

The Hyelm Group Quality living in London







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Key Facts



Corporate Status

The Hyelm Group comprises Hyelm and The Ames House Trust. Hyelm is a registered charity, a registered provider of housing and a company limited by guarantee. The Ames House Trust is a subsidiary of Hyelm and is a registered charity established under trust deed. Both are not-forprofit organisations.

Vision

Our vision is to be the housing charity of choice for the young people and priority groups that we set out to house.

Mission

Our mission is to understand and respond to the needs and to make a real difference to the lives of young people and those from priority groups who are:

- On low to moderate incomes.
- In need of affordable, rented housing.
- Looking to embark on or in the early years of their careers.
- In need of no to minimal levels of support but who could benefit from and contribute to living in positive, safe, stable, supportive environments and strong communities.

Priority groups are those groups of people to whom priority must be given for grant funded intermediate rent housing such as that provided at our Old Street scheme. They are defined by the government and by the local authorities in which we operate.

We try to make a real difference to the lives of those whom we house by providing positive, stable, safe, supportive environments and strong communities in which lasting friendships can develop in an otherwise vibrant but challenging, and sometimes impersonal, capital city.

Values

Our values are:

- Integrity.
- Transparency.
- Accountability.
- Quality.
- Respect.
- Responsiveness.
- Dynamism.
- Sustainability.

Performance

Our overall performance is strong. We currently:

- Provide quality, affordable accommodation for 358 people.
- Provide high standards of services and facilities.
- Have a well-maintained housing stock.
- Place strong emphasis on resident involvement in the management of our affairs.
- Have high levels of resident satisfaction.
- Are committed to delivering value for money in everything that we do.
- Are in sound financial health with a history of strong financial management and planning.
- Have an impressive set of performance indicators.
- Are committed to placing diversity at the heart of our organisation.

History







Hyelm

Hyelm was founded in 1926 by the late Arthur West who, realising the great need, decided to provide a personal service accommodation club for young people coming to London to work or to study.

It started life in Tufnell Park, North London, where several properties were occupied and moved to a Victorian property in Hampstead in the early 1950s after increasing repair costs and war damage made it necessary to consolidate.

Funded mainly by grants from the Greater London Council, the Hampstead property was demolished during the 1970s to make way for Arthur West House, a purpose-built development, which now provides accommodation and facilities for up to 233 residents.

Construction began on a new Hyelm project in the Old Street area of London in 2006. The scheme opened during 2008 and now provides accommodation and facilities for up to 125 young people and those from priority groups.

Ames House

In 1996, Hyelm entered into merger negotiations with Ames House, which offered housing with support for 25 young women in Hampstead.

Ames House was established in the late 1890s.

After negotiations with the Charity Commissioners, a group structure was formed whereby the two organisations retained their separate legal identities and Hyelm became the sole corporate trustee of Ames House.

The Ames House property was sold during 2004. A long-term lease of a portion of Arthur West House, currently comprising 68 bed spaces, was subsequently purchased from Hyelm with the sale proceeds.







Keith DouglasChief Executive

Introduction

This has been a year of considerable progress for The Group. It was a year that saw the successful delivery of the second stage of our ambitious Strategic Plan for the three years to 2015. It was a year that saw us continuing to become more outward reaching as an organisation with further progress being made in raising our profile within the housing and charity sectors. It was also a year that saw considerable work being carried out in further strengthening our governance arrangements and excellent operational performance.

Strategic Plan

An ambitious new Strategic Plan covering the three years to 2015 was adopted by the Board towards the end of 2011. The Plan was drawn up following a fundamental review of the aims, objectives and ethos of the organisation. The aim of the review was to ensure that The Group, and what it does, remains fully relevant to the modern day and, very importantly, that it continues to respond to modern needs in a way in which our founders would have intended had they been with us today.

Research carried out as part of the review demonstrated that there remains a real need for high standards of affordable, rented, contemporary accommodation, facilities and services for young people and priority groups in the capital today.

