

# Share

the stewardship magazine 13

stewardship®

## with a little help from my friends

How the Sovereign  
Account is supporting  
two enterprising  
Christians on their  
new Indian venture.



INSIDE: NEWS, STORIES, REVIEWS, FINANCIAL FEATURES AND SEMINARS

**Stewardship – who are we?**  
Well, more than just a  
financial services charity.

Our passion is all about resourcing the Kingdom of God. Financial resources, knowledge resources, relationship resources. We connect people and resources to expand the work of God in the earth.

We seek to emulate the biblical character of Barnabas, the son of encouragement (Acts 4:36). As well as an encourager, he was generous, entrusted to carry important gifts, and a strategic connector of people. Now there was a friend to count on.

You can count on us to pursue a similar vision that will touch both the head and the heart – a vision of a transformed Church where the work of the Kingdom overflows with abundant resources through generous giving and the wise management of money and other resources.

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Stewardship is the operating name of Stewardship Services (UKET) Limited, a registered charity in England and Wales no. 234714 and a company limited by guarantee no. 90305

a big  
thank  
you  
to our clients

give  
payroll  
mortgages  
ministry  
advice  
churches  
charities  
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deposit accounts  
gift aid  
49 million  
charitable charity  
32,000 in  
purposes  
sovereign  
stewardship money

## Features...

Last year 32,000 individuals used their Sovereign Accounts to give away more than £49million of gifts to charitable purposes in the UK and around the world.

In addition, thousands of churches and Christian charities were supported in their ministry by our range of services including Payroll Bureau, Charity Formation, Mortgages, Insurance, Deposit Accounts and Legal and Financial Consultancy.

From our surplus, we were able to fund the Stewardship Money ministry which included the successful Red2black campaign which saw over 800 churches consider "How can I help my neighbours in debt?"

christian  
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**We take a closer  
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**How the falling  
pound could be  
hurting those you  
support overseas.  
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**hunger for giving** The latest survey from nfpSynergy has found that people are less likely to cut back on giving to charity in the coming year than on eating out, clothes or weekly food shopping. 1000 people were asked to rate how likely they were to reduce their outgoings in seven areas of household expenditure.

34% of respondents said they would either 'definitely' or 'probably' cut back on giving to charity in the next 12 months, but 64% said they would cut back on eating out and 52% would spend less on the weekly food shop.

## US fortune 'not solely for dogs'

The fortune left by late real estate tycoon Leona Helmsley can go to charities other than those solely related to dogs, a US court has ruled. When Helmsley died in 2007, it was widely reported that she wanted her \$8bn fortune spent only on canines.

Helmsley also left \$12m to her pet dog, Trouble, while explicitly leaving out two of her grandchildren. A Manhattan judge later reduced the trust fund for the nine-year-old Maltese to \$2m and the grandchildren received \$6m each.

**Slumdog sparks interest in charities** Charities working with street children in India have reported a rise in interest from new donors after the success of the Oscar award-winning Slumdog Millionaire. The film, which tells the story of a boy from the slums who appears on the Indian version of 'Who

Wants to be a Millionaire?', has proved the perfect antidote to the recession for some.

Terina Keene, chief executive of street children's charity [www.railwaychildren.org.uk](http://www.railwaychildren.org.uk), said the charity had been inundated with calls. "The phone doesn't stop ringing,"

she said. "In the past three days more than 1,500 people have visited our website. There are normally about 150 visitors per day."

A spokeswoman for Save The Children added "People have been talking about the issues the film raises and then signing up as donors."

# sharpen



Over 250 trustees, treasurers and charity managers gathered in Manchester and Hemel Hempstead in February for our much anticipated one day Sharpen seminars.



Across the two events, delegates were treated to a carefully selected range of sessions, from 'growing generous givers' to 'current issues from the charities act 2006', designed to inform, refresh and enthuse those present. The two Q&A sessions were a particular highlight, with our panel of speakers put through their paces with a barrage of questions, indicating the growing pressures that churches and charities are now under to ensure their financial processes are in order.

Naturally the recession was a hot topic and sessions on '10 tips for surviving the recession' and 'risk management in the current economic environment' were particularly well received and valued by many who attended. In fact, feedback from both days was amongst the best ever received, with 97% leaving the day 'more than satisfied', while 89% gave Sharpen top marks for 'value for money' (5 out of 5). No mean feat with a constituent made up largely of purse-string holders!

