunteers came from local churches. Transforming Communities Together has also partnered with Homeless Link and YMCA Black Country to set up a 'Community of Practice', bringing together diverse groups from across Walsall and beyond who are committed to tackling homelessness together.

Together Network staff are contributing to the training of clergy and church leaders on social action and community engagement. Responding to social issues in contexts where social exclusion is widespread and deeply engrained is demanding work, and for clergy in particular, living and working in the communities they are ministering amongst brings with it challenges, as well as privileges and unique insight. The relational networks and practical support that the Together Network offers provide an important resource in sustaining and affirming this work.

During 2017 we spent time exploring how to improve the way we evidence the impact of the Together Network. Through a consultative process, and building on the findings of an evaluation conducted by researchers from Coventry University during 2016, we have developed a set of tools with which to do this, and will be piloting these in 2018². Our aim is to capture more stories about the difference our work is making, as well as getting a clearer picture of our engagement in numbers.



IN PARTNERSHIP WITH



ALLCHURCHES TRUST LIMITED®

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 2017, stimulated over £1.8m of locally generated income across our 20 Joint Ventures.

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



Learning Together

CASE STUDY

Positive Pathways

Positive Pathways is working to break the cycle of homelessness in a distinctive way. By providing one-to-one relational support to people experiencing or at risk of homelessness at critical points on their pathway to securing and sustaining accommodation, the project offers a holistic response to this growing problem.

The process of moving into accommodation can be a difficult one for people who have not had their own place to live for a long time. The administrative aspects alone can be complex and stressful, making the support that Positive Pathways workers provide invaluable.

One client, James (not his real name), found himself having to register at the Jobcentre, at a new GP practice, and inform various

support agencies of a new address – all of which required ID and evidence of tenancy presented in person. Navigating the system can be confusing and stressful without support.

Some clients need to navigate a range of services, for example for support with budgeting, mental health problems, or drug and alcohol addictions. Many value help with finding new places to build supportive relationships, where family relationships have broken down, or individuals need to disconnect from social relationships that have been damaging in the past. Clients often need support in getting used to shopping or cooking for themselves, and the properties they end up in may be inadequately furnished: accessing cooking equipment, bedding, and cleaning

equipment is difficult if you do not know where to go and are on a tight budget. Positive Pathways workers provide tailored 'wrap-around' support that can respond to any or all of these challenges, depending on the priorities and needs of the individual.

So far, more than 365 people have been supported through Positive Pathways, and as a result of the project's success in Bradford and Middlesbrough, funding has been secured to continue this work over the next five years, extending its coverage across Yorkshire over this period. The project's Christian ethos has helped it maintain a flexible, holistic approach, complementing vital statutory provision and creating time for relationships that transform lives and support sustainable change.

CASE STUDY

Fresh Start – Coventry

In Coventry, Together for Change's Fresh Start initiative is providing valuable support to refugees and asylum seekers through friendship, football, and English conversation cafés.

Yonas (not his real name), a young asylum seeker from Eritrea, has been significantly impacted by Fresh Start. Formerly a mechanic in Eritrea, Yonas had to flee his country because of government repression and arrived in the UK in September 2017. Shortly after being resettled in Coventry by the Home Office, Yonas started attending the Fresh Start Conversation Café and enthusiastically joined the Saturday football club. He has received over 60 hours of free English support,

accelerating his progress and boosting his confidence. He has built meaningful friendships with Fresh Start's British volunteers as well as young men from different countries.

In March 2018, Yonas had an interview at a local college for a mechanics course. Very few recently-arrived refugees or asylum seekers are able to access these courses as they require a high level of English proficiency. Yonas, however, passed the English test with flying colours and was accepted onto the course. Through his determination and the ongoing support he has enjoyed through Fresh Start, Yonas has made extraordinary progress in starting his new life in the UK.

CASE STUDY

Faithfully Ageing Better

Faithfully Ageing Better is a partnership between Together Middlesbrough and Cleveland and Ageing Better Middlesbrough, a six-year Big Lottery funded programme that aims to reduce loneliness and isolation for people aged 50 and over in Middlesbrough. The Faithfully Ageing Better project was created in recognition of the great work churches do in providing support and care to older people who are isolated, particularly in times of loss, bereavement, and ill-health. The project aims to identify, celebrate, and help to develop this work to continue to serve the spiritual and practical needs of the older community.

By raising awareness and providing encouragement and practical support to churches, Faithfully Ageing Better is helping connect more people with the companionship, community, and conversation that is so important for their wellbeing. Commenting on the impact of Welcome Break, a weekly drop-in for older people hosted by St Barnabas Church, Linthorpe, for example, Development Worker Kate Wells said:

“What seems to make the real difference to people is the regularity and reliability of the group, and the strong friendships that have been formed. There is also a sense of having a ‘place’ – some of the people who have come for a long time have started to help out, either formally by serving refreshments, or informally by being there and talking to and welcoming newer attendees.”

