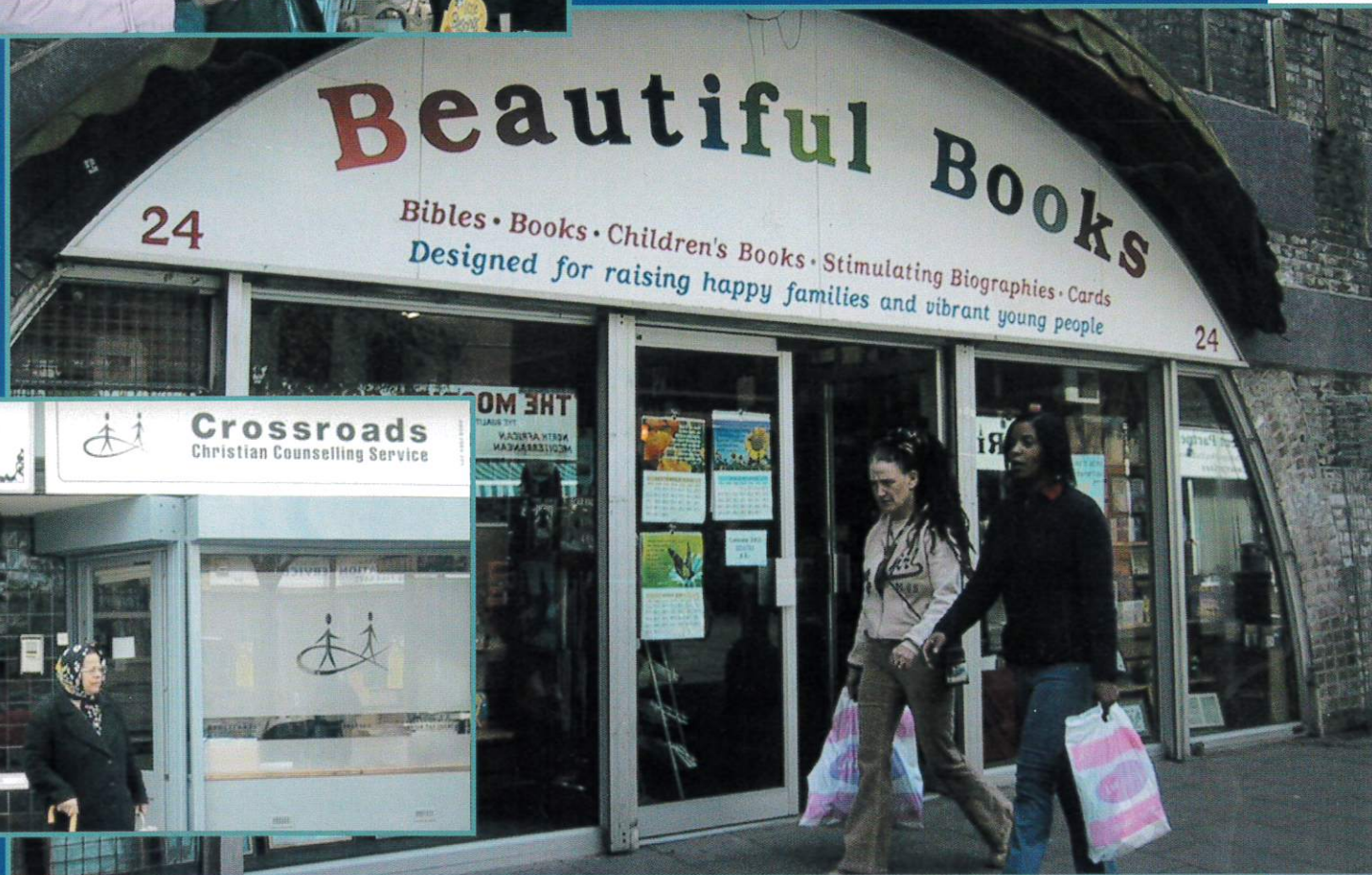
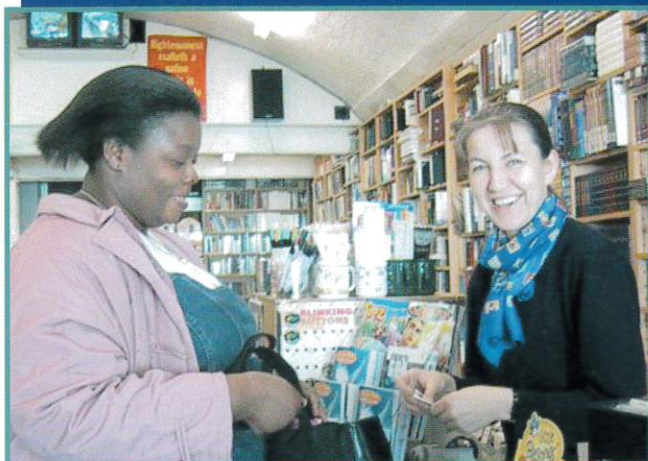


