



**CHURCH
URBAN
FUND** ⊕

**Church Urban Fund
Impact Report 2021**

The power of community

We believe in the power of relationships and community to change lives.

Inspired by our Christian faith, we work with and through local partners to address local complex needs and help build connected, hopeful and confident communities. Every year, we help enable thousands of people to live more flourishing lives. Our faith is inclusive and welcomes diverse voices to contribute, shape and motivate our actions. **This has been CUF's way for over 35 years.**

TOGETHER NETWORK⁺

Church Urban Fund's **Together Network** is a union of 21 faith-based partners, acting locally to tackle poverty and transform communities. The network connects with local churches and community organisations to provide resources, signpost individuals, share best practice, and equip local leaders to have real impact where they live.

NEAR NEIGHBOURS

Near Neighbours helps local people make their communities stronger. By encouraging people to get to know each other and work together, relationships of trust - which transcend difference - are built and neighbours are empowered to improve their communities together. Our focus is on building bridges between people of different faith groups, cultures and backgrounds.

JUST FINANCE FOUNDATION

The **Just Finance Foundation** works with schools, families, and changemakers to build financially resilient communities where everyone has an equal opportunity to thrive. We work directly with the people families trust, to provide free teaching resources and practical activities to engage children with financial education from a young age. This provides the essential knowledge, skills and values that the next generation need to manage money wisely.



Help yourself
to fruit + Veg
But think of
others



Introduction

35 years ago, Church Urban Fund was one of the first organisations to support local, faith-based responses to urban poverty – and we have been equipping churches and transforming communities ever since.

The Covid-19 pandemic highlighted that human beings cannot flourish without supportive relationships that foster a sense of belonging. As Christians, we understand the essential role churches play in building flourishing communities where material needs are met and everyone feels connected, valued and loved.

Dame Julia Unwin helped situate this in an historical context within her report 'Faith in Society' which we commissioned as part of our strategic review. Mirroring the 1985 report of almost the same name, which led to Church Urban Fund being established, she highlights how faith-based social action has "*played a central role in shaping the network of provision, support and service in England*".

Every person has experienced unprecedented impact from the pandemic, but none more so than those who were already facing hardship prior to the arrival of Covid-19. Given that, on average¹, the lowest income families are proportionally spending twice as much on food and housing related bills as the richest families, we would agree with NPC² that the cost of living crisis is exacerbating the challenges many people faced during the pandemic.

Covid-19 changed our social landscape in ways that were impossible to predict. Now is the time to listen, adapt quickly, and find new ways of engaging – and CUF is doing just that.

In late 2021, months of extensive listening and learning to inform Church Urban Fund's new strategy drew to a conclusion, drawing on diverse voices up and down the country. This has challenged all kinds of assumptions, including who does the helping and who needs help.

Our refreshed strategy is predicated on the belief that the Church of England's parish network is one of the country's greatest assets – thanks to its local reach, lived experience and persistent presence. Indeed, in many of the most marginalised communities where the shop, pub and church hall may have closed down, the church remains.

And it is acknowledgement of this asset which has given us the confidence to imagine a future, **a vision of communities of hope acting together to serve and strengthen society** which frames Church Urban Fund's new three-year plan.

This new vision was showcased in December 2021 at Lambeth Palace when we came together to celebrate the work of Church Urban Fund during the pandemic and to thank all our supporters for their commitment to Church Urban Fund in recent years. We shared stories of hope from across the networks, as well as readings and music from the Soul Sanctuary Gospel Choir.

1. https://www.nationalvoices.org.uk/sites/default/files/public/publications/behind_the_headlines_-_the_cost_of_living_final_version.pdf

2. <https://www.thinknpc.org/resource-hub/cost-of-living/>

For us, hope is an active and unrelenting belief in the power of faith-based social action to transform lives.

When crises occur, it's the unwavering support of our supporters and volunteers who remind us of the importance of the work we do. Church Urban Fund is needed now more than ever to support and inspire social action, particularly the local churches and groups repeatedly stepping up for the most vulnerable in their communities. This has been affirmed by stakeholders within and beyond the Church of England who have offered us their unwavering support.

This backing drives the fundamentally theological approach, that makes us a distinctive contributor to the landscape of social justice in England. We are drawn by a vision of the world as God intends it to be, we are driven by the biblical cry for righteousness, justice and peace and we are directed by Christ's example to prioritise those experiencing poverty, injustice and inequality.

Our task between 2022 and 2024 - working with and through the Together Network, Near Neighbours and Just Finance Foundation - is to grow our local reach in depth and breadth, supporting as many people and local organisations on the front-line in communities to catalyse local social action.

Between January 2022 and December 2024 our goal is to empower 15,000 people who will in turn collectively reach 100,000 others.

We will continue to play our part as a national social action mobiliser working with and through the Church of England to empower people of all ages, backgrounds and beliefs to Serve, Lead and Speak:



AIM 1: SERVE:

mobilising a national movement of faith-based partners *by building the capacity and connectivity of hyper-local organisations.*



AIM 2: LEAD:

equipping people to make a bigger difference in their community *by building the capacity of local leaders.*



AIM 3: SPEAK:

amplifying grassroots voices with an emphasis on storytelling *to influence policy and decision makers.*

The whole team at Church Urban Fund feels privileged to be playing a part at this extraordinary moment. Our prayer is that, in and through relationship with each other, and serving God through our neighbour, hearts, minds and society will be transformed.



