



The FRC Group invents social business solutions.

Our furnishing and removals business **Furniture Resource Centre** provides goods and services to thousands of people throughout the country. Our retail venture **Revive** supports hundreds of low income families in Merseyside every month. **Bulky Bob's**, our waste management and recycling business collects from 60,000 homes a year.

In all we do we aim to create livelihoods and new opportunities for long term unemployed people.

Through **the Cat's Pyjamas** we help others learn from our experiences and those of leading social businesses throughout the world.

We are committed to verifying the impacts of our activities and sharing our findings in an honest and transparent way. Our [2003/04 Social Report](#) is now available for download (PDF Format).

For full details on our social and environmental performance in 2003/2004 please download our [2003/2004 Social Accounts](#) or our [Environmental Accounts](#) (PDF Format).



FRC Group is rated on www.seecompanies.com, a forum in which responsible businesses set out their social, environmental and ethical (SEE) policies for public scrutiny and comment.

Our Social Report won best Social Report at the ACCA UK Sustainability Reporting Awards in February 2005. Read what the judges said about our report [here](#).

According to the Charity Commission FRC "stands out as a charity for many reasons: as a self-styled social enterprise; for its self-belief; for its innovation and adaptability; and for its openness". For the [full report click here](#).

How to contact us

If you are a social landlord interested in our range of products and services please contact Shaun on 0151 702 0550 or e-mail him on ShaunD@frcgroup.co.uk.

If you would like to visit us or learn more about our social business experience please contact Alison Ball on 0151 702 0550 or email her on AlisonB@FRCGroup.co.uk.

For all other enquiries use the details below.

If you are a researcher interested in FRC Group as a case study then go to www.renewal.net and enter Furniture Resource Centre into the search box.

Employee of the Year

Click here to reveal our [Employee of the Year 2005](#)

If there is no animation on the top left of this page, you need to get the **Flash 5** plugin. It's free! Click the button on the right, and follow the instructions. (approx. 2 minutes)



FRC Group

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For directions, [view our map](#).



CHARITY
BANK

**Just Savings. Just Credit.
New concepts for social enterprise
finance
when charity alone is not enough**

Hong Kong

April 2006

What is Charity Bank?



CHARITY
BANK

Charity Bank is more than just another
bank.

It represents a new way of thinking about
charity.

Gordon Brown, UK Chancellor of the Exchequer

Background



CHARITY
BANK

- Charity Bank was born out of the mission of the Charities Aid Foundation (CAF), to increase the substance of charity by opening up a new stream of resources - beneficial deposits, for on lending on affordable terms for charitable purpose
- Award winning Charity Bank is the world's first general charity and authorised bank. We commenced business in 2002, following a 7 year pilot loan fund, Investors in Society, within CAF.
- Since 1995, the pilot and the bank have lent over £43 million to almost 500 charities and social enterprise, unlocking in excess of £100 million of finance for charity. A further £50 million of finance has been brokered into the commercial banking sector.
- Charity Bank's borrowers reach 3 million beneficiaries, clients or members.

A bank with a social mission



CHARITY
BANK

The compassion of a charity and the strength of a bank

- Financial inclusion: connecting the needs of society with the world of finance by using financial tools and products
- Enabling charitable investment, as well as giving
- Creating a culture of charitable financing in parallel with fundraising
- Establishing a hand up, not a handout, as a fundamental part of social enterprise financing
- Making a lasting difference and changing perceptions

How we helped – urban regeneration



CHARITY
BANK



The heritage



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- With its roots stretching back over 80 years, CAF has invigorated the search for new resources
- CAF Trustees recognised a growing resource gap
- 1992 CAF commissioned research into a bank for charity
- 1993 a Loans Service for charities provided a bridge to the banks
- 1995 CAF seeded **Investors in Society** with £500,000, a loan fund that provided affordable credit to 200 charities without loss.
- But there were limits to what CAF, as a charitable trust, could or would be allowed to do.
- 2002 saw the launch of an independent enterprise unique in the worlds of banking and charity. It is called simply **Charity Bank**.

Governance



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BANK

- Regulated and authorised by the Financial Services Authority, just like any other British bank.
- Regulated by the Charity Commission, just like any other registered charity.
- Approved by the Inland Revenue. (The Bank is exempt from paying tax on its charitable activities)
- Ordinary voting share capital held by CAF.
- Non-voting preference shares held by charities and Barclays Bank
- Board of Trustees appointed by CAF. Chaired by David Clark, former senior advisor to the FSA.
- An independent member of the CAF family.

7



CHARITY
BANK

Legal Structure

Charity Bank is a company limited by shares with charitable status. Ordinary voting share capital is held by CAF. Non-voting B preference shares held by charities, including Baring, Esmee Fairbairn, Northern Rock, Nuffield, Tudor, NCVO, Serve All Trust. Non-voting C preference shares are held by Barclays Bank.