It also demonstrated that there remains a real need for safe, secure and supportive environments and for a sense of place and community to go with this housing, which is further evidenced by demands currently seen in the housing sector.

The Plan continues to be widely distributed to our stakeholders and to other organisations within the housing and charity sectors.

It can now also be viewed on our new-look website, which is a highly successful new initiative that was introduced during the year to give up-to-date information and rolling news articles on the work that we do as a social enterprise and to reflect the modern communication needs and expectations of our residents and other stakeholder groups.

Our website now also links to social media such as twitter and facebook. At this very early stage, over 10,000 people have already visited and said that they like our facebook page and over 400 people are following us on twitter.

Considerable progress continued to be made during the year in the second year of the delivery of the Board's Strategic Plan.

Existing links with organisations that work with young people in housing need in the capital, such as Centrepoint, Springboard, Bournemouth College and INSEEC, were further developed. New links and relationships were forged, the most recent being with the Stephen Lawrence Charitable Trust and the Beyond Food Foundation.

Referrals for our accommodation were accepted from them as a result, enabling a number of young people in need to benefit from the affordable accommodation and stable communities that we provide and to make further progress on their pathways towards full independent living. A total of 60 young people were housed by us in this way during the year.

Fresh approaches to advertising and marketing, value for money, resident involvement and scrutiny, local community engagement, environmental sustainability, events and activities, apprenticeship schemes, information technology and communications also began to be implemented.

In addition, our executive team continued to raise the profile of The Group by hosting sector events at our housing schemes and by attending a variety of sector conferences, seminars and group meetings.



Arthur West House

As discussed at our Annual General Meeting in 2013, our housing scheme in Hampstead has served us well during its lifetime. Parts of the property are, however, now more than 35 years of age.

Although it continues to be maintained to a good standard, both planned and reactive maintenance costs are beginning to increase significantly.

Weaknesses in its physical design are also now apparent as the needs and expectations of regulation, legislation and young people change.

We also know that the building is likely to be very difficult and costly to convert.

It has been established from the research that we have carried out that the hostel type model that we currently operate no longer meets needs and expectations.

Resident turnover has increased as a result and we now have to work much harder than ever before to keep occupancy rates at high levels.

On top of this, some of the organisations with which we have formed links have now told us that they are no longer as keen to refer young people to the scheme, which reinforces the research that we have carried out that indicates that the property no longer meets local needs.

With all of this in mind, the Board held a strategic discussion on the future of the property during the year.

Information was considered on the environment in which we operate and on the issues and options that relate to the scheme.

The conclusion was that the option to sell the property with a view to re-providing more contemporary accommodation elsewhere in London was by far the most attractive in terms of value, risk and flexibility.

The option to dispose of the site would enable The Group to provide more accommodation in locations considered by young people to be attractive when compared to the other options considered.

This option would also mitigate the risks associated with cash flow, the raising of finance, falling demand and the increasing costs associated with running an older property.

The Board has since set up a sub-group to help it to further develop its strategy for Arthur West House and to support it, thereafter, in its delivery. The sub-group continues to make good progress in driving the issue forward.

To date:

- A Consultant Development Officer has been appointed to assist the Executive Management Team and Board in the delivery of the strategy.
- A specialist firm of marketing agents has been appointed to market the property and to achieve maximum value. The aim is to complete on a sale by October 2014.
- Solicitors have been appointed in relation to the sale.
- A firm of Lead Development Consultants is now in the process of being identified in accordance with the required EU procedures to help us to locate and procure suitable sites on which to develop and to attend to all aspects of project management thereafter.

In the meantime, the Board will continue to keep residents and other stakeholders informed of the progress that it makes, through newsletters and other means, and welcomes feedback that any interested party may wish to give on this, or indeed any other, aspect of its work.

The overall aim of the Board is to position The Group as the housing charity that offers the accommodation and communities that those whom we set out to house want to live in rather than have to live in due to there being a lack of affordable housing options elsewhere and to do so at great prices and in great locations.



