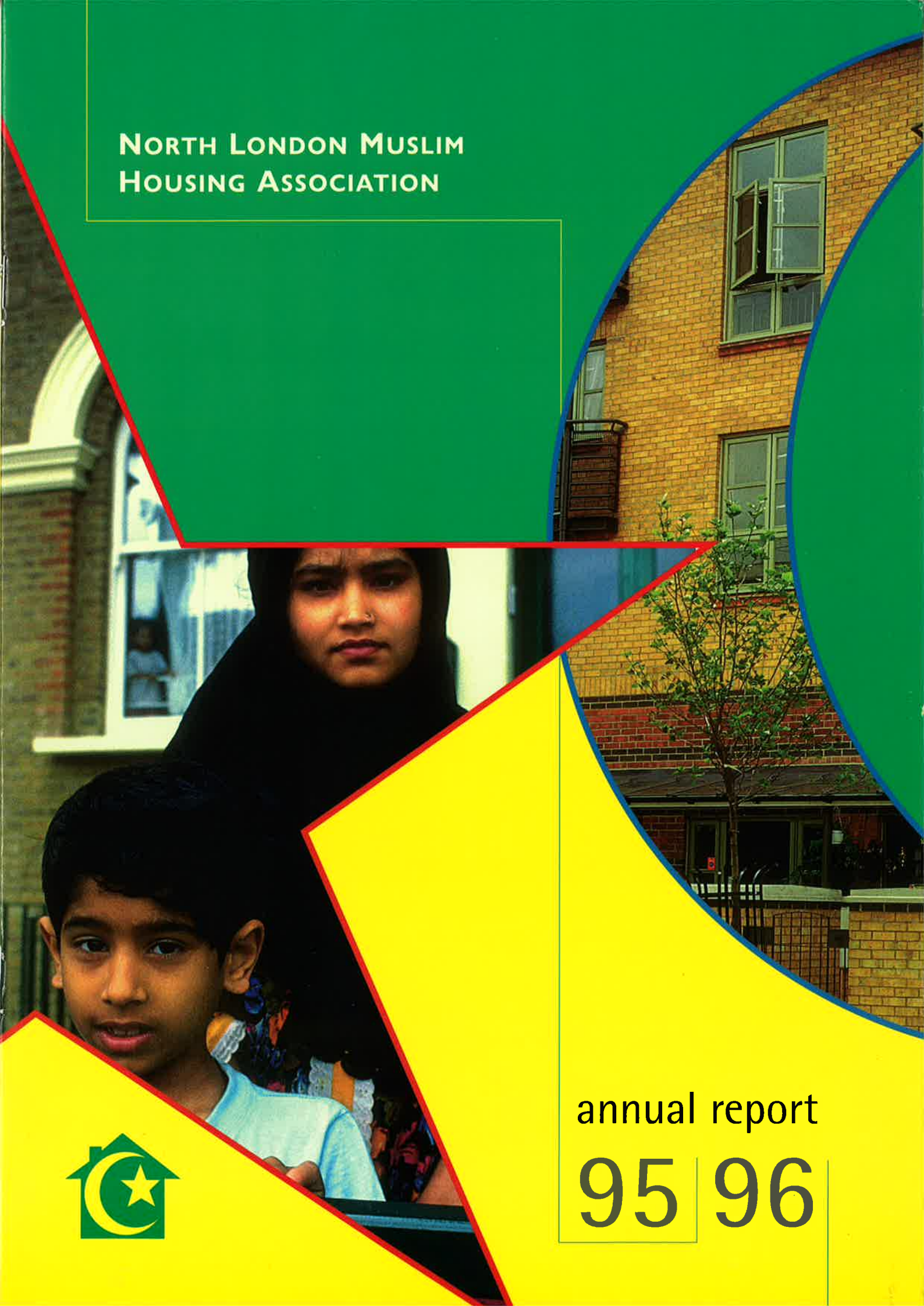


**NORTH LONDON MUSLIM  
HOUSING ASSOCIATION**



annual report

**95 | 96**





Management Committee meeting

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### **M.M. Zina**

Chairperson  
Former Senior Housing Advisor LBH, Shelter  
National Campaigner for Homeless, Owner of  
Lettings Agency since 1992.

### **I.Zina**

Committee Member  
LLB (Hons) Barrister at Law.

### **S. Patel**

Committee Member  
Btec Diploma in Computers Electrical Engineer.

### **N. Patel**

Committee Member  
Estate Manager LBI, Btec in Business.

### **O. Ghanti**

Vice-Chair  
BA (Hons) Barrister at Law.

