



MAKING SPACE

FOR VULNERABLE PEOPLE TO FLOURISH
Across Cornwall & the Isles of Scilly

Social Impact Report 2023

“YOU’RE GIVEN TIME TO HEAL AND TIME TO
FEEL SAFE AND COMFORTABLE.

IT’S CHANGED MY LIFE. THANK YOU FOR NOT
GIVING UP ON ME.”



INTRODUCTION

WHAT WE DO

Mustard Seed Property (MSP) buys and develops properties to lease to charities and social enterprises, which support and house vulnerable people across Cornwall and the Isles of Scilly. The properties create space for individuals to flourish, whether in a work environment or as a place to live. MSP aims to buy one or two properties a year to add to the resources needed by social enterprises across the county, in order for them to deliver their amazing work.

MSP has a relationship with several charities and social enterprises, all growing and needing access to more property, both commercial and residential – to make available as homes or workplaces for the most vulnerable in our society.

All our partner organisations know that having more properties that they can manage, strengthens them and means they are able to increase their revenues whilst delivering more impact. This helps them become more resilient moving forward.

HOW WE STARTED

MSP was set up in 2007 in direct response to a call from people in their sixties and seventies who were trying to plan for a future for their autistic adult children, still living at home. We raised £300,000 from a few dozen people, a local charitable trust and a bank, bought a house, which was previously a bed and breakfast, and positively changed the lives of five families. The property in Helston is now used by homelessness charity **St Petrocs**, as a supported house for formerly homeless individuals.

OUR STORY SO FAR

Having managed the Helston property since 2007 and successfully paid shareholders a financial return since 2008, MSP went on to purchase two more properties. Following renovations, MSP's second property was handed over to **Newquay Lighthouse Project**, and is now fully occupied, giving supported accommodation to eleven men with a history of addiction, seeking to maintain abstinence-based recovery.

The third property located in Redruth, through a partnership with **United Response**, will support our partner **Karrek Community** and enable five of their supported adults to move into their own home and live independently.

MSP's most recent share offer raised a further £208,000, bringing total funds raised to £1.5m from over 300 people. This share offer was to enable the completion of properties under development and create another appropriate home to support vulnerable people in Cornwall for our partners.

MUSTARD SEED PROPERTY ACQUIRES AND DEVELOPS PROPERTIES WHICH WE LEASE TO OUR PARTNERS THAT MAKE THEM AVAILABLE AS HOMES OR WORKPLACES FOR THE MOST VULNERABLE IN OUR SOCIETY.



WHY WE DO IT

As a charitable community benefit society, MSP is intent on providing the right support for individuals who need it. Cornwall faces significant challenges that contribute to homelessness:



LOW INCOMES

The average salary in Cornwall in 2024 is £35.6k, whilst the UK average salary is £45.8k¹



ROUGH SLEEPING

The number of people estimated to be rough sleeping in Cornwall on a single night in Autumn in 2023 was 43²



DEPRIVATION

17 of Cornwall's districts rank amongst the UK's **10% most deprived** in the country³, and 1 in 10 residents is worried about not having enough food³



UNAFFORDABLE HOUSING

21,120 households were registered on Cornwall's Homechoice social and affordable housing register as of Aug 2024⁴

Rents have remained high as the supply of rental housing has reduced. The average rent in Cornwall in Oct 2024 was **£936** per month, from £877 in Oct 2023, a 6.7% rise⁵

50% of the private rented sector in Cornwall does not meet the decent homes standard, way above the average of 21%⁶

As of Oct 2023, there are **13,140** second homes in Cornwall and as of Aug 2024 there are **2,652** long term empty properties⁴



INEQUALITY

The average house price in Cornwall is almost **8.5** times the average Cornish salary of **£35.6k** – out of reach for the average worker^{1 & 5}

The average house price in Cornwall remains high and in September 2024 was recorded at **£301k** - which is only a little lower than the average across England which stands at £310k⁵

40,000 people living in Cornwall have more money going out than coming in every month⁷

From April 2022 to March 2023 over **36,000** emergency food parcels were distributed by Trussell Trust Foodbanks in Cornwall alone, over 12,000 of those were for children under the age of 16⁸

Homelessness can affect anyone. According to a Shelter and YouGov study in 2019, almost three million private renters could be just one pay cheque away from losing their home.