Governance

It is vital for the continued health and progress of the organisation and from the point of view of our regulators that our Board and governance arrangements reflect best practice guidelines and are of the highest standards at all times.

With this in mind, the Board has adopted and complies with all relevant aspects of the National Housing Federation's most recent codes on best governance practice and conduct. Hyelm is a member of the Federation.

A detailed review of The Group's performance against the new regulatory standards of the Homes and Communities Agency has also been carried out. This confirmed that full compliance with these standards has now been achieved, as appropriate.

In addition, an annual Board and Board member appraisal process is now followed. This is supported by governance development and succession plans, which continued to be implemented successfully during the year.

We would like to express our continual appreciation to all members of our Board who have contributed their time and effort during the year in performing their duties.

Operation

A set of performance indicators in relation to the year demonstrated our continued strength in management and service delivery. These are highlighted in a later section of this report and show that our performance compared extremely favourably with that of the sector as a whole.

Challenging performance indicators will continue to be set and monitored by the Board during the forthcoming year.

The quality and standard of our housing stock, facilities and services remained high. Great emphasis continued to be placed on maintaining stable, safe and homely environments.

Our thanks go to all of our staff, whose commitment and dedication were the keystones to another successful year.

Summary

The Hyelm Group has a very positive story to tell in relation to its performance, plans and the quality of the accommodation and services that it provides.

We are confident that it remains well placed to meet the challenges of the Board's Strategic Plan and of the particularly challenging economic, funding and regulatory environments in which we now live.

We are equally confident that, in the years to come, The Group will continue to make a real difference to the lives of those whom it sets out to house by strengthening its position as a modern, dynamic, well run, financially sound and forward looking organisation that closely involves, understands and responds to the needs of its client groups.















Hyelm / Ames House Hampstead



Accommodation

Arthur West House is located in the heart of Hampstead Village, North London, and provides accommodation, services and facilities for up to 233 young people in fully furnished single and twin-bedded study rooms.

A selection of single rooms have en-suite shower facilities. Bathrooms and shower rooms are otherwise communal and are located on each floor.

165 of the bed spaces are owned and managed by Hyelm. These are reserved for young people on low to moderate incomes.

The remaining 68 are owned by Hyelm's subsidiary organisation, Ames House, and are located in a separate wing of the property. These are reserved for young women on low to moderate incomes and are managed by Hyelm in accordance with a management agreement.

All residents at Arthur West House have access to and enjoy the same level and standards of accommodation, services and facilities and are subject to the same rent and service charge scales, regardless of the wing in which their room is located.

Services

The following services are provided on an inclusive charge basis:

- A hotel-style reception desk, which is manned at all times of the day and night.
- Senior members of staff, who live on-site and who are always available to offer help and assistance.
- Meals of a high standard. These include breakfast and evening meals throughout the week with additional meals at weekends.
- The cleaning of bedrooms and communal areas by our domestic staff.
- A comprehensive housing management and maintenance service.

Facilities

Our social, sports and leisure facilities include:

- Licensed bar.
- Squash court.
- Sauna.
- Gym.
- Conference room.
- Study room with free internet access.
- Self-service launderette.
- Open plan communal lounges.

Supportive Environment

We promote a strong supportive environment at Arthur West House. For example:

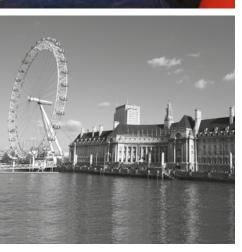
- Help and information is given on a broad range of issues. All of our senior staff are trained in areas such as counselling, first aid, Health & Safety, drug awareness and health and welfare matters in general.
- Help is offered in identifying training, apprenticeship or other employment opportunities, using links that we have established in the local community.
- Apprenticeship opportunities are given where there is scope to provide these.
- Direct financial assistance is offered in cases of extreme hardship.
- Help is given in moving residents on to more permanent accommodation, where this is required.

