

Growing **brighter**
futures in north east London



ANNUAL REVIEW 2012-13

Peter Bedford Housing Association (PBHA) is an Industrial and Provident Society with charitable status which works with socially excluded adults to shape brighter futures in North East London.

We achieve this through the provision of supported housing alongside a wide range of vocational and community based training opportunities and activities in some of England's most deprived areas.

Our mission is to enable vulnerable and excluded people to gain confidence and skills so that they can move on to greater independence.

CONTENTS

- 4 Inspiring brighter futures
- 6 Message from the Chair and CEO
- 8 2012-13 at a glance
- 9 Promoting independence
- 12 Changing lives
- 14 Working futures
- 16 Plot to Plate
- 18 Research
- 19 Looking ahead
- 20 Financial information
- 22 The Board and Management Group
- 22 Thank you to our funders



Inspiring brighter futures

ABOUT PETER BEDFORD HOUSING ASSOCIATION

We have been successfully creating brighter futures for vulnerable and socially excluded adults for forty-four years.

A pioneer of supported housing, today we offer tenancies alongside a range of innovative Vocational and Community Services (VCS).

Our tenants and participants are vulnerable adults furthest from obtaining employment. They include people who have faced social exclusion through homelessness, poor mental health, learning disabilities, offending, drug and alcohol misuse and multiple needs.

Most have led chaotic lives and lack support networks of family and friends. They need support and encouragement

to re-engage with society, develop independence and take more control over their lives.

Supported housing helps to meet a basic need for shelter and security and, in conjunction with our VCS services, to improve physical and mental health. We work with participants to help them overcome barriers to personal development including lack of confidence and isolation and to acquire new skills.

We play an active role in local networks and deliver our services in partnership with a wide range of agencies. Our staff and volunteers reflect the diversity of the communities we serve and some of our volunteers, tenants and participants go on to become valued members of the paid staff team.

OUR AIMS

- To provide flexible, fit for purpose, high quality and effective housing support services that lead to positive move on to appropriate accommodation.
- To inspire, challenge and support our tenants and participants to become more independent and reduce social isolation.
- To deliver tenants and participants user focused activities and training that improve confidence and wellbeing, embedding employability, aspiration and progression.
- To create effective partnerships that support PBHA to meet its mission.
- To build and sustain a highly motivated, dynamic and skilled team to achieve the organisation's mission.
- To challenge the stigma and discrimination experienced by vulnerable adults, and raise awareness of the causes and effects of inequality and exclusion.

“Being here has given me more confidence and hope, not least through the opportunity to explore and develop my art skills.”



Message from ... the Chair and Chief Executive

This year has been one of significant success and change for Peter Bedford Housing Association. We have made major strides towards remaining independent which our tenants and participants so keenly desire.

From the early days in the 1970s when Michael Sorenson first established Peter Bedford Housing Association's community of mutual self-help, the tenants have pushed the Association to become the best it can. They have volunteered and worked for the Association, gaining work experience and confidence to help them lead more independent lives.

In May 2012, our tenants and shareholders voted against a merger with St Mungos

Community Housing Association, challenging the Association to remain independent and to improve the quality of our services so they can be proud of their landlord and support provider. Our team of staff and volunteers responded in an exemplary fashion, led by Interim CEO, Debby Ounsted, to develop an alternative vision. Gloria Lewis, Head of Resources, developed a new financial plan.

We made some difficult decisions mainly around redundancies to move towards viability.

The five year business plan was designed around an initial year of transition moving towards surplus in the later years. Our results show a small loss in this first year, much better than expected due to the commitment of our employees and cautious decision making. We have had to scale back some of our operations but the impact on the output of our core activity has been minimal. We are performing very well against the plan financially and in terms of viability measures. Our plan has been externally validated and accepted by our regulator, the Homes and

“ We are optimistic about the future. ”



Communities Agency. This gives the Board confidence that the Association has a strong base to continue to secure services for socially excluded people in North East London.

As incoming Chair and CEO, we both joined in autumn 2012, together with three new Board members and have refined the strategy and business plan. We have launched a new forum for tenants and participants to

feed into running the Association and will conduct further reviews of operations during 2013-14 to ensure both viability and value for money.