Rachel Whittington
Group CEO



Andrew Barnett OBE
Chair of Trustees



Rt. Rvd. Adrian Newman
Bishop-in-Residence

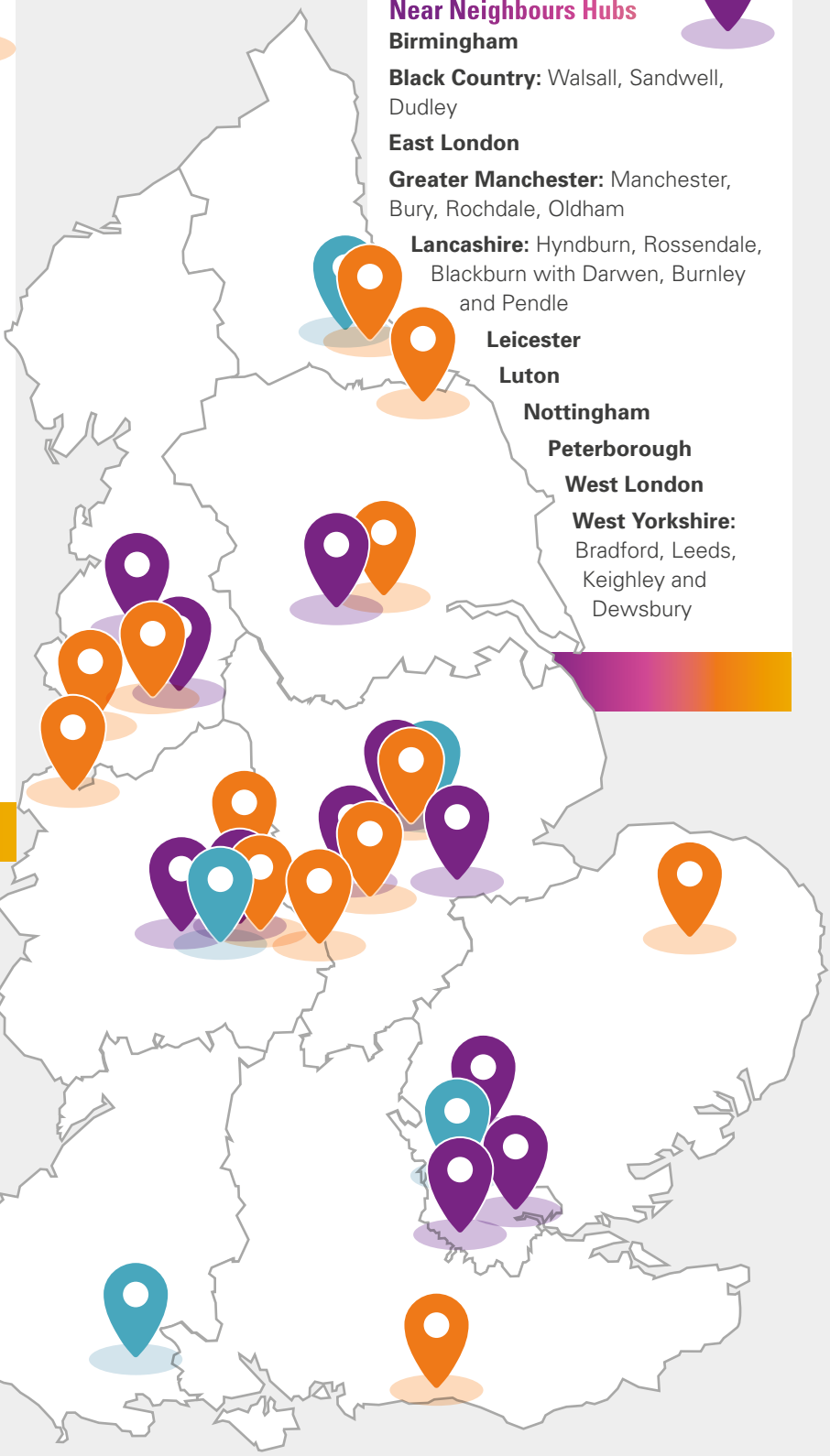
Our Local Partners

Together Network Partners

- Birmingham** - Thrive Together Birmingham
- Chester** - Transforming Lives Together
- Cornwall** - Transformation Cornwall
- Coventry** - Together for Change
- Leeds** - Wellsprings Together
- Leicester** - Together Leicester
- Lichfield** - Transforming Communities Together
- Liverpool** - Together Liverpool
- Manchester** - Greater Together Manchester
- Middlesbrough** - Together Middlesbrough and Cleveland
- Newcastle** - Transforming Communities Together: Tyne to Tweed
- Norfolk** - Imagine Norfolk Together
- Nottingham** - Transforming Notts Together
- Plymouth** - Transforming Plymouth Together
- Sussex** - Together in Sussex

Near Neighbours Hubs

- Birmingham**
- Black Country:** Walsall, Sandwell, Dudley
- East London**
- Greater Manchester:** Manchester, Bury, Rochdale, Oldham
- Lancashire:** Hyndburn, Rossendale, Blackburn with Darwen, Burnley and Pendle
- Leicester**
- Luton**
- Nottingham**
- Peterborough**
- West London**
- West Yorkshire:** Bradford, Leeds, Keighley and Dewsbury



Just Finance Coordinator Locations

New Forest
Birmingham

London
Newcastle

Nottingham



Together Network Successes*

766

churches supported across **15** core Together Network partners

863

projects supported

80,293

people supported by the network

126

projects established

“

“I felt it was important to ask well-known people across the Black Country to record short positive videos. This was rolled out as #VaccineVoices. It was a great success, with videos reaching out to many people.”

Near Neighbours Successes*

495

new partnerships established across **11** Near Neighbours Hubs

1,843

volunteers mobilised including **675** new volunteers

763

community organisations engaged with by Community Champions project funding

“

“I volunteered to be involved in engaging local churches around vaccine hesitancy specifically in the African Caribbean community. I was involved in speaking in church services and meetings.”

“

“Providing food and PPE donations to communities and also preparing and delivering hot meals to people during the pandemic while also assisting people with other deliveries.”