Hyelm / Ames House Hampstead













Hyelm Old Street



Accommodation

Close to Old Street Underground station on the Northern Line and with excellent transport links to the City and West End, Hyelm – Old Street offers a varied portfolio of housing types for rent, including one bedroom flats and two, three, four and six bedroom cluster apartments.

A cluster apartment is one in which a small number of bedrooms share a kitchen and dining room area.

Each bedroom is furnished to a high standard and has its own bathroom. It includes a double bed and is wired for connection to the internet, Sky and a BT landline, should residents wish to subscribe to such services.

Each communal kitchen and dining room is furnished and includes a fridge with freezer compartment, oven, hob, storage space and lounge furniture.

74 places within the project are reserved for priority groups. Priority groups are those groups of people to whom priority must be given for grant funded intermediate rent housing. They are defined by the government and by the local authorities in which we operate.

The remaining 51 places are for young people in work or study and include those moving on from our Hampstead scheme.

Services

The following services are provided on an inclusive charge basis:

- A hotel-style reception desk and lounge.
- Members of staff, who are available on premises and/or on call each day and night to offer help and assistance.
- The cleaning of certain communal areas by our domestic staff.
- A comprehensive housing management and maintenance service.

Facilities

State-of-the-art facilities include:

- Internet café.
- Gym.
- Sauna.
- Self-service launderette.
- Landscaped courtyard garden.
- Skyline roof terraces.
- Office and conference space.

Hyelm Old Street











Resident Involvement and Scrutiny



Introduction

We recognise that involving residents in the management of our affairs represents good practice and is central to our aim of achieving best value and continuous improvement in the services that we provide.

Consultation, Involvement and Scrutiny

Our residents are formally consulted and involved in the following ways:

- Satisfaction surveys covering all aspects of our service delivery are carried out on a regular basis.
- A panel of residents meets on a regular basis to monitor our performance and to provide constructive suggestions on ways in which our service delivery could be improved. It acts as the voice of the communities within our housing schemes as well as taking a lead on the social events and activities that we organise.
- Two places are reserved on our Board for resident representatives.

More informal consultation and involvement takes place through regular face-to-face interviews with residents, management bulletins, the operation of suggestion box schemes and annual performance reviews and reports.

Social Events and Activities

Programmes of social events and activities are organised to help promote a sense of community within our schemes and to reach out to the broader communities in which our properties are located.

The types of event that are organised include open days, quiz evenings, live music performances and sports and photography competitions.

These are attended by residents, Board members, staff and representatives of local community groups and the organisations with which we have formed links that work with young people in the capital today.

Resident Involvement and Scrutiny













Accounts

Hyelm



Income & Expenditure Account for years ending 15th October:

	2013	2012
	£′000	£′000
Income		
Rent & other housing activities	2,263	2,148
Interest and other income	7	7
Total Income	2,270	2,155

Expenditure

(Deficit)/Surplus for Year	(1)	(22)
Total Expenditure	2,271	2,177
Depreciation - other fixed assets	133	91
Depreciation - properties	203	203
Interest payable	372	369
Other costs	86	121
Service costs	810	775
Management costs	667	618

Balance Sheet as at 15th October:

	2013	2012
	£′000	£′000
Fixed Assets		
Housing properties less grants	8,735	11,362
Other fixed assets	474	463
Total Fixed Assets	9,209	11,825

Current Assets

Stocks	6	6
Debtors	174	158
Cash at bank and in hand	2,076	1934
Less creditors	(665)	(647)
Properties held for sale	2,464	0

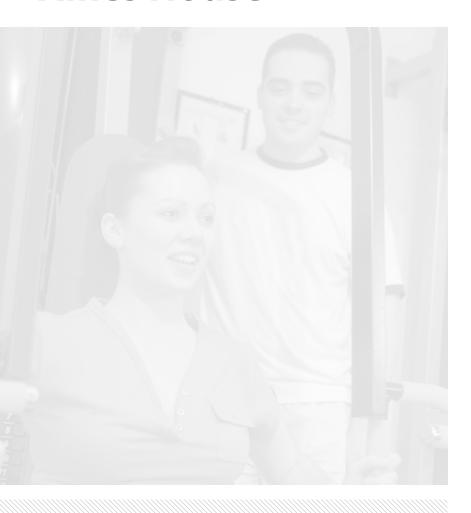
Total Net Current Assets	4,055	1,451
Assets less Creditors	13,264	13,276