We are optimistic about the future. We have a number of challenges heading our way, not least of which welfare reform stands to impact more significantly on our tenants over the coming two years. Our approach involves making

the most of our assets and maximising the income we can generate to develop innovative services which will really support and empower existing tenants, participants and those who join us.

Robert Woolf
Chair of the Board

Clare Norton
Chief Executive Officer

At a glance

In 2012-13 we...



... worked with and supported **488** vulnerable and excluded tenants and participants.



... began **Plot to Plate** (2012-14), with funding of **£180,700** from the Big Lottery Fund Local Food Scheme.

... enabled **29** tenants and participants to obtain a personal development grant under the Richard Cloudesley's Charity's Catalyst Programme.

... were **runner up** in the City Bridge Trust/City of London Growing Localities Awards (gardening and growing food category).

... led a successful partnership bid for London Councils ESF Co-financing of **£376,000** for the **Working Futures** project (2013-14).



... set up a tenant and participant **forum** following feedback from individuals that they wanted greater influence in how we work - a **third** of tenants took part in our committees and consultations over the year.



... produced a **five** year strategy and financial plan validated by the Homes and Communities Agency.

Promoting independence

SUPPORTED HOUSING

We are funded by Islington and Hackney's Supporting People programmes to support 200 vulnerable people, to develop the skills and confidence they need to achieve greater independence.

"I like Peter Bedford because it is a network of people. Nobody is isolated; there is always something to do."

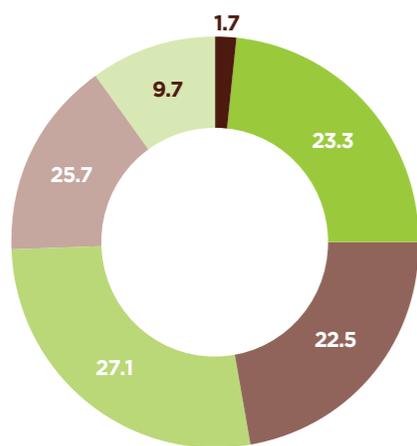
We chair the Supported Housing Provider Forum in Hackney. In Islington we are a mental health provider representative for the Core Strategy Group.

Supported tenants, who are housed in self contained one bed flats or small shared flats, have a wide range of support needs and all have a background of homelessness or living in insecure accommodation. This year we have seen an increase in the number of younger people aged under 30 with a background of offending, drug and alcohol problems referred to us.

For the majority, our service is a stepping stone to moving on to their own, more independent accommodation. Our role is to help individuals prepare for this change. This might involve, for example, developing practical skills for maintaining a tenancy, such as budgeting, cleaning, claiming benefits and negotiating with landlords; addressing drug or alcohol misuse, or coping better with mental health problems.

All supported tenants have a named support worker, and together we agree an action and support plan, focusing on the goals the tenant wants to achieve. Many of our tenants need support to access health, mental health and drug and alcohol services. We link tenants in with their Community Mental Health Team, for example, and

“Peter Bedford has been **like a family** to me. Now I have my own council flat and work as a kitchen porter. **In the future** I want to go full-time and train to be a chef.”



BREAKDOWN OF SUPPORTED TENANTS BY AGE RANGE (%)

- under 25
- 25-35
- 35-45
- 45-55
- 55-65
- over 65

encourage tenants to engage with services.