Professional Advisors

- | | |
|----------------------------|--|
| • Bankers | The Co-operative Bank |
| • Solicitors | Bates, Wells, & Braithwaite, and Rollits |
| • External Auditors | Delloitte & Touche LLP |
| • Internal Auditors | PKF |

8

The company we keep



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BANK

•Shareholders include

- CAF
- Baring Foundation
- Esmée Fairbairn Foundation
- MB Trust
- Mercers' Charitable Foundation
- NCVO
- Northern Rock Foundation
- Nuffield Foundation
- Phillips Fund
- Prairie Trust
- Serve All Trust
- Trust for Education
- Tudor Trust
- Barclays Bank

•Depositors include

- Auction House Services ; AW60 Trust;
- Bank of Scotland ; Barclays Bank; CDFA;
- Caledonia Centre for Social Development;
- Chelwood 2000 Charitable Settlement;
- Chester Diocesan Board of Finance; Co-op
- Bank; Dawe Trust; Deutsche Bank; Ecòlogy
- BS ;Fife Council; HACT; Hawkins Trust;
- Liverpool Diocesan Board of Finance;
- Natwest Community Finance Fund SE;
- Northern Rock Foundation; Northmoor Trust;
- Orr Makintosh Foundation (Sharegift); Peabody
- Trust; Serve All Trust; Share Centre; Tenbury
- Trust; Unity Trust Bank; Vincent Housing
- Association; Wates Fdn; Zimbabwe Rural

9

Charity Bank trustees and board members



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David Clark, Chairman, until recently a senior advisor to the FSA, a non-executive director of Collins Stewart Tullett plc. He is a non-executive Director of CAFBank Limited.

Peter Berry CMG is a Charities Aid Foundation (CAF) Trustee and Executive Chairman of The Crown Agents for Overseas Governments. He is a founder member of the international council of Transparency international.

Sir Patrick Brown is a CAF Trustee.

The Earl Cairns is Chairman of CAF and of ACTIS.

Peter Clarke, Chairman of Credit Committee, was most recently Deputy General Manager of Daiwa Bank Limited, London. He was a member of the Investors in Society Credit Committee from inception and became its Chairman in June 2001.

Dr. Humayon Dar is a member of the teaching faculty at Loughborough University where he is Lecturer and Joint Director of the Masters Course in Islamic Economics, Banking and Finance.

Paul Harbard is Managing Director, S1 Homes Ltd

Pushpa Raguvanan is Chairman of the Audit and Compliance Committee. Pushpa is Director of Finance and Deputy Chief Executive of Housing 21. She is also a member of the Private Finance Advisory Panel for the National Housing Federation.

Susan Rice, Chairman of ORMCO. Susan is Chief Executive of Lloyds TSB Scotland.

Suri Ramanathan and **Malcolm Lynch** are Charity Bank's joint Company Secretaries.

Charity Bank management team



CHARITY
BANK

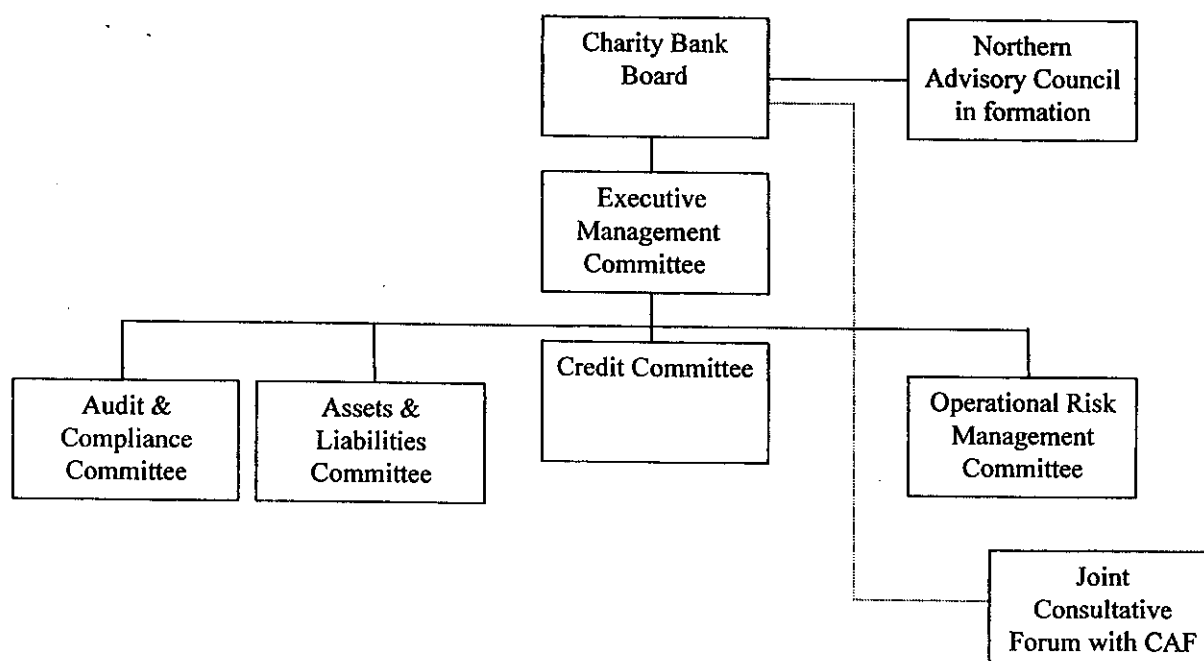
- **Malcolm Hayday**, Chief Executive. After a career in international banking, joined CAF in 1993 to start a Loans Service. Appointed Director of Investors in Society and Community Finance Director. Transferred to Charity Bank as Chief Executive in 2002.
- **Jolyon Larkman**, Chief Operating Officer. After a career in international banking, joined CAF in 2002 to help prepare for the launch of Charity Bank to whom he then transferred.
- **Suri Ramanathan**, Financial Controller. After a career in professional practice and the not for profit sector, joined Charity Bank in 2004.
- **Doug Burt**, Director, Operations. After a career with Barclays Bank, joined CAF Community Finance team, initially on secondment and then full time. Transferred to Charity Bank in 2002.
- **Graham Duncan**, Director of Lending. After a career with Barclays Bank, he set up his own consultancy prior to joining CAN, Community Action Network to develop their public service connections. He joined Charity Bank in 2005.
- **Mike Hicks**, Credit Controller and Treasurer. After a banking career, joined CAF Community Finance in 1998. Transferred to Charity Bank in 2002.