People who have experienced being homeless often have multiple and complex needs, which means they also need support once they have somewhere to live. This support is key for people to have the time and space they need in order to let them live independently.

However, vulnerable people in Cornwall face additional challenges. Housing is a serious concern for people with a learning disability especially. Many continue to live in inappropriate housing; they remain on waiting lists for long periods of time; are being housed in hundreds of local authority areas miles away from their families and support networks.

As a result, there is a 'priority need' for appropriate homes and support for people with learning disabilities so that they can enjoy independent living within their local community.

¹ Area insights from plumplot.co.uk, England and Wales

² Department of Communities and Local Government

³ Cornwall Council Index of Multiple Deprivation

⁴ Cornwall Council Housing Intelligence

⁵ Office for National Statistics

⁶ Parallel Parliament, Renters' Rights Bill

⁷ Cornwall Citizens Advice

⁸ Transformation Cornwall, Food Insecurity

OPERATIONAL PARTNERS



KARREK COMMUNITY CIC

Karrek works with people with learning and/or physical disabilities, mental health and/or behavioural challenges, people with certain forms of brain injury and autistic people. Its vision is to “**empower vulnerable people to have greater control over their lives and to enjoy their lives to the full.**”

Karrek has expanded its work across three areas:

Karrek Community

(supporting adults with learning disabilities, mental health, brain injury and autistic people)

Karrek Lifestyles

(24/7 live in support for vulnerable individuals in their own homes)

Karrek Care (providing support to the older population and people with physical disabilities).

Karrek is preparing to support people living at MSP’s third house, Alma Place in Redruth.



UNITED RESPONSE

United Response is a charity that supports autistic people and those with learning disabilities and mental health needs, at home and in the community.

United Response is preparing to be MSP’s housing partner for the third house, Alma Place in Redruth, which will accommodate five people, with support and services provided by Karrek Community.



St Petrocs

ST PETROCS

St Petrocs provides accommodation, support, advice, training and resettlement services to single people experiencing homelessness in Cornwall. Within resources available, they strive to provide the best quality of service possible. St Petrocs’ primary aim is to provide these services to people aged 16-65 years for whom no provision is made within the community, either statutory or otherwise.

St Petrocs currently leases Mustard Seed Property’s first house in Helston.





MUSTARD SEED

Mustard Seed runs The Open Door Café from which the charity supports people to learn valuable work-related and life skills, as well as providing 'suspended' meals for individuals who are unable to pay for meals. The Helston and Lizard Foodbank, an information advice and guidance provision, is also run out of Open Door. The support enables people to learn the skills to live independent lives, looking after themselves and others with whom they also come into contact.

The Mustard Seed team helps to foster an environment which enables people to gain self-confidence in the workplace after illness or circumstances that may have changed. Work experience placements are regularly taken up from schools, colleges, and external employment agencies with whom Mustard Seed works closely.

Mustard Seed was the first operational partner leasing a property from MSP. It does not currently have expansion opportunities that MSP can support, but they remain a partner.



NEWQUAY LIGHTHOUSE PROJECT CIC

Newquay Lighthouse Project (NLP) is a Community Interest Company that builds on the success of the Lighthouse Projects in Bideford and Plymouth. It provides supported accommodation for people seeking to maintain abstinence-based recovery from addiction using mutual aid networks.

Support and housing management is provided by skilled and experienced staff in safe and high-quality environments for like-minded people to actively engage in maintaining and fostering a healthy community of mutual aid. The residents attend meetings of appropriate local mutual aid fellowships (e.g. Narcotics Anonymous and Alcoholics Anonymous) and are responsible for working their own recovery programme within their community. Lighthouse Projects operate a strict rule of complete abstinence from mind or mood-altering chemicals, but other than this encouraging a culture of self-responsibility.

