



AFFORDABLE  
CHRISTIAN  
HOUSING

WINTER Newsletter January 2012

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# OPENING DOORS FOR KEY CHRISTIAN WORKERS



Buying a house was just one of several big changes last September in the lives of Phil and Jenny Hoyle. Full story – page 3

# JIM GILBOURNE

The Association's new  
Chief Executive



Hello there. I've been acting as the Association's Treasurer since March 2011 and was delighted to be appointed its Chief Executive in September last year. The demand for the services and support of the association continue to outstrip supply, and I'm extremely excited about widening the range, breadth and depth of the funders we can call on, thereby helping more people have suitable and affordable accommodation.

I lead an active life, being devoted to my family, as well as being involved in a number of activities in the local area and with my parish church. I'm a trustee of the Friends Provident Foundation, a grant making charity focussed on "the right use of money" and a trustee of Medway Cyrenians, a homeless charity for young single people. I'm also employed part-time as Secretary of Huggens College, an almshouse organisation linked to the Church of England, providing affordable accommodation for the over 60s.

Until recently, my background has been in financial services, latterly within a bank devoted to funding charitable enterprises. I know I can use my skills and experience to help the association to grow, by

"ACH has a real heart for the diverse types of missional work that our Associates undertake"

developing the supporter base, accessing further financial support and enabling the mission of the association to be extended across London.

Affordable Christian Housing has a real heart for the diverse types of missional work that our Associates undertake. Our aim is to enable many more committed individuals and groups to continue their much needed work through the provision of affordable housing - but we need your help. Read more in the newsletter for the types of people we help and how you can get involved. We're also redesigning our website over the next few months, making it easier for you to read our latest news, learn more about our Associates and offer your support.

# BUY A BRICK CAMPAIGN

We know how expensive property in London can be! But donations of every size help us house Christian workers. To prove the point – and make giving more affordable for you –

we've created the Buy A Brick option. One 'brick' is £25. It takes 8,000 bricks to build a 2-3 bedroom house.

If 8,000 people  
give £25 or

800 people  
give £250 or

400 people  
give £500 or

200 people give  
£1,000...

You've just built  
a house!

Please visit our  
website for details.

[affordablechristianhousing.org](http://affordablechristianhousing.org)

# PHIL AND JENNY HOYLE



“We spend a lot of time building relationships with local people where they are”

Buying a house was just one of several big changes last September in the lives of Phil and Jenny Hoyle. With the help of a legacy left to Affordable Christian Housing, the organisation assisted the Hoyles in a shared-ownership purchase of a 2-bedroom flat in the heart of their ministry area, just off the Uxbridge Road in Shepherds Bush.

The couple and their son Jackson (now aged 3) moved to West London to establish and lead a group of 20 Christians who have all committed to the area through the Shepherds Bush Missional Community. Its primary goal is to reach those outside of church culture with the gospel.

A long-term physical presence in the community is paramount. As Phil explains, “[We] go into the places where people meet and live their lives and bring God to those places, rather than expecting them to come to us. We spend a lot of time building relationships with local people where they are.”

That includes pubs, workplaces and even gardens. Phil has led the missional community as it has restored green space, mentored youths from the Shepherds Bush Housing Group and established a weekly Bible study. In June last year they partnered with a local record label to present the first Shepherds Bush music festival. Over 1,000 unchurched young people attended ‘Bushstock’, crowding into the local parish church to enjoy live music.

“We simply seek to join with [God’s] work, in the unique way he has created and gifted us to be,” says Phil. For Jenny, that means working (since September) at the Shepherds Bush Housing Association. Many tenants she manages are young people who need help adjusting to independent living. Also last September Phil began theological training within the Church of England at St Mellitus College.

“I’ve come to learn and understand that incarnation is essential to mission”

The Hoyles’ home is integral to all these ministries. “I’ve come to learn and understand that ‘incarnation’ is essential to mission,” says Phil. “The incarnation, where God became man in Jesus, is our prime example of this. Rather than remaining removed from humanity, God ‘moves into the neighbourhood’ as one paraphrase of the first chapter of John puts it. As Jesus plants himself into a time and place and culture and context, so must we.”

# HOW YOU CAN SUPPORT ACH

## See your investment grow

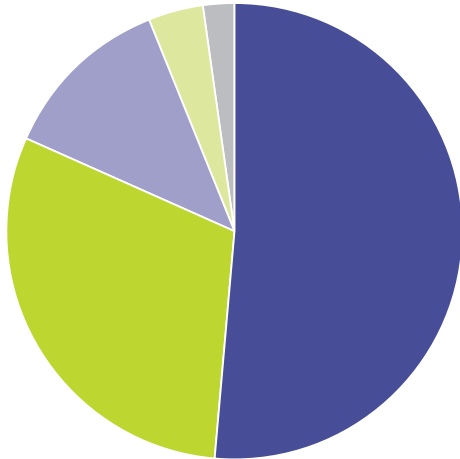
God calls us to be faithful stewards of all He has given us. The Bible also tells us to sow generously and support our “family in the faith”\*. Affordable Christian Housing combines wise stewardship and the support of gospel ministry, providing our donors with an ethical gain on investment – both literally and spiritually. The following two financial case studies exemplify ACH funding practices.