A creative collaboration between Faithfully Ageing Better and Together Middlesbrough and Cleveland’s ‘Feast of Fun’ holiday programme for families has seen them support a series of events and trips that bring together different generations. This has been an exciting development, helping build meaningful and mutually supportive networks of relationships within local communities.



“By raising awareness and providing encouragement and practical support to churches, Faithfully Ageing Better is helping connect more people with the companionship, community, and conversation that is so important for their wellbeing.”

Near Neighbours

Our Near Neighbours programme focuses on social integration, working in partnership with others 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, and our projects challenge and break down social, political, and gender divides too.

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:** Structures, activities, and spaces that engage people in working together across difference, strengthening 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 regional hubs in: East London, West London, Luton, East Midlands, Birmingham, the Black Country, Greater Manchester, Lancashire, and West Yorkshire.

There are currently four main strands to our Near Neighbours work:



In 2016–17, we additionally designed and delivered the Common Good Fund, a one-off national small grants programme enabling communities across England to develop grassroots projects, bringing people from different ethnicities, religions, or nationalities together in the wake of community tensions following the EU referendum.

Near Neighbours Hubs and Partners

During 2017 our network of Near Neighbours Hubs and Partners hosted a total of 276 events, bringing 16,953 people from different faith and ethnic groups together, and providing opportunities for training, relationship-building, and leadership development.

Nisa-Nashim

Nisa-Nashim is a national women's network of Jewish and Muslim women which Near Neighbours began to support as a partner in 2017. It now comprises 28 local groups of Jewish and Muslim women. Four new groups were established in Near Neighbours areas during the year.

In October, Nisa-Nashim held two national storytelling events in conjunction with Amal (a Said Foundation project): one in a mosque in Birmingham, and another at the Jewish Museum in London. Both events brought together Jewish and Muslim women who had not previously met, as well as women who had never attended a Muslim cultural event, or an event in a mosque, and highlighted similarities between the two cultures.

Several groups across the UK celebrated Mitzvah Day by organising a social action project in their local area. In Near Neighbours areas in Manchester, Leeds, and Birmingham, groups got involved in projects ranging from knitting with the elderly, collecting toys for children in Northern Iraq, to cooking for the homeless.



Thrive Together Birmingham

In Birmingham, the Near Neighbours Coordinator developed a mentoring programme for young community leaders to help them develop their skills in six key areas of project development: Strategy, Training, Responsibility, Intelligence, Vision, and Economics (STRIVE). Nine young leaders took part and four participants submitted Small Grants applications as a result.

As part of MHCLG's Muslim Leaders conversations, Near Neighbours in Birmingham arranged a series of discussions with a range of Muslim practitioners including Shia, Sunni and Ahmadiyya, and male and female participants. These discussions were hosted by Near Neighbours project leads and partners, and participants were able to discuss concerns and issues directly with MHCLG staff.



St Philip's Centre

In the East Midlands, the St Philip's Centre has continued to develop training resources on good governance and fundraising. A new governance workshop was delivered in several Near Neighbours areas, including in Leicester and Smethwick. Participants included a range of Muslim, Hindu, and Christian organisations. The workshop addresses a critical issue for many projects: each time the course ran, participants brought challenging issues and left with strategies and tools to support their future work.



Near Neighbours Small Grants



92,992

people participated in Near Neighbours projects, events, and training in 2017

85%

of Near Neighbours Small Grants projects involved people from three or more faith groups



93%

of participants in Near Neighbours Small Grants projects agreed that because of project, they feel they understand people in their local community who are from different religions or ethnic groups better

86%

of participants in Near Neighbours Small Grants projects agreed that because of the project, they now feel they trust people in their local community more

Our small grants fund provides grants of £250 to £5,000 to support projects which:

- Bring together peoples of two or more different faiths and/or ethnicities, to build friendships and develop relationships of trust.
- Work locally, enabling people from the same street, estate or neighbourhood to come together.
- Work sustainably, nurturing long term relationships that will last beyond the period of funding.
- Work to improve the community, making it a better place to live.
- Involve people from more than one faith group or ethnicity in planning the project and making it happen.

Our application process is designed to be simple and quick. Many groups who get involved are new to making grant applications: the Near Neighbours Coordinators work hard to raise awareness amongst local groups, and ensure they have the support they need to apply. Swift processing of applications – made possible by our local networks and central team – enables rapid responses to local issues, and means that groups can move smoothly from developing an idea into delivering it, avoiding loss of momentum amongst volunteers.

