



## **Strategic Plan**

**2020-2025**

**A united and thriving Southwark  
with strong, inclusive and equal communities**

## **Introduction**

- Since 2015 United St Saviour's Charity has pursued a strategy of transformation and growth. Our early methods of grant giving have matured into a widely respected and influential strategic community investment programme. The support we give people living in our almshouses now reflects the ageing profile of our residents, whilst the buildings remain well looked after. Our corporate image, governance and staffing, financial assets and infrastructure systems have all grown and developed to meet these new challenges.
- We draw unique strengths from our mixed model of operation: grant making and community investments; almshouses and older person support; nurturing a diverse asset base comprising people, knowledge, history and a small portfolio of beautiful Southwark buildings.
- This new strategic plan for 2020-2025 builds on these strengths and our successes over the previous 5 years. We are motivated to increase our impact and do even more for our communities in Southwark, and will achieve this through sustainable growth, leveraging, influence and maximizing our assets.

## **Operating environment**

- Southwark is a rapidly changing inner city borough where large scale regeneration is transforming the physical and social fabric. These developments provide great opportunities in terms of economic growth and progress but many are being left behind and many communities are unsettled by the pace of change.
- It is a growing and ethnically diverse borough. This varies across age groups and the young population is much more diverse than other age groups. Southwark also has the second highest LGBT+ population in the country.
- Public funding/public service cuts and welfare reforms mean that poverty is widespread and deep, and inequality prevalent. Almost a third of Southwark residents live in communities ranked in the 20% most deprived nationally, yet 8% live amongst the 20% most affluent areas in the country.
- Southwark has higher levels of resident with 'No Recourse to Public Funds' than any other borough and has one of the highest levels of knife crime in the capital. While school performance at KS4 is higher than the London average, so are permanent exclusion rates. 35.4% of children are growing up in poverty, exceeding 43% in several wards, and 23% of residents have low food security. Childhood obesity is a national high in two wards.
- The older population is growing in Southwark as people are living longer. People experiencing multiple long term health conditions are expected to increase by 30% over the next 10 years. A relatively high level of pension-age residents live alone in Southwark

(60% compared to an England average of 43%). One of the reasons suggested for this is that families cannot afford to remain in the borough because of high costs of housing, leaving older residents behind. 8.8% of Southwark residents report feeling often lonely (higher than the London average of 7.9%), something that tends to disproportionately affect older residents. Income deprivation for over 65 year-olds is also high, with Southwark ranking 6<sup>th</sup> highest borough in the country for over 65s income poverty.

- The capital-wide housing shortage means that there are not enough affordable homes. The local authority has big ambitions to increase the supply of affordable housing but Southwark still has one of the highest overcrowding rates in London. Feedback from community partners is that poor conditions and high rents for many low income families living in private rental properties, is a widespread and growing problem. Many older people are living in council housing too big and no longer suitable for their age-related needs, yet their housing options enabling them to remain in their own community are limited.
- We are lucky to have a very dynamic, diverse and active community and voluntary sector. However, pressures on communities and frontline service providers are straining Southwark's social sector (voluntary and statutory alike) which is feeling increasingly fragile.
- Apart from its fantastic voluntary and community sector Southwark has many other assets, with a culture of volunteering, a thriving business community and multiple excellent cultural and arts institutions.

## **Our Vision**

A united and thriving Southwark with strong, inclusive and equal communities

## **Our Mission**

- Fostering strong, well served and equal communities through grant making and related activities
- Enhancing communities and quality of life by providing great homes and services in our almshouses
- Maximising our influence and social impact through our history and assets

## Strategic Objectives

1. Increase the Community Investment reach and impact, anticipating and responding to social issues
2. We will provide high quality homes and services in our almshouses which will be recognised as best practice across the almshouse movement.
3. We will develop our learning and research capacity so that we are better able to influence wider policy and practice and leverage funding into the borough.
4. We will continue to look for opportunities to grow, to meet current need by increasing our housing and support services and growing our income streams and reserves, sustainably.
5. We will continue to develop our internal strengths and capacities in line with our ambitions.