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“Extremely useful and informative – very, very well presented”

“A very worthwhile seminar, excellent notes, and very professional and knowledgeable speakers.”

## Did you miss out this year?

Make sure you're first in the queue next year by subscribing to our Legal Eagle email bulletin at [www.stewardship.org.uk/email\\_updates.html](http://www.stewardship.org.uk/email_updates.html). This bulletin, usually sent every 6 weeks, regularly delivers essential legal and financial news and updates for Churches and Christian Charities.

**Details of Sharpen 2010 will be announced later in the year**





# christian debt summit issues big challenge

A special 'Life Beyond Debt' summit was convened by The Evangelical Alliance in February, in partnership with Stewardship.



6 The summit brought together many of the leading Christian poverty fighting and money education charities. The summit called on churches to think biblically around money, to see it as part of Christian discipleship and take practical action in their communities.

A keynote address was given by Hazel Blears MP, the Secretary of State for Communities and local Government, who acknowledged the important role that faith communities play in supporting their communities as "the most forceful advocates for their neighbourhoods and the most steadfast in rocky times when other organisations might falter."

Steve Pierce, Stewardship's Head of Stewardship Money, gave a presentation on how Christians should view money and how the church can engage with money issues. Steve said "Money becomes mammon when we lose the reference points of gratitude, restraint, contentment and enjoying what we have, and perhaps most critical of all, when we lose generosity."

“Talking about money needs to be cut loose from the annual stewardship or capital funding campaign.”  
Steve Pierce, Stewardship.



Given the recession, what would you like to see churches doing in 2009?

This was the question Stewardship posed to a number of church leaders across a range of denominations and church groupings. You can read their responses on the recession pages of our website. [stewardship.org.uk/recession.htm](http://stewardship.org.uk/recession.htm)

If you would like your church to start a money ministry to help church members and the local community with education and practical budgeting support, contact Stewardship on 020 8502 8585



[www.stewardship.org.uk](http://www.stewardship.org.uk)  
[www.red2black.org.uk](http://www.red2black.org.uk)  
[www.lifebeyonddebt.org](http://www.lifebeyonddebt.org)  
[www.eauk.org](http://www.eauk.org)



John Hayward from the Jubilee Centre provided theological insight with a particularly challenging perspective on the what the Bible says about lending and charging interest. You can see this presentation on the Life Beyond Debt website.

In considering the topical news of the day, Steve Pierce went on to say, "The financial industry has made its mistakes but we deceive ourselves if we simply blame someone else. Human greed is not new; we just have more opportunity to express it. Greed is not just huge bonus payments, it is our acclimatisation to a culture of affluence, the rising baselines of expectation."

Stewardship, in consultation with others, tabled a public statement at the end of the summit, spelling out key biblical beliefs that should



be shaping our view of wealth, debt, generosity and commitment to the poor.

Recognising that the recession will bite a lot harder yet, a number of the speakers acknowledged that churches are going to see more of their members struggling with the effects of unemployment, struggling businesses and the associated emotional and financial difficulties that usually result.

The Evangelical Alliance have chosen to make the economy one of their key themes for 2009 and have produced a new Life Beyond Debt website.

Stewardship's successful Red2Black campaign website of last year is still available with dozens of free resources to help churches teach on money and help neighbours in debt.



The three Essex towns of Buckhurst Hill, Loughton and Chigwell form what local estate agents like to call “The Golden Triangle”. Driving past their gated properties and designer boutiques, there is no sign of the social deprivation that is a problem in this part of Essex.

Just a short drive away in the town of Harlow, over 22% of the town’s children live in workless families. Half of Harlow’s geographical area falls into the top 20% of the most deprived in the East of England. At 3%, the town has the highest claimant rate of job seeker’s allowance in the region<sup>1,2</sup>.

8 Stewardship has been supporting a charitable trust and group of churches who have just launched The Harlow Foodbank, a vital service to combat hidden hunger. The facility provides free emergency food to residents who find themselves in great need, but before other agencies have been able to step in.

The man behind the initiative is Gary Knott, founder of the Michael Roberts Charitable Trust (MRCT). The MRCT has a bold mission statement: “We are working to restore dignity and revive hope, seeking to combat hidden hunger in Harlow by supporting local people in crisis.”