Just Finance Successes*

5,650

new children supported by LifeSavers, **90** schools running financial education and/or savings clubs

83

schools took part in the Milo's Money pilot

7,400

children benefitted from early engagement with financial education through Milo's Money

73

Covid Cash Courses were delivered, reaching **560** people

“

“The highlight of the work has been working with the partners.”

* Statistics cover the 2021 reporting period.

The Together Network

National movement, local action

Founded and convened by Church Urban Fund, the Together Network is a growing network of Christian charities, large and small, that are committed to tackling poverty and transforming communities.

We believe churches have a distinctive role to play in transforming our neighbourhoods, using their assets for the benefit of all. There are more church buildings in the country than pubs and, in many of the most marginalised communities where the local shop, library and village hall may have closed, the church and the school remain.

This ecumenical 'faith in action' movement with members across England, resources and equips churches across multiple denominations. We have:

- 15 Core members, 8 Associate members.
- The network stretches from Cornwall to Newcastle, Lancashire to Norfolk, Birmingham to Sussex.





Our impact in 2021

- **Networking:** Regular network meetings throughout the year, virtually and in person to bring together local leaders to share common challenges and explore opportunities together.
- **Training:** 12 sessions and workshops throughout the year, offering training in areas including: storytelling, communications, befriending and empowering people experiencing poverty.
- **Theological support:** Spaces for theological reflection and ongoing theological support from Church Urban Fund's Bishop in Residence, Bishop Adrian Newman, through the Living Theology Forum.
- **Fundraising:** We secure funding for Together Network led funding applications. This included £172,000 to enable seven Together Network partners to establish local sustainable food provision, including food pantries and cooking clubs.

“

There are many benefits, but some key ones have been the ability to share experiences, wisdom and ideas together; the ability locally to coordinate responses and collaborate on activity so that we don't duplicate and having a sense of solidarity with others doing similar work.”

Jon, Transforming Communities Together

- **Equipping and resourcing:** Church Urban Fund offered new programme resources to Together Network members to replicate across the country, each developed by a Together Network member themselves.
- A *'Grief and Loss Workshop'*, developed by Transforming Notts Together.
- *'Exploring Bringing People Together'*, developed by Transforming Communities Together – helping people to connect safely online.
- *'Let's Talk Money'* sessions, developed by Transforming Notts Together, to help young people grow into adults who manage money and budget well.

2021 reported by our Together Network core members

The Together Network Core members delivered projects in 2021 to address significant issues across England including food poverty, loneliness, community cohesion and financial exclusion. The successes of the network are informed by its members who each bring an understanding of their local context and an awareness of the challenges faced.

“I was swimming in debt, and I kept brushing it under the carpet, hoping it would go away. Eventually I realised I needed help and was put in touch with the debt centre...it was nice to know someone cared. I learned to do a budget listing each month and I stuck to it religiously. Now, life couldn't be any better, I've got a better flat, I'm warm, I've found my feet and I'm now on the path to getting myself back into work. The whole process is amazing really.”

Individual who accessed Kings Lynn Debt Centre, supported by the Together Network

What we've achieved in 2021



766

Churches supported



863

Projects supported



126

Projects established



80,923

People supported



55

Networks coordinated

Due to the scale and diversity of our Together Network partners and their projects these numbers are estimates based on their reported data.



Together Network story: Working together

KAIRA - GREATER TOGETHER MANCHESTER

Our Lifeskills Project is supported by Greater Together Manchester, one of our Core members. It enables people with experience of homelessness to access a variety of sessions each week that help them build their skills, positive relationships, and sense of community. A key part of Lifeskills is our Volunteer Inclusion Programme, where people with lived experience of homelessness have the opportunity to become volunteers. Kaira volunteers at our weekly Dip & Dine (a swimming session with a meal and

activities). Kaira was previously a guest as part of our Lifeskills Programme and after taking a break and feeling confident enough to enter rehab, she wanted to come back to volunteer. During Kaira's volunteer journey she has undertaken several roles, and has since become the lead volunteer in the kitchen at Dip & Dine. She now shares her cooking experience, enthusiasm and skills with others, as well as providing valuable feedback on how the project could be further developed.



Growing Good

The GRA:CE project was a three-year research project delivered by Church Urban Fund and Theos that explored the relationship between social action, growth and discipleship in the Church of England.

The report found that social action can be a route to church growth, in both numerical and spiritual terms, if churches focus on offering hospitality and participation, a presence in the local community, and they are adaptable and persevere.

In October 2021, Church Urban Fund launched the Growing Good Toolkit³, a six session course for churches that helps them to practically apply the recommendations of the GRA:CE project.

3. <https://growing-good.org.uk/>

“

“This is a very exciting course; I think it would be great if churches everywhere used it to challenge our thinking and practice. We can get so stuck in our ways and often need help to think how to use the whole body's ideas and gifts to share the good news and to grow as the people of God.”

Pilot church



Growing Good Stories

Feedback from the 2021 pilot from a range of different churches highlighted that the Toolkit is accessible, easy to use and helps churches think about the practical steps they could take to integrate social action and discipleship.

Heather Black, Programme Leader for the Mustard Seed Programme in the Diocese of York, found that the Toolkit: *“provides a resource and a framework to help churches with their thinking and planning”* and *“helps people to look at their church and their community with fresh eyes.”*



Growing Good Stats

By the end of 2021, within two months of launching our pilot, **111 churches** had signed up to access the Toolkit.



Growing Good in 2021

- We worked with an advisory group of church leaders from different denominations and church traditions to develop, pilot and launch the Growing Good Toolkit. The Toolkit includes six sessions for small groups and five inspiring case study films that focus on churches that are growing through their social action.
- We ran workshops for Church Urban Fund supporters, trustees, staff and the Together Network to equip them to share the Toolkit with churches in their networks.
- We recorded and shared five video reflections for Advent, reflecting on the Growing Good themes and the Christmas story.
- The Church Urban Fund Christmas event for supporters at Lambeth Palace was a further opportunity to highlight the Growing Good themes through readings, prayers, stories and song.



