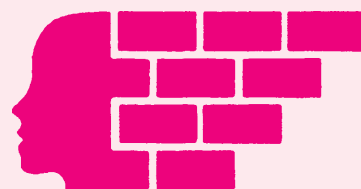


Community
Self Build
Agency



Annual Report 2005-6



The Community Self Build Agency promotes the concept of community self build for those in housing need.

Inspired by the Zenzele project for young, unemployed people, the Agency was formed in 1989 to enable more men and women on low incomes and in housing need to build their own homes as part of a group.

The Agency provides independent advice particularly for projects involving families, single people, the homeless, unemployed and young people.

The Agency works in partnership with Local Authorities, Housing Associations and the Housing Corporation to enable access to Capital Funding.

This self help, enterprising approach enables local people to gain more know-how and an increased range of skills with which to face the future in an ever changing world.



This self builder not only built his new home but also gained employment as a carpenter.

Review of operations

This year has seen a real advance in the interest taken in Community Self Build. We have recently been hugely encouraged by the award of a three year fully funded grant from the Big Lottery Fund for a development officer in the South West. Since the year end we have appointed an individual to fill this position.

This was largely influenced by the evidence of interest we were able to show in the number of enquiries from Local Authorities, Regional Development Agencies and regeneration bodies asking for information and presentations.

This interest has been as a direct result of funding by grants given to us by Trusts to 'spread the word' and engage with other Agencies - It is an illustration of how successful promotional money may be.

We are now working with a range of districts and equally broad spectrum of people. In London we are supporting work in Lambeth, Southwark, Haringey, Lewisham, Hackney and Havering; in the South and South East we are present in Harlow, Cambridge, Watford, Boston, Hastings and the Thames Gateway.

We work with those leaving care or hostels, black and minority ethnic groups, older men and women who may have had past difficulties they are coming to terms with, and young people determined to achieve something for themselves in life. In their own way they are all inspirational in their achievements.

Now we are moving in the South West and our first new enquiry has come from a group of Cornish fishermen, who like many in rural areas are unable to afford housing in their own community. We now have an agreement with the Walter Segal Self Build Trust to make joint applications to funding bodies to pursue work in the North of England. I would like to thank all those Trusts and individuals who have supported us during the year and I can assure them every penny is well spent thanks to a very hard working committee to whom I am very grateful.

Financial Review

The management committee are pleased with the results for the year which show net incoming resources of £6,835.

Reserves Policy

A reserves policy has been established whereby Trustees aim to keep free reserves (that is reserves that are not restricted as to their use) of a sufficient level to cover six months of expenditure. A significant proportion of the Agency's expenditure is of a fixed nature (salaries) and it is therefore essential that reserves of at least this level are maintained.

Investment Policy

The Agency operates a current and reserve account with NatWest Bank. It also has monies invested in the COIF Charities Deposit Fund. The Trustees have reviewed the investment policy and have agreed that this is the most effective form of investment for the Agency at this time.



Chairman, CSBA, October 2006

STATEMENT OF FINANCIAL ACTIVITIES AND
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2006

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	Note	Unrestricted funds £	Restricted funds revenue £	2006 Total funds £	2005 Total funds £
<i>Incoming Resources</i>					
<i>Charitable Activities</i>					
Grants		3,000	102,489	105,489	102,924
Consultancy and training		16,124	-	16,124	21,961
Publications, subscriptions and events		48	-	48	107
Donations		7,661	-	7,661	12,011
<i>Other Activities</i>					
Bank interest		3,890	-	3,890	4,591
		<hr/>	<hr/>	<hr/>	<hr/>
<i>Total incoming resources</i>		30,723	102,489	133,212	141,594
		<hr/>	<hr/>	<hr/>	<hr/>
<i>Resources expended</i>					
<i>Fundraising costs and publicity</i>					
		-	-	-	1,510
<i>Expenditure on charitable activities</i>					
Staff and other direct costs		22,102	79,754	101,856	154,138
Premises and services		4,406	6,167	10,573	30,969
Office and general expenses		8,676	3,454	12,130	18,114
		<hr/>	<hr/>	<hr/>	<hr/>
<i>Total expenditure on charitable activities</i>		35,184	89,375	124,559	203,221
<i>Governance costs</i>		1,818	-	1,818	2,029
		<hr/>	<hr/>	<hr/>	<hr/>
<i>Total resources expended</i>		37,002	89,375	126,377	206,760
<i>Net incoming/(outgoing) resources on ordinary activities</i>	2,3	(6,279)	13,114	6,835	(65,166)
<i>Balance brought forward as originally stated</i>					
		58,127	41,969	100,096	70,383
<i>Prior year adjustment</i>					
		-	-	-	94,879
		<hr/>	<hr/>	<hr/>	<hr/>
<i>Balance brought forward restated</i>		58,127	41,969	100,096	165,262
		<hr/>	<hr/>	<hr/>	<hr/>
<i>Balance carried forward</i>		51,848	55,083	106,931	100,096
		=====	=====	=====	=====