Gary reports, “Stewardship helped us to establish the charity and provided sound advice on choosing an accountant, vital steps in establishing the work”. Stewardship also provide the trust with a Gift Aid service to

# food glorious

collect and process donations with an efficient and effective tax reclaim, a necessary source of income for smaller charities.

Gary attended a talk given by the Trussell Trust about foodbanks some time ago. “I felt that God was telling me to get involved, but to wait. However, as we moved into a recession at the end of last year, the timing was perfect as this service is more needed than ever.”

The response from local people has been immediate. The foodbank team set up their first collection point at the Harlow branch of Asda on 28 February. Incredibly, a staggering 42 crates of food were donated by shoppers as they left the supermarket.

Three local churches, Harefield, St Pauls and Gateway Christian Fellowship are working with the MRCT. A further six churches have signed up for the scheme. Professional agencies such as health visitors, doctors and probation services identify need and give out the foodbank vouchers. The food is stored at St Mary’s Church Hall and distributed to the three

1 Indices of Social Deprivation

2 <http://www.nomisweb.co.uk/reports/1/2038431773/report.pdf>



“I felt that God was telling me to get involved, but to wait. However, as we moved into a recession at the end of last year, the timing was perfect as this service is more needed than ever.”

# HARLOW foodbank

satellite centres at the churches.

Vouchers are redeemed at these churches where food is packed in shopping bags to preserve dignity.

Gary explains that the foodbank is designed to fill the gap between someone applying for benefit and receiving the money, which can be as long as three weeks. “The food is collected on the same day that the voucher is issued. No-one is ever turned away.” Gary quotes Isaiah 58:7 as his key verse, “Is it not to share your food with the hungry and to provide the poor wanderer with shelter?”

Food for the bank is donated in a number of ways, from collection points in local churches to schools and local industry. “People love that their food is going to help locals in need”, explains Gary. The cost of setting up and running a foodbank varies according to the location and circumstances. In Harlow, the churches provide the buildings and meet associated utility costs, while the MRCT has invested between £3,000–£4,000 in the storage facility.



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# food bank continued

The recession isn't the only contributing factor to financial hardship. Bereavement, sickness and family break-up can all result in a loss of income. Gary points out that related support flows from the foodbank service, "Stewardship's Red2Black website is a great help". The Red2Black website provides free resources to help churches answer the question 'How can I help neighbours in debt'? The Harlow Foodbank is demonstrating how one group of churches are answering this, restoring dignity and hope to those in crisis.

 [www.mrct.org.uk](http://www.mrct.org.uk)

 [www.red2black.org.uk](http://www.red2black.org.uk)

If your church is establishing a new charity, contact Stewardship. We have helped register hundreds of new ministries in recent years and can also provide important services such as payroll and Gift Aid, to keep your funds flowing.



## HARLOW foodbank



The Trussell Trust was founded in 1997 and supports the establishment of new Foodbanks. Jeremy Ravn, the Foodbank Network Manager, recalls how the idea of foodbank started. "We were fundraising in Salisbury for a Romany community in 1999. A local woman came up to us and said: "What are you doing for me?" She had three children, no money and no food in the house. We realised that there was an urgent need for rapid food intervention in our area of Salisbury and South Wiltshire.

The Salisbury foodbank started in 2000. In its first year, it fed 400 people. By 2003, those numbers had risen to 2,500. Last year, it was 2,924. "We realised that this was something which could be mobilised across Britain", says Jeremy. "All foodbanks are owned and operated locally, while working to our model." The national foodbank scheme was launched in 2004.

 [www.trusselltrust.org](http://www.trusselltrust.org)



the

# Interview

## Julian Richards

Julian Richards is leader of Cornerstone Church in Swansea. Founded with his wife, Sarah and seven young people in 1991, the church is particularly known for its social action projects. Julian is also President of Gweini, the council for the Christian voluntary sector in Wales. Stewardship helped to establish the church charity and provided additional services in its earlier days. Share's editor caught up with Julian to hear about the developing ministries.