## Our Values

<b>United</b>	At United St Saviour's Charity we are united in our common vision for Southwark, where people and communities are strong, inclusive and equal
<b>Nurturing</b>	At United St Saviour's Charity we empower and encourage each other, our residents, and our partners in pursuit of our vision.
<b>Inclusive</b>	At United St Saviour's Charity we are committed to reflecting, celebrating and championing the diversity of Southwark. We strive to create equal access and opportunity for the most disadvantaged groups to achieve a better Southwark for everyone.
<b>Trusted</b>	At United St Saviour's we operate with honesty and integrity at all times, and our actions maintain the longstanding, trusted reputation of the charity.
<b>Excellent</b>	At United St Saviour's Charity we aspire to deliver the best, seek pioneering methods, and achieve excellence in everything we do.
<b>Driven</b>	At United St Saviour's Charity we are bold and ambitious, aspiring to maximise our impact and achieve our vision.

Our values are particularly important to us. They form a fundamental part of monitoring, assessing and appraising what we do as staff individuals and as a charity.

Responding to what our partners and stakeholders have told us and consider most important, over the next 5 years we will put more emphasis on threading the value of inclusion throughout all our activities. Equally, to fulfill our value of being a nurturing and kinder organisation, we will also focus on minimising our impact on the natural environment.

## **Strategic objectives 1.**

### **Increase the Community Investment reach and impact, anticipating and responding to social issues**

#### **Context**

Our Community Investment programme has come a long way over the past 5 years. The grants budget increased from £625,000 to £1m and we have introduced priority themes, clear processes and online grants management. We have developed a relational and supportive approach to our partnerships and are working in a more proactive and strategic way; this enables us to more effectively pre-empt and respond to local issues and concerns. We have increased our knowledge, connections and influence and started to play more of a leadership and advocacy role around particular issues. Because we are working more strategically - and on social concerns that are not limited to the north - we have approached the Charity Commission to extend our Community Investment work across the borough.

The progress we have made puts us in a good position to address some of Southwark's social challenges (and opportunities), of which there are many. Poverty and inequality are a major issue, with child poverty levels as high as 43% in some wards and Southwark is particularly badly affected by the levels of violence affecting young people. There is fragmentation in many communities – exacerbated by the pace of change. Income poverty for older people is also high, and social isolation a growing concern.

But Southwark is home to a very diverse and active community and voluntary sector, with many excellent and well governed charities and a culture of volunteering. However, funding pressures and reducing public services are causing stress for both residents and frontline services providers; many charities are operating under huge strains and the social sector feels increasingly fragile. Our ambition is to support the sector in a variety of ways – beyond grants. We are also well positioned to take advantage of our history, organizational strength and independence, for example, by maximizing the potential of partnerships with business, the cultural sector, other trusts and foundations and public sector for the benefit of local people.

#### **To achieve this, we will:**

- Improve quality of life for Southwark's older residents, build strong, caring communities, and promote equality of opportunity through targeted and effective grant-making
- Help to put those most affected by social challenges in Southwark at the heart of decision-making around solutions and resource allocation
- Proactively invest in the charity's voluntary and community sector partners through relational and supportive grant-making, connecting, long term (and core) funding
- Expand the CI programme across the borough in a phased way, increasing knowledge and connections over the first two years, or sooner if possible.
- Further develop the strategic element of the programme to proactively and flexibly understand and respond to social challenges or opportunities
- Develop new, and foster existing, partnerships within and outside of the borough to maximize impact and investment into Southwark, and promote consolidation of funders.

## **Strategic objective 2.**

### **We will provide high quality homes and services in our almshouses which will be recognised as best practice across the almshouse movement.**

#### **Context**

Over the past 3 years we have established a much more holistic, person-centered approach to our housing services. This has been achieved through creating of new roles which focus more on the care and support of our residents, identifying and responding to issues which improve well-being. Notwithstanding this, we have maintained an effective focus on the management and maintenance of our almshouse buildings with planned improvement, maintenance and repair programmes. We have developed comprehensive policies and procedures, and mechanisms to measure performance and resident satisfaction.