Places of Welcome

Places of Welcome is a growing network of local community groups providing their neighbourhoods with places where all people feel safe to connect, belong and contribute.

Each Place of Welcome upholds five key principles:

Place: A hospitable and accessible building open at the same time every week

People: Open to everyone regardless of the circumstances of their situation, staffed by a group of volunteers, a group of people who are committed to making it happen.

Presence: A place where people actively listen to each other

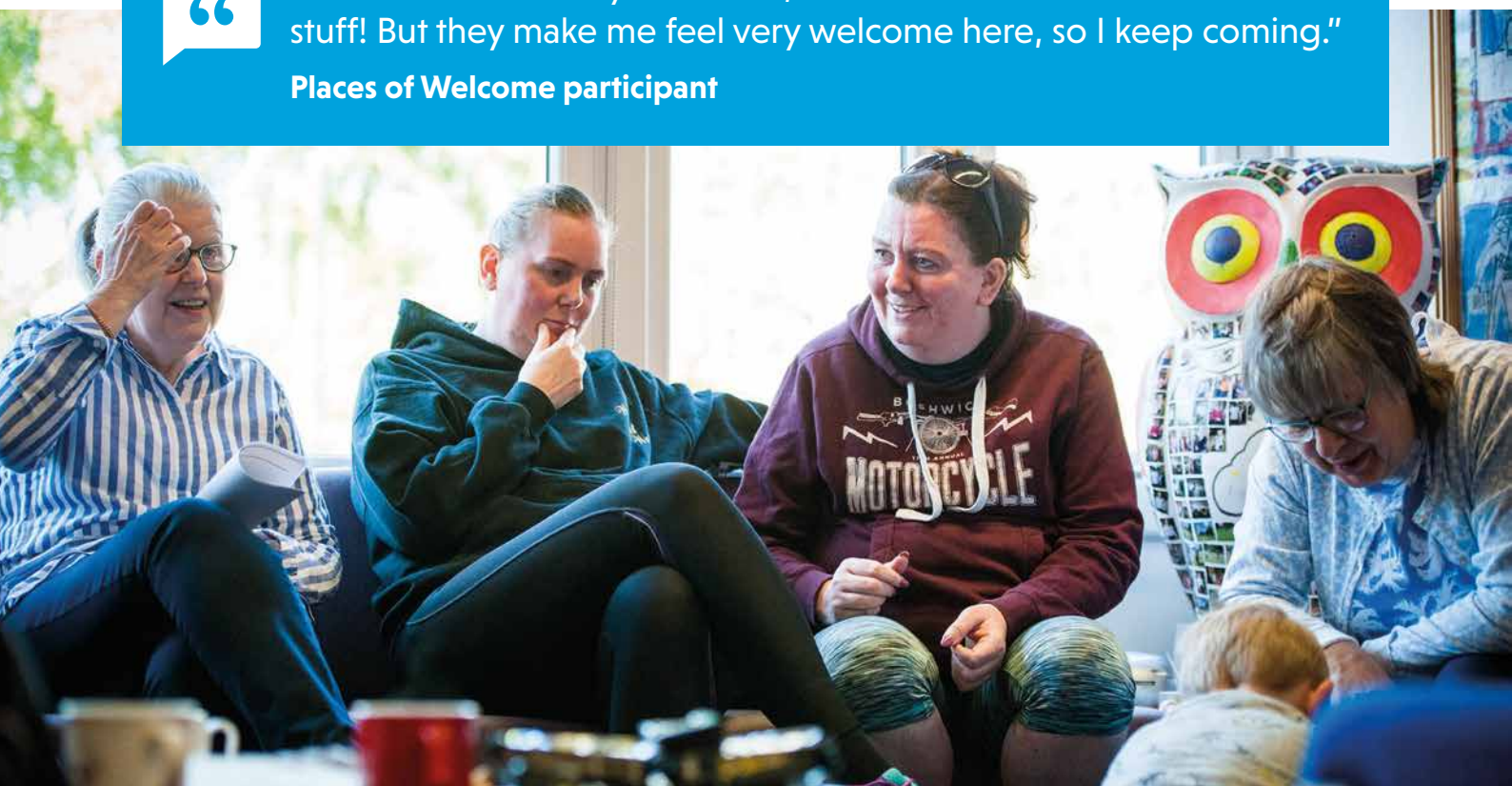
Provision: Free refreshments (at least a cup of tea and a biscuit) are on offer along with basic local information.

Participation: Recognition that every person coming to a Place of Welcome will bring talents, experiences and skills that they might be willing to share locally.

“

“It was hard when my wife died, she was one who did the social stuff! But they make me feel very welcome here, so I keep coming.”

Places of Welcome participant



Places of Welcome in 2021



- 2021 presented Places of Welcome with significant challenges due to varying restriction levels. However, as a national programme it has remained resilient and viable despite the pandemic.
- Venues included churches from a range of denominations, libraries, community centres and mosques.
- Places of Welcome are primarily reaching people who have been disproportionately affected by the pandemic including those who are elderly and or have a disability.
- Places of Welcome are valuable partners for local and national organisations with a wellbeing focus, such as NHS social prescribers.

What we've achieved in 2021



475

registered Places of Welcome, including **55 new** Places of Welcome opened in 2021



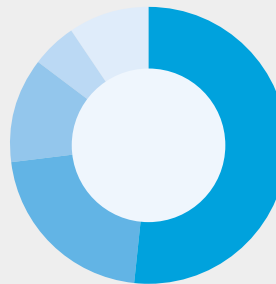
More than **20%**

of the venues open in 2021 have been running for more than **3 years**



366

Places of Welcome are run in churches or by churches, and **over 50%** are in Anglican churches



Places of Welcome by venue type

| | | |
|------------------------------|-----|--------------|
| Anglican | 243 | 51.2% |
| Secular/Multifaith | 99 | 22.3% |
| Methodist | 58 | 12.2% |
| Baptist | 24 | 5.0% |
| Other Christian & ecumenical | 44 | 9.3% |

“

“I think hospitality is really the business of making people feel at home, feel welcome, feel important, and respected.”