11

Committees' structure chart



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12

A charity with a financial mission



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BANK

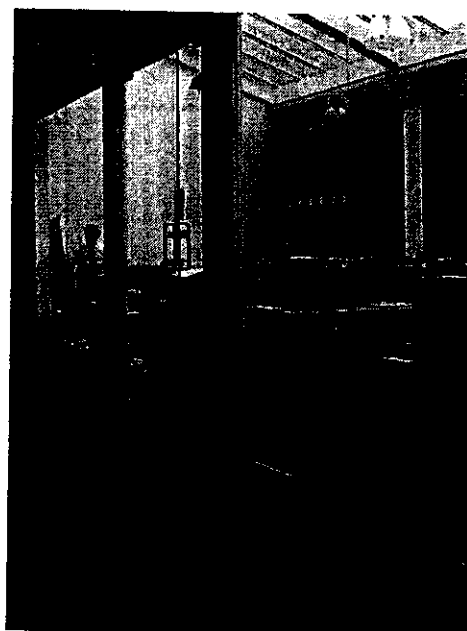
- To increase the financial resources available to charity
- Tapping into surplus liquidity, not just assets
- Unlocking liquidity within communities
- Making money work time and time again
- Helping to fund long term solutions through loans up to 25 years
- Promoting strategic thinking and sustainability
- Developing mixed funding solutions
- Using business tools to tackle social and environmental ills

13

How we helped- a new home for enterprise



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When grants are not enough



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BANK

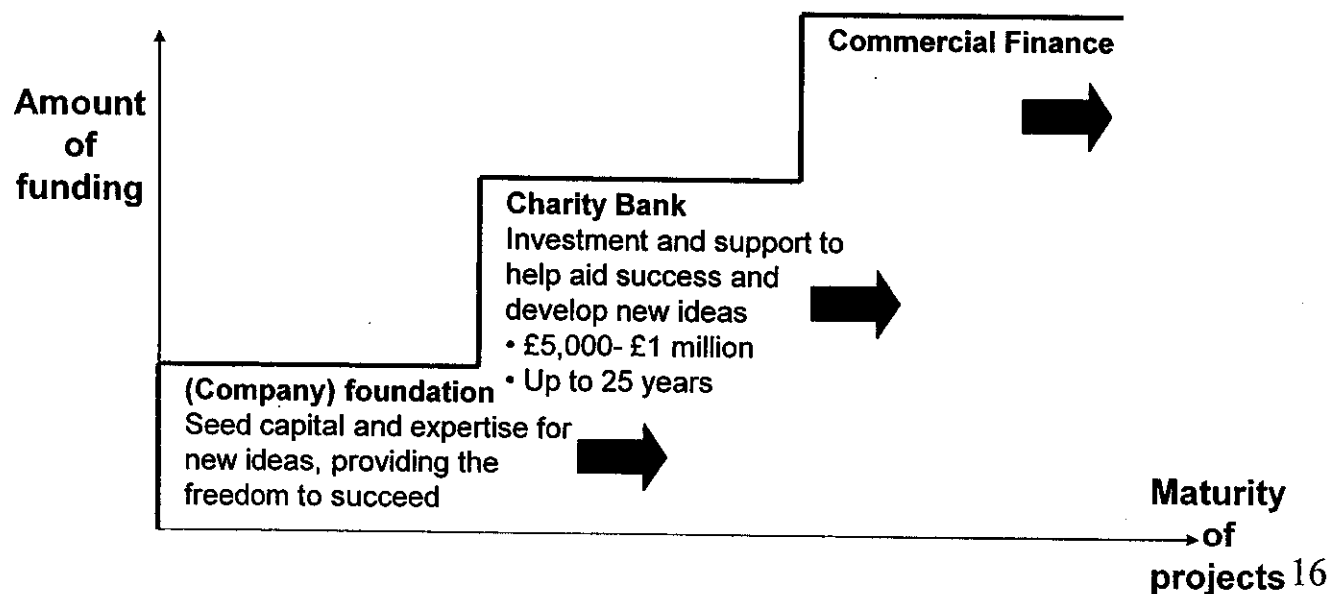
- Extending the market to embrace social finance
- Adjacent to grants and commercial finance
- To enable social enterprises to go to scale
- And to respond to competition
- But, the market is nascent and must be grown