By 2030 Southwark residents aged over 65 will increase by 13,700. The largest growth will be for those aged 60-69. There is a shortage of social housing across all age groups, but the demand for high quality sheltered or extra care accommodation is well recognised. Building more truly affordable sheltered housing will allow older people to continue living and contributing to their community. With limited housing options, we believe that many older people in Southwark are under-occupying social rented properties. With the right availability of good quality older persons housing many much-needed larger homes could be freed up.

We need to understand all the factors affecting older persons' well-being. Living in city centres can worsen social isolation and loneliness, and lead towards physical and mental health problems. With the success of people living longer comes the longer term health conditions which adds pressure on public services. The length of time spent living in good health is critical. Healthy life expectancy is not high in many parts of Southwark and many of the illness associated with poverty are prevalent amongst lower income older people.

We therefore aim to provide exemplar almshouses that provide safe and secure homes and meet social, physical and emotional needs of residents. We want to maximise potential partnerships and collaborations, work closely with the statutory authorities, for the benefit of our residents and other older people in general.

#### **To achieve this, we will:**

- Improve quality of life for almshouse residents and build strong, caring almshouse communities, through the provision of outstanding housing and support services.
- Promote wellbeing through the development of an inter-generational approach to managing the almshouse communities.
- Explore new and innovative ways to enhance the well-being and positive ageing of our residents.
- Expand the impact of the almshouses in our immediate community through the provision of wide reaching services and activities which meet the need of older people beyond our residents.
- Increasing knowledge and connections which benefit the almshouse communities and further develop aspects of the housing service to proactively and flexibly understand and respond to new challenges or opportunities.
- Develop new, and foster existing, partnerships within and outside of the borough to maximize impact of our housing services.

### **Strategic objective 3.**

#### **We will develop our learning and research capacity so that we are better able to influence wider policy and practice and leverage funding into the borough.**

##### **Context**

We are a combined grant-making and almshouse charity, restricted to working in a single central London borough. Our permanence in Southwark allows us to work over long time horizons; our income sources from our investment properties give us independence. These are strengths which allow us to be pioneering, experimental and risk-taking. Such a unique position in Southwark brings responsibility and expectation from our partners. Developing a learning and research capacity will add greater value and impact to our work and influence.

Within 5 years we have evolved our grant-making from a broadly reactive programme to one where it forms a part of our wider pro-active and strategic community investment activities. Our almshouses form an integrated part, 'a golden thread' to our community investments, with the focus on ageing well playing a central part of our new almshouse developments.

Using our new almshouse at Southwark Park Road, with its unique and exceptionally designed community spaces, we will develop pioneering programmes of activities for the whole community. We want to help change society's attitudes to ageing, by demonstrating the value of high-quality housing and support of older people in city centres, and improve happiness and healthy life expectancies for older people in social housing.

We intend our new almshouse to be a place where research is integral. We will research and try out new ideas, understand best practice, learn from our findings, and share our results with the wider world. It is feasible that research funding could be secured from other sources to contribute to this activity.

Within the wider Community Investment programme there are also opportunities to build on and do more in terms of research and influence. Because of our independent status and 'ear to the ground' we are in a strong position to investigate and highlight local issues and influence relevant agencies. This is something that our partners have asked us to do.

Additionally, our local knowledge/research, skills and legitimacy put us in a good place to leverage other funds into the borough. The greatest likelihood of success in this respect is to focus on specific issues and develop strong delivery partnerships. However, to do this effectively, it will be necessary to draw on additional resources.

##### **To achieve this, we will:**

- Increase the resources within the team, bringing additional capacity and skills (initially this may involve commissioning or contracting)
- Establish an action-learning element within Southwark Park Road as we explore and test ways of increasing health and wellbeing into later life.
- Contribute to, or initiate, borough-wide initiatives to increase quality of life for older people on low incomes
- Identify, explore and contribute to the development of solutions to emerging social issues in Southwark (including research into south Southwark).
- Pursue opportunities to harness local, or draw in external, resources in response to emerging social issues

#### **Strategic Objective 4.**

**We will continue to look for opportunities to grow, to meet current need by increasing our housing and support services and growing our income streams and reserves, sustainably.**

#### **Context**

We have developed rapidly over the past 5 year strategic cycle and built strong foundations and internal resources on which to accelerate our growth. However, there are also many external drivers for growth: London, and Southwark in particular, is going through a transformative cycle of development and regeneration which has positive and negative effects on the community. Our reputation and profile enables us to engage with the local authority and regeneration stakeholders, and potentially grow the amount of housing we provide. The older population in Southwark is expected to increase. Too often the social housing for older people is unsuitable and poor quality, and they need more housing choices.