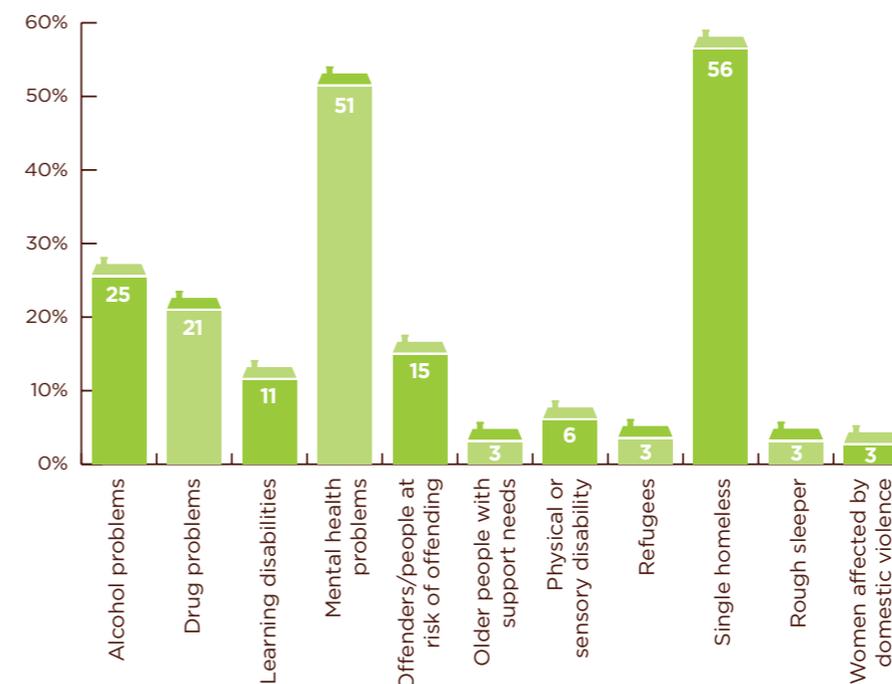
Involvement in our Vocational and Community Services and the wider community plays a major part in a tenant’s personal development, supporting steps towards employment and building the networks of friends and activities that can help sustain them whilst with us, and after they have moved on.

“Completing the **12 week** alcohol programme at Cranstoun enabled me to move into sheltered accommodation. It feels like a **new beginning**.”

During the year we made a number of changes to the way our housing services are managed. We are seeking a greater commitment from prospective tenants to benefit from the support we offer. We also designed a new interactive life skills course for tenants with the award of a certificate on completion. The changes are helping to ensure greater involvement and commitment from tenants to their tenancy and personal development. Twenty tenants completed a positive move including into more independent accommodation. Our aim is to support all new tenants so they can move on within two years.

“When I need a **repair** I get a call to make arrangements. They are always carried out in good time - an **excellent service**.”

BREAKDOWN OF TENANTS’ SUPPORT NEEDS (%)*



*Most tenants have multiple needs

We supported and accommodated **235** tenants with support needs.

We housed **299** people in total, including those with no support need.

97 per cent of tenants with support needs sustained their tenancies.

Changing lives

VOCATIONAL AND COMMUNITY SERVICES

Through our Vocational and Community Services (VCS) we offer a menu of opportunities tailored to individual needs to help tenants and participants overcome multiple barriers to achieving greater independence.

VCS worked with 258 tenants and participants.

Our employment service supported 150 people of whom 22 obtained employment.

The service provides a progression pathway from recovery through to the acquisition of new skills, training and employment.

Tenants and participants work with their support worker to set their own goals as part of an individual learning and employment action plan. The programme includes information, advice and guidance; training courses and workshops; work placements in our enterprises; and activities to support recovery, expand social networks and improve physical and mental