**Places of Welcome
volunteer**

“

“I've worked with a very isolated gentleman for many years and have introduced him to many social inclusion activities, but he's never felt comfortable anywhere. However, after going to a Place of Welcome, initially with me, for the first time feels comfortable enough to go there on his own. He has a taxi there and back, but he manages to cope with the anxiety of the taxi ride, as he feels truly accepted by the people there.”

Carole Sellars, Midlands Partnership NHS Foundation Trust

Building food security in local communities

Building food security together

The last few years have placed unprecedented pressure on families and systems, surfacing high levels of food insecurity and disproportionately impacting some communities, with health inequalities between rich and poor continuing to widen.

The Together Network recognised the need to address this and has been working in partnership with communities across the country to build long-term food security, supporting households to access good food in dignified ways – food that is affordable, sustainable and nutritious.

Funding from a Charitable Foundation in 2021 enabled this work to be developed further. With the support of Church Urban Fund through the Together Network, eight Together Network partners have invested £700,000 over 12 months to develop local, sustainable approaches to building household food security.

Each project has looked different depending on the local context; however, all have worked towards building household food security through enabling people to access good food – including fresh fruit and vegetables and chilled and frozen items – at reduced costs. This has relieved the pressure on household finances as well as supporting people to eat a more balanced diet. These projects have served to build more than food security, encouraging confidence, self-worth, dignity and resilience.

What we've achieved in 2021

5
new community spaces opened



25
additional community food spaces to open in early 2022 (planning and preparation carried out in 2021)



483
volunteers mobilised



3,482
households supported



195
partner organisations, including other faith groups, schools, charities, and local government delivered these projects



Good food for the family

Together Middlesbrough and Cleveland shared a story about a family who are using the Eco Shop run by Tees Valley Together:

We have been supporting a family of four, two adults and two children. The daughter is home-schooled so mum does not receive any support for her. Mum has not been too well and is waiting on results from medical examinations. The family do all they can to support each other but money is tight.

Coming to the Eco Shop allows them to fill their cupboards with staple items such as cereal and tinned vegetables. They can top up their shop with the free items that are available, which can be bread, baked goods, or fresh fruit and vegetables. Mum said, ***"Having this service means the small amount of money we have left each week goes further. We can use some of our money to top up gas and electric a bit more to make sure the house is warm for the kids."***

“We have seen increased personal agency for the families. Rather than just providing food it gives them confidence to seek support in other ways.”

Community larder, (Transforming Plymouth Together)

“I'm made up I could pay my way and support myself...It's a matter of pride.”

Member who has previously experienced homelessness , Food Pantry, St Helen's (Together Liverpool)



Positive Pathways

Positive Pathways, led by Church Urban Fund and delivered by five local partners, seeks to grow thriving communities across Yorkshire, with people who have experienced homelessness included as active members. Its mission is to provide flexible, one-to-one relational support to people at critical points on their path to a safe and independent future.

During 2021, our partners met the challenges of the Covid-19 pandemic by using their expertise, local knowledge and foundation of trust built with people experiencing homelessness to find accommodation and participate in community activities.

Positive Pathways outcomes

- Individuals are well-supported during transition into accommodation and have their immediate basic needs met.
- Individuals have deeper self-understanding, emotional, financial and social resilience, and recognition of agency.
- Individuals have stronger community relationships and spaces to integrate and belong.

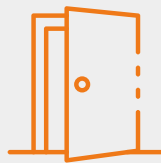
What we've achieved in 2021



593

individual clients supported

1,566 over 4 years



444

people accessed safe community spaces

1,284 over 4 years



460

people signposted to support

1,104 over 4 years



124

people found accommodation

420 over 4 years

4 year stats from 2018 - 2021

Positive Pathways story: Jack's positive outcome



**POSITIVE
PATHWAYS**

INN CHURCHES

Jack, a former guest at Inn Churches, was using the foodbank. He had been provided with accommodation and decided he wanted to take further steps to build a better life. He was able to use our social supermarket and when he got paid, he budgeted for 4 weeks' worth of food shopping and put £4 in his Credit Union account. As a result of the money being saved regularly, he was able to embed budgeting habits. This was enabled as a result of a Positive

Pathways Worker sitting with Jack and walking him through some of the money management tools that Church Urban Fund provides, as well as how to access low-cost nourishing food and open an account with a Credit Union. Jack also started coming to our cookery classes. Thanks to Positive Pathways support, Jack was provided with the support he needed to take control of his finances and make life better choices.



WAYFINDER PROJECT

Based on our work in Yorkshire, we intend to expand our work with those who have experienced homelessness to other areas across England. Our new Wayfinder project, launching in 2022, will adopt a relational approach and a volunteer system. The aim will be to help clients overcome social isolation

and related barriers to tenancy sustainment by building long-term relationships, connecting people with activities and opportunities in their community and providing practical support through the ups and downs of recovery from homelessness or insecure housing.

Near Neighbours Network

In many relationships across England, people from different faith and ethnic communities live and work next to each other, yet rarely interact with one another.

Near Neighbours brings people together in communities that are religiously and ethnically diverse, so that they can get to know each other better, build relationships of trust, and collaborate together on initiatives that improve the local community they live in.

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 between different and diverse communities.



Active civil society

Structures, activities and spaces that engage people in working together and strengthening community.