The growth in land values in Southwark and around Borough Market, together with our managed tenant mix, has meant our income from investment properties continues to grow ahead of inflation. With interest rates at historic lows, we have borrowed money to buy investment properties and strengthen our physical asset base in Southwark for the longer term. More physical assets and growing our rents sustainably gives us the ability to spend more on community investments, support services and activities in our almshouses, build reserves and potentially borrow more.

Whilst we have had our own ethical investment approach for many years, e.g. screening out tobacco and gambling stocks, the charity investment sector is now evolving rapidly and taking a lead in environmental, social and governance investments. Endowed trusts like ourselves are expected to come under closer external scrutiny as to how and where we invest our funds. We have formed relationships with a number of endowed charities and social housing providers which operate solely within Southwark, or have the borough as one of their principle areas of operation. There are potential opportunities for consolidation and merger to find efficiencies and improvements which will ultimately be of benefit to our beneficiaries.

#### **To achieve this, we will:**

- Open the new almshouse at Southwark Park Road, Bermondsey and build upon our skills and knowledge of housing development by looking for more opportunities to build new almshouses and expand our physical presence in other parts of the borough.
- Continue to invest in our investment property assets and look for other development and acquisition opportunities with which to grow rental income, where they represent good value and return on investment over the long-term.
- Maintain the long-term value of our endowed investment portfolio through a combination of ongoing review of the financial and social goals set out in our investment policies, judicious asset mix, and impact investing.
- Actively explore opportunities to discuss mergers, consolidation and joint ventures with other charities and housing providers in and around Southwark
- Build up our level of designated and free reserves in order to meet the increased risk exposure caused by growth, and remain flexible and opportunistic to meet newly identified needs and growth ambitions.

## **Strategic Objective 5.**

### **We will continue to develop our internal strengths and capacities in line with our ambitions.**

#### **Context**

Over the past 5 years the staff team has grown in terms of size and capacity. We have a strong executive management team with expertise in housing, community investment, property asset and charity management. Governance is equally strong, with a highly skilled, effective and engaged Board of Trustees. Reflecting the staffing changes, the trustee board is now more strategic and less operational and this enables the organisation to be nimble and creative.

Internal policies, procedures, systems and processes have been updated or established, and a full governance review carried out. But we have a number of ambitious challenges ahead, not least a significant increase in the number of homes, a large new investment property and the increasingly complex needs of our almshouse residents. With more growth in physical properties, we are likely to reach a point where developing our own internal expertise in building management is a more efficient use of our time and resources.

As such we cannot afford to stand still; over the next 5 years we will need to increase and develop the team, improve our financial and IT infrastructure, our technical capacities, and ensure that we recruit and retain high calibre trustees.

To ensure we are truly effective and successful in engaging and listening to our beneficiaries, we have to review and adapt our external communications and imagery constantly. We express the importance of diversity in our values and embed it in our actions. We recognise that excellent governance includes a board and staff team with different perspectives and understanding of Southwark's diverse communities – particularly as we expand to the south of the borough – and that we deploy these attributes to their greatest effect.

Some of our greatest strengths comes from our history and long-standing in Southwark. Whilst we continue to look towards a better future for the people and communities we support, we recognise the value of our deep roots and heritage in Southwark, and the many generous individuals from the Southwark's rich tapestry of history.

#### **To achieve this, we will:**

- Continue to develop the Board of trustees through recruiting, inducting and training new and existing trustees
- Maximize the skills, knowledge, interests and perspectives of trustees and look for ways to optimize their deployment within the charity
- Continuously review and adapt our communications and external image to reflect and engage more effectively with the diverse communities of Southwark
- Review and enhance staff structures in line with phased growth
- Develop the skills and engagement of the staff team
- Develop our infrastructure by reviewing and improving our administration, finance and IT systems and capacities.
- Recognise and celebrate our history and the individuals and communities from Southwark's past and present.