In 2017 we awarded a total of £1,006,486 to 314 projects, with the average grant being £3,205. These projects worked with an estimated 53,890 people in total, an average of 172 people per project. Most projects (85%) involved participants from three or more faith groups (including no faith).³

In a survey completed by 581 participants in Near Neighbours Small Grants projects in 2017:

- 93% agreed that because of the project, they feel they understand people in their local community who are from different religions or ethnic groups better (44% of whom strongly agreed with this).
- 93% agreed that because of the project, they now feel more connected to their local community.
- 97% agreed that because of the project, they got to know local people/ neighbours who are from different religions or ethnic groups (63% of whom strongly agreed with this).
- 47% said that because of the Near Neighbours project, they started volunteering in other projects in the local community.

All project leads agreed that involving people of different faith or ethnic communities in the planning or running of the project enabled new relationships to develop, and 97% said it helped the project reach different groups of people. Further, 97% of project leads said the Near Neighbours Small Grant had enabled them to develop new partnerships with other local organisations, and almost all reported that it had improved their knowledge and experience of fundraising or project management. 71% said that the activities funded by Near Neighbours would continue beyond the end of the grant.⁴

The sustained impact of Near Neighbours projects within local communities was also attested to by an independent evaluation of the programme, which concluded:

*'The impact of the Small Grant ripples throughout communities, not only through real practical outcomes for some of the beneficiaries and increased knowledge and respect for people of different beliefs and backgrounds but also through partnerships formed, friendships made and future investments in local communities made possible through further volunteering and further projects planned.'*⁵

In addition, the Common Good Fund supported 80 projects, with a total value of £200,012. These projects worked with an estimated 22,149 people, an average of 280 people per project. Describing the impact of a film project bringing together White British, Somali, and Nigerian young people in West London, funded as part of the Common Good Fund, one participant said: "things like this bring the community together because it's all cultures together, it's not just one."⁶



CASE STUDY: THE SYRIAN KITCHEN

In Leeds, a Near Neighbours Small Grant enabled a local vicar and a Syrian community leader to team up and launch a pop-up café – the Syrian Kitchen – in All Hallows Church. The café was run by a group of Syrian refugees and asylum seekers, assisted by volunteers from the wider community. Together, they prepared and served Syrian dishes on a pay-as-you-feel basis to local residents, including elderly White British people, students, and fellow Syrians. Despite initial language barriers, the project helped facilitate social cohesion and increase understanding of Syrian culture among more established community members.

The vicar of All Hallows commented that, in a place where White British residents rarely interact with their Muslim neighbours, the presence and contributions of Syrian refugees at the café 'invited comments, invited questions, invited conversations' in a constructive way.

As a result of the project, the Syrian community is planning to fund and host parties at the church to mark various religious holidays (including Christmas, Eid, and Diwali), as a way of thanking the church for the welcome they have received. They also plan to develop part of All Hallows' outdoor space into a 'Syrian Garden', complete with tomatoes and olive trees, where they can host barbecues in the summer for local neighbours.⁷



Near Neighbours Small Grants

CASE STUDY: CATCH VOLUNTEER DEVELOPMENT PROGRAMME

Founded by a local Police Officer of British Pakistani heritage, CATCH is a youth and community development charity that engages young people from a variety of ethnic and religious backgrounds in Harehills, an area in which social exclusion is widespread. A Near Neighbours Small Grant enabled CATCH to develop their volunteer training programme, helping young people acquire the skills and knowledge to take ownership of community projects.

One participant in the training programme, Sameera (not her real name; not pictured), had been struggling with low confidence and social isolation. Sameera has developed a sense of responsibility and agency through volunteering in the CATCH café and helping to supervise the younger children. Developing leadership skills at CATCH has given Sameera fresh confidence in speaking up at school, where her grades have since improved and she is enjoying her classes.

Sameera has also established close friendships with peers from other ethnic backgrounds, including members of the local Roma, Czech, and Polish communities against whom she previously held negative stereotypes. Sameera has started educating her friends and family about the diverse people she has met through her volunteer experience at CATCH, saying 'I tell my friends, "you haven't seen the real world! Well, I haven't either, but I've seen half of it at CATCH!"'⁸



Catalyst



96%

of Catalyst participants would recommend the programme to others

161

young people equipped for leadership in a diverse society through the Catalyst programme in 2017

87%

of Catalyst participants feel more equipped to become leaders in their community

276

events bringing leaders from different faiths together, across Near Neighbours Hubs and Partners

Aimed at young people aged 16–26, Catalyst is a leadership programme with a difference. It focusses on equipping young people for leadership in our diverse contemporary society, and participants themselves reflect that diversity.

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 2017, 13 Catalyst programmes were run and 161 young people took part. The majority of participants were from Black, Asian, and Minority Ethnic groups, and seven different religions – including people of no particular faith – were represented. Participants can stay connected after the programme through our Catalyst alumni network, and some go on to successfully run Near Neighbours Small Grants projects.