### **T. Shoults**

Committee Member  
BA (Hons) CANTAB-Economics, Dip. Town  
Planning, former Director of Housing LBH, Chief  
Exec of Metropolitan Housing Trust.

### **I.Bawa**

Secretary  
Bachelor of Commerce (B.Com) Co-ordinator of  
North London Muslim Community Centre.

### **M. Hinch**

Co-opted Member  
IFPA MBA, Finance Director NHT 1993,  
Performance Audit Manager 1988-92.

### **A. Kendall**

Co-opted Member  
Chief Executive Media Charity, 21 yrs involved  
in housing movement, former Councillor LBH,  
Chair of Newlon Housing Group.

### **A. Jarosy**

Co-opted Member  
BA Social Studies, East London Area Manager  
Circle Thirty Three.

### **A. Bawa**

Committee Member  
Tenants Services Team Leader NIGHHA, Bsc  
Genetics, Graduate Dip in Housing.

### **A. St Clair-Miller**

Co-opted Member  
20 yrs in local Government, 12 yrs as elected  
Councillor, 5 yrs in LBH.

### **E.D. Amerat**

Treasurer  
BSc, AMIEE, MFIETCE, MIBTE,  
BT Senior Executive Engineer Planning and  
Operations Project Manager.

### **F. Bham**

Committee Member  
Treasurer of North London Muslim Community  
Centre

### **M.Y. Patel**

Committee Member  
Bcom, Bank Accountant for last 10 yrs.

### **C. Archer**

Co-opted Member  
Dev. Director of Bethnal Green and Victoria  
Housing Association, BSc (Hon) Geology 11 yrs  
Housing experience, 7 yrs Development  
experience.

### **E. Ghanchi**

Committee Member  
Treasurer of North London Mosque Trust.

### **BANKERS:**

**Midland Bank plc**  
Stamford Hill  
160 Clapton Common  
London E5 9AH

### **AUDITORS:**

**Valentine Marke Stevens**  
Oak House  
49a Uxbridge Road  
London W5 5SB

### **SOLICITORS:**

**Devonshires**  
Salisbury House  
London Wall  
London  
EC2M 5QY

### **Field Fisher Waterhouse**

41 Vine Street  
London EC3N 2AA



# Chairperson's Report

Our progress in 95/96 has been steady, despite the Association experiencing difficulties such as not having its allocation directly from the Housing Corporation. Small Organisations are very reliant on direct allocations, as income is derived from this. NLMHA has had to re-assess its business plan in light of the reduction in the Housing Corporations Approved Development Programme and further reductions in the grant rate. It is to our credit that despite these difficulties, we have managed to keep our rent levels down. Our business plan is very robust and affordability is a central plank of our projections and has remained high on the associations agenda for this year. We maintained our rents as near as possible in line with other larger Housing Associations operating in L. B. Hackney. The committee members have worked hard at monitoring the performance of the association and have overseen standards of excellence throughout the working of the Association. The association has maintained tenant arrears at 3.21%.

Focusing on the Client group we serve, we find ourselves in a situation where there is a pressing need for housing amongst our traditional Client group. However resources fall far short of demand. We are unable to build or attract

funds at the pace required. This is a particular problem with extended families. Suitable accommodation for this Client group is not sufficient to meet the considerable demand.

NLMHA remains an inner-city association working primarily in the boroughs of Hackney, Waltham Forest and Newham. We have worked very well with the officers in these boroughs. The result of working in partnership with these boroughs this year has overseen the development of 41 new build properties and 17 rehab properties. This year we have started working in Newham and through the support of the Local Authority we received an allocation for 5 houses. We hope to increase this to 20 units next year.

I would like to thank the Director, Staff and Committee members for their commitment and hard work.



**MOHAMMED MUNAF ZINA**  
Chairman

Linda Mansfield (Marketing Manager Nationwide Building Society) with Mohammed Munaf Zina (Chair of NLMHA)



# Director's Report

The financial year 95/96 was another successful year for the Association. We now have 234 units in management an increase of 58 (33%) units this year. We are expecting to manage 110 new units in the coming year. This predicted growth is based on our current business plan of developing new units and achieving stock transfers. This level of growth will keep us on course to have 600 units in management by year 2000.

Our major success this year has been raising private sector finance of 4 million pounds from Nationwide Building Society. This partnership adds to the strong relationship we already have with The Housing Finance Corporation and Midland Bank.

This year we worked primarily with the Boroughs of Waltham Forest and Hackney. Our track record of working effectively with these boroughs helped us enormously in developing our link with L. B. Newham. In the coming year we shall be working in all the three boroughs.