# Supporting Christian Witness in London



## 15th Anniversary Review



Amersham Christian Housing Association Ltd





## Setting out our goals

### ACHAL's Mission Statement

"To participate in advancing God's Kingdom by providing affordable housing for key Christian workers called to work and minister in urban areas of London."

### ACHAL's Objectives

- To enable Christian workers to find affordable homes near their church or place of ministry.
- To heighten awareness of the need for affordable housing for such workers among Christians in churches and business communities, by showing how prohibitive housing costs weaken Christian witness in the city.
- To strengthen relationships between those ACHAL supports and those who give and in doing so create wider support networks and reciprocal sharing.
- To invite those who share ACHAL's vision to contribute to our work through donations of money, shares, legacy gifts and long term loans.

### Since 1988 ACHAL has helped to house key Christian workers from:

- St Matthew's Forest Gate
- **Kilburn Christian Fellowship**
- PECAN
- **The Platt Centre Putney**
- East London Tabernacle
- **Streatham Baptist Church**
- East Ham Baptist Church
- **Good Shepherd Mission**
- Living Waters
- **Spurgeon's Child Care**
- Ichthus Christian Fellowship
- **Friends International** (formerly ISCS)
- Herne Hill Baptist Church
- **Church's Commission for Racial Justice**
- Crossroads Christian Counselling Centre
- **Manna Christian Centre**
- Oasis Trust
- **Operation Mobilisation**
- Laymen's Evangelical Fellowship
- **Thamesmead Christian Fellowship**
- Cable Street Community Church



## Laying foundations for future success

I am delighted and privileged to introduce our Special Review, recording highlights of 15 years of service to meet the housing needs of key Christian workers in London.

This Review gives me the opportunity to pay tribute to the vision and commitment of those who started this work, many of whom continue to play a part today. On behalf of the Management Committee I thank all our supporters for their prayers, past service and financial gifts. The growth of ACHAL's portfolio of properties and services is a testimony of God's provision through the imagination, faith and resources of many Christians.

ACHAL derives its name from Amersham Road in New Cross where the work began in 1988. Since then ACHAL has helped 34 Christian workers, both married and single and from different denominational and ethnic backgrounds. All are workers for London churches or Christian organisations whose housing needs do not qualify them for statutory help. For some time we have wondered whether it is appropriate to continue to use the word Amersham in our title and we are prayerfully considering a change of name.

### Our vision

Our heart's desire is to see churches and Christian organisations resourced with key workers who can make known the unconditional love of Jesus to the people of London. We are hoping our new name will reflect this commitment.

This ongoing vision for supporting Christian witness in London shapes all that we do. We work in partnership with individuals, churches, Christian businesses and grant-making Trusts who provide the financial resources we need. A highlight of our past growth came in 1998 when we experienced a property expansion from the liquidation of London Christian Housing plc. Through the wonderful generosity of their shareholders, six properties with Christian tenants, were added to ACHAL's portfolio with a further £100,000 made available to us in low-cost loans.