NLP accommodates up to eleven men recovering from addiction at any one time in MSP's second house in Newquay.





St Petrocs

MORE ABOUT ST PETROCS

St Petrocs supported **1,357** individuals on a re-occurring basis across the reporting period, including those housed in the Mustard Seed Property in Helston.

St Petrocs provides individually tailored support in each house according to the specific needs of individual residents.

Residents are supported towards more independent living and long-term housing solutions. Staff enable residents to access training and employment opportunities and assist with benefits, training and employment opportunities, budgeting and attending appointments. Staff also encourage residents to develop valuable life skills, pursue hobbies and interests and engage in the wider community and local events.

All residents have their own single bedroom and shared kitchen, bathroom and laundry facilities, as well as general living rooms. Residents take responsibility for maintaining a clean home and making food.



TENANT STORIES

TENANT STORY ALISTAIR*

Alistair, a current St Petroc's tenant, was referred by probation. He had a live probation order which included a tag order, which needs to be linked to a stable address. A police protocol was applied for, in order to establish the level of current and historic criminal activity. It was clear that his mental health was an issue. Often in these cases, the main roadblock is the pressure on mental health services, which is so intense at present, that it takes time to arrange an

*Not tenants' real names



assessment. Once the police protocol was received and reviewed, it was decided that St Petrocs could offer an interview and then approve admission to accommodation services, prior to a mental health assessment.

Sometime after Alistair moved in, the mental health assessment was carried out and anti-psychotic medication was prescribed. Over the course of his tenancy, the probation order satisfactorily elapsed. Work was then able to be focused on securing independent housing.

TENANT STORY SHARON*

Another St Petrocs tenant Sharon, was what is called a 'self-referral' via the Truro Resource Centre. Realising she was drinking on a daily basis, she said that she would stop if she were accommodated. St Petrocs advised that they would consider Sharon for accommodation, but first she would need to contact and engage with external relapse prevention agencies such as 'We are with you' (WAWY).

Sharon confirmed that she had self-referred to WAWY and following a tenancy interview, St Petroc's voted in support of accommodation being provided and WAWY reported a good working relationship with her and no evidence of continued alcohol use. So, Sharon was admitted to the supported accommodation as soon as a space became available. Self-referral is often the first step on the road to recovery.

"Homelessness is a complex issue and cannot be solved by any one agency or housing provider alone. MSP are the perfect partners for St Petrocs and are regarded with the upmost respect as a socially aware property investor willing to partner with a homeless services provider like St Petrocs, and work together to support vulnerable and potentially homeless people."

Steve Maxey, St Petrocs

ST PETROCS Social Impact



IMPROVING HOUSING OPPORTUNITIES

TENANCIES AND SUPPORT

8 Eight residents moved into the property in the last year

8 Eight residents sustained their tenancies beyond six months



RESIDENT OUTCOMES

PROGRESS TOWARDS MOVE ON

100% All tenants paid their rent and bills, in full and on time

6 Six tenants have move on plans

2 Two tenants have successfully moved on



IMPROVING RESILIENCE AGAINST HOMELESSNESS

HOMES AND RELATIONSHIPS

7 88% of residents have kept their home in a good condition including their surroundings and the main house

Residents were asked if St Petroc's support was having a positive impact on their relationships and here are a few of their thoughts.

STRONGLY AGREE

A SEMI-INDEPENDANT TENANCY WITH ST PETROCS ENABLES STABILITY AND CONTINUED SUBSTANCE ABSTINENCE, PUTTING ME IN A BETTER EMOTIONAL PLACE TO SUSTAIN RELATIONSHIPS.

AGREE

FEELING SAFE AND SECURE, BASIC NEEDS TAKEN CARE OF SO I CAN CONCENTRATE ON SUSTAINING RELATIONSHIPS.

DISAGREE

BECAUSE OF MY NEED FOR ACCOMMODATION AND THE PRESSURE ON BEDS WITHIN ST PETROCS I HAVE HAD TO MOVE AWAY FROM MY SUPPORT NETWORK TO ACCESS A BED.