The staircase approach to funding and support



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Charity Bank aims to support social entrepreneurs from early stage projects through to sustainable organisations



Charity Bank products and services



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CAPITAL

Managing the wealth of the charity sector for the common good

- Ordinary voting share capital – presently held by CAF
- B Non voting preference shares for charities with dividend entitlement
- C Non voting preference shares with CITR entitlement

DEPOSITS

Managing personal and corporate wealth for the common good

- Fixed term and notice accounts
- CITRA (Community Investment Tax Relief Accounts) for UK tax payers only
- Just Interest - a CITRA with the interest donated to charity

LOANS

Managing wealth for the good of communities and individual organisations

- Term loans of up to 25 years
- Short term working capital and bridging facilities up to 12 months
- Guarantees

OTHER

Wealth management at a larger scale

- Loan Services – brokerage of loans into the commercial market
- Limited advisory work for third parties, eg DfES
- Managing third party loan funds

17

Just Savings



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- Savings and Deposit accounts for individuals, companies, trusts, for all.
- Fixed term and notice accounts.
- Minimum term 90 days.
- Interest up to 2% per annum gross (inflation hedge)
- CITRA - a 5 year fixed term deposit that offers a 5% per annum tax relief (the community investment tax relief); equivalent to an 8.33% pa gross return for a higher rate tax payer; PLUS up to 2% pa interest
- Interest can be donated to charity.

The head and the heart



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BANK

- Giving from assets will always be the lifeblood of charity, often driven by heart decisions.
- Investment from liquidity that offers at least protection of the capital sum allows community minded people to sustain their interest at a time when the head tells them they cannot give assets away.
- A deposit or savings account where the interest can be donated to charity or a community allows the connection between donor and charity to be sustained through life cycle interruptions.

10

Risk



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- **SAFE**

Charity Bank is authorised and regulated by the FSA. It is a member of the Financial Services Compensation Scheme. It is also registered with and regulated by the Charity Commission.

Most of our lending is secured by physical assets. Risk is spread across the portfolio rather than concentrated in one charity. We carry out rigorous due diligence on all of our loans, together with performance monitoring and a 10 year experience of lending to charities. We back the whole portfolio with a generous loan loss reserve.

- **EFFECTIVE**

Our due diligence and performance monitoring reinforce our determination to make our borrowers financially stronger to deliver real social impact.

Just Credit - A new deal for society



CHARITY
BANK

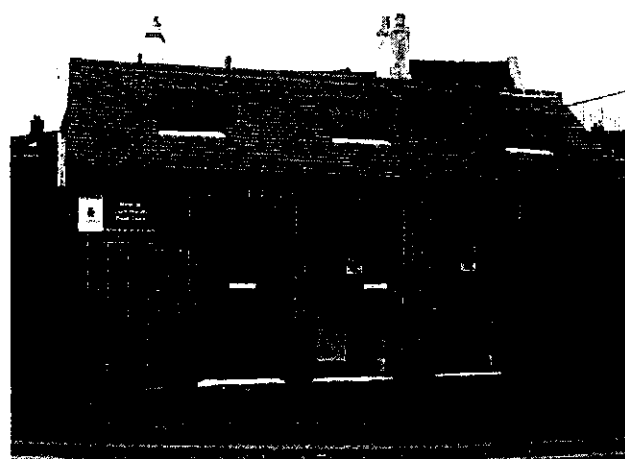
- Finance that other banks might not consider
- Affordable and flexible finance
- Sustainable financial terms
- Enables projects to go ahead NOW
- Source of advice and know-how
- Understanding in depth
- Long term solutions
- A portable credit history for the 'unbankable'
- Leveraging other funds; mixed funding packages

21

How we helped- from dereliction to community use



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BANK



22

What others are saying

The official view



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The Bank of England welcomes the growth of innovative partnerships such as Charity Bank

The Rt Hon Sir Edward George, former Governor of The Bank of England

Charity Bank is an excellent vehicle for people who want to help the voluntary and community sector develop

Helen Boddell, former Secretary of State for Scotland

Charity Bank is groundbreaking because it is offering a wealth of opportunities

Simon Gillespie, Charity Commission

Charity Bank represents a new way of thinking about charity

Gordon Brown, Chancellor of the Exchequer

23

Borrowers' comments



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Without the £50,000 revolving loan we wouldn't be able to do this part of our programme at all..

Mark Sellwood, administrator at Betel

From a very tiny start in some really grotty offices, we now have £5m worth of building security.

Christine Goldschmidt, executive director of The Hastings Trust

I've never known such understanding both on the financial front as well as a charity's needs.

Judy Ledger, founder and chief executive of Baby LifeLine

Charity Bank offered to underwrite our remaining costs. It's a major project and they have been wonderful about it.