Our Treasurer, John Woodman, has monitored our affairs throughout and we are so fortunate to have his acumen and wisdom in keeping our finances on a sound footing. Our confidence to grow is underpinned by his expertise.

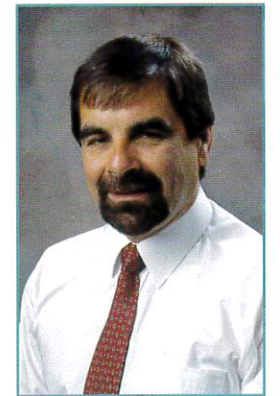
### Abundant opportunities

The following stories of key workers housed by ACHAL show that there are abundant opportunities for sharing the Gospel with people from diverse cultural and racial communities in London. The harvest is ready but the workers are few, sometimes, simply because Christian workers are unable to afford a place to live from where to effectively witness and minister to local people.

Our challenge is to find the financial resources needed to house more key workers. Over the next five years we aim to raise £1 million to help purchase additional properties and to employ an Executive Director to expand our services. We invite present and new supporters to invest in this venture and to join us in seeing Christian witness strengthened in London.



Amersham Road in South London



Graham Garner, Chairman

"Our vision is to see churches and Christian organisations resourced with key workers who can make known the unconditional love of Jesus to the people of London."







## Brick by brick - The story so far

Currently ACHAL house 25 key workers either as tenants in properties owned by ACHAL, or in shared ownerships. In addition, ACHAL provides some low cost housing loans. In nine London boroughs, from East Finchley to New Cross and from Forest Gate to Streatham, Christian workers housed by ACHAL are being 'salt and light' in their communities sharing God's love and hope with people around them.

### Helping change people's lives

Kim is the Project Co-ordinator of Crossroads Christian Counselling Service (CCCS), a charity run by six churches in Tower Hamlets. CCCS offers professional counselling to local residents struggling with emotional problems, such as bereavement, depression, impact of abuse, stress and family breakdown. So far, Kim and other counsellors have offered 7,800 sessions to 242 individuals, children or families.



In order to work at CCCS, Kim needed a place to live in Tower Hamlets. ACHAL bought her a flat and set an affordable rent, Kim says, "Without ACHAL's help, I wouldn't be able to afford to live or work in Tower Hamlets. CCCS is here today partly because of ACHAL's support which has helped to change the lives of 242 people!"

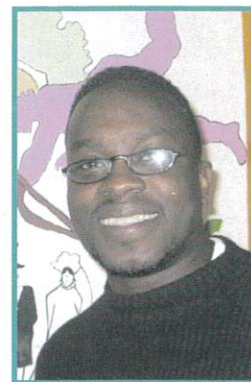
### ACHAL ... Offering the best housing solutions

ACHAL is committed to finding the best housing solutions that meet the unique needs of each individual or family. Requests for housing are carefully assessed and suggestions are made as to the best way forward. For example, through our 'Save a Home' scheme we bought a share in a property owned by a family who were embarking on overseas mission. ACHAL now lets this house to other Christian workers on a short-term basis.

### Finding the right place

In 1994, Ryan, a youth worker at the Good Shepherd Mission in Bethnal Green and his family lived in rented accommodation in East London. However, after a while their landlord decided to re-develop the property as a commercial venture.

Ryan and Susanne started looking for a new home in Bethnal Green where church and work were located. After evaluating their financial and ministry situation, ACHAL suggested a way forward. The families of Ryan and Susanne could offer some capital for the deposit and ACHAL would provide a low cost loan. This financial agreement enabled Ryan and Susanne to make an offer on an ex-council flat in Bethnal Green.



Ryan and Susanne's flat is a lovely home for their children and an 'open house' to young people they minister to and others who live on the estate.