We planned to grow the delivery of the Catalyst programme significantly during 2017, an objective we did not manage to meet. Our initial efforts to achieve this growth have provided valuable lessons about what is required to upscale a programme of this kind. We will be putting this learning into practice as we seek alternative ways of making Catalyst available to more young people, and are confident that the programme represents a valuable offering in a society currently struggling to navigate its religious and cultural diversity in a fruitful way.

Feedback from Catalyst participants:

“I'm starting to challenge people's views with alternative ways of thinking and I owe part of this to the Catalyst programme.”

“I have the power to start something and try to improve my community.”

“The programme has been a massive boost to my confidence.”

“I have now run for Student Governor because Catalyst was the push I needed to boost my confidence that little bit more.”

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



Real People, Honest Talk



287

people took part in community conversations about difficult local issues hosted in the Black Country and Luton

96%

of community conversations participants said their group had an open and honest conversation

234

people took part in two area-wide Real People, Honest Talk events to celebrate diversity and continue conversation

80

of participants in region- or city-wide events said they felt more positive about the diversity of their community as a result of taking part

Real People, Honest Talk was a new initiative in 2017. It was developed to create spaces in which some of the difficult issues that can arise in communities where there are differences in culture, attitudes, and beliefs, could be discussed openly and in safety, leading to deeper understanding and empathy.

Real People, Honest Talk involves a series of three facilitated small group discussions involving people from a local neighbourhood. The group decide on the topic, and are supported by the facilitator to explore and listen to different perspectives. The neighbourhood conversations are followed up by a larger event, or 'Big Conversation', at the city or regional level. This provides an opportunity for participants in the local conversations to share their experiences and plans, and for a wider group including local community and faith leaders, statutory services such as the police, and political representatives, to share in the process.

This year we piloted Real People, Honest Talk in Luton and the Black Country. More than 287 people from different backgrounds took part in the neighbourhood conversations. An independent evaluation by researchers at the University of Leeds found that:

"The safe and honest spaces, which Real People, Honest Talk has been able to facilitate, constitute an appropriate forum for residents to address the issues that affect their neighbourhood. Participants feel comfortable to address these issues referring to their own values and emotions and are free to draw upon their backgrounds and experiences."⁹

Participants have often wanted to keep working together, and projects arising out of the conversations include a community play, litter picking, and developing a website to address the problem of sexual abuse.

The Big Conversations proved to be a great way of celebrating diversity, with 80% of participants saying they feel more positive about the diversity of their local community as a result of the event. One participant wrote:

"No matter how bitter one's understanding or perception or even experience around a particular area of concern may be, once we sit and talk, we realise it is not as simple as we thought it is... It helps us understand the issue better, which then helps us to 'respond' [rather] than to 'react'. In my experience Real People Honest Talk did that exactly."¹⁰



Ministry of Housing,
Communities &
Local Government

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

Just Finance Foundation

Just Finance Foundation works locally and nationally to help build a fairer financial system in which people and communities can flourish.

A recent report by the Financial Conduct Authority found that 50% of UK consumers show one or more characteristics of financial vulnerability, and one in six adults are living with problem debt.¹¹ Financial distress is therefore a pressing issue for many people in our society, affecting physical and mental wellbeing and social participation.¹²

Our work helps people find ways out of financial distress by building their financial capability and providing relevant support and signposting to self-help and services, whilst at the same time acting to influence and reshape national and local structures and systems so that they better reflect the needs and interests of low-income households.

Our response is guided by four main aims:

- **Financial services:** to increase the supply of fair and affordable finance and financial services, particularly for low-income households.
- **Capability and access:** to build people's motivation, expertise, and access to fair financial services.
- **Future generations:** to equip future generations to manage their money wisely.
- **Local communities:** to develop fair financial systems in local communities.

Our work in local communities is shaped by the opportunities and specific challenges faced in each particular context. Just Finance teams have developed innovative responses that build financial capability and improve uptake of relevant financial services, for example by improving access to credit unions and raising awareness of debt advice and budgeting support. Cash Smart Credit Savvy is an example of one such response, and during the year we have been able to roll out this accessible, interactive, and empowering financial capability programme for adults in five locations, demonstrating our potential to spread, as well as generate, solutions. Meanwhile LifeSavers, our financial capability programme for primary schools, adopts an innovative and sustainable approach to building skills and confidence in managing money amongst children at an early age, a vital contribution given growing evidence that attitudes and habits to money are already being formed at age seven.¹³

“Financial distress is a pressing issue for many people in our society, affecting physical and mental wellbeing and social participation.”

Just Finance Communities



Through our local networks in the Black Country, Liverpool, London, 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.

During 2017 this has included work in Liverpool to encourage a large employer to offer payroll savings and promote widespread uptake amongst staff. In Tyne to Tweed, our Just Finance team played an instrumental role in the creation of a new credit union, and in a merger that prevented more than 1,100 local residents in some of the most deprived communities in the area from losing vital services. In London, there has been comprehensive mapping of church activity on financial inclusion, as well as three well-attended Just Finance London launch events across the city.

