



NORTH LONDON MUSLIM HOUSING ASSOCIATION

ANNUAL REPORT

2013 – 2014



LIGHTING UP PEOPLE'S LIVES – INSPIRING GENERATIONS

From the Chair Ismail Yusuf



This year's theme for this Annual Report is 'the community'. It is a fact that this Association was established for the community by the community. It was by strength of association and belonging and essentially by unity, that we were able to establish such major projects for the benefit of the community. It can be seen that in the word 'community' there is already the emphasis of unity and perhaps it can be argued that the word should essentially mean the 'unity of people'. It was certainly the unity of the Young Muslim Cricket Club (YMCC) which being made up of the then youth of the community that went on to establish the Youth Centre and then the North London Muslim Community Centre. What we learn from this is that there is great strength from unity and if we stand together we can achieve great things for the common good of all. The Association strives to establish communities and provide decent homes to its tenants who are its valued major stakeholders.

The year has been productive and it gives me particular pleasure in reporting to you because the team has achieved much more in real terms in 2014 than it has done so previously. The Board continues to work together with its staff and strives to deliver value for money by obtaining the best value at the lowest price in all its dealings. A complete statement of how we achieve this is set out in the financial statements.

The Board remains engaged and effective for the task in hand and continues to work together. Unfortunately, this year we have been forced to request that the London Borough of Hackney refrains from nominating a local Councillor as a co-optee on the Board as they have done in the past. This request had to be made due to the very limited number of spaces that are now available on the Board due to the Regulator's requirement to limit its size and to have an effective Board with the correct skills.

We have been busy this year in trying to recruit more shareholders from the community with the right type and mix of skills so that the organisation is not left with a lacuna for the future. This succession planning is a part of the



Chair leading the Board discussion.

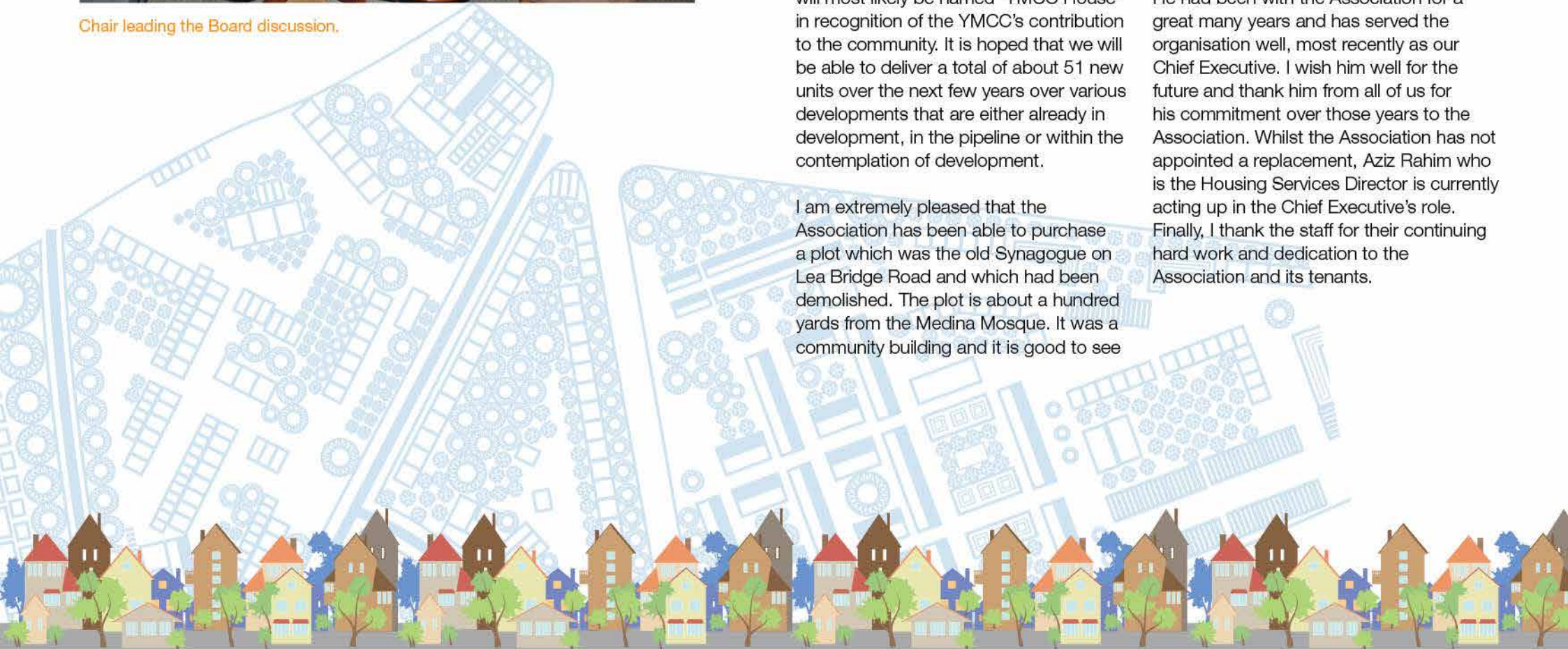
Board's governance responsibilities and it continues to strive to meet those requirements. I welcome the new shareholders and urge them to take an active interest in the Association's affairs as they are the future and will, one would hope, be leading the Association, in time, to new heights.

In terms of continuing development and providing new homes, development is ongoing at our site in Morning Lane which will most likely be named 'YMCC House' in recognition of the YMCC's contribution to the community. It is hoped that we will be able to deliver a total of about 51 new units over the next few years over various developments that are either already in development, in the pipeline or within the contemplation of development.

I am extremely pleased that the Association has been able to purchase a plot which was the old Synagogue on Lea Bridge Road and which had been demolished. The plot is about a hundred yards from the Medina Mosque. It was a community building and it is good to see

that it will be brought back into community use for the benefit of the community. The Board is currently considering how it will develop it to give the most benefit to the community bearing in mind what I had said last year of our future plans in terms of the provision of accommodation for both our older and younger citizens.

Unfortunately, this is also the year that Mr Ahmed Mapara retired from his position as Chief Executive of the Association. He had been with the Association for a great many years and has served the organisation well, most recently as our Chief Executive. I wish him well for the future and thank him from all of us for his commitment over those years to the Association. Whilst the Association has not appointed a replacement, Aziz Rahim who is the Housing Services Director is currently acting up in the Chief Executive's role. Finally, I thank the staff for their continuing hard work and dedication to the Association and its tenants.



From the Acting Chief Executive Aziz Rahim



Vision for the community

It is 26 years since NLMHA was set up by our community, and what an incredible amount has been achieved in that time. We built 99 new affordable homes to rent last year and improved the services we deliver to our residents.

The Association also has an important role to play in our communities – making them safe and pleasant places to live. We have evolved and improved in the way we work and this has been highlighted by the outcome of our annual tenant satisfaction survey.

The Association's new Business Plan takes into account an ambitious future development programme and all the other strategic challenges that the Association will face over the next three years, paying particular attention to continuing good governance, ensuring future financial viability, and maintaining the quality of service that our residents and other stakeholders should expect. We have plans to develop another 51 new units in the near future.

Our previous Chief Executive, Ahmed Mapara, retired on 30th May 2014. He has served this great organisation for the past 23 years. We pray that Ahmed has a happy, fulfilling, long and healthy retirement.

I am confident that the Association will continue to perform to the very highest standards in the years ahead. Our volunteer Board members have always given tremendous leadership to the Association and we all recognise that, without the skill, hard work and determination of our dedicated staff, the Association would not excel in performance in all key areas.

It is to its very great credit that the Association this year retained the Investors in People Silver Award. Warm congratulations to the Board and all the staff. On behalf of our Association, I would like to thank everyone who has helped the Association to flourish over the last 26 years. Thank you all very much indeed.

We hope you find our Annual Report interesting and enjoy reading it.

Customer service

Placing our customers at the heart of all that we do

'Very good work and also advice was excellent and very friendly'

Bilkis Banu
Tenant

Involving residents

NLMHA works closely with its residents and communities to provide excellent service delivery. During the last year we have worked with residents to improve our estates by tackling anti-social behaviour, reduce fly-tipping and improve estate parking. We have also worked with the wider community in helping to provide education and training programmes, providing employment support and tackling worklessness.

We have engaged residents in many ways including consultations, advice surgeries, estate walkabouts and resident meetings. We have also produced biannual newsletters as well as leaflets providing advice on particular issues throughout the year.

By working closely with our residents and taking their views into account, our service delivery has improved and this is reflected in the improvements in our annual residents satisfaction survey.

As part of our continuous improvement to customer services, we now have two new customer services officers positions, who are the first point of contact for all our services. This has greatly improved our service delivery.

Scrutiny Panel

Our Scrutiny Panel has been helping to improve and shape our services since 2010. We are working with new residents to expand the Panel to encompass the inclusion of the additional properties received during the previous year.

Complaints

We endeavour to provide the best quality of services for all our customers. Last year we received only 14 complaints in total. All 14 complaints were resolved to the tenants' satisfaction within stage 1 of the complaints process.



Residents enjoying and participating in a multi-landlord estate funday. NLMHA worked in conjunction with Oldford Housing and Spitalfields Housing Association and the Tenants & Residents Association at St Andrews.



Our homes

We do what we say –
deliver on our
commitments

It has been a successful year in dealing with different types of tenure for the first time. Now we manage social rented properties along with intermediate rent, shared ownership and private leasehold properties. All of our properties are in good condition and exceed the decent homes standard.

The Residents Satisfaction Survey 2013 – 2014 demonstrates that 90% of our residents are satisfied with the overall quality of their home.

Our dedicated team supported new residents to quickly settle into their homes. Residents are now enjoying their new homes.



We have involved the young residents and their parents in our new development – Finsbury Grange.

We instilled the ethos of 'one proud community', encouraging every resident to take ownership of the scheme and work closely with us to maintain it to a high standard.



Keeping standards high

100%

of annual gas inspections completed

92.4%

of repairs completed at first visit

99.25%

of emergency repairs completed on target

Investment

We have invested £879,000 to maintain and improve our properties during 2013 – 2014. We have installed 41 new kitchens and 11 boilers.

Value for money

During 2013 – 2014 our partnership work with Spitalfields Housing Association and Providence Row has continued to provide an excellent gas service, where we have achieved value for money and shared good practice.

New development

We are currently developing 14 units in Morning Lane, Hackney and 17 units in Vallentin Road, Waltham Forest. We are also looking to develop a further 20 units in Lea Bridge Road, Hackney. All three developments are through our development consortium, North River Alliance.

We have submitted our bid for the 2015 – 2018 development programme where we are expecting to develop 34 units.

'Great building to live in, community is vibrant and multi-cultural. Good Vibes'

Deshaun Simon
Tenant



Our tenancies

Helping tenants to maintain their tenancy



Young residents enjoying the summer holidays.

We had only three evictions during the 2013 – 2014 financial year. Our dedicated team work relentlessly with our residents so that they can maintain their tenancies.

Allocations

We have let 36 rented homes during the year, some from the new development at Finsbury Grange and others from the rest of our stock.

Keeping rents on track

During this financial year we have seen the government introduce some of the changes as outlined in the welfare reforms. The year began with the introduction of the 'Bedroom Tax' and gradually the benefit cap was phased in. We have worked with tenants and residents to reduce the impact of these changes and ensure that tenants are able to maintain their tenancies and pay their rents. We have also helped tenants access additional benefits and signpost them for budgeting advice.

We are continuing to work with tenants in communicating information about the changes to the welfare system and helping them prepare for the changes.

4.84%

rent arrears at the end of the year

98.95%

rent collected



Young residents enjoying activities during a 'get to know your neighbour' event at our new development, Oriana House.

Governance and leadership



Ismail Yusuf
Chair



Ahmed Alibhai
Vice Chair



Munaf Zina
Secretary
(From Sept 2013)



Yusuf Hafesji
Treasurer



Mahmood Bham
Member



Afzal Galaria
Member



Dawood Akhoon
Member
(Elected Sept 2013)



David Booker
Co-opted Member



Anjum Bokhari
Co-opted Member



Patrick Vernon
Co-opted Member



Azima Badat
Co-opted Member

We have an experienced, diverse and dedicated Board of Management who lead and determine strategic direction.



Neighbourhood and community

Raising standards and providing equality of opportunity for all



Residents engaging in craft workshop during the school holidays.

Involving the community

Our neighbourhoods and communities have enjoyed many events aimed at helping to create a sense of engagement and community – and offering new experiences and activities!

- We worked with North London Muslim Community Centre to carry out a baking competition for local residents
- Worked with the Sebright Centre to promote child safety week and activities
- Worked with St Peters Community Centre to facilitate and promote a gardening project.
- Carried out universal credit and welfare reform workshops with residents in a number of our estates.
- Promoted among our residents to get discounted home contents insurance from the NHF for social housing tenants.
- Worked with tenants on a new development (St Andrews) to setup a Tenants and Residents Association.
- Worked with tenants to maintain and improve the parking situation on estates.
- Worked with Circle 33 Housing to promote a summer playscheme for residents of St Andrews
- Carried out a community engagement and funday at Marconi Road, Waltham Forest.
- We worked with 20 families to be involved in half term activities for young residents
- Promoted community cohesion by educating young residents to nurture ownership of their estate and become good neighbours.

We believe in, and practice, being fair and ethical



Young residents attending a summer activity session.

Jobs and training

We worked with the North London Muslim Community Centre to provide jobs and worklessness workshops

We have worked with the Sebright Centre to provide ESOL classes to improve opportunities for our residents and the wider community.

Advice and support

NLMHA has been working with various organisations in providing advice and support in debt advice, money management, tenancy support, mental health issues, domestic violence and any other support where it was required.

Engaging young people

We have worked with young residents on our estates to encourage them to take ownership of where they live. This has encouraged residents to look after their estates with pride.

We have worked in partnership with Sky Tutors to provide play schemes during the school holidays. Work has been carried out on various estates to provide sports, outdoor games and competitions. There have also been activities to promote healthy living, exercise and recycling.



Residents satisfaction

We go the extra mile to ensure excellent service delivery



Young residents judging artwork on a 'get to know your neighbour event'.

Our resident satisfaction survey for 2013 – 2014 showed improving satisfaction levels across most of our service areas.

We saw a rise in overall satisfaction rates – from 91% to 93% in a single year. We put this down to the high level of contact we had with residents last year as we prepared people for the coming wave of benefit changes.

Carrying out surveys every year allows us to track changing trends and learn from resident feedback. We use the industry standard survey provided by the National Housing Federation.

93%
overall satisfaction
with NLMHA

95%
satisfaction with general
enquiry service

90%
satisfaction of overall
quality of their home

91%
satisfaction that we offer
value for money

Satisfaction levels are
in the top quartile of
the housing sector.

97%

satisfaction with their
neighbourhood

90%

satisfaction that we keep
residents informed

90%

satisfaction with the overall
condition of the property

90%

satisfaction with the advice
given on rent



NLMHA has provided activity sessions during the school holidays to keep young residents engaged. Residents of two different estates gather for activity sessions.

'The North London Muslim Housing Association have been wonderful, responding promptly to residents needs and providing updates of activities and amenities in the local area.'

'They even organize trips to local sports centre for residents' children when they are on school break. I think that is commendable!'

Kenneth Grant
Tenant



Our finances

Thinking consistently of ways to improve and add value

The value of our housing stock at 31st March 2014 was £91.5m. During the year we acquired and went on site for a 14 unit development which is expected to be completed during the current financial year. Our housing stock stands at 711 general needs units, 6 units which we own for shared ownership and 67 leasehold properties that we manage for private and shared ownership.

The surplus for 2014 was £1,772m (2013: £1,476m) after net depreciation charges of £706k (2013: £845k). The finances were again well managed.

Director of Resources

Income and expenditure account for the year ended 31st March 2014	2014 (£)	2013 (£)
Turnover	5,400,175	4,958,405
Operating costs	(2,821,269)	(2,762,298)
Operating surplus	2,578,906	2,196,107
Interest receivable	25,313	4,027
Interest payable and similar charges	(832,039)	(723,941)
Surplus for the year	1,772,180	1,476,193
Turnover Breakdown	2014 (%)	2013 (%)
Service	6.30	6.58
Management	14.87	12.64
Routine maintenance	11.47	13.36
Major Repairs	2.47	1.90
Housing Property depreciation	13.08	17.04
Net finance costs	13.33	14.52
Operating surplus before designation	32.82	29.77
Other	5.66	4.19
Total	100	100

Balance sheet at 31st March 2014	2014 (£)	2013 (£)
Fixed assets		
Housing properties	91,510,417	90,569,225
Less: Social Housing Grant	(57,192,868)	(57,520,117)
	34,317,549	33,049,108
Other fixed assets	1,041,366	1,054,650
	35,358,915	34,103,758
Current assets		
Debtors	277,426	231,000
Shared ownership property not sold	-	150,000
Cash at bank and investments	4,268,697	1,675,288
	4,546,123	2,056,288
Creditors: Amounts falling due in less than one year	(1,161,819)	(988,711)
Net current assets	3,384,304	1,067,577
Total assets less current liabilities	38,743,219	35,171,335
Financed by		
Creditors: Amounts falling due after more than one year	29,747,624	27,947,920
Capital and reserves		
Called-up non-equity share capital	110	110
Revenue reserves	8,995,485	7,223,305
Total	38,743,219	35,171,335
Housing properties include net capitalised repairs of	311,868	199,200

Our Board

Ismail Yusuf

Chair

Ahmed Alibhai

Vice Chair

Nasser Patel

Secretary

(Membership ended September 2013)

Munaf Zina

Secretary

(From September 2013)

Yusuf Hafesji

Treasurer

Mahmood Bham

Member

Afzal Galaria

Member

Dawood Akhoun

Member

(Elected September 2013)

David Booker

Co-opted Member

Anjum Bokhari

Co-opted Member

Patrick Vernon

Co-opted Member

Azima Badat

Co-opted Member

Nafisa Patel

Co-opted Member

(Co-option ended Sept. 2013)

Executive team

Ahmed Mapara

Chief Executive

(Retired May 2014)

Aziz Rahim

Acting Chief Executive

(From June 2014)

Aziz Rahim

Housing Services Director

Moosa Bhamjee

Director of Resources

Solicitors

Devonshire Solicitors

30 Finsbury Circus

London

EC2M 7DT

Clarke Willmott LLP

1 Chancery Lane

London

WC2A 1LF

Internal Auditors

Moore Stephens

150 Aldersgate Street

London

EC1A 4AB

External Auditors

Nexia Smith & Williamson

25 Moorgate

London

EC2R 6AY

Bankers

HSBC Bank plc

Stamford Hill Branch

160 Clapton Common

London

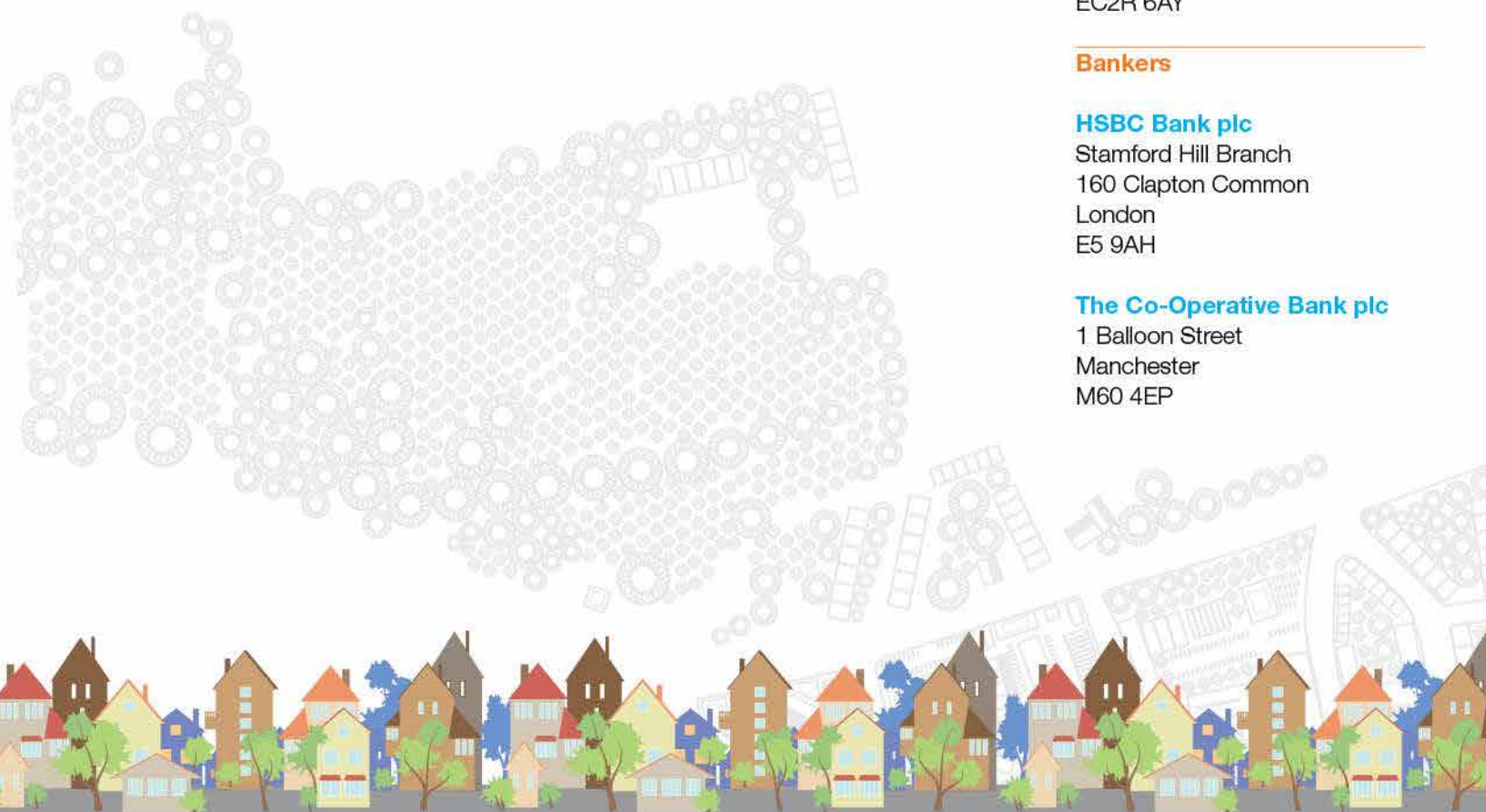
E5 9AH

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