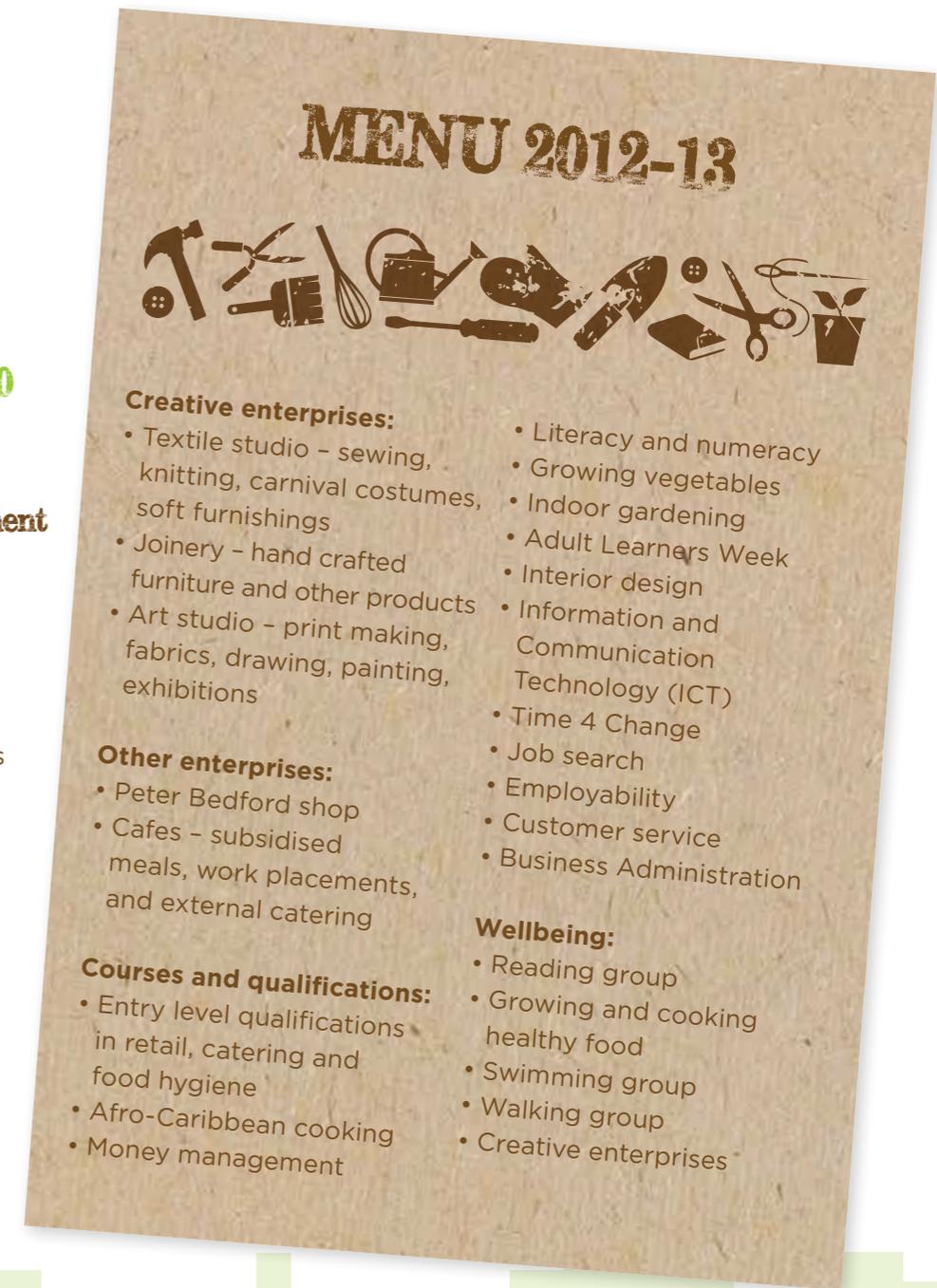
health. The choice of courses and activities is regularly revised and updated.

For those who are close to employment, work placements in our training and trading enterprises offer real work experience and qualifications. They nurture softer, job ready skills that employers expect such as customer care and good presentation. Many of the products made by tenants and participants are sold in our North London shop. In our catering enterprise, we provide buffets to local businesses and cater for external events.

For those participants who are in recovery and not yet ready for employment, we offer a range of therapeutic opportunities. Joinery, textiles and art workshops help

184 people took part in our courses and groups, 140 completed their course or activity programme. 24 volunteers filled 11 permanent volunteer placements.

participants to develop confidence and self esteem and to cope with mental health and other support needs. Participants help to organise and take part in a wide range of internal and external events celebrating diversity and achievement. In the past year these included art exhibitions, World Mental Health Day, Pride and the Open Garden Squares weekend run by London Parks and Gardens Trust. We aim to help participants move closer to employability and independence through success in our therapeutic services.



MENU 2012-13



Creative enterprises:

- Textile studio - sewing, knitting, carnival costumes, soft furnishings
- Joinery - hand crafted furniture and other products
- Art studio - print making, fabrics, drawing, painting, exhibitions
- Literacy and numeracy
- Growing vegetables
- Indoor gardening
- Adult Learners Week
- Interior design
- Information and Communication Technology (ICT)
- Time 4 Change
- Job search
- Employability
- Customer service
- Business Administration

Other enterprises:

- Peter Bedford shop
- Cafes - subsidised meals, work placements, and external catering

Courses and qualifications:

- Entry level qualifications in retail, catering and food hygiene
- Afro-Caribbean cooking
- Money management

Wellbeing:

- Reading group
- Growing and cooking healthy food
- Swimming group
- Walking group
- Creative enterprises

Working futures



The eleven boroughs served by the new Working Futures partnership (2013-14) are some of the most deprived in London.