During 2021, Near Neighbours' eleven local hubs and coordinators were active in building interfaith and community partnerships, strengthening community leadership, and feeding into wider integration initiatives. This work has been more important than ever given the context of the Covid-19 pandemic, its particular impact on UKME communities, and the isolation people have experienced.

For Near Neighbours, this difficult year has been a confirmation of the solid foundations that we have built in our local areas and of the real connections and partnerships that our coordinators continue to foster and support. With the same passion and dedication that we have put in our work in the last 10 years, we will continue to support our local partners to deliver their valuable projects and build stronger and united communities.

“The people I play basketball with are from loads of different places, some are British, some are African and some are Asian, so I like that I've made friends with people who are from different places to me because I can learn about other cultures.”

Young person from a Near Neighbours refugee and asylum seeker project.



What we've achieved in 2021

495

new partnerships



1,843

total volunteers
mobilised



675

new volunteers



168

leadership
training events



Leadership for Effective Change

The Leadership for Effective Change was piloted in 2021 with 36 people who participated in a six week online programme teaching community and leadership skills.

Data from our participant surveys showed that participants made much deeper relationships and there was a much deeper impact in terms of confidence that the “general” leadership events.

- **96.97%** of participants said they ‘had a conversation with somebody from a different faith’ that they didn’t already know.
- **100%** of participants stated that they ‘had a conversation with somebody from a different ethnicity’ that they didn’t already know.
- **100%** of people ‘Agreed’ and ‘Strongly Agreed’ that the training ‘equipped them to take action to improve their community’.

Feedback from the course has been very positive and has indicated that participants plan to continue meeting together and using the knowledge gained to improve their individual organisations and their community.

When asked what next step they planned to take as a result of participating in the training, responses included:

“

“Build bridges with people of various faiths, ethnicity & backgrounds”

“Working together for my community to make a difference in Peterborough”

“Get more involved with work already being done by black leaders”

“Sharing my story”

“Have more one to one conversations”



2021 marked the 10-year anniversary of the important work of Near Neighbours.



What we've achieved in 10 years of bringing people together

1,804

Total partnerships created



12,689

total volunteers mobilised



1,952

total leadership events organised



90,251

Total leadership participants



Near Neighbours story: Supporting women of trauma

WOMANEWER

Womanewer, supported by Near Neighbours, brought together 80 women who had experienced sexual violence or trauma to take part in activities together in a safe and supportive space. Participating women came from a range of ages, faiths, and ethnicities – white British, African, Indian, Pakistani, Arab, and Southeast Asian. The project helped those who were isolated to connect with other women in the community and created a safe space for women to be able to talk about the abuse they had experienced.

One of the women Ruby remarked on a growing confidence through participation in the project, noting “as a woman we can speak up and have a voice that’s

equal to men”. The need for safe spaces where women can meet and share experiences and trauma is evident. As another woman Tia reflected “I have created a bond with the other women and it benefits your spirit... lots of people like me can’t afford a therapist so that support is invaluable.” Womanewer provided an access point for these women to know that we were not alone. Tia emphasised the importance of the project and need for others like it, saying “having community spaces and having your own community is the most important thing. Life in London can be very lonely. I would love to see more community hubs like this where people can connect with each other.”

Near Neighbours' Community Champions project

The network building activities which Near Neighbours has undertaken since 2010, provided an agile and effective platform for us to engage people across the country who were vaccine hesitant.

During the first quarter of 2021, Near Neighbours delivered an effective surge of high-impact activities as part of the government's Community Champions scheme. The Near Neighbours' community champions project engaged organisations that were already active in communities and had high levels of local goodwill. We supported them to better respond to local issues including vaccine hesitancy, self-care and self-defence, employment, mental health and wellbeing and safety for those who faced domestic violence.

Grantees surveyed believe that their grant-funded activities had a very positive impact on local communities.

- **99%** said that participants were now better connected to others
- **96%** said that people who took part in their project were now less isolated
- **94%** said that participants were now more informed about the support and resources available to them

The project was run from January to April 2021:



£392,585

Covid-19 grants awarded to **162 projects**



4,264

participants engaged through **56 events** to disseminate public health messages



763

community organisations partnered with



459

new volunteers mobilised



46

new training courses delivered, including **Covid Cash Course** and **Diverting to Digital**

Examples of Near Neighbours Community Champions grant funded projects:

Punjabi Theatre Company:

Engaged with South Asian women both to take the vaccine and to encourage those within the community to do so. Through art and creative activities, it built trust and engaged in virtual social events.

Luton One Stop Advice and Training Centre:

Provided a telephone support line in English, Urdu, Punjabi and Bengali, with culturally and linguistically appropriate advice and support in relation to welfare benefits, debt management, tax, housing and employability, plus health and Covid-19 and vaccinations. Operators were also trained in domestic abuse awareness.

Polish Expats Association CIC, Birmingham:

To support the integration of Central and Eastern European migrant communities by providing advice and information; to provide support to people facing hardship, through advice and signposting; to give mental health support through online group sessions for families, teenagers, and women; to promote key health messaging around Covid-19, with a particular focus on the Roma community.

“

“An elderly gentleman had called our 24 line to say how grateful he was to have received masks and gloves as he will be able to do shopping for him and his wife now. With lack of English and being isolated it was not easy for them.”

Project helper, Birmingham



Windrush Day Grant Scheme

Near Neighbours was proud to run the Windrush Day Grant Scheme in 2021. Projects within the scheme tapped into the assets and creative gifts of their local communities to celebrate the Windrush generation and deepen understanding of the Windrush legacy. Each project sought to educate people about the Windrush story, celebrate and recognise its contribution and foster pride through community-led events and projects.

“I fell in love with the project the first time I attended one of the Windrush shows at TAM. I've been to every event since then and I just think it's so important and it has a great future. The Windrush Generation gave so much to Britain, coming here after the war to help build things up. I would like to see events like this happening in my own area at Portobello.”