MORE ABOUT NEWQUAY LIGHTHOUSE

Newquay Lighthouse Project (NLP) wants residents to feel safe and respected whilst staying in the house - as close to home as it can be. A community of recovering addicts, working and sharing together and giving each other mutual support.

They have worked hard to create a home which is safe, welcoming, comfortable, visually stimulating, calming, valuing, affirming and most definitely not institutional. They believe that high quality accommodation is a right and it gives the best chance for recovery from addiction.

There are 11 individual bedrooms, 3 bathrooms (all with showers and 1 with a bath), a lounge with large TV, a kitchen/diner and an outside patio.

Every bedroom has a desk and can be locked by the residents for privacy.

There is an office where the staff work and where residents can have private one to one meetings with staff.

NEWQUAY PROPERTY

MSP worked closely with NLP CEO Adam Langer, to find a suitable property and they worked together to review properties and complete due diligence. The property that was eventually purchased was a 9 bedroom B&B which would be converted to an 11 bedroom house of multiple occupancy (HMO) for NLP. The purchase was completed in November 2021 and after several months of refurbishment, it was handed over in June 2022. The refurbishment included a new kitchen, updates to all the bathrooms and laying the foundations for solar PV and battery storage to be added in the near future.

The property was soon at capacity enabling NLP to commence supporting eleven residents on their journey of recovery.

“The Newquay Lighthouse Project has had a wonderful start! The residents all love the building and we’ve already filled 8 of the 11 bedrooms – with more soon to arrive. From both staff and residents, our huge thanks to MSP and the investment from shareholders.”

Adam Langer – Newquay Lighthouse Project CIC



TENANT'S STORY

Jim* arrived at NLP in January 2023 and fourteen months later in March 2024, he moved on into private accommodation. He had battled with drug and alcohol dependency throughout his life, including many years of drug dealing.

Jim's traumatic life can be seen written on his arms and legs in the many self-harm cut marks and cigarette burns. Arriving homeless and in complete despair Jim engaged well with his support worker and attended local Narcotics Anonymous meetings, working through the complex trauma that had been fuelling his addiction.

Jim is now living clean with his own independent tenancy. He regularly returns to the house to volunteer and is due to engage in peer mentor training shortly.

IN SUMMARY

Investing in MSP helps organisations like NLP to support the many more people who are in similar circumstances to Jim, to achieve sustainable long-term recoveries. This benefits not only the individual, but their families and their communities, as well as saving the state a huge amount of money.

It is estimated that every addict costs the state about £40k per year when in active addiction, so not only has Jim's time with NLP already saved the state about £60k, the savings will add up over the coming years, and Jim is now a productive member of society, providing both service and hopefully becoming a tax payer in the not too distant future.

*Not tenant's real name

NEWQUAY LIGHTHOUSE Social Impact

NLP believes in giving its residents a voice. So here's a few of the quotes from residents who have received support from NLP.

8/10 PHYSICAL WELLBEING

MY PHYSICAL HEALTH HAS IMPROVED GREATLY. WALKING, EATING, BLOOD PRESSURE. I WAS INACTIVE FOR A LONG TIME 4-5 YEARS. HEALTH ISSUES FROM LIFESTYLE ARE BEING ADDRESSED BY MY DOCTOR IN NEWQUAY.

10/10 PSYCHOLOGICAL & EMOTIONAL WELLBEING

REHAB WAS, AT TIMES, TRAUMATIC. THE LIGHTHOUSE HAS ALLOWED ME THE TIME, SPACE AND GUIDANCE AND UNDERSTANDING TO ALLOW REMARKABLE GROWTH.

ADDITIONAL COMMENTS

I WOULD LIKE TO SAY THANK YOU. I NEVER REALLY BELIEVED I COULD GET OUT OF THE VICIOUS CYCLE OF ADDICTION FROM DRUGS AND ALCOHOL. I'VE ACHIEVED THE IMPOSSIBLE - PASSED MY DRIVING TEST, STARTED COLLEGE, BUILT STRONG RELATIONSHIPS.