Kim Adams, former Chief Executive, Oxford House in Bethnal Green

24

The impact we are making



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If I hadn't been able to keep coming here I'd probably be stuck at home putting heroin into my veins. It's really changed me.

Sky Hall, 18, at Lighthouse Outreach

To be honest I had nothing when I came to Betel...now I have inside me a vision to help other people..

Paul, at Betel, who now teaches at Sunday School

To our great joy and delight and our great gratitude, Charity Bank has given us a loan that makes all this possible.

Sue Relph, manager/development worker at Community Wise

When you are totally blind, you live within an area of three foot around you. When I sit and read through my Living Paintings albums, I am lost in that field amongst the poppies; I am walking down a country lane with beautiful trees above my head; I am looking over a valley and watching a cloud formation in the sky ... and I am no longer blind.

Anne Raine, 68, at Living Paintings Trust

So far.....



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- **2002:** -April : Charity registration and bank authorisation
-October: Public launch
- **2003 :** -Community investment tax relief accreditation
-Third party management of Esmee Fairbairn and Northern Rock Foundation loan programmes
- **2004:** -Lead manager UK Government Futurebuilders programme
-Tomorrows Vision CITR account with Tomorrows People
-Barclays Bank investment
-Arts Council support for Founder reserve
- **2005:** -StreetSmart CITR account with Street UK
-Saving in Grace partnership with Liverpool Diocese
-Second CITR accreditation
-National Ethnic Minority Social Enterprise Award for Corporate Responsibility
-Winner UK Charity Award for financial services provision
-Highly commended for Fund raising initiative at Third Sector Excellence Awards
-Winner *ifs* / Deloitte spark of innovation Best new banking product
-Mercers' Charitable Foundation, first investment by a livery company

Looking ahead



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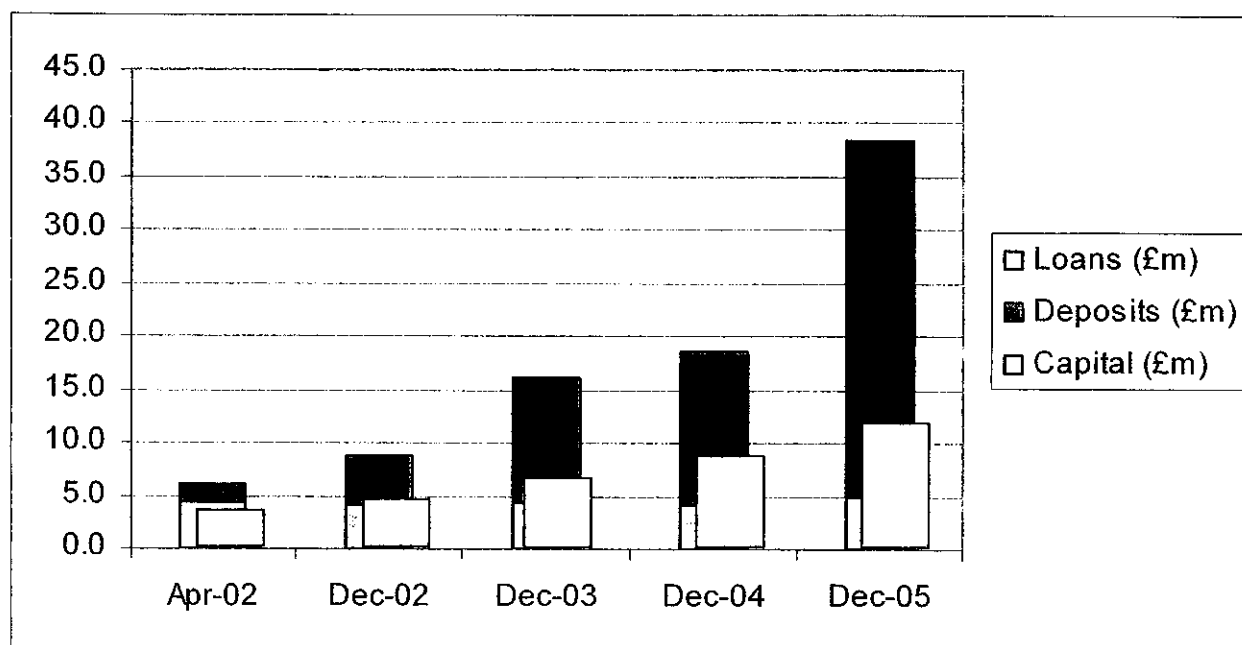
	April 2002	Dec 2002	Dec 2003	Dec 2004	Dec 2005	Dec 2006	Dec 2007	Dec 2008
BS	£6.4m	8.9	16.2	18.6	38.6	56.4	64.0	68.4
Capital	4.4	4.2	4.4	4.1	5.0	8.6	10.4	12.2
Deposits	1.8	4.7	11.8	14.4	33.4	42.8	45.5	44.8
Loans	3.4	4.4	6.1	7.8	11.0	19.9	31.8	45.0
Income cover		37%	53%	58%	76%	96%	107%	117%