The insight and understanding we gain about the causes and impacts of financial difficulties from people in the communities where our local level work takes place is taken with us into our efforts to influence policy and systems at a national level. We have already begun to see major banks and parliamentarians responding positively and constructively to what they have seen and learnt in this way.

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



ALLCHURCHES TRUST LIMITED
OWNERS OF ECCLESIASTICAL INSURANCE GROUP

Cash Smart Credit Savvy

Cash Smart Credit Savvy (CSCS) is a short, informal introduction to budgeting skills, saving, and spending wisely.

Originally designed by a church in Nottingham, Trent Vineyard, the programme aims to improve the financial wellbeing of working age adults by increasing confidence and skills in making informed choices about money. Five main topics are covered:

- Savvy spending.
- Building a budget.
- Credit and loans.
- Debt.
- Savings.



Accessible and flexible, the programme is suitable for anyone interested in improving their financial capability skills and removes the stigma sometimes attached to money management courses. In addition, CSCS encourages people to share learning from the programme with others, whether informally amongst family and friends or by delivering the course themselves (a train the trainer model).

CSCS has been developed and rolled out to five areas with support from the Money Advice Service's What Works Fund. Just Finance and Together Network staff have delivered 27 courses to 285 participants across Liverpool, Newcastle, Stoke-on-Trent and the Black Country, Canterbury, and Plymouth.

An independent evaluation by the Centre for Regional Economic and Social Research at Sheffield Hallam University found that CSCS participants 'were very satisfied with all aspects of the CSCS course and positive about its perceived impact on their financial capability.'¹⁴



We are very grateful to the Money Advice Service for their financial support of Cash Smart Credit Savvy.



285

people took part in Cash Smart Credit Savvy across five pilot areas

97%

of Cash Smart Credit Savvy participants were very satisfied with the course materials, exercises, and activities

94%

of Cash Smart Credit Savvy participants said they intend to plan how they will spend their money over the coming week or month

72%

of Cash Smart Credit Savvy participants said they had shared their newly-gained knowledge with friends and colleagues

Cash Smart Credit Savvy



CSCS contributed to important changes for participants, including:

- Increased confidence in making decisions about money: Before and after the programme, there was a 28 percentage point increase in confidence among participants in working out the total cost of a loan or credit purchase.
- 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 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.¹⁵

2018 will see further development of the CSCS resources and preparation for a more widespread rollout.

CASE STUDY: CLUBMOOR, LIVERPOOL

In Clubmoor, St Andrew's Community Network has enthusiastically adopted CSCS into their programming and cascaded the resources to a range of audiences in their community. St Andrew's has trained members of their own organisation as well as staff and volunteers from local agencies such as the YMCA, a housing charity, and a family welfare charity, equipping them to use the materials with their own clients in group or one-on-one settings.

St Andrew's has also run the programme at a local addiction rehabilitation centre, where CSCS has been very well-received by all participants. At the end of this programme, St Andrew's hosted a small celebration where participants received a certificate, enjoyed tea and cakes, and were signposted to other money management resources and opportunities. One participant, Tony (not his real name), was motivated to take control of his finances and enrol in debt advice as a result of his experience with CSCS.

Dealing with budget constraints and debt concerns can be very isolating, and CSCS participants in Clubmoor have appreciated the lively group exercises where they can share ideas with each other, building solidarity and confidence. The St Andrew's CSCS Facilitator commented, "The course is fantastic. It's really engaging and motivating for people to work through budgeting challenges in a supportive social environment."



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, parents, and in some cases volunteers from churches and community organisations. This reinforces positive messages from a young age when many attitudes and habits around money are being formed. The programme is based on four core values drawn from the Christian faith: generosity, wisdom, thankfulness and justice. The LifeSavers resources are designed to be integrated with school curriculums and the wider life of the school, such as assemblies or collective worship.

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

14,672 pupils are already taking part in LifeSavers, across 60 schools. 1,857 teachers have been trained to deliver financial education using the LifeSavers resources. Equipping teachers to deliver the material means that our approach is sustainable and

ensures that content is presented in a way that best suits the needs and capacity of each school. 81% of teachers surveyed in the programme evaluation agreed that LifeSavers had improved their confidence to deliver financial education.¹⁶

An independent evaluation of the programme by Public Perspectives has revealed strong endorsement from head teachers and teachers, who appreciate the high quality of the resources, and recognise the importance of financial education for their pupils. Key Stage 1 pupils (aged 5-7) showed a 15% increase in knowledge about the difference between needs and wants over the first year of their involvement in LifeSavers, while Key Stage 2 pupils reported a 9% increase in talking about the risks of borrowing or getting into debt.