**Q1:** What are the key insights that God has given you?

In the mid 1980's I felt challenged regarding the shape and role of the local church. In our outreach I felt that Christians generally, me included, had become accomplished at approaching people with the right kind of words, but not the acts of compassion that reflected the life of Jesus. I believe that the church has to show itself to be a community of people engaged in all spheres of

society and not just a set of meetings. I believe God impressed upon me that we should be a relational people, relevant to culture and community.





Julian Richards interview continued

# interview

## Q2: Were you passionate about social action projects then?

In 1991 we were just a small group of people. We didn't have (much) money or a building, just time and commitment. We asked the local school how we might serve them and they asked us to come in and read to children – so we did. Since then, we have run homework clubs, a counselling service and dozens of other projects large and small.

## Q3: How did Stewardship help you to get started?

You have been a tremendous help. Initially you helped set up the church as a registered charity. After that, I thought you took a huge risk with us! We asked you for a mortgage yet we were a young and unknown church of just 15 people. You didn't lend irresponsibly though. You actually challenged us to grow and demonstrate a higher income – so we increased our regular giving as a result. We therefore got the mortgage and the property we needed and outgrew it within a year. So we were back to Stewardship asking for a further loan. On this second

occasion, your loan was match-funded by a European grant, enabling us to achieve even more!

## Q4: The youth exclusion project you developed has won awards hasn't it?

Yes, The Gap project takes young people who are excluded or at risk of exclusion and referred to us by schools. We (The Gap team) work with them, developing life skills, helping them achieve, get qualifications and helping break the cycle of under-achievement. My wife is the director of the programme and over 2000 young people have passed through it.

## Q5: How is Gweini contributing to the not for profit sector in Wales?

A significant development was partly funded by the Welsh Assembly to undertake a faith audit of community action across the whole nation. We were funded to do this research in partnership with the Welsh Partnership for Voluntary Action. The results are striking. 42,000 volunteers



“When you deal with basic needs, you are always wanted”



contribute nearly 80,000 hours a week to community action: 97% of this is carried out by local churches. 27% of the work received statutory funding. The contribution of the faith sector to social action is estimated to have over £100 million of benefit each year.

**Q6: What will you do with these findings?**

We are currently on tour! We are presenting the findings to the regions of Wales. In Carmethenshire, for example, we had representation from the Welsh Assembly, the Chief Executive of the authority, and leaders of the council with many other officers and church leaders – all hearing about the significant contribution that the church is making in their local communities.

**Q7: Are people becoming Christians – finding God through all this social action?**

I understand the overriding desire for this, because the heart of God is for people to find faith. But his heart is also for the poor and marginalised. Social action is right because

it is the right thing to do. I would question the pre-supposition that a programme is only of value if someone gets saved. We find that the work breaks down suspicion and opens the door to our message. People are more likely to receive the message when they appreciate the messenger. As the Greyhound bus company said, “when you deal with basic needs, you are always wanted”.

**Q8: What would you say to a church that struggles to find volunteers for its work?**

We didn’t start with multiple projects and salaried members of staff. We just started with what we had. It doesn’t have to be flash. I would say, “What do you have”? However, a compelling vision is very motivating – people will sacrifice time and much more to be part of a compelling vision.

**Q9: What are you looking forward to?**

I’m excited about social enterprise, and I’d love to see the church more involved in

the business sector. We can model excellence, ethical ways and an alternative use for profit making.

**Q10: And a final word...**

Stewardship have journeyed with us and your advice and clarification of issues has really helped. Many of our church members give to the church using your Sovereign Account. Thank you.



[www.cornerstonechurch.co.uk](http://www.cornerstonechurch.co.uk)

[www.gweini.org.uk](http://www.gweini.org.uk)

# do you know of an inspiring person, church or church project?

Would you like to honour them and see them receive recognition and a financial grant to further develop their work?



Stewardship is proud to support the Inspire Magazine Awards this year. We know that many readers of Share magazine are involved in exciting and pioneering ministries. In fact, last years winners, Janis Feely (Inspiring Individual) and King's Arm Church in Bedford (Inspiring Church) were both clients of Stewardship.

**Nominate your inspiring person, church or project for 2009.**

Visit



[www.inspiremagazine.org.uk](http://www.inspiremagazine.org.uk)

**Don't forget to tell us of your nomination. Perhaps you could be featured in a future edition of this magazine.**

stewardship<sup>®</sup> Partners with  
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Stories to lift your spirits

**A W A R D S**



The awards ceremony will take place in the House of Commons later this year.