9/10 OVERALL EXPERIENCE

IN A WORLD FULL OF CHAOS AND MADNESS IN ADDICTIONS, THE LIGHTHOUSE GIVES ENCOURAGEMENT AND HOPE FOR A LIFE WITHOUT DRINK OR DRUGS. I HONESTLY DON'T KNOW WHERE I'D BE WITHOUT IT.

10/10 STANDARD OF OWN ROOM

IT'S THE BEST ROOM I'VE EVER BEEN IN. IT'S BEAUTIFUL.

10/10 OVERALL STANDARD OF ACCOMMODATION

I THINK THE LIGHTHOUSE ACCOMMODATION IS PERFECT, WHICH I'M HIGHLY GRATEFUL FOR.



IMPROVING HOUSING OPPORTUNITIES

TENANCIES AND SUPPORT

21 Twenty-one residents have been supported in the property across the whole year. As a person moves on, another resident joins the property

21 100% of residents took up tailored support offered for their circumstances

8/10 When residents were asked how much their relationships with friends and family have improved since being with NLP, the 11 residents reported an average of 8 out of 10.



PROGRESSING TO EMPLOYMENT

WORK, TRAINING, EDUCATION

NLP exists to support residents in doing deep personal development work to address the issues that have underpinned their past addiction and devastated lives. Keeping them stable and safe and able to move into independent living without relapsing is the goal. In order to do this, NLP actively discourages residents from engaging in work whilst in the early part of their time with NLP, as they process their trauma. Once they have established enough safety, they are encouraged to begin filling in educational gaps, engage in appropriate training, and begin part time voluntary or paid work, progressing into full-time work, only when they're able.

This year, three residents already had jobs when they moved into NLP, and as a result maintained those jobs. Another three residents obtained jobs at the appropriate time.

NOTES

Many of our clients will relapse a couple of times before maintaining long term abstinence. Every day they are with NLP, adds strength and value and creates 'recovery capital' within them. The outcomes are measured in subtle and specific ways.

A positive move-on is based on the assumption that they have moved to private rented, social or local authority housing and sheltered housing. Evictions, prison, shelters, temporary

accommodation and hostels would be considered 'negative' and all remaining options including friends and family as 'other'.

All residents share a rota of duties in the house and take turns to cook for their fellow residents, including budgeting, shopping and eating their meals together. They also take on service positions in Alcoholics Anonymous and Narcotics Anonymous meetings and participate in voluntary work in the community.

MORE ABOUT KARREK COMMUNITY

Karrek strives to deliver a ‘person centred’ approach. Just as the phrase suggests, a person-centred approach is about ensuring that a vulnerable person is at the centre of decisions which relate to their life. In the past, people were expected to fit in with the routines and practices that were provided.

Karrek does things differently, but in order to be person-centred, services need to adapt to be more flexible to meet people’s needs in a manner that is best for them. This involves working with people and their families to find the best way to provide their care.

There are many different aspects of person-centred care, including:

- respecting people’s values and putting people at the centre of care
- taking into account people’s preferences and expressed needs
- coordinating and integrating care
- working together to make sure there is good communication, information and education
- making sure people are physically comfortable and safe
- emotional support
- involving family and friends
- making sure there is continuity between and within services
- making sure people have access to appropriate support and care when they need it

REDRUTH PROPERTY

For the past couple of years MSP has been focusing on the delivery of MSP’s largest development project yet, Alma Place in Redruth. In this time, the development has been met with a number of setbacks before reaching where it is today. We are now coming to the end of the major refurbishment works and are able to see the results of all the collective time and hard work.

The property has gone through a number of design iterations to better align it to housing partner needs and market fluctuations. The final design being a mix of one-bed flats and studio apartments, with a large, shared kitchen, communal space and spare bedroom for overnight support.

