



# A viable community business

Annual report 2017-18

- A BMENational association, based in the black and ethnic minority communities
- Member of the National Housing Federation
- Member of the g320 small London housing associations
- Member of the benchmarking group run by Acuity Research & Practice
- Affiliated to Disability Rights UK

# Joint report from the Chair and Chief Executive 2017-18

During the year, we revisited our original purpose – going back to our starting vision of meeting the housing needs of Asian people with disabilities.

This purpose was developed by people with disabilities at a day centre in Central Middlesex Hospital. It continues to drive us, as we have a lot more to do.

We have developed an overarching strategy to move forward, culminating in a business plan outlining our future direction of travel. Over the next three years, our vision is to become a viable community business, while our mission, “Enabling independent lifestyle choices”, is underpinned by values of respect, dignity and reliability.

Staying true to the original vision, we move forward with confidence.

We continued working with the London BME Directors’ Forum and our benchmarking group to add value to our work. We were also pleased to support the new Leadership 2025 initiative launched by L&Q and Otivo – which aims to bring more ethnic diversity to the senior teams of housing associations.

We would like to thank our staff, Board and partners for their continued support during the year. We were particularly sad to lose Ursula Arendorf, who passed away after the period covered by this report. On behalf of the staff and Board of Apna Ghar, we

would like to send our condolences to Ursula’s family and friends.

There continue to be challenges from the 1% rent reduction, which is having a major impact on our finances. We are currently in our third year of reductions, with the fourth and final year still to go. We have taken steps to manage all associated risks with this change, as it affects small organisations disproportionately.

We have strong reserves, but these cuts have inevitably reined in our spending – with plans slowed or put on hold, particularly reinvestment works to some of our properties.

To offset these challenges, in the current and next financial years, we plan to generate more cash if possible from the development of homes for shared ownership and market rent.

During 2017-18, we drew down a tranche of our loan facility with Metro bank to purchase a further six managed homes – this time from Family Mosaic.

In the current financial year, we are looking to purchase a further 20 homes from three of our landlord partners. All these purchases strengthen our asset base and improve our financial standing.

The terrible fire at Grenfell Tower prompted us to repeat all our fire risk assessments during 2017-18. Our stock – with almost 50% designed for wheelchair use – proved to be compliant. However, we acted on minor recommendations and we are now reviewing the quality of our fire doors.

## Farewell to Jai Dosanjh - Chief Executive

After eight years of dedicated service, our Chief Executive, Jai, is leaving Apna Ghar.

Jai joined us in 2010 and, under his leadership, we have thrived. This is despite all the odds and challenges we faced.

Jai has transformed the organisation from being a managing agent into a landlord owning 108 homes. We now own our own offices, having previously rented premises for more than 25 years.

Jai leaves behind a legacy of success and we wish him well for the future.



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# Homes and services

## Accessible homes

We continue to house disadvantaged people, from a range of backgrounds, across London. About half of the stock we own and manage is wheelchair accessible.

## Where we have homes

Borough	Owned		Managed		Total
	General needs	Wheelchair units	General needs	Wheelchair units	
Brent	40	16	30	39	125
Ealing	-	7	4	2	13
Hackney	1	9	0	2	12
Haringey	3	8	6	11	28
Harrow	7	4	0	12	23
Islington	7	6	3	20	36
Newham	-	-	57	4	61
Total	58	50	100	90	298

## Lettings and empty homes

In 2016-7, we let two homes. One of these was a mutual exchange, where social housing tenants swap homes.

Our average relet time was **20 days** and our void loss for the year was **0.1%**.

## Supportive services

Despite the pressure on our budgets, we continued to provide the largely face-to-face services that make Apna Ghar so unusual in the housing sector.

We think direct access to staff is essential for our residents – especially for those of you coping with a disability in the family.

We recently took on two new members of staff to focus on repairs: Claire Campbell (mornings) and Aisha Akhtar (afternoons). Claire and Aisha jobshare the role of Finance and Admin Officer. They are now our first port of call for repairs – taking calls, issuing job orders and assisting our Finance Director with statistics and invoices.

## Tenant champions

Our tenant champions met with us in August 2017 to discuss a range of issues, including repairs, scheme car parking and how to educate residents to be considerate and avoid fire hazards.

Tenant champions keep an eye on their estates and let us know about any developing problems or repairs that need carrying out outside our regular estate visits. We also contact them when we need feedback on a particular issue.

We now have a tenant champion for each of our blocks, but more would be welcome. If you would like to get involved, please phone the office.

## Callerz satisfaction surveys

In September, we brought in a new system for collecting tenant satisfaction data.

Callerz, an independent research company, now contacts residents after their repair to check their satisfaction with the service. They then ask additional questions about your satisfaction with Apna Ghar and our other services. They send us monthly reports for the Board and staff.

This is going well so far and giving us good feedback about any poor performance. We can take this back to contractors and insist they improve.

We will review this service after 12 months to decide whether it works well enough for us to stop doing three-year major snapshot surveys.

## Complaints

We received **six** complaints during the year and resolved them all on time.

## Anti-social behaviour

We had **one** anti-social behaviour case during the year. The perpetrator was not one of our tenants.

We are currently looking into **two** cases where we suspect the tenant is sub-letting.

## A new home for Ermie and her family

Ermie Hapu Achchige Don and her family moved in to Larkspur Close during the year – and they couldn't be more pleased.

Ermie and her husband have a six-year-old daughter who has cerebral palsy, but they spent five difficult years in temporary accommodation with the council before getting the offer of a home with Apna Ghar.

“Compared to the place we had before, it's like a piece of cake – the space we needed for her, the location. From the first time we saw it we were very happy,” says Ermie.

“The space is such a big improvement compared to the previous one. Here, we have a bedroom for her and it's really a big room. In the previous house, she didn't have one, as there was only one bedroom. So, it's a really big improvement. It's really nice.

“The plus for us is we have outside space for her, which is really important. We have a patio, which is accessed through my daughter's bedroom.”

Ermie's story is a good example of how Apna Ghar makes a real difference to people in our communities who are managing disability in their families.



# Bricks and mortar

## Repairs performance

We carried out 1,008 repair jobs during the year. Our performance was:

- **Emergencies on target: 94%**
- **Urgent on target: 89%**
- **Routine on target: 85%**
- **Valid gas certificates at year end: 99%**

Our repairs service currently performs lower than the median for our benchmarking group (which is on target with 100% of emergencies, 95% of urgent jobs and 96.5% of routine jobs). This is an area we need to improve.

However, we completed **82%** of jobs on the first visit – similar to the benchmarking group median of just over 84%.

Around **70%** of our residents said they were happy with their latest repair. The benchmarking median is 88%.

## Our repairs performance

In 2017-18, we spent an average of **£1,140** per property on ordinary repairs and repairs to empty properties.

Our gas service gradually improved after we replaced a poorly performing gas contractor in February 2018. This contract will go out to tender once more in the summer of 2019. We will again work with other BMENational housing associations to get the best possible terms.

We now do a better job of recording repairs online and closing down repairs when they're completed. This has helped us stay on top of our other contractors and, despite one or two examples of less than ideal service, we have been reasonably pleased with their overall performance.

We have continued to get some quotes separately to the job-placing service provided to us by Arhag. This has worked well and we are considering placing all our own work from later in the year.



## Major works

### Health and safety

Following the tragic fire at Grenfell Tower in June 2017, we prioritised health and safety work – as did many other housing associations.

Although all our fire risk assessments were already up to date in our two-year cycle, and our standards are high because half of our property is wheelchair accessible, we chose to get all our properties rechecked by an independent second contractor. We shared their findings with our tenants.

The assessments didn't find any urgent or critical problems, but we are now acting on some some minor recommendations. We are getting another consultant to check all our fire doors.

We also called in a separate health and safety company to carry out other checks early. We normally get these checks done annually.

This has all helped us to refine already good processes still further.



### Home upgrades

Our home upgrades in 2017-18 were modest, as we managed the challenge of rent reductions. However, we spent **£30,000** replacing:

- **windows in four properties**
- **boilers in eight properties, and**
- **the flooring in 18 properties.**

In the current financial year, our reinvestment spending remains reduced. We have delayed non-essential work for now.

We will return to past levels of investment when rent setting changes.

## Stock transfer

In July 2017, we increased the stock we own by purchasing another six of the homes we manage – this time from Family Mosaic.

The homes are all in Hackney and include five flats and a six-bedroom house.

In the current financial year, we are looking to purchase seven homes from Islington and Shoreditch Housing Association, four from Octavia Housing and 12 from the Guinness Partnership.

Buying these homes is part of our strategy to ensure a more secure future for Apna Ghar.

## Development activity

We continued to bid for schemes as we actively looked for development opportunities.

Over the next year, for financial reasons, we could only consider building shared ownership and market rent properties. We aim to return to building for social rent as soon as we can.

We are currently working on plans to add floors to the existing building at Gard Street in EC1. This could give us an additional four flats to be sold on the open market by 2025 – raising additional funds for our work.



# Maximising our business resources

## Value for money

We are committed to delivering our social objectives in the most cost-effective way possible. All our business plans and policies have value for money considerations built in to them. In practice, we deliver this through:

- the value for money culture we have developed together with staff
- a procurement system that recognises that quality and not just price are important
- comparisons with other landlords, and performance benchmarking through the club run by Acuity Research & Practice, to ensure we remain competitive, and
- working in collaboration with other members of the BME London group.

## Working in partnership

### BME partnerships

Our partnership working through the London BME Directors' Forum has continued to bring us advantages.

We worked together to sort out the gas servicing problems and find an alternative contractor.

We have also shared learning and development projects for staff. This includes a mentoring scheme, where senior staff provide one-to-one support to staff from partner housing associations. For example, our CEO Jai Dosanjh is mentoring a staff member from Inquilab.

## Leadership 2025

L&Q, Optivo and BME London came together to launch a new project called Leadership 2025 at City Hall in December, which Apna Ghar is pleased to support actively.

The aim is to work with senior leaders from ethnic minority backgrounds to help them become future sector leaders.

Although housing associations have good records when it comes to employing people from ethnic minorities, they represent only 4% of senior leaders in the social housing sector (against 14% in the general population). Where they reach the role of Chief Executive, their organisations are likely to be small.

The programme will include an intensive nine-month leadership development course, run in partnership with Roffey Park business school.

There will also mentoring and masterclasses, as well as programmes for more junior staff.



## Community in action at Emily Duncan Place

Amma Nkrumah has been at the heart of her community at Emily Duncan Place in Forest Gate since moving there over nine years ago.

Every summer, Amma puts on a party for the children – and it's become a highlight of the year for all ages at the estate.

"I used to do a little garden party, because where we live there's a little fountain area and there's a little space there. I'd do a little picnic and drinks, and a few games round the car park," she says.

"But I thought they deserved something a bit better, because they're such good kids. They remind me how I was when I was a kid – lovely and innocent. They haven't been tainted by that world outside the gates!"

Nowadays, around 30 children and some of the parents get involved each year. "The kids range from toddlers to teenagers and even young adults come along to help out," says Amma.

The party takes place in early September and Amma says: "It's like a big send-off for school". But the preparations start much earlier, with the children making plans and buying little cakes to decorate and sell, along with lemonade. She also encourages parents to bring food to share.

Last year, the party got a grant of £250 from the council thanks to an application made by One Housing. For this year's party, Amma successfully applied herself and Apna Ghar also made a contribution. The funding paid for a bouncy council and face painter, while One Housing supplied chairs, tables and parasols. Local sweet shops and supermarkets contributed food, drink, sweets and crisps. The children also collected more than £100 from Emily Duncan residents.



"Not only are the children excited, the parents are excited too," Amma says. "Last year they came and danced, and ate, and nobody wanted to go home. They wanted to stay all night. It was nice.

"From that event – and other things that have happened – some of the residents are a lot closer and everybody looks out for each other more. Community events like this help and we need that as a community."

For her day job, Amma works with young people in care – many of them ex-youth offenders or with a history of mental health problems. She says she loves to encourage the children on the estate to enjoy their childhoods, because so many of her clients "really didn't get a chance to live out theirs".

# A viable community business

## Challenging budgets

Our second year of annual 1% rent reductions was challenging. This is unsurprising, as this policy will take close to £300,000 out of the business in the four-year period to 2020, compared to earlier forecasts.

In 2017-18, we had a budget deficit of £129,400 – largely due to losses on replacing components and to high repair costs associated with our tenanted stock transfers.

We are expecting a further deficit in the current financial year, based on expected rises in interest rates.

Overall, however, Apna Ghar remains financially sound, with revenue reserves in excess of £2m. This allows us to move forward with confidence. We plan to use this strength to focus on planned and sustainable growth in the future.

## Loan facilities

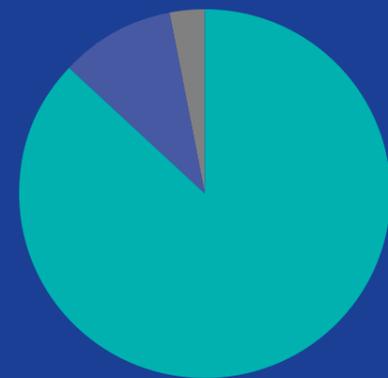
We currently have three loan facilities with Metro Bank plc, totalling £12m. By March 2018, we had drawn down £9.05m, ploughing it into social housing. We will use the remaining £2.95m for further investments and major works for existing properties.

## Rent performance

We collected 102% of the rent due, against a target of 100%. This was better than the median for our benchmarking group (100.2%)

At the end of the year, rent arrears were running at 3.2% (or 1.7% when adjusted for outstanding Housing Benefit). Our target for the year was 4%. Our performance was not quite as good as our benchmarking group (2.7%), but a significant improvement on the previous year (5.7%).

Income 2017-18

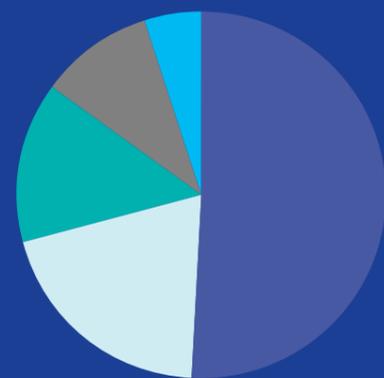


Rent 87%

Service charges 10%

Grant from deferred income 3%

Expenditure 2017-18



Rent for leased homes 51%

Management and support 20%

Interest and financing costs 14%

Services 10%

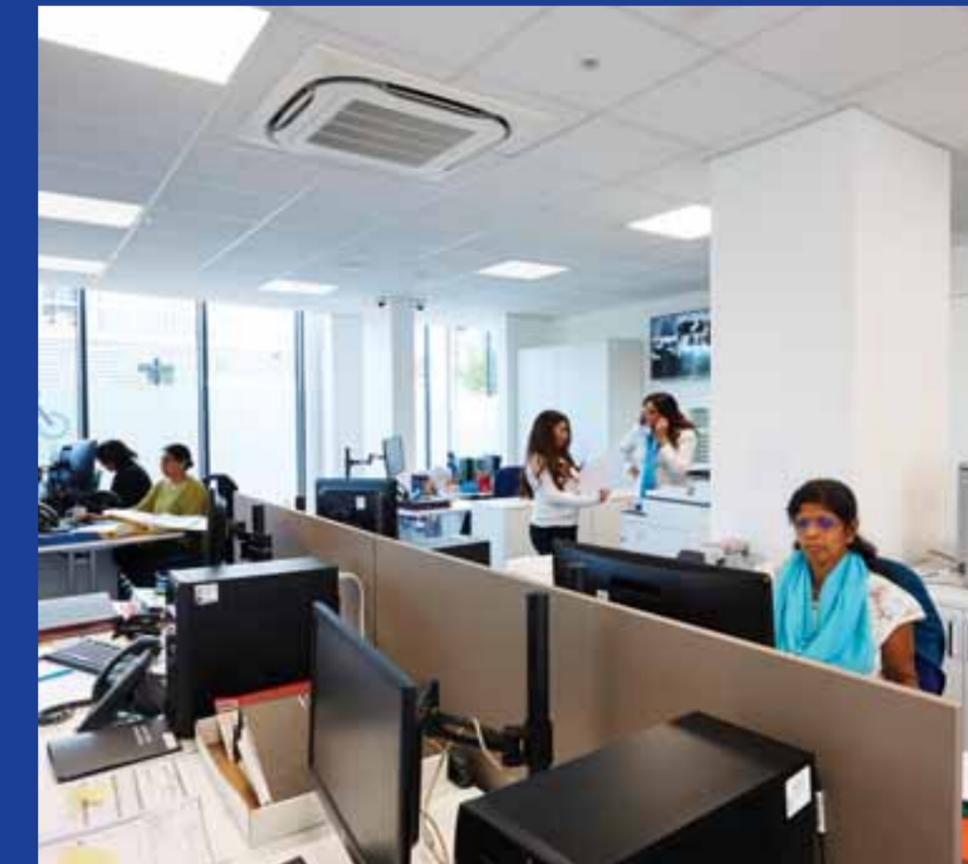
Maintenance 5%

## Balance sheet as at 31 March 2018

	2018	2017
	£	£
<b>Tangible fixed assets</b>		
Housing properties at cost	18,991,802	17,331,899
Accumulated depreciation	(938,580)	(713,707)
Other fixed assets	826,530	853,644
	<b>18,879,752</b>	<b>17,471,836</b>
<b>Current assets</b>		
Debtors	75,437	119,293
Cash at bank and in hand	453,