# overseas mission hit by falling pound

As the value of the pound drops around the world, what effect is this having on UK Christian workers serving overseas? Myles Wilson, founder of Funding the Family Business, explains how the recession is taking its toll on support to overseas workers and how we should respond.

I'm old enough (just about!) to remember Harold Wilson's famous statement following the devaluation of Sterling in 1967, "It does not mean that the pound here in Britain, in your pocket or purse or in your bank, has been devalued".

As a teenager at the time I wasn't all that interested in the relative value of global currencies. But this past year has seen another de facto significant devaluation of Sterling. This time I do have some concerns.

Yes, like in 1967, the pound in my pocket here in the UK is still a pound. But it isn't a pound in the pocket of UK missionaries serving overseas. For someone in the Eurozone whose support comes in Sterling, the £1 that they had in their pocket a year ago, is worth only 84p today. In Morocco it's worth 82p, in Papua New Guinea 72p and in Japan an astounding 62p.

## What does that mean for the friends that I support?

Well, take this as an example:

A missionary family from the UK, working in Japan, who receive financial support of £2000 per month, has seen the buying power of this support drop, in effect, to £1240 per month in one year (even though their supporters back home are still giving £2000). **That's a 38% pay cut.**

Now, add to this the possibility that a few of their UK supporters may have lost their jobs and had to cut their support, plus additional local price rises in Japan compounding the problem. You can see the huge financial pressures facing most UK missionaries who are currently serving overseas but are funded from home.

## What can be done about it?

There are no quick answers to this problem, but the main thing to recognise is that *there is a problem*.

Often missionaries are too embarrassed to mention it, especially given the financial pressures that they know people are facing back home. And we can't just hope that there will be a quick turnaround in Sterling's fortunes and the problem will go away (did I just see some pigs fly past)? Nor can we assume that mission societies will suddenly get huge increases in undesignated funds so they can fill the gap in their missionaries support.





Why not put this article in your church magazine? Collect the file from our website



**Can you help meet the shortfall?**

Once we have worked out how much our support has dropped in real terms to the missionary, then we need to see what we can do to plug the gap. In the short term, we will need to give some extra gifts and increase regular support to bring our support back to its previous buying power for the missionary.

Yes, it would be a bit complicated and would be easier for more organised supporters than for others.

We might need some easy-to-get information that would help us know what our support buys in the currencies involved.

But whatever short- and long-term solutions we come up with, we need to make sure that the work of God's kingdom in far off lands doesn't suffer just because the pound in their pocket isn't worth what it was 12 months ago.

**Be open and honest about the situation**

We need to talk to the missionaries that we support and to their mission agencies. Ask them the true extent of the impact that Sterling's slide in value is having on their finances. And don't let them get away with a general comment like, "Oh, the Lord is providing for us". Ask specific questions like, "Does our support of £X per month buy the same in your local currency as it did a year ago? And if not, what is the difference?" It may take a bit of work to get the missionary or their agency to get the real information to you – so be prepared to persist.

**Planning for the future**

In the longer term, we need to work out how we can take some of the risk away from the missionary if this happens again. Maybe we could make our commitments to missionaries based on the currency of the country that they serve in, rather than in Sterling? So, on an annual or quarterly basis the amount of sterling we give could be adjusted up or down based on the shifts in Sterling's value to the receiving currency. A simple way to give the missionary some stability against the fluctuations in the money market.

**Funding the Family Business, the ministry of Myles Wilson, is about giving individual Christians knowledge and expertise to raise their support for ministry. Pursuing God's calling requires faith for a support base - those who will provide financial, prayer and practical support. To learn more about Funding the Family Business visit [www.ftfb.org](http://www.ftfb.org)**



# attention Christian workers!



## a case in point:

"We've been serving in a South Asian metropolis for the last five years. During this time, the Lord has provided wonderfully for us through supporters in the UK. When we submitted our budget in September 2008, there were 84 rupees to the pound, although to be sure we based it on an exchange rate of 78 rupees. Now, only six months later, there are 67 rupees to the pound!