I would like to mark our progress by mentioning the four key general provision schemes at Holly Street and Filter Beds in Hackney, and also Priory Court and Markhouse School in Waltham Forest.

I have kept up with our tradition of controlling staffing costs, scrutinising other costs and maintaining low overheads. This discipline has ensured that our income has risen by 41% and our reserves by 65%. This will make it possible for us to keep rents in line with large Housing Associations which maintain a development programme.



**YUSUF HAFESJI**  
Director

## Staff

**Mr Ahmed Mapara**  
Development Officer



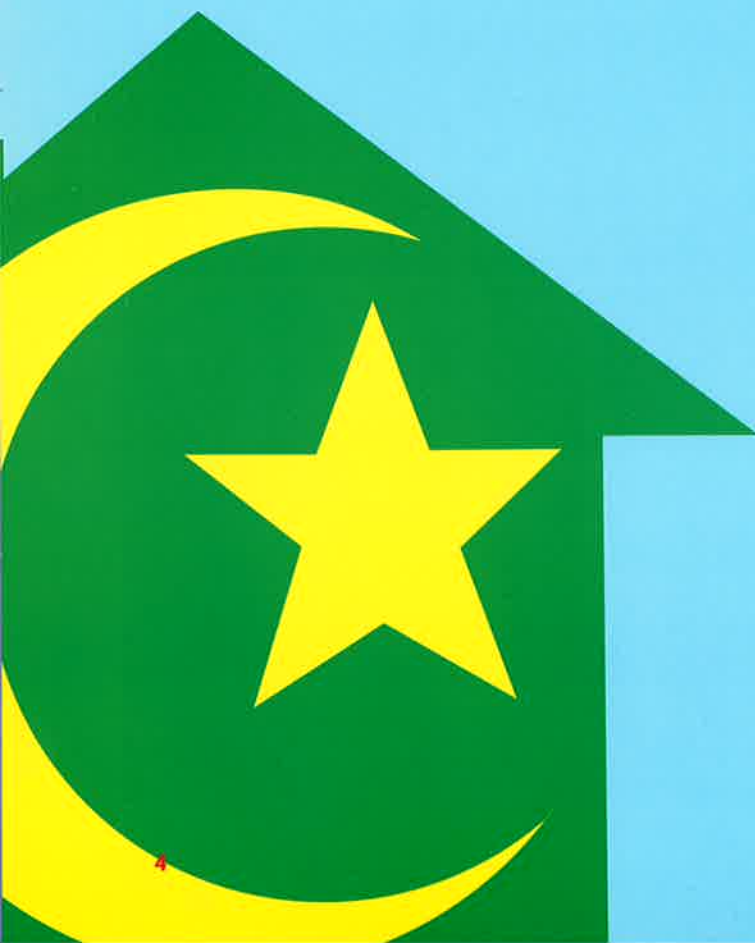
**Mr Omar Mapara**  
Accountant



**Mrs H. Barber**  
Admin/Secretary



**Mustag Dawood**  
Trainee Housing Officer



# Pillars of our Success



Buxted Road, E8

## Our success is founded on the following pillars:

- efficient, caring and responsive service to its tenants
- decisions based on prudent financial principles
- maintaining affordability
- serving our communities

## Efficient, caring and responsive services to our tenants:

Mr Faik of Northwold Road, E5 says over the past 14 months he has received prompt repair service and the property is in good condition.

Mrs Lunat of Jenner Road, N16 says she is happy with the service NLMHA provides and finds the staff always courteous and willing to help.

We are constantly seeking to improve the quality of the service we offer to our tenants. We made significant changes both to the quality and delivery of our services. The symbol of this is our new Tenant handbook translated into seven different languages

The following objectives are key to our work.

- we work in partnerships with all our funders
- all our income and expenditure is stringently monitored
- our staffing decisions are based on value for money
- our operational decisions produce long term results
- team work is designed to enhance efficiency and effectiveness
- we use new technology to enhance communication

Suraiya aged 3,  
Southwold Road

## Affordability

We recognise that the majority of our tenants are on low income and therefore any support we can offer them to reduce their financial burden improves their quality of life. Our contribution to this effort is through keeping rents down to levels which match larger Housing Associations. Our typical rents are:

### Type of Accommodation:

	Typical rent	Average*
1 bed flat	£ 52.08 per week	£ 52.90
2 bed flat	£ 58.80 per week	£ 61.60
2 bed house	£ 67.20 per week	£ 65.50
3 bed flat	£ 68.88 per week	£ 68.01
3 bed house	£ 75.60 per week	£ 71.32
4 bed house	£ 84.27 per week	£ 78.48

\*The average rent of three large housing associations who operate in Hackney.