Funds

Long term loans	6,693	6,704
Designated reserves	96	91
Retained surplus	6,475	6,481
Total Funds	13,264	13,276

Accounts

Ames House



Income & Expenditure Account for years ending 15th October:

	2013	2012
	£′000	£′000
Income		
Income from lettings	405	385
Interest and other income	7	6
Total Income	412	391
Expenditure		
-	2	2
Management costs	2	2
Service costs	369	350
Depreciation	14	14
Total Expenditure	385	366
Surplus for Year	27	25
Unrealised gains/(losses) on investment assets	0	2
Retained Surplus	27	27

Balance Sheet as at 15th October:

	2013	2012
	£′000	£′000
Fixed Assets		
Property, furnishings & fittings	2,534	2,548
Investments	0	0
Total Fixed Assets	2,534	2,548
Current Assets		
Debtors	321	240
Cash at bank and in hand	274	230
Less creditors	(141)	(57)
Total Net Current Assets	454	413
Assets less Creditors	2,988	2,961
Reserves		
Endowment fund	2,545	2,545
Retained surplus (general fund)	443	416

2,988

2,961

The figures on these pages provide a summary of the financial performance of Hyelm and Ames House. Full copies of the audited financial statements can be made available on request. The deficits shown in the Hyelm income and expenditure accounts reflect the financial models that we have adopted in relation to our housing schemes and arise primarily as a result of depreciation charges, which are non cash items, on the property element of our Hyelm - Old Street scheme.

Total Reserves

The results for each organisation are as planned and are in accordance with the financial projections included within our business plan.

Our business plan helps to demonstrate the continued viability and financial health of each organisation and of The Group as a whole. Copies of this document can also be made available on request. subject to the same rent and service charge scales, regardless of the wing in which their room is located.

Performance



Bedspaces in Management at 15th October:

	2013	2012
Hyelm - Hampstead	165	165
Ames House - Hampstead	68	68
Hyelm - Old Street	125	125
Total	358	358
BM320 benchmark average	423	448

Lettings during the year:

	2012 - 13	2011 - 12
Hyelm - Hampstead	414	421
Ames House - Hampstead	163	159
Hyelm - Old Street	58	35
Total	635	615
BM320 benchmark average	99	108

Lettings to Black and Minority Ethnic Groups at 15th October:	2013	2012
Hyelm - Hampstead	80%	55%
Ames House - Hampstead	91%	70%
Hyelm - Old Street	70%	52%
Total	80%	59%
BM320 benchmark average	30%	49%

Analysis of Lettings by Gender at 15th October 2013	Hyelm Hampstead	Ames House Hampstead	Hyelm Old Street
Female	42%	100%	57%
Male	58%	0%	43%
Total	100%	100%	100%

Analysis of Lettings by Vocation at 15th October 2013:	Hyelm Hampstead	Ames House Hampstead	Hyelm Old Street
Students	66%	79%	28%
Priority Groups	0%	0%	59%
In other full-time employment	34%	21%	13%
Total	100%	100%	100%

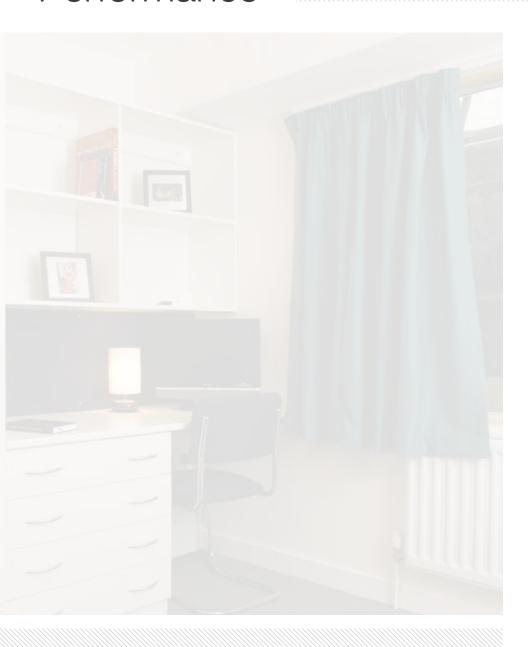
Occupancy Rates during the year:

	2012-2013	2011-2012
Hyelm - Hampstead	96.0%	98.4%
Ames House - Hampstead	98.6%	98.7%
Hyelm - Old Street	100.0%	99.9%
Total	98.2%	99.0%
BM320 benchmark average Rates are expressed as a percentage of co	98.9% apacity.	98.2%

Rent Arrears at 15th October:

	2013	2012
Hyelm - Hampstead	0.34%	0.08%
Ames House - Hampstead	0.09%	0.03%
Hyelm - Old Street	0.27%	0.54%
Total	0.27%	0.24%
BM320 benchmark average	5.40%	4.19%
Levels are expressed as a percentage of rent collectable.		

Performance



Average Length of Stay

	2012-2013	2011-2012
Hyelm - Hampstead	5.1 months	6.4 months
Ames House - Hampstead	4.5 months	7.1 months
Hyelm - Old Street	30.0 months	22.1 months
Total	13.2 months	11.9 months

Formai Complaints

	2012-2013	2011-2012
Hyelm - Hampstead	0	0
Ames House - Hampstead	0	0
Hyelm - Old Street	0	0
Total	0	0

All formal complaints were resolved during the relevant year.

Residents Provided with Training / Development

	2012-2013	2011-2012
Hyelm - Hampstead	7.4%	n/a
Ames House - Hampstead	5.0%	n/a
Hyelm - Old Street	5.8%	n/a
Total	6.1%	n/a
BM320 benchmark average	1.7%	n/a

Levels of Resident Satisfaction

	2012-2013	2011-2012
Hyelm - Hampstead	90%	97%
Ames House - Hampstead	90%	97%
Hyelm - Old Street	100%	98%
Total	95%	97%
BM320 benchmark average	85%	88%

Levels were deemed from satisfaction surveys that were carried out during each year.

Maintenance Performance during the year to 15th October 2013:	Hyelm Hampstead	Ames House Hampstead	Hyelm Old Street	BM320 Benchmark Average
Emergency Repairs				
Number of requests for repairs reported	0	0	1	Not Available
Target response time	24 hours	24 hours	24 hours	22.4 hours
Repairs completed within target	n/a	n/a	100%	100.00%
Number of repairs outstanding	0	n/a	0	Not Available
Priority Repairs				
Number of requests for repairs reported	9	1	11	Not Available
Target response time	5 working days	5 working days	5 working days	4.5 working days
Repairs completed within target	100%	100%	100%	97.27%
Number of repairs outstanding	0	0	0	Not Available
Routine Repairs				
Number of requests for repairs reported	14	4	91	Not Available
Target response time	20 working days	20 working days	20 working days	20.6 working days
Repairs completed within target	100%	100%	100%	97.00%
Number of repairs outstanding	0	0	0	Not Available

Performance



Rent and Service Charges

Rent and service charges at our Hyelm/Ames House - Hampstead scheme were reviewed during the year in accordance with our Charges to Residents policy statement. An average increase of 5.81% was deemed necessary to take effect from January 2013.

The review took into account the ability of residents to pay as deemed from their average weekly income, rates of inflation, our own financial position and rents charged by competing organisations.

The weekly rent and service charge for longerterm residents subsequently ranged from £95.00 to £130.00 in a twin-bedded room and from £154.00 to £157.00 in a single room. The charges included:

- Accommodation.
- Breakfast and evening meals throughout the week with additional meals at weekends.
- Electricity and gas.
- Water.
- Council tax.
- The regular cleaning of residents' rooms and communal areas.
- Support.
- Free internet access.
- A comprehensive housing management service.