“The employment support team really do go above and beyond. I for one really appreciated this as it inspired me to push myself to get back into employment.”

There is a strong correlation between poor mental well-being and deprived areas, therefore this project works with unemployed people with a wide range of mental health conditions. Funded by London Councils ESF Co-financing, the project was originally run in partnership with Hillside Clubhouse as lead partner

and was recognised as one of the best performing in London.

We are now leading an expanded partnership which includes East Potential (part of the East Thames Group), Thames Reach and Hillside Clubhouse.

Developing a good relationship between employment workers and participants is central to engagement as is setting realistic goals and recognising achievement. Their journey is

“Previous roles had not brought me much contact with the public so I gained useful skills as well as a qualification.”

rarely straight forward and the service must be flexible, persistent in following up and offer ongoing support.

During the year we were awarded a grant from the Department for Work and Pensions Flexible Support Fund to work with a wider range of disadvantaged people to help them obtain work, many referred through Jobcentre Plus.

“The sessions have made me stronger and more aware of what I have to do to change.”

TIME 4 CHANGE

Our ‘Time 4 Change’ course is enabling tenants to grow in confidence and recognise the benefits and need for change. The course challenges negative thinking or self-stigmatising attitudes and helps participants to understand the benefits of working to improve their wellbeing (the outcome target for the first week of the course). The course is complemented by the 1:1 relationship with experienced employment and progression workers. Participants work with them to set their own goals and measure progress. Achievements (small steps at first) help participants to experience the benefits of change and the potential for work to improve their lives.

Under the Working Futures partnership 2010-12 ...

25 adults with mental health problems were supported into work.

10 achieved sustained work of six months duration or more.

117 progressed to further training or job search.

56 completed a work placement.

Plot to Plate



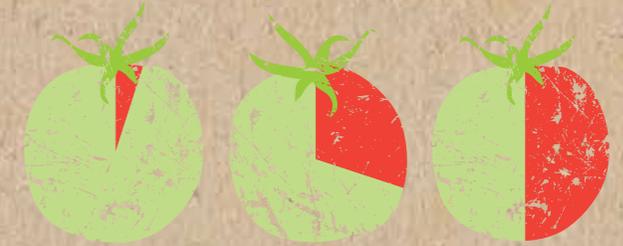
This year...

... **230** tenants and participants benefited from **local food** in our cafes.

... we developed a healthy and sustainable **food policy** with Sustain, a national environmental charity.



... we created **four growing spaces** including a growing hub supplying fresh locally grown food to our cafes and external catering events.



... we increased the proportion of local food served in our cafes from **five to 30 per cent** and we are working to reach **50 per cent** by the end of the project.

... **300** members of the public enjoyed our tea and cakes using local food, as part of **Time for Tea**, Hackney Council's and East London NHS Foundation Trust's World Mental Health Day event in 2012.

Plot to Plate (2012-14), funded by the Big Lottery Fund's Local Food scheme, aims to transform the food culture of tenants and participants by making locally grown food more accessible, developing skills and promoting healthier lifestyles.

The project enables tenants and participants to grow and cook wholesome food and promote

health and environmental benefits to their peers and the wider community. Participants have been learning about growing, tending and harvesting crops and how to make best use of seasonal produce through pickling as well as drying herbs and making sauces, soups, smoothies and jams. We introduced a new

menu cycle to the community cafes featuring seasonal produce, much of it grown on the premises. We use a permaculture approach, working with nature and avoiding pesticides.

The project is also sourcing food from local producers and working with a wide range of partners such as Hackney's St Mary's

Secret Garden where participants have attended growing courses. Shoreditch Spa is advising the project on nutrition and diet.

The project was runner up for a City Bridge Trust/City of London Growing Localities Award in the gardening and growing food category. Our prize of £500 recognised projects that "use

nature to enhance and improve local communities and in particular the lives of vulnerable or socially excluded people".

"I've enjoyed the meals more knowing I helped to grow the salads and vegetables."



Research

Our services are informed by innovative research undertaken by users of mental health services through the User Focused Monitoring project which came to an end in 2012.

User Focused Monitoring trains and employs paid auditors who are users of mental health services to evaluate those services. We contributed to the model developed by the **Sainsbury Centre for Mental Health** (now Centre for Mental Health). It works on the premise that for evaluation to genuinely reflect the concerns of service users, then they should lead the process at every stage.