LifeSavers' practical, embedded approach to financial education also has wider benefits for pupils, such as building confidence, agency, and an awareness of the variety of different circumstances people live in. For example, children learn about the different salaries that different kinds of job attract, and about how tax contributes to funding services we all use.

LifeSavers
Helping children manage money wisely



14,672

primary school pupils learning to manage money wisely through LifeSavers

1,857

teachers trained to deliver values-based financial education

81%

of teachers surveyed in the programme evaluation agreed that LifeSavers had improved their confidence to deliver financial education

19%

increase in pupils' knowledge about the difference between needs and wants

LifeSavers

CASE STUDY

At St Peter's Church of England Primary School in London, LifeSavers has become an exciting part of school life. Not only have they embedded LifeSavers into their curriculum across all year groups, but it has been linked in with other initiatives such as Enterprise Week and Healthy School Silver Award to encourage engagement and participation.

Assemblies are used as an opportunity for the whole school to learn together, linking LifeSavers with the school's values, making a healthy view of money part of the culture of the school. And this is not a one-sided endeavour, with support from the church and the local credit union who agree that, 'It's important to engage with the community and schools' stating that they're 'committed to staying involved', this newly developed relationship is in place to have an impact years from now.

A senior teacher at St. Peter's said, "We'll carry on. It's now a formal part of our curriculum. It's definitely not a short-term thing for us. It is something our pupils should experience from Year 1 through Year 6, to help prepare them for the future."¹⁶



“I remember talking in assembly about things like being wise about money and being generous. I used to waste my money, but now I'm trying to be more sensible and save it... I'm saving for my holiday and I want to treat my younger brother.”

Pupil, Year 5

“We're committed to it [LifeSavers] and it will only gain more momentum in time. Next year I want to give more time over to the financial education side of it and I want to re-launch and push the savings club. I'd like it to become a normal part of being at our school.”

Head Teacher



LifeSavers is delivered with Young Money.

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

Research and Policy

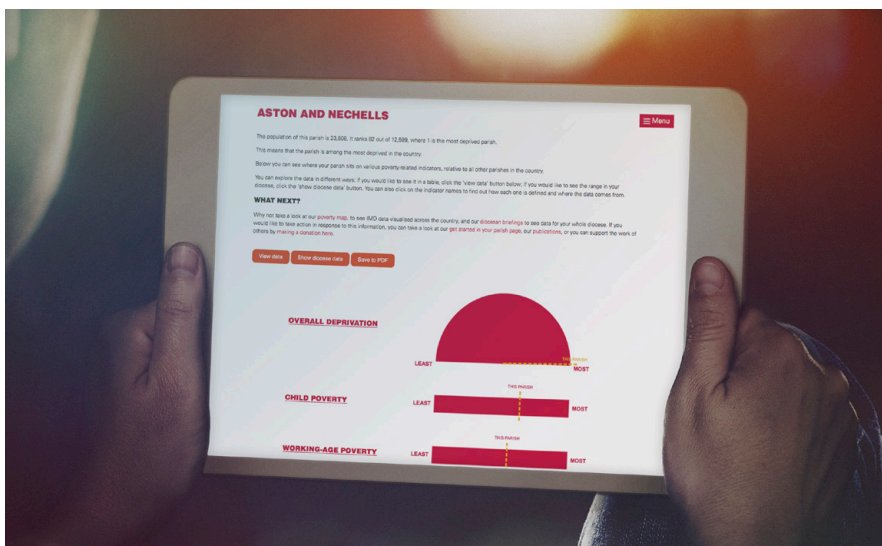
Our Research and Policy work aims to:

- Ensure that the reach and impact of all of our projects and programmes are evidenced and evaluated robustly, sensitively, and proportionately.
- Share learning from our work to help inform best practice within and beyond the organisation.
- Build an evidence base about church-related social engagement, and help grow and strengthen this by supporting theological reflection and providing case studies, data, and analysis on social issues.
- Influence public debate and policy on issues affecting the communities in which we work, through reports, briefings, meetings, and contributions to government consultations.

CUF's Look Up Tool and Poverty Map

Our online Look Up Tool and Poverty Map are key ways in which we help ensure that churches' community engagement is informed by evidence about their area.

The Look Up Tool provides searchable parish level data across a range of indicators, as well as showing how parishes compare with others in their diocese and in the country, according to the Index of Multiple Deprivation. In 2017, it had 15,166 users. The Poverty Map provides a visual representation of this data. Both can be accessed via the CUF website, along with briefings for every diocese.



15,166

people used CUF's online Look Up Tool to find out about social issues in local communities

6

research and impact reports published, sharing learning from our work and about the issues it responds to

7

evaluations of our projects and programmes conducted by universities and independent researchers



12,675

people used CUF's online Poverty Map

Evaluation

Getting an external perspective from professional researchers enables us to keep improving our work, and to test whether what we think works, actually does. Findings from these evaluations – and from our internal monitoring processes – are interspersed throughout this report.