27

Where we are



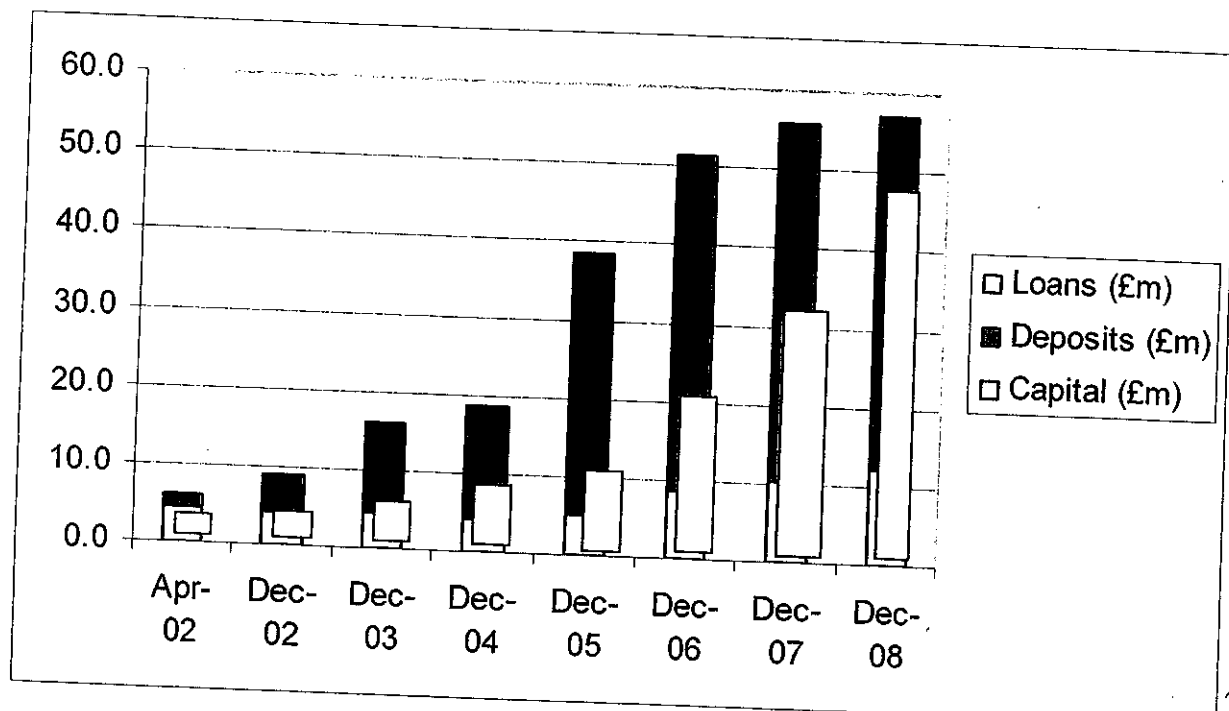
CHARITY
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28

Looking ahead

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29

How we helped — it's not just about money

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BANK



30

The partnership benefits

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- Corporate and civic leadership
- A partnership with the world's first charity bank, disadvantaged communities and social entrepreneurs to use investment capital to create opportunity -using financial capital to create social capital
- An intelligent and responsible way to invest in communities
- Leverage through engagement with private and third sector depositors and investors
- Operating at the leading edge of social investment
- Engagement with other stakeholders
- Access to Charity Bank networks, domestic, European and global
- Shared learning

31

The benefits to Charity Bank

CHARITY
BANK

- Capital and deposits that go to work over and over where they are most needed
- Strengthening the world's first charity bank
- Enhancing sustainability
- Corporate involvement driven from the financial sector
- Partnership with leading CSR companies and forward thinking agencies
- From a strong UK base, opportunities to develop a global approach to social investment

32

Contact details

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BANK

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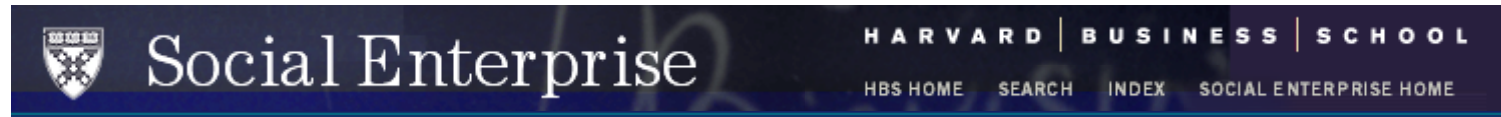
UK Charity Awards
Winner



Hallmark of innovation

ifs/Deloitte Financial Innovation Awards

Winner - 2005



What is Social Enterprise at Harvard Business School?

The Social Enterprise Initiative at HBS generates and shares knowledge that helps individuals and organizations create social value in the nonprofit, private, and public sectors. Social Enterprise plays a critical role in supporting the School's mission to educate leaders who make a difference in the world by integrating social enterprise-related research, teaching, and activities into the daily life of HBS.

One vitally important way our graduates make a difference in the world is through their leadership in social enterprise as managers and board members of nonprofits and as corporate leaders engaging their businesses in social purpose activities.