As well as providing affordable housing, ACHAL takes a keen interest in the ministries of Christian workers it serves. We ask our members, supporters and associates to pray for each other and we invite Christian workers we are housing to share about their ministries at our annual meetings.

### A generous provision, an answer to prayer

Andrew and Debbie live in North London and work with Turning Point, an Operation Mobilisation (OM) outreach ministry to Muslims. They lead a bilingual English-Turkish fellowship, which involves a Sunday service, evangelism and discipleship classes, a regular outreach for women and a drop-in centre for Turkish-speaking refugees. In addition, they offer workshops for local churches that want to get involved in evangelistic outreach to local people.



After 20 years of ministry in Turkey, Andrew and Debbie felt it was time to return to London to work amongst the Turkish community, but sadly were unable to find affordable housing near their place of work. They considered finding other jobs or getting involved in another ministry elsewhere, which would have been really hard because their hearts are very much with the Turkish people.

Whilst exploring their options, friends from OM encouraged Andrew and Debbie to apply to ACHAL for help. Having assessed their particular ministry and financial situation ACHAL told its members about this need and invited their prayer and financial support. In response to this invitation, finances were provided through ACHAL to bridge the gap between this family's resources and the agreed price of a property. Thanks to ACHAL's offer of a shared ownership scheme, Andrew and Debbie are now able to continue their valuable ministry amongst the Turkish community in London.



### A fruitful year ahead

We are on course for another fruitful year in 2003/2004. Recently we assisted two families of key Christian workers through shared ownership, one in Brixton and another in Hackney. In the future, we will continue to develop strategic partnerships with London churches and Christian organisations, in order to address the growing needs for affordable housing for key Christian workers.

"ACHAL's support was a wonderful balance between professional and pastoral care. They inspected the property and helped clinch the deal with the vendors. We are grateful for all the support and advice they offered us at the time."

Ryan and Susanne



# Laying financial foundations for future development

## AHAL / ACHAL 15 Year Review

Year	Donations	Housing Activity Income	Housing Costs
1989	3,550	285	236
1990	3,640	523	200
1991	9,123	1,340	1,852
1992	31,842	3,440	1,718
1993	7,601	4,800	3,388
1994	23,429	7,082	4,761
1995	20,960	10,666	6,122
1996	132,419	13,661	12,677
1997	42,158	22,258	11,166
1998	24,752	27,711	21,800
1999	274,006	57,189	31,135
2000	41,204	58,343	31,560
2001	23,321	65,632	47,717
2002	59,706	66,197	52,358

### Historical Notes

Three main historic peaks:  
 1991/2 following formation of ACHAL (with charitable status) to supersede AHAL  
 1996/7 large donation and matching funding from Reculver Trust  
 1999 LCH members' gift support on closure of their Business Enterprise Scheme in addition to loan support

These have all enabled an expansion in the Association's property portfolio, giving rise to increased Housing Activity Income and Housing Costs.

### Property Portfolio

Year	Rental Properties	Shared Owner-ships	Loans
1988	-	1	-
1989	-	1	-
1990	-	2	-
1991	-	2	-
1992	2	2	-
1993	2	2	2
1994	3	3	2
1995	5	2	2
1996	6	2	2
1997	5	2	2
1998	11	4	2
1999	11	4	2
2000	12	6	3
2001	12	6	3
2002	12	6	5

Full copies of the Annual Report and Accounts for any year up to December 2002 are available from the ACHAL office on request.

### Income Resources for 2002 = £332,038

Including: £59,706 - donations  
 £88,000 - equity and private loans  
 £66,197 - housing activity

### Outgoing Resources for 2002 = £202,373

Including: £61,201 - additions to housing stock  
 £50,000 - low cost loans (advanced)  
 £17,780 - administration

### Housing Stock units at cost = £1,116,207

(current estimated value of £2.4m)

ACHAL continues to keep the administration costs low so that most of the capital is used for housing purposes. Small donations contribute to administration costs, but gifts of £1,000 and above are now used for new housing projects. Even with the affordable rents the current housing stock generates sufficient revenue to fund the maintenance budget and pay the mortgages. This is because properties are purchased partly through donations and do not solely rely on commercial capital.