	Notes	2006 Total £	2005 Total £
<i>Fixed Assets</i>	4	800	500
<i>Current Assets</i>	5	—	—
Debtors		20,086	8,565
Cash at bank and in hand		90,706	93,960
		—	—
		110,792	102,525
<i>Creditors: Amounts falling due within one year</i>			
Trade creditors	6	(4,654)	(2,922)
		—	—
<i>Net current assets</i>		106,138	99,603
		—	—
<i>Net assets</i>		106,938	100,103
		=====	=====
<i>Represented by</i>			
<i>Accumulated funds</i>			
Restricted funds	7	55,083	41,969
General funds		51,848	58,127
		—	—
Share capital		106,931	100,096
	9	7	7
		—	—
		106,938	100,103
		=====	=====

Abel Charitable Trust
Allan and Nesta Ferguson Charitable Trust
Allen Lane Foundation
Bank of England
Bonus Trust
British Alan Charitable Trust
Canary Wharf PLC
Channel 4
Community Fund
Connexions
Coutts & Co Charitable Trust
Dulverton Trust
Ecology Building Society
Finsbury Business Centre
Fitton Trust
Garfield Weston Foundation
Goldmark Trust
Goldsmiths Company
Helen McMorran Charitable Foundation
Home Office
Housing Corporation
Matthews Wrightson Charity Trust
Mrs Smith and Mount Trust
Olive Tree Trust
Rayne Foundation
Robert McAlpine Foundation
Sir Jules Thorn Charitable Trust
Tudor Trust

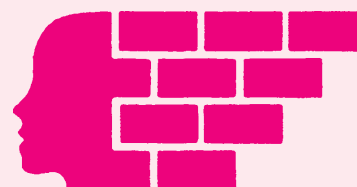
In addition, we would like to thank all our personal donors, subscribers and those who have shared their experiences with us.



Michelle, a single parent lived in a daunting tower block estate in north east Lewisham. She contacted the CBSA and was recruited to join this Watermill Court project.

She has 2 children and no experience of the construction industry. During her subsequent training, it was found that Michelle had a great and remarkable aptitude for ceramic wall tiling. She tiled all of the maisonettes for this project and was asked by the main contractor to 'bid for the rest of the development'.

Michelle and her young family now have a 3 bedroomed maisonette close to the centre of Lewisham within easy walking distance of all amenities.



WHO'S WHO IN THE AGENCY

STAFF

Nicholas Taylor: Director - Community Self Build London

Alan Geffin: Finance Officer

John Gillespie: Southern Director

Kevin Armstrong: South West Director

Stephanie Zagara: Support Project Worker

Karen Foster: Assistant Officer London

COMMITTEE MEMBERS

Stella Clarke, CBE - Chairman: initiator of Zenzele Self Build Project (Bristol); Pro-Chancellor, Bristol University; former Chairman, Knightstone Housing Association

Gary Chase - Vice-Chair: Head of Housing Finance, London Borough of Brent

Heather Wheelhouse - Treasurer: Partner, Baker Tilly International

Tim Alexander - Marketing and business consultant;
former Director of Communications, RSM Robson Rhodes

Christine Best - Chief Executive, Soho Housing Association

Connie Higgins - Director of Corporate Affairs, National House Building Council

Claude Hendrickson - Manager, Yes Ciba, initiator, Frontline Self Build Project (Leeds)

Judith Varley - former University Lecturer; Founder Member, Gingerbread;
Board Member, Wirral ABC

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Community Self Build Agency, 2nd Floor Downstream, 1 London Bridge, London SE1 9BG
Tel: 0207 785 6598

Auditors: Tiscoe and Co., Brentmead House, Britannia Road, London N12 9RU

Bankers: National Westminster Bank, 134 Aldersgate Street, London EC1A 4JB

The Agency is recognised as a charity for taxation purposes by the Inland Revenue. Ref: XR5019.