Social Enterprise's strategic objectives range from building the world's best faculty dedicated to social enterprise research and teaching to providing learning experiences that not only increase the effectiveness of social-sector executives, but also tap into the potential for social value creation among our entire community of students and alumni.

Since its inception in 1993, the Social Enterprise Initiative has made impressive achievements in building the field of social enterprise. Our efforts position social enterprise as:

- [A force within HBS](#)
- [A key sector of the economy](#)
- [A wellspring of knowledge](#)
- [A growing presence](#)
- [An opportunity for the social enterprise community](#)

A force within HBS

The Social Enterprise Initiative was formed in 1993 by former Dean John H. McArthur and interested faculty and staff with the initial support of John C. Whitehead (MBA '47), whose career has spanned leadership positions in the private, public, and nonprofit sectors. Subsequent support from numerous alumni has enabled social enterprise to flourish at the

VISION

WHAT IS SOCIAL ENTERPRISE
AT HARVARD BUSINESS SCHOOL?

KNOWLEDGE

RESEARCH
FORUMS & SEMINARS
KNOWLEDGE SHARING

INVOLVEMENT

MBA STUDENTS
ALUMNI
PRACTITIONERS
SCHOLARS

RESOURCES

NEWSLETTER
RELATED RESOURCES
PRESS
PUBLISHED WORK

School.

Our approach to social enterprise encompasses the contributions any individual or organization can make toward social improvement, regardless of its legal form (nonprofit, private, or public-sector). This approach challenges the traditional view of nonprofit organizations and corporations as largely dichotomous (or even adversarial), focusing instead on the belief that these organizations individually and collaboratively can generate significant social value. Engagement with communities and the social sector is viewed as crucial and strategically important for businesses in order to realize their private goals and their societal role. Nonprofit organizations, like businesses, are viewed as complex enterprises requiring sophisticated management and superior leadership.

The impact of the Social Enterprise Initiative has manifested itself in a number of areas. At HBS, these range from the establishment of a social enterprise tenure-track position, to the participation of more than forty faculty members in social enterprise research and teaching, to the creation of more than 164 cases and twenty-five working papers by HBS faculty. Courses focusing on social enterprise have been added to the curriculum, and social enterprise perspectives are also being integrated into a broad range of classes and case discussions, reflecting a real-world blending of business and social issues.

Social Enterprise's work has also enabled HBS to take a leadership role in positioning social enterprise as a vital intellectual discipline and a critical factor in the global business equation.

A key sector of the economy

The nonprofit sector comprises 7 percent of U.S. gross domestic product—a number that grows even larger when health care and public education are included. There are more than a million nonprofit organizations in the U.S. and their inception rate exceeds that of private businesses. They employ approximately 8.6 million people and mobilize another 7.2 million unpaid volunteers, which together constitute 14 percent of the labor force. Worldwide, the sector makes up almost 5 percent of the GDP.

The philanthropic capital markets are also significant. Charitable giving by individuals, foundations, and corporations was over \$240 billion in the U.S. in 2002. Over the next fifty years there will be an estimated six trillion dollars of intergenerational wealth transfer that will be flowing into this sector. Additionally, most corporations are involved with social sector issues and nonprofit organizations, and do not function in isolation from the society around them.

The social enterprise sector is of great economic, social, and political significance. It also poses important and distinctive management challenges that require serious scholarship. To better understand and meet these challenges, our Social Enterprise Initiative works to increase the visibility of social enterprise within the field of business scholarship through

research, programs, and courses.

A wellspring of knowledge

Knowledge generation is the engine that powers social enterprise programs and activities, and increases the sustainability of the discipline, both at HBS and other business schools. The goal is to create important intellectual capital that will advance the conceptual frontiers of knowledge and strengthen managerial practice. Many of the activities within the Social Enterprise Initiative promote best practices in nonprofit management through research, education, thought leadership, and knowledge generation. Yet our strategy also includes an emphasis on strengthening the understanding of how social enterprise informs and enriches the private and public sectors.

More than forty HBS faculty members engage in social enterprise research and course development that encompass four interrelated intellectual domains:

- Strategy and management of social enterprises
- Business involvement
- Governance of nonprofit organizations
- Social and financial resources



In addition to faculty-led research, the Social Enterprise Initiative works to enrich the intellectual capital of HBS in a number of areas. Research forums sponsored by the School have examined topics ranging from Nonprofit Strategy to Business Leadership in the Social Sector to Consumer-Driven Health Care; proceedings from these events have been published in special editions of leading academic journals. Internationally, HBS has

established a partnership with Latin American business schools (the Social Enterprise Knowledge Network) aimed at strengthening social enterprise research and teaching on a hemispheric scale.

A growing presence

The following statistics are indicative of how HBS-based teaching and student activities related to social enterprise have grown considerably and become integrated into the mainstream of the curriculum, research, and life of the School.