Since 2008, 20 service user auditors have undertaken **264 in depth interviews** with other mental health service users to compile several reports

for Camden and Islington Primary Care Trusts. Many have used their experience as a stepping stone to further training and employment.

In the past year the project passed on knowledge to other local service user groups delivering training to Enfield Borough Service User Group and presenting to the People's Network in Hackney.

We contributed to G320's report **'Flexible and focused: the specialists at the heart of neighbourhoods'**, which examined the role and value

of smaller housing associations (HAs) in London. Amongst the key messages, stakeholders identified the important role played by smaller associations as niche providers, particularly in supported housing and local delivery. Small HAs closeness to tenants pays dividends in terms of satisfaction and our strong commitment to partnership working allows us to play to the strengths of our sector in being agile and flexible.

We took part in **'Duty of Care: the role of trusts and foundations in supporting voluntary organisations through difficult times'**.

The report presented findings from the first year of Recession Watch, a two year research project led by the Institute of Voluntary Action Research working with six foundations.

Looking ahead

In 2013-14 we plan to ...



1. Review our housing stock and start to implement a new asset management strategy.
2. Improve our income generation through more effective housing management practice.
3. Develop our capacity to raise funds through trust and foundations fundraising, and statutory sector response to tenders.
4. Establish a forum for Peter Bedford tenants and participants to contribute to how the Association is run.
5. Review our People Strategy, refreshing Recruitment, Performance management, Learning and Development.
6. Increase our profile through better publicity, promoting our good reputation and improving our online marketing presence.
7. Work towards locating all our operations on one site.
8. Develop a digital inclusion strategy to assist tenants and participants to succeed in the new era of welfare reform.
9. Ensure our social enterprises are operating on a viable basis through increasing income and reducing expenditure.

... and much more

Financial information

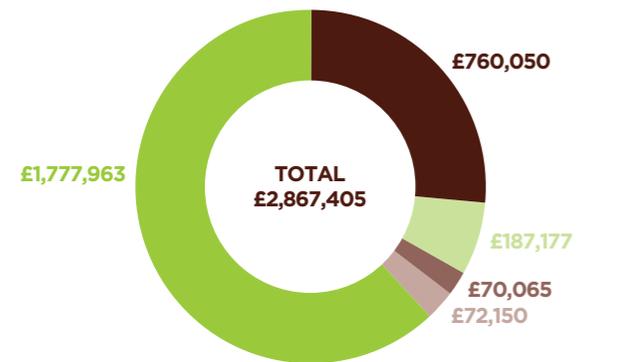
INCOME AND EXPENDITURE ACCOUNT

For the year ended 31 March 2013

	2013 £	2012 £
Turnover	2,867,405	3,919,022
Operating costs	(2,872,886)	(3,195,377)
Operating (deficit) / surplus	(5,481)	723,645
Interest receivable	8,980	9,185
Interest payable	(6,418)	(5,732)
(Deficit) / surplus for the year	(2,919)	727,098

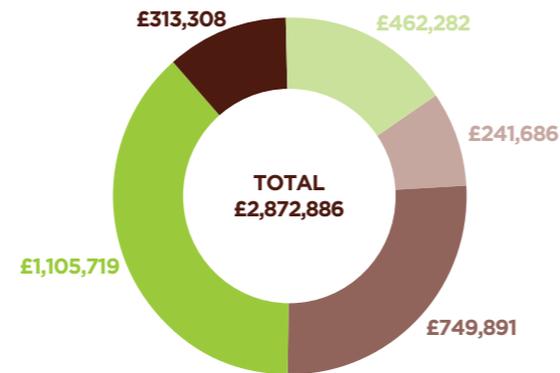
Turnover for 2011-12 includes the final transfer of assets (our Legard Works building) from the Peter Bedford Trust.