They detail not only the degree of ACH involvement but also how your money is used and invested – for the Kingdom and your bank balance!

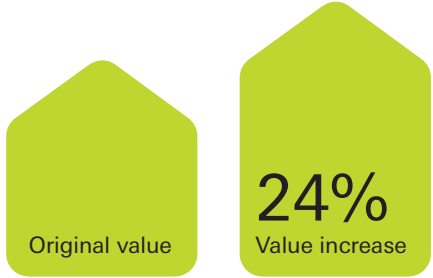
In 2004 ACH helped house a couple who worked for a Christian employment charity in southeast London. Having a toddler and another child on the way, the family moved to a three-bedroom, two-storey maisonette in a local authority block.

The husband recently became a primary school teacher, and the family moved out of London. Therefore the property was sold in August 2011. After deducting the costs of the sale (estate agent fees, solicitors fees, other legal costs, etc.), a total of £296,972 was divided amongst the various parties.

“Thank you for all you have done and will continue to do for others like them, keep me informed” – an equity lender



- Funding from (by %):
- Christian worker
  - ACH
  - Family friends
  - Family member
  - Ministry supporter



**Considering the original purchase price of £240,000 and the sale price of (roughly) £297,000, the home’s value increased 24% over 7 years, a 3.4% annual return.**

Total property cost £240,000

Financed by	Contribution (£)	% of the purchase	Funds returned (£)
Christian worker (mortgage /deposit)	122,500	51	151,584
ACH	72,500	30	89,711
Family friends (equity loan)	30,000	13	37,119
Family member (equity loan)	10,000	4	12,372
Ministry supporter (equity loan)	5,000	2	6,186

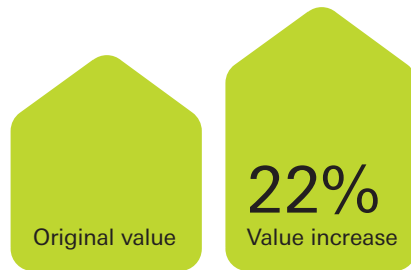
Total:	240,000	100	296,972
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\* 2 Cor. 9:6; Luke 12:42; Luke 16:10-11; Gal. 6:10.

In 2005 ACH agreed to purchase a home for a family of five in Palmers Green. At the time, the husband directed a Christian youth outreach programme across several North London boroughs; he now serves as a youth minister. The property purchased for them is a four bedroom, semi-detached house on three floors, with a brick-built office in the back garden.

A bedroom with en-suite shower on the second floor can be used as temporary accommodation for a youth housing emergency. Part of the finance for the purchase came from another Christian ministry that supported the work of the youth project and wanted something ethical in which to invest capital acquired from a property sale.

Purchase price	375,000
Essential upfront maintenance	10,000
<b>Total property cost</b>	<b>385,000</b>



Financed by	Contribution (£)	% of the purchase
Another Christian ministry (equity loan)	280,000	72
ACH shared-ownership	(57,629)	
Donations received for purchase	(2,871)	
<b>Total ACH investment</b>	<b>60,500</b>	<b>15</b>
Supporter of ministry (equity loan)	15,000	4
Family member (equity loan)	10,000	3
Association member (equity loan)	10,000	3
Donation so tenants can have share	9,500	3
<b>Total:</b>	<b>385,000</b>	<b>100</b>

**Today the property is valued at £470,000, a 22% increase!**

# EVELYN'S LEGACY

## The Affordable Gift



### Would you rather leave your legacy to your favourite charity or the Exchequer?

Though Britons loyally give to charities during their lifetimes, only 7% of them leave a legacy. For a Christian, tithing your estate can be thought of as part of your final act of thanksgiving to God. It can express what you have valued highly in your life and so enable you to make a big difference in a particular area of Christian ministry.

Evelyn Challis understood this. Her relationship with Affordable Christian Housing began more than 12 years ago and endures even after her death. Evelyn was a committed member of East London Tabernacle and worked in homes across Tower Hamlets, helping young children with developmental delays. "She was very committed to Christians living and working in London," said Evelyn's longtime friend Carys Woodbridge, herself an ACH Associate.

Evelyn also had personal experience navigating the difficulties of affordable housing for London-based Christian workers. In 2000, her living situation became stressful and unsafe, as drug dealers and abusive neighbours moved in nearby. With help from ACH she was able to buy a home in Tower Hamlets, which allowed her to stay near her social work and church community.

When her uncle left her his legacy, she loaned the surplus money to our organisation. When it was time to move again, we returned the loan and she was able to buy independently.

In 2006 Evelyn was diagnosed with ovarian cancer. She died in April last year, aged 56. She had consistently maintained a good relationship with ACH and, to the surprise of the organisation, left us a substantial donation in her will. This affordable gift – for it is money she no longer needs – enables ACH to help others as we helped her.

*Read about the Hoyles on page 3, who were helped to be housed through Evelyn's legacy donation.*

*\*Money given to a charity in your will is automatically deducted from your estate before any calculation of Inheritance Tax. For more information on legacy giving, please visit [www.affordablechristianhousing.org](http://www.affordablechristianhousing.org).*

# FOR MORE INFORMATION

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