Academic Year Ending:	1994	2003
Faculty involvement		
Number of faculty involved	10	40
MBA Courses		
MBA elective courses	1	7
MBA elective enrollment	70	361
MBA required curriculum	0	1
MBA Student Involvement		
Social Enterprise Club members	25	320
Social Enterprise summer fellowships	20	82
Executive Education		
Executive education courses offered	0	9
Executive education participants	0	951

An opportunity for the social enterprise community

Social Enterprise plays a critical role in helping Harvard Business School fulfill its mission to educate leaders who make a difference in the world by creating engagement opportunities for every member of the HBS community, as well as the community beyond the School, to make social enterprise a mainstream presence.

- **Students** MBA students with backgrounds in all sectors have opportunities for involvement ranging from student clubs and organizations, to elective courses on social enterprise topics, to internships and other career development programs. Almost 10 percent of the MBA program is made up of students from the nonprofit or public sector, many of whom cite the Social Enterprise Initiative as one of the primary reasons that they applied to HBS.

- **Alumni** Active engagement with the social sector is an integral part of the personal and professional lives of HBS graduates. HBS alumni stay connected to the Social Enterprise Initiative's work through the Social Enterprise Alumni Association—the School's largest non-geographical alumni club with over 700 members representing every class from 1950

to the present—as well as through programs that promote community service and consulting services for nonprofits.

- [Practitioners](#) To help practitioners achieve high performance through their organizations, Social Enterprise offers Executive Education programs, publications, and opportunities for interaction with students on field-based projects.
- [Scholars](#) The Social Enterprise Initiative provides HBS faculty with opportunities to extend their research into new areas related to social enterprise and to collaborate with faculty throughout the University on projects such as the [Public Education Leadership Project \(PELP\)](#), a partnership with the Graduate School of Education and several urban school districts, and the *Performance Measurement for Effective Management of Nonprofit Organizations* (PMNO), an Executive Education program offered in conjunction with the Hauser Center on Nonprofits at the Kennedy School of Government. Social Enterprise also shares knowledge and research with scholars from other top business schools through the distribution of cases, articles, and working papers, as well as through partnerships such as the [Social Enterprise Knowledge Network \(SEKN\)](#).

[HBS HOME](#) [SEARCH](#) [INDEX](#) [FACULTY & RESEARCH HOME](#)

[CONTACT US](#) [SOCIAL ENTERPRISE HOME](#)

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Recognised collective success

The development of Sunderland Home Care Associates is a unique story. Dating back to 1976 with the formation of the Little Women co-operative, the organisation has always had roots in the not-for-profit sector.

In 1994, the new business started trading and is now owned by over 160 care workers from the local area, delivering the highest of professional standards.

The staff's achievements at Sunderland Home Care Associates have caught the eye of many regional and national decision-makers. Presentations have been made to the House of Commons and other national social enterprise organisations who want to see care delivered by a social enterprise in their area.

In 2004, Sunderland Home Care Associates scooped the Best Participation and Best of the Best awards from the North East Social Enterprise Partnership (NESEP). This success is down to strong team-working, high standards and great commitment from staff.

How to contact us

If you would like to have a confidential discussion about our care packages or would like to work for Sunderland Home Care Associates, we would like to hear from you.

For a friendly chat contact us on:

Tel: 0191 510 8366

Fax: 0191 510 8369

Email: homecare@sunderland2020.freemove.co.uk

Sunderland Home Care Associates
Hendon Co-Op Centre,
44 Mowbray Road,
Sunderland,
SR2 8EL



Sunderland Home Care
Associates

Putting people before profit, the Sunderland Home Care experience



**'My girls are absolutely marvellous!
I couldn't think of anyone better
to take care of me.'**

Mary Murray

Client from the Ford Estate, Sunderland

People before profit

Sunderland Home Care Associates offer a high quality range of care packages and services for people in the Sunderland area.



We have a number of major contracts with Sunderland Social Services, the University of Sunderland and Sunderland Colleges and our work is widely recognised as leading the field in care services. Over the last year we have recruited more and more care workers committed to helping others.

We put our success down to one thing; a strong focus on people. We refuse to 'cut corners' and the welfare of clients and staff are at the heart of our mission.

The broadest care, the most committed support

We pride ourselves on providing well-trained and motivated professional carer support. Staff members have extensive training opportunities and study to NVQ levels 2,3 and 4.

Although Sunderland Home Care Associates undertakes a wide variety of care work, no-one is put in a work situation without the necessary skills and support.

Our work care includes assisting with:

- Washing, bathing and showering
- Getting up and going to bed
- Changing bed linen
- Using the toilet and maintenance of continence
- Assistance with moving and transfers
- Help during the night
- Support to carers
- Assistance with prescribed medicines
- Preparing meals and washing up
- Shopping and running errands
- Domestic and household tasks

We also provide customised care packages though Direct Payments, academic support for students and a sitting service.

Employee-owned, client focused

Sunderland Home Care Associates is structured so that people will always come first.

As an employee-owned social enterprise, staff members get a vital role in the decision-making process because they own a share in the company. That means profits are spent on providing a better service or towards rewarding our staff.



Our unique structure means that staff members have the opportunity take part in democratic general meetings every other month and help set our budgets and pay and conditions.

If something concerns you or if you have an idea as to how we can improve, your voice will be heard.

We are motivated by care of the client and not by making money.