## Serving our communities

We serve our communities by developing housing to meet the specific housing requirements of Muslim and other ethnic minority communities. This is done by paying attention to housing design, facilities in the housing units and a culturally sensitive housing service.







Left to right: Councillor Simon Mathews (Chair of Housing Services LBH), Omar Ghandi (Vice-Chair NLMHA), Mayor M. Saleem Siddiqui (London Borough of Hackney) and Mrs Adan with her son (tenant of NLMHA)

## New Build

70% of our development this year has been through new build. This is as a result of our partnership work with other housing associations and local authorities. The experience gained by NLMHA in developing these schemes builds on our management expertise to a level where we can aim higher next year. Some of these schemes are:

### Holly Street – 14 Units

The 14 units at Holly street stand proud among other developments on this estate in Hackney. The residents of the estate have welcomed this development as a scheme that contributes to the character and history of Hackney.

These design features are ideal for our traditional tenant group.



'Secure by Design' Certificate presented by PC Paul Peckham to Yusuf Hafesji, Director of NLMHA

### Jenner Road – 4 Units

These units at Jenner Road are a natural addition to the area of Stoke Newington. These units are designed to feature for the Muslim culture.

### Glading Terrace – 10 Units

This scheme has the character of something old and something new. These interesting characteristics give the residents of these units the experience of history with growth. The funding of this scheme is a mixture of private and public monies.



Buxted Road, E8



Glading Terrace



Esra, aged 3, at Jenner Road, N16

Buxted Road, E5



Southwold Road, E5



## Rehabilitation

30% of our development this year was rehabilitation work. Our association takes special pride in this work because the primary communities we serve prefer to live in areas near mosques and support services. These are also areas where traditionally their extended families have settled. At another level rehab work creates opportunities to employ local people especially ethnic minorities who suffer higher levels of unemployment. Lastly we feel that through rehab work we are participating in the regeneration of London Boroughs and their local economies. The following 17 units were rehabilitated this year.

### **34-36 Southwold Road, 29 Gunton Road and 71 Ickburg Road – 6 Units**

These units are located at Lower Clapton Road E5. This makes them ideal for ethnic minority group families to settle easily within the local community and take advantage of local facilities.

### **17 Chardmore Road and 152 Powerscroft Road – 4 units**

Chardmore Road and Powerscroft Road is in an ideal location for families with children, with easy access to the public transport, local schools, Mosque and other public facilities. The 4 units we have rehabilitated in this part adds to the general pattern of regenerating Hackney. Our contribution in this area adds to the long term success of the area.

### **Alconbury Road, Benthal Road and Rectory Road – 7 Units**

This development has come about through our partnership work with London Borough of Hackney. These schemes form part of the Local development of the Stoke Newington area.

### **Tenants Incentive Scheme**

We have been allocated the following TIS in 95/96

Brooke Road	£16,000
Rectory Road	£16,000
Alconbury Road	£16,000
Forburg Road	£16,000
Jenner Road	£16,000
Gujarat House	£16,000