So this calendar year we stand to lose £3,000 - £4,000. Thankfully, our main supporting church in the UK is aware of this and contacted us long before we contacted them. Whilst they have not guaranteed to make up the deficit, they are closely monitoring the situation with us. We are trusting that the Lord will continue to provide for us through the sacrificial generosity of His people."

**Brian from South Asia**  
(identity protected for security reasons)

Figure correct as of February 2009

## Raise your personal support for ministry – confidently – with Funding the Family Business

Just 3 dates remain in 2009 to take advantage of these excellent training seminars delivered by Myles Wilson. You can expect:

- Great teaching
- Success stories of people like you
- Exercises to put into practice
- Lunch & refreshments
- A free copy of the 278 page workbook

### Dates:

16th May 09 – London

19th September 09 – Manchester

21st November 09 – London

### Cost:

£45 per person (includes lunch and workbook)

### Comments from the last seminars:

"A brilliant and insightful day"

"Just wish I could have heard this years ago!"

33% discount for Sovereign Account clients and Global Connections members! Additional discounts available for couples booking together.



For more details and to book visit

# www.ftfb.org

on a lighter note...

WHEN WILL I SEE  
A RETURN ON MY  
INVESTMENT?



# is your church recession ready?



[www.stewardship.org.uk/recession.htm](http://www.stewardship.org.uk/recession.htm)



What steps is your church taking?  
We would like to gather examples so  
please email [editor@stewardship.org.uk](mailto:editor@stewardship.org.uk)

## 10 top tips for readying your church for recession.

1. Start talking money in different ways within the church
2. Train a crisis response team who can offer support
3. Know where to point and how to support people in debt
4. Offer training in financial literacy and managing a budget
5. Identify under-utilised resources in your congregation and community
6. Establish a hardship fund for emergency situations
7. Covenant to maintain or increase giving to the world's poorest people
8. Co-operate locally with churches, community groups and networks
9. Establish practical and emotional support for the newly unemployed
10. Make it a point of corporate church prayer

These recession readiness ideas were drawn in part from Tom Sine's presentation to the Evangelical Leadership Council at High Leigh in September, 2008.

See also [www.msainfo.org](http://www.msainfo.org)

# Frederick Charrington



stewardship<sup>®</sup>

**In 1850, the East End of London had pubs on every corner filled with thousands of customers drinking until their money ran out. The Charrington family had built a vast empire from the thirst for beer and the heir to it all was Frederick Charrington. With a million pound fortune to look forward to, Fred's life seemed to be mapped out for him, but two experiences changed all that.**

At the age of 19, after reading the third chapter of John's gospel whilst holidaying in France, he encountered God and so began his philanthropic journey.

A year later, whilst walking through Whitechapel, he went to help a woman who was being beaten by her drunken husband. Fred joined the woman in the gutter (her husband was obviously handy with his fists). Looking up, he saw his family name over the door of the pub. He went home and told his father he was leaving the business. He would now devote his considerable energies to opposing what he saw as the evils of alcohol.

Although Fred had renounced his inheritance, he was still a rich young man. Using some of his private fortune, Fred opened a school, led a fight to clean up East End music halls and helped the Temperance Movement. He was clearly a man of action. He was once sued for kicking a brothel attendant and also spent a night in jail after stealing the mace from the House of Commons in protest at the opening of a members' bar.

Fred's heart for those in the grip of alcohol addiction led him to found what would become the Tower Hamlets Mission in 1872. In 1886, he built the Great Assembly Hall seating 5000. Each Sunday, thousands would be given bread and cocoa before the evening service.

After Fred's death in 1936, the Mission became a charity continuing to help people in need of shelter, clothing and food. By 1985, it had become clear that their needs were not physical alone, with addictions to drink, drugs and gambling presenting themselves regularly. The trustees decided on a plan to offer a complete rehabilitation service to their users, which now sees many move from intensive therapy in the mission's care home to supported living in the mission's flats, prior to moving back into the community. Former residents of the Mission describe it as an oasis of calm on the Mile End Road.

The site which Fred bought with his private fortune is now worth millions, but his legacy is not a chain of pubs. His name now endures through the many lives healed of alcohol and drug dependency.

You don't need Fred's millions to make a difference. Establish your own family 'trust fund' with a Stewardship Sovereign Account.

To find out more, go to

[www.sovereignaccount.org.uk](http://www.sovereignaccount.org.uk)