Participant, State of Trust

In 2021, 42 grants were awarded to different types of organisations, from national museums and local authorities to regional museums and community-based organisations. A space for storytelling was central to the creative approach of the largest proportion of projects which often included the sharing of recipes, songs and music. Other activity included art installations, work with schools, collation and opening of archives, radio projects and community street parties or carnivals.



What we've achieved in 2021

14 million

people engaged with the Windrush Day Grant Scheme either directly in person, or online through social media engagement, press coverage and online streams.



97%

of project participants agreed or strongly agreed that they reached new people who hadn't previously participated in their activities

91%

strongly agreed or agreed they had developed new partnerships with other organisations

75%

of projects engaged with a mix of Black, white and mixed heritage individuals

75%

of grantees expected their activity to continue beyond the grant period



"Before I joined this project, I didn't know I was part of the Windrush Generation. Now I understand more about how migration has affected me and my family."

Participant, 492 Korna Klub

Windrush Day Grant Scheme Story: WindRushHour

STATE OF TRUST

An interview was held with Steve Marshall, project lead.

State of Trust's 'WindRushHour' project involved a series of high quality music and dance workshops and performances. These sessions engaged children and adults both in-person in the South West and online, reaching international audiences. The workshops provided education about music and dance alongside historical, social, and cultural education about the Windrush generation.

From Steve's perspective, one of the biggest contributions of State of Trust's Windrush Day Grant Scheme project was the pride that it generated in the children who participated. He observed that, particularly in rural parts of the South West, where Windrush descendants are

a very small minority, celebrating the artistic contributions of the Windrush generations is a powerful way to foster a sense of belonging and pride.

“

"I loved the dance workshop and Windrush event at CicCic in Taunton. Ellen Miller is a super teacher with so much energy and she tells the Windrush story in a very matter of fact way. Very personal, especially like the part about her parents coming over from Guyana in the late 50s. The evening performance was mind blowing – to get these legends of Caribbean music in a small town like Taunton. Unbelievable!"

Participant, State of Trust

Just Finance Foundation

The Just Finance Foundation (JFF) tackled financial exclusion throughout 2021, addressing the distress driven by extreme debt and money worries, including a lack of practical knowledge around budgeting, saving and spending. Their flagship programmes work in local communities with individuals, schools, and community groups to build financial resilience across all ages and backgrounds.

Their focus is on those most at risk of financial distress, particularly young children, marginalised communities, and people in vulnerable circumstances. Their programmes support communities to address financial needs now and adopt preventative measures to help future generations flourish.

“The pandemic has shown how unpredictable life can be and how quickly life circumstances can change. Continuing uncertainty is probably the only certainty about life in the future, so now more than ever we need to be equipping our children with financial skills necessary to navigate through life. The importance of planning and budgeting to make sure expenditure does not exceed income and of saving something for a rainy day are vital life skills and the earlier they are learnt the better. In a world of instant gratification a programme that instills the value of deferred gratification can be life changing.”

Diocese of Salisbury



Covid Cash Course

The Covid Cash Course was a ‘train the trainer’ style programme aimed at helping community organisations provide information and resources that would help people recover from any money issues arising due to Covid-19.

A total of 73 courses were held in a range of languages including English, Spanish, Arabic, Urdu, Polish, Romanian and Mandarin. 79% of participants said they had found the course ‘very helpful’ and 96% said it had increased their understanding of the financial support available. 97% would recommend the course to others.

Community leaders were equipped to deliver the course and share key financial information locally based on the connections and trust they had built.

These leaders were very positive about their experience during the course:



“It was fabulously delivered and very informative, it will be extremely beneficial for people we work with - thank you very much.”

“Very informative already. Really happy with it.”

“The content and presentation was excellent.”



What we've achieved in 2021

COVID CASH COURSES



73

Covid Cash courses were delivered



560

people reached by Covid Cash courses

LIFESAVERS



over **26,000**

children have been supported by Lifesavers



90

schools taking part in the programme, running financial education, savings clubs or both

LifeSavers

LifeSavers adopts a values-based approach to financial education for primary schools. The programme explores what it means to be wise, generous, just and thankful with our money, recognising that attitudes are as important as knowledge and skills in shaping financial behaviour.

Research shows that children develop money habits as early as age 3, and yet financial education is not a required subject until secondary school. LifeSavers was developed to address this gap - one that the APPG on Financial Education for Young People validated in 2021 by calling for statutory financial education to be introduced to primary school curriculum.

At Lifesavers we are passionate about providing opportunities for children to learn how to manage money wisely and equipping teachers to deliver high quality financial education. 5,650 new children supported by LifeSavers in 2021

The unique programme for primary schools offers a whole school approach that provides:

Resources and training

for teachers to embed financial education into the school curriculum.

Support

for school savings clubs to give children a practical experience of handling money.

A whole

community approach

that involves parents, credit unions and others.

Combining these elements results in meaningful classroom learning that is put into practice through participation in a savings club, with the active support of teachers, parents, and community members.



What we've achieved in 2021



5,650

new children supported by LifeSavers in 2021



20

new schools registered between Sept - Dec 2021

“

“Our area is not in the most privileged area and it is our duty to ensure that the children leave us with as much knowledge and experience as possible, to ensure they have the skills that will help them prosper both emotionally and financially as young people and adults.”

Teacher Y4



LifeSavers Story: Educating Rhyl

RHYL PRIMARY SCHOOL

In the summer of 2021 a school in Rhyl were looking to expand their financial education within their new curriculum. In an area which faces challenges, with half of the children eligible for free school meals, teachers considered learning about money as vital for their children to give them greater life chances as they grow up.

After a successful start of the LifeSavers programme at the school they are now looking to start up a savings club in the near future.