This year we have drawn on the expertise of researchers at the University of Leeds, the Centre for Trust, Peace and Social Relations at Coventry University, and the Centre for Regional Economic and Social Research at Sheffield Hallam University, as well as the consultancy Public Perspectives, and freelance researcher, Dr Sophie Bremner, to assess the impact of our projects and programmes.

We use a Theory of Change approach to identify the purpose, outcomes, and activities for each project we deliver. This helps us decide what to evidence, and how. In line with our relational approach, we are always keen to collect qualitative data – stories and descriptions – as well as quantitative evidence about how people's lives have changed.

Evidencing the impact of our work can be challenging. We are very aware that the ways in which we make a difference in people's lives are not easily reduced to numbers: one person might be making progress in overcoming an addiction, whilst another has grown in confidence and begun volunteering, another now has a steady job and a roof over their head, and still another has more control over their finances, freeing them from anxiety as well as making sure that they can keep up with bills and provide a healthy diet for their family.

CUF's work involves capacity building – where we are resourcing and equipping others to make a difference – as well as direct delivery of projects. We aim to be generous with our ideas and resources, letting local leaders and communities take ownership wherever we can, but this can make accessing information about 'end results' difficult. Additionally, we are often working with people at a point in their lives where they are particularly vulnerable. We take care, therefore, to strike an appropriate balance between collecting the data needed to gauge the effectiveness of a service or activity, whilst not compromising the support or sense of community that participants and beneficiaries experience, or the time that staff and volunteers have available to facilitate this.

Our evaluators in 2017 included:

Sheffield Hallam University | Centre for Regional Economic and Social Research

Research Centre Trust, Peace and Social Relations | **Coventry University**

public perspectives **P**



UNIVERSITY OF LEEDS



Research

Christians in Practice

Understanding how people connect their Christian faith and community engagement was the aim of the Christians in Practice project, conducted in partnership with the St Peter's Saltley Trust.

Over 1,000 attendees of Church of England churches in the dioceses of Birmingham and Lichfield took part in a survey as part of the project. As well as identifying aspects of their faith as important motivators to get involved in community engagement activities, 71% of respondents said that doing so had helped them to grow as Christians.

The report was launched at an event in Stafford in October, giving church leaders, practitioners and researchers an opportunity to engage with the findings and consider their practical implications.

What is Fullness of Life?

This year, we took time to reflect on the theology underpinning our vision to see people and communities flourish and enjoy life in all its fullness. 68 Together Network and CUF staff and trustees got involved in small group discussions, which began with everyone sharing something which, for them, portrayed a glimpse of fullness of life. Some chose a poem, others a picture, a Bible verse, a piece of music, or an experience. This proved an inclusive way into many animated and thoughtful conversations about why we do what we do, and how we go about it. These conversations will inform further work on our public theology in 2018.

GRA:CE Project

Where local churches are active in their community they often grow naturally, as people become interested in faith and decide to get involved as part of the congregation. The relationship between church growth and social action is not always well understood though, and can raise difficult questions. For example, how do we ensure that individuals are free to make their own choices about participation? Who is included? What is growth for? And what does growing as a disciple of Jesus look like?

To explore these questions, we have embarked upon the GRA:CE project, a three-year in-depth study of the relationship between social action, church growth and discipleship in the Church of England. The project is being delivered in partnership with Theos and the Church of England. Visits and interviews will be carried out in 90 parishes across England, complemented by national surveys and background research. There will be opportunities to hear more, and to get involved, as the research progresses.



78%

of 1,000 church-goers surveyed agreed that community engagement activities had helped them grow as a Christian



71%

of 1,000 church-goers surveyed said they had heard teaching in church which helped them connect their faith to their community involvement

'THEOS'

Sir Halley Stewart Trust

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 over the next three years.

Our reports in 2017



Let's Get Together

This report shows how the activity groups that churches and community organisations run make a real difference to people's mental health, wellbeing, and resilient.

Ingredients for Action

In this report, we present data on the extent of food poverty and consider what should characterise Christian responses to it.

From Method to Mindset

We aim to take an asset-based approach to our community-based work: this report explores what that looks like in practice.

Christians in Practice

This report presents research findings about the connection between Christian discipleship and community engagement.

1 in 50

British adults used a foodbank in 2016



5%

of British adults said they skipped meals because they couldn't afford food

Policy

Through our policy-influencing work, we seek to draw attention at a national level to the social issues that our programmes are responding to in communities across the country.