The property will be managed by the charity **United Response**, as MSP’s housing partner and the tenants’ support needs will be met by another of our partners, **Karrek Community CIC**. Until now Karrek has not been able to offer supported living, but this partnership will enable them to begin this part of their journey, creating a space for people to be independent, learn new skills and come together to build enhanced relationships.

MSP aims to provide properties that deliver a safe, comfortable living environment with sustainability as a driver – never compromising on quality. This property is pioneering new standards with high levels of insulation as well as a mechanical ventilation heat recovery (MVHR) system and our first ever heat pump, powering the hot water. This has enabled the property to do without a gas boiler.

“It’s really refreshing to have a relationship with a property investor like Mustard Seed Property. They buy the property we need with the best interests of the people being supported in mind, and then customise it to their needs. It means we can focus our efforts on supporting people, not on becoming a property development company. And we have security of tenure in a property that’s fit for purpose and affordable for everyone involved.”

Geeta Ashton, Director, Karrek Community CIC



AT A GLANCE

A STRONG TRACK RECORD

MSP is a charitable organisation with a track record as a robust commercial investor. In addition to helping those who are less fortunate in Cornwall, investors could also benefit from a target

annual interest rate of 4.00%, with the ambition to rise to 4.50%. The minimum investment is £250. MSP has raised **£1.5m** of community share capital from more than **300 people** through multiple community share offers over the past 15 years.

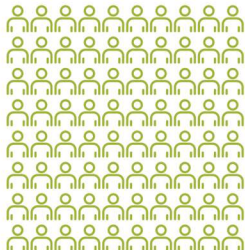
Creating space for vulnerable people to flourish in Cornwall and the Isles of Scilly



OUR TRACK RECORD

PEOPLE HELPED

Since 2007, through our partners, MSP has helped **over 80** vulnerable adults who have learning disabilities or are autistic people, or are at risk of homelessness in Cornwall.



80+

INVESTMENT

MSP has raised **£1.5M** of community share capital and has paid an average return of **3%** per annum to investors.

£1.5M

3%



CURRENT INVESTORS

Current investors into MSP include individuals, companies and foundations from the South West and further afield.



14% LOCAL INVESTORS



303 Individuals
4 Foundations
5 Companies

PARTNERS

MSP works to strengthen local social enterprises to help vulnerable adults in Cornwall.



St Petrocs



KARREKCOMMUNITY
Empowering people to thrive



OUR AMBITION IS TO ACQUIRE CIRCA £500K OF PROPERTY IN CORNWALL EACH YEAR FOR THE FORESEEABLE FUTURE AND BUILD A STABLE BALANCE SHEET THAT PRIORITISES VULNERABLE PEOPLE AND THE SOCIAL ENTERPRISES THAT SUPPORT THEM.



MSP IS BACKED BY ORDINARY PEOPLE PREPARED TO POOL THEIR RESOURCES SO THAT WE CAN PROTECT OUR COMMUNITIES, ACHIEVING TOGETHER MORE THAN WE COULD ON OUR OWN.



Community Shares
STANDARD

MSP's last two community share offers were awarded the **Community Shares Standard Mark**, which is awarded by the Community Shares Unit to share offers that meet good standards of practice. It ensures documents are easy to read, that you are provided with all the information to make an informed decision, that there is documentation to support the facts and that nothing in the document is purposefully inaccurate or misleading. Visit the **Community Shares Unit** website for more information.

MEET THE TEAM

MUSTARD SEED PROPERTY BOARD



SUZIE ACKFORD



DANIEL BREWER



STEPHEN CLAGUE



LIZ JAMES



ADAM LANGER



CHARLES LEWIS



STEVE MAXEY



RICHARD MAY

COMPANY SECRETARY



NICK SMITH

“ THE BOARD OF DIRECTORS IS MADE UP OF THOSE WITH A PASSION FOR HELPING THE LESS FORTUNATE IN SOCIETY.

50% ARE NOMINATED BY SOCIAL ENTERPRISE PARTNERS AND THE REST ARE INDEPENDENT. ”



 @MSPCornwall

 @MSPCornwall

 @Mustard Seed Property

Mustard Seed Property CBS

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