INCOME 2012-13



■ Rents and service charges ■ Statutory (Other income)
■ Statutory (Supporting People funding) ■ Peter Bedford Enterprises
■ Grants and Donations

EXPENDITURE 2012-13



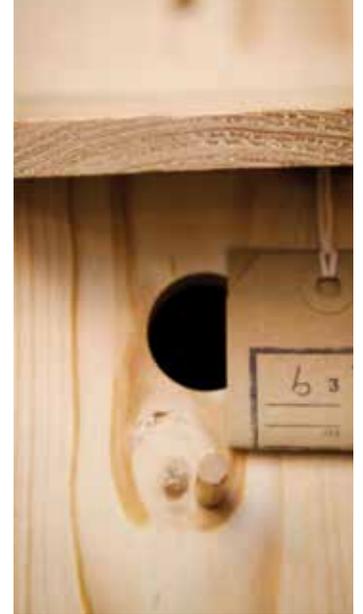
■ Housing support ■ Housing services
■ Repairs and maintenance ■ Peter Bedford Enterprises
■ Vocational and community services ■ Central management (including New Business Development)

BALANCE SHEET

As at 31 March 2013

	2013 £	2012 £
Fixed assets		
Tangible assets	11,043,441	11,039,962
Less: Social Housing Grants	(10,168,873)	(10,175,550)
Other Capital Grants	(1)	(1)
	<u>874,567</u>	<u>864,411</u>
Current assets		
Stock	16,597	20,736
Debtors	235,767	345,432
Cash at bank and in hand	1,416,128	1,247,234
	<u>1,668,492</u>	<u>1,613,402</u>
Less Creditors		
Amounts falling due within one year	(474,095)	(404,390)
Net current assets	<u>1,194,397</u>	<u>1,209,012</u>
Total assets less current liabilities	<u>2,068,964</u>	<u>2,073,423</u>
Creditors		
Amounts falling due after more than one year	54,478	56,020
Capital and reserves		
Called-up share capital	38	36
Designated reserves	1,914,448	1,917,367
Accumulated reserves	100,000	100,000
	<u>2,068,964</u>	<u>2,073,423</u>

The figures on these pages are an abridged version of our full financial statements which can be obtained from Peter Bedford Housing Association on request from the address at the back of this report.



And finally ...

BOARD AND MANAGEMENT GROUP

During the financial period the following were members of the Board:

Bob Warner	<i>Chair to September 2012</i>
Robert Woolf	<i>Chair from September 2012</i>
Peter Davies	<i>Tenant Board Member</i>
Faye Rodney	
Biju Nair	
Anthony Pearson	
Kitty O'Leary	<i>Tenant Board Member from November 2012</i>
Jakkie Moxham	<i>from November 2012</i>
Mike Dunkley	<i>from November 2012</i>
Martin Jones	<i>from November 2012</i>

The members of the Management Group were:

Debby Ounsted	<i>Interim Chief Executive (to November 2012)</i>
Clare Norton	<i>Chief Executive from October 2012</i>
Andrew Tyers	<i>Deputy Chief Executive</i>
Gloria Lewis	<i>Head of Resources</i>
Pam Frost	<i>Head of Vocational & Community Services</i>

Photographs: Melanie Brown, Emily Hegarty, Michael Lishman for Mind/Ecominds

THANK YOU TO OUR FUNDERS

We thank the following funders and supporters:

- Big Lottery Fund Local Food Scheme
- Business in the Community
- Department for Work and Pensions
- East London and the City Mental Health Trust
- East London Business Alliance
- European Social Fund
- Hackney Learning Trust
- Henry Smith Charity
- London Borough of Barking and Dagenham
- London Borough of Hackney
- London Borough of Islington
- London Councils
- Read Together (Big Lottery Fund)
- Richard Cloudesley Charity (Catalyst Programme grant)
- Swimathon Foundation
- Qube Training (Skills Funding Agency)



Islington (Registered Office)

Legard Works
Legard Road
London, N5 1DE
T 020 7226 6074
F 020 7354 0630

Hackney Office

Stamford Works
Gillett Street
London, N16 8JH
T 020 7923 9255
F 020 7923 9156

E admin@peterbedford.org.uk
W peterbedford.org.uk

Solicitor

Devonshires
30 Finsbury Circus
London, EC2M 7DT

Auditor

Mazars LLP
45 Church Street
Birmingham, B3 2RT

Bankers

Barclays Bank PLC
Barclays Business
1st Floor
27 Soho Square
London, W1D 3QR

Peter Bedford Housing Association Limited is a housing association registered under charitable rules under the Industrial and Provident Societies Act (Registration No. 20037R) and a Registered Provider registered with the Homes and Communities Agency (Registration No. LH0888)