In 2017 we drew on the experiences of our Together Network, as well as research commissioned from ComRes Global, to contribute to policy debates about food poverty.¹⁸ Our report, *Ingredients for Action*, was featured in the Daily Express, and written and oral evidence from the Together Network has been cited in reports by the All-Party Parliamentary Group on Hunger.¹⁹

We submitted evidence to the House of Commons Select Committee on Citizenship and Civic Engagement and to the Inquiry into the Future of Civil Society, and played an active part in the Responsible Tax Forum, hosted by Common Vision.

Fundraising

For the fundraising team, 2017 has seen successes and challenges as we have tried and tested different fundraising initiatives.

Some of these have been fruitful – such as our Advent Sleepout Challenge – whilst others have proved less so. Much has been learned during the year, and we are making the most of these insights as we plan for 2018 and beyond.

Gifts in a Will

In 2017 our work benefited from a significant number of gifts left in a will. We received a total of £236,000 from supporters who wanted to see their values, and our work towards social justice, live on. For many of our supporters, their legacy gift represents a final confirmation of their belief in our vision to see people and communities all over England flourish and enjoy life in all its fullness.

SUPPORTER STORY



CUF supporter, Steve Purcell, had witnessed the latter years of his mum's life being affected by blindness which left her lonely and isolated. When she passed away, Steve decided to allocate a significant share of the inheritance to CUF via a deed of variation. His gift supported twelve projects across the country tackling loneliness and isolation amongst older people.

Regular Givers

We would like to especially acknowledge and thank every individual who donates regularly to CUF, whether on a monthly, quarterly, or annual basis. In 2017, our regular givers alone donated over £200,000. Importantly, this predictable income allows us to plan ahead and to remain committed to the delivery of essential programmes over the long-term. Thank you for your ongoing commitment to our work – and through it – to bringing about flourishing and fullness of life amongst those who otherwise would be socially excluded.

Advent Sleepout Challenge

Our flagship fundraising campaign raised over £80,000 in 2017. Every year this national campaign sees people standing up to homelessness by sleeping out.

Inspired by the Christmas story, the campaign encourages people to create their own Advent 'stable', giving up a night of comfort to sleep out with friends, families, church groups, clubs, and community groups.

It was encouraging to see an increase in the number of sleepouts that took place, which this year included scout groups and several events in cathedrals. The money raised supports the work of churches across the country, including winter night shelters and other homelessness projects.



SUPPORTER STORY



Life-long CUF supporter, Leslene Woodward, proved that you can do the Advent Sleepout Challenge at any age. Aged 79, Leslene's health would not allow her to sleep outside, but she was so committed to supporting the Advent Sleepout Challenge that she decided to spend a very uncomfortable night on her tiny bathroom floor. This remarkable woman rose to the challenge on three more occasions, raising funds from her friends and family.

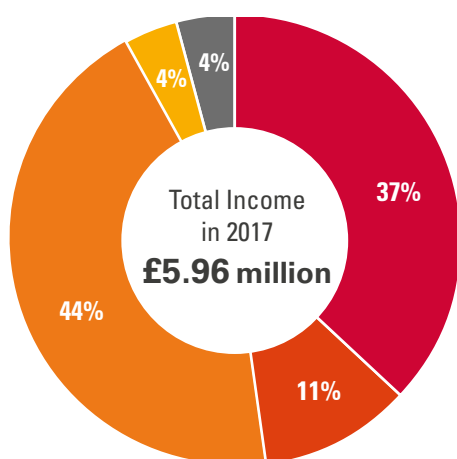


Finance

Being good stewards of our financial resources is vital to the sustainability and effectiveness of our work in communities across the country, including in many contexts where financial resources locally are very constrained.

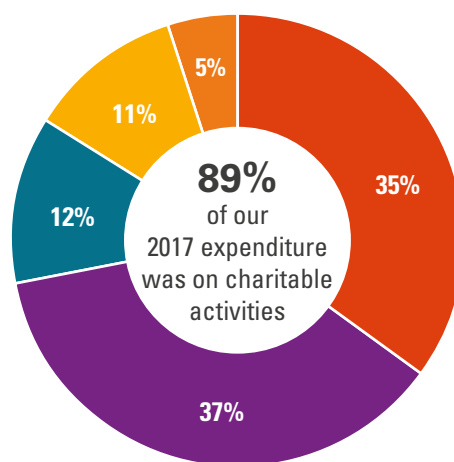
The charts show where our income came from in 2017, and how we used this to bring about the impacts for people and communities described throughout this report. Our Annual Report and Accounts are available on our website.

Income



- Gifts from individuals churches and events
- Statutory
- Trusts
- Corporate
- Other

How Our Funds Are Spent



- Together Network
- Near Neighbours
- Just Finance Foundation
- Fundraising
- Research Policy and Communications

References

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CHURCH URBAN FUND

CHANGING LIVES AND
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Michelle Brissett, *Director of Finance and Resources*

Dr Heather Buckingham, *Director of Research and Policy*

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