# Building partnerships through prayer and finances



Behind everything we have achieved are our valued supporters, individuals, churches, and Christian grant-making Trusts who provide most of the funds needed for purchasing new properties and offering shared ownerships. During 2002 we received over £38,000 in gifts from individuals, churches and Trusts and another £43,000 was made available to ACHAL in interest free or low interest loans.

Individually negotiated long-term loans are the 'financial lifeblood' of our service. To date, we have a portfolio of £145,000 private loans to ACHAL from Christians who want their financial resources to have multiplied ministry impact.

### A woman with a generous heart

Sometime ago a young woman was helped by ACHAL to purchase her home through a shared ownership scheme. Soon after, she received an unexpected legacy and used that money to pay off her mortgage and buy out ACHAL's share of her flat. At the same time as the buy out she made a sizeable donation to say 'thank you'.

Since then she has also made a large loan to ACHAL that bears little interest rather than invest the rest of her legacy commercially. She says, "I enjoy being able to help ACHAL this way and I know that my money is making a difference for God's Kingdom." Her loan did make a difference - especially in 2002, when it enabled ACHAL to go ahead with another shared ownership.

We praise God for people who share our vision of supporting Christian witness in London. There are many opportunities for individuals and churches to get involved as we seek to respond to growing housing needs of Christian workers:

- **Opportunities for individuals and churches to offer financial and prayer support as we consider new applicants for our housing schemes.**
- **Opportunities for individuals to get involved in supporting Christian witness in London by making low interest loans to ACHAL.**
- **Opportunities for Christian businessmen and women to serve as voluntary members of our Management Committee.**

For more information please contact our Administrator:

Mrs Judi Feasey  
 ACHAL  
 28 Mottingham Road, Mottingham, London, SE9 4QW  
 Telephone/Fax: (020) 8857 4981  
 Email: admin@achal.fednet.org.uk

There are many opportunities for individuals and churches to get involved as we seek to respond to growing housing needs of Christian workers.





# ACHAL - Supporting Christian Witness in London



"ACHAL was a lifeline for when I needed practical help in obtaining suitable housing. Living in shared accommodation had many good points but I really needed a place of my own. However, due to my financial position at the time, I was unable to afford a house in London. ACHAL came to the rescue and I haven't looked back since then."

**Fran Beckett,**  
**CEO, Church Urban Fund**



"We have benefited from ACHAL's strategy for strengthening inner city churches by enabling families to obtain homes in the area instead of moving away. With their help, key workers from our church have remained part of the community we seek to serve, and their homes have become places of warm hospitality and Christian witness to local people. If you want to strengthen churches like ours, support ACHAL."

**Vincent Buchanan,**  
**Good Shepherd Mission, Bethnal Green**



## **Management Committee Members**

Mr Aubrey Cardy MA MBA  
Mrs Janet Cardy BEd  
Dr John Davies  
Mrs Dorothy Davies (Secretary)  
Mr Graham Garner FRICS (Chairman)  
Revd Dr Steve Latham  
Mr Simon Martin  
Mrs Jean Smith

## **Treasurer**

Mr John Woodman BSc FCA

## **Council of Reference**

Brian Chilver, Steve Chalke, Fran Beckett

## **Auditors**

Scrutton Bland, 62 Connaught Avenue,  
Frinton-on-Sea, Essex CO13 9PT

## **Bankers**

Barclay Bank plc, Frinton-on-Sea  
Lloyds Bank plc, Clacton-on-Sea  
CafCash Limited

## **Solicitors**

Solomon Taylor & Shaw  
3 Coach House Yard, Hampstead High St,  
London NW3 1QD

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