“

Here is what those involved had to say:

“I understand I have to work to earn money. I do that now; I earn my pocket money. I'm starting to think about the qualification I need for my job”.- **Year 6, Rhyl**

“I enjoyed learning about why we work and all the different jobs available. I now know what I want to be when I'm older”.- **Year 5, Rhyl**

“I like learning about money and what things cost. I know I need to work to earn money to buy things”.- **Year 3, Rhyl**

Milo's Money

Milo's Money was developed by the Lifesavers team using innovation funding from the Money and Pensions Service specifically to support 5-7 year old children learn about money.

In the book, Milo, a young dinosaur, receives some money after completing a painting job for his uncle. Milo learns what money is and begins to consider the many and varied options he has when it comes to using his new coins. Throughout the story, Milo encounters characters that he knows and trusts; each give him different but valid advice on what he could do with his money.



Using child friendly language and scenarios, the book introduces concepts such as:

- Spending
- Saving
- Deferred/Delayed Gratification
- Giving
- Wants and Needs
- Entrepreneurship

MILO'S MONEY



83

schools took part in the pilot



24

new schools signed up including **2,400 new pupils**



7,400

children benefitted from early engagement with financial education through the programme



11,500

visits to the **Milo's Money website**



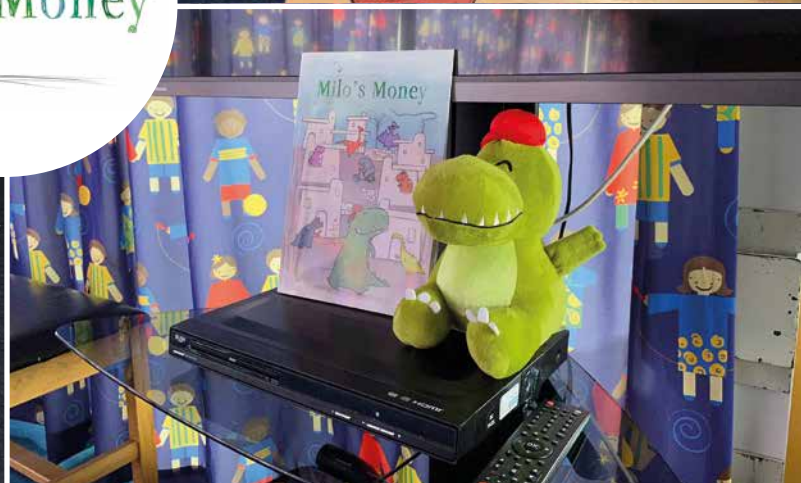
350

copies of Milo's money were distributed



1,500

resources downloaded



“I shared the book and played the online game with my mix reception/year 1 class today. They absolutely loved the game, especially dragging the shopping onto the conveyor belt and hearing the beeps! They wanted to play the game again.”

Reception/Year 1 teacher, Bedfordshire

“We have used this as a home learning resource. Parents are engaging with their children and creating their own extensions. It has families talking about money which is an excellent outcome in itself.”

Year 2 teacher, Herefordshire

“This is a great book to introduce both coinage and the value of money at a young age and has been thoughtfully written to interest an audience of wide age range, adults included”

Parent of 5 year old, Nottingham

“Following a week’s maths focus on money using Milo, my goodness the game was SUCH a hit! The kids loved it. The noises and dragging shopping onto the belt and then paying was their favourite bit, I think because it felt very real. They had free access to play it in the afternoon and it didn’t get old, the queue to play on the interactive board was always long, but they equally enjoyed watching their friends play.”

Ambler Primary School, Islington

Child Trust Funds

Beginning in September 2020 we campaigned to remind parents, guardians, and soon to be minted adults that anyone born between 1st September 2002 and 2nd January 2011 was included in a government Child Trust Fund scheme.

Depending on family circumstances, each savings account can hold up to £1,000. Though they are accessible from age 18, many of these accounts have not been claimed.

Our goals over the past year have been to:

- Ensure every eligible person is reunited with the money in their CTF.
- Ensure that CTFs are used wisely in this difficult financial climate.

From September 2020 to December 2021 we had **over 38,000 visitors** to our Child Trust Fund pages.

Key Child Trust Fund facts:

76%

of parents opened an account when the scheme began*

£2.5 billion

in lost or 'unclaimed' money in Child Trust Funds*

£1,000

potentially in your account, even if this account has been 'forgotten'

Even if no money was added at all, there could be **£250 - £1000 in your account.**

The amount now in the account could also vary based on the type of account that the voucher was opened with. There were three different types of account a parent could have opened with their voucher:

A traditional 'Savings Account' - where you can leave any contributions in cash earning interest

A 'Stakeholder' - like a share-based investment account with a capped annual charge of 1.5% annually and allows you to pay in amounts from as little as £10.

A 'Share based investment account' - where you can leave contributions invested in stock market investments.

For more information head to the JFF Child Trust Fund page:

<https://www.justfinancefoundation.org.uk/childtrustfund>

The year ahead

During 2022, CUF will focus on delivering its new purpose, to empower people of all ages, backgrounds and beliefs to serve, lead and speak. 2022 will be a year of testing and learning as we reorient ourselves strategically. We believe that through the collaborative work we have undertaken in 2021 to develop our strategy and core mission, and the experience we have gained through responding to unprecedented events over the last two years, we are best placed to continue to advance our mission as a social action mobiliser working with and through the Church of England - albeit in a more focused and integrated way that enables the CUF family to become greater than its parts.

OUR GRATITUDE GOES TO ALL OUR FUNDERS WHO HELPED MAKE 2021 A SUCCESS FOR THE CUF GROUP:



WITH SPECIAL THANKS FOR THEIR SUPPORT OF NEAR NEIGHBOURS:



**CHURCH
URBAN
FUND** 

CHANGING LIVES AND
COMMUNITIES TOGETHER

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