They also included VAT and were subject to a supplement for short stays and for the first four weeks of longer-term residences.

The weekly rent and service charge per bedroom at our Old Street scheme ranged from £126.07 to £143.88, which is below private sector market rates and at levels comparable to those charged by our competitors. It included:

- Accommodation.
- Electricity and gas.
- Water.
- The regular cleaning of certain communal areas.
- A comprehensive housing management service.

Rents and service charges were increased, on average, by 6.73% in January 2013. VAT does not apply to this scheme.

BM320 Benchmarking

BM320 is a group of 15 small housing associations that share information for performance benchmarking purposes. Hyelm is a member. B320 comparison figures have been included in this performance section where they are relevant and available.

Governance

Board members act in a voluntary capacity.

At 15th October 2013, the Board comprised:

Rebecca Begej	Vice-chair of the Board
Graham Briscoe	
Lee Buss	
Keith Douglas	
Susan Parsonage	Chair of the Board
Charlotte Paxton	Chair of the Development Sub-group
Alex Sutton	
Helen Taylor	
Howard Webb	Treasurer
Wayne Willis	

The Board has established a Development Sub-group, which meets four times each year to assist the Board in the further development and delivery of its development strategy.

Management

At 15th October 2013, The Group employed 43 people. Hyelm employed 17 staff directly. A further 26 were employed indirectly in respect of catering, domestic and bar services that were out-sourced. Directly employed staff comprised:

Executive Management Team

Keith Douglas	Group Chief Executive
Mark Sharman	Director of Finance (part-time)
Simon Wright	Group Director of Operations

Hyelm / Ames House - Hampstead

Gita Browning	Receptionist
David Buchanan	House Manager
Radek Chomiuk	Duty Manager
Robert Gillett	Night Manager
Gillian Oman	Office Manager
Irma Paripovic	Night Manager
Sayed Rahmatullah	Duty Manager

Central Operation

communic per amon	
Frederick Bawua-Anipah	Finance Officer
Peju Fabunmi	Consultant Development Officer (part-time)
Jay Harvey	Executives' Assitant
Emilia Konopnicka	Services Manager
Marco Litto	Resident Involvement Manager

Hyelm - Old Street

Mark Cleere	Scheme Manager
Phillip Lloyd	Duty Manager
Vacant	Duty Manager

Contact Us



Hyelm/Ames House - Hampstead

Arthur West House, 79 Fitzjohns Avenue Hampstead, London NW3 6PA

Nearest Underground Station

Hampstead (Northern Line - Zone 2)

For further information on this scheme, the resident eligibility criteria that apply, how to apply for accommodation and rent and service charge levels, please:

- Visit our website www.hyelm.com; or
- Email your enquiry to **hampstead@hyelm.com**;or
- Telephone **020 7435 8793**



Hyelm - Old Street

43 New North Road London N1 6JB

Nearest Underground Station

Old Street (Northern Line - Zone 1)

For further information on this scheme, the resident eligibility criteria that apply, who qualifies for priority group housing, how to apply for accommodation and rent and service charge levels, please:

- Visit our website www.hyelm.com; or
- Email your enquiry to **oldstreet@hyelm.com**;or
- Telephone **020 7336 9000**

Other Information

In accordance with our Provision of Information policy statement and our commitment to openness and accountability, anyone is entitled, within reason, to receive information on our performance, plans and policies on request. This includes all Board papers and Minutes that are not confidential in nature.

If you would like to have any such information, please do not hesitate to contact us using any of the contact methods outlined on the left.

Hyelm and The Ames House Trust: Registered with the Charity Commission – Number 215575.

Hyelm: Registered with the Homes and Communities Agency – Number HO 312.

Hyelm: Registered in England at Companies House - Number 00244598 (Registered Office: Arthur West House, 79 Fitzjohns Avenue, Hampstead, London NW3 6PA).

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