Powerscroft Road, E5



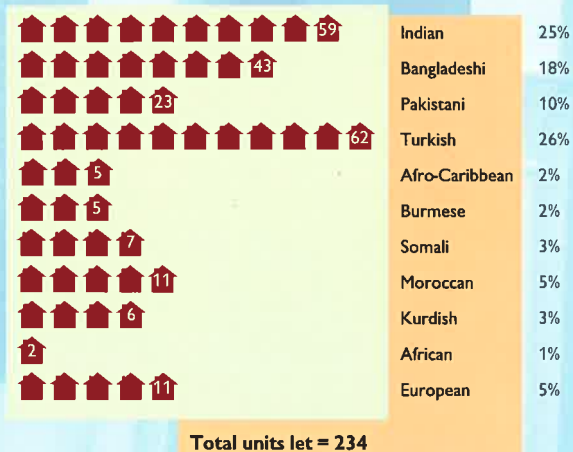
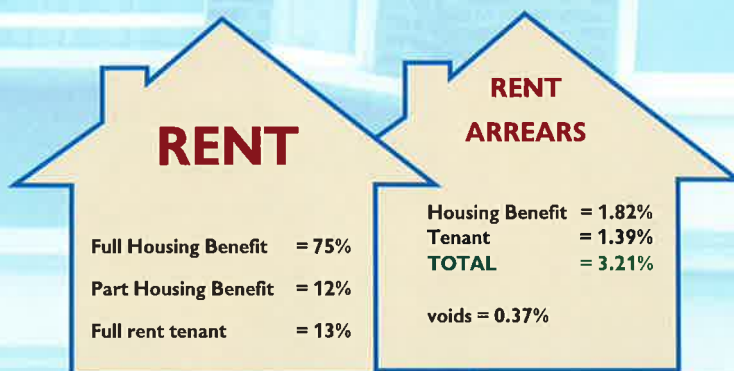
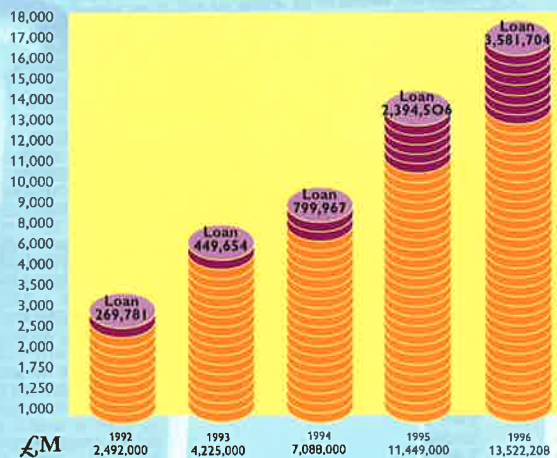
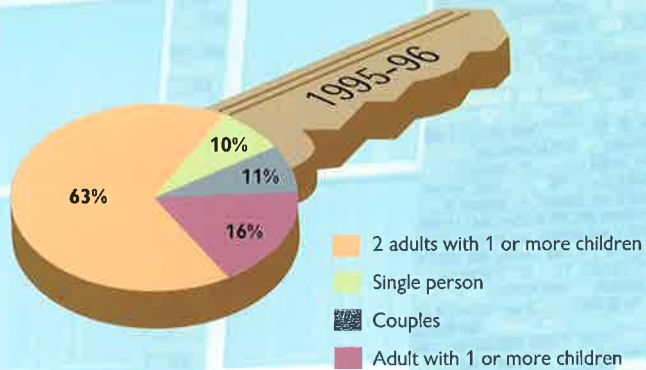




Mr & Mrs Pathan at Bayston Road, N16



Rahala, aged 16, at  
Southwold Road, E5





## The Association's Financial Position

North London Muslim Housing Association has continued to build on the successes of the preceding year. The accounts at 31<sup>st</sup> March 1996 show total reserves of £1,101,404. The Association's Tangible assets have also increased from £12,402,257 to £17,141,294.

We are anticipating another successful year, with extensive support from both the Housing Corporation and Local Authorities. We are seeking to improve our position further by negotiating stock transfers from larger housing associations.

The Association's internal control has always been good and our excellent track record is reflected in the good Management Letter from the Auditor.

Left to right: Mike Hinch (Committee Member), Omar Mapara (Accountant NLMHA), Neil Hadden (Regional Director at The Housing Corporation), Yusuf Hafesji (Director NLMHA), Mark Wheeler (Lending Manager Nationwide Building Society). Sitting are: Linda Mansfield (Marketing Manager Nationwide Building Society) and Mohammed Munaf Zina (Chair NLMHA)



# Finance

## INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED:

	31.3.96	31.3.95
INCOME	£	£
Net Rent & Service Charges	749,469	506,671
Surplus (deficit) on Development Administration	44,695	57,045
Surplus on other income & expenditure	<u>95,544</u>	<u>59,946</u>
TOTAL	889,708	623,662
EXPENDITURE		
Management Expenses	74,070	64,949
Maintenance & Service Charges	56,529	34,282
Mortgage Interest	245,540	173,195
Rent Payable	40,512	28,723
Other	<u>33,262</u>	<u>6,175</u>
TOTAL	449,913	307,324
Net Surplus (deficit)	439,795	316,338
Transfer to designated reserve	<u>(128,707)</u>	<u>(69,606)</u>
Revenue Reserve	<u>311,088</u>	<u>246,732</u>

## BALANCE SHEET AS AT:

	31.3.96	31.3.95
	£	£
FIXED ASSETS		
Tangible Assets	17,141,294	12,402,257
Less Housing Association Grant	<u>(13,522,208)</u>	<u>(10,002,628)</u>
Total Fixed Assets	3,619,086	2,399,629
Net Current Assets	<u>1,064,123</u>	<u>656,587</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>4,683,209</u>	<u>3,056,216</u>
FINANCED BY:		
LOAN	3,581,704	2,394,506
SHARE CAPITAL	101	101
REVENUE RESERVES	790,978	479,890
DESIGNATED RESERVES	<u>310,426</u>	<u>181,719</u>
	<u>4,683,209</u>	<u>3,056,216</u>



**NORTH LONDON MUSLIM HOUSING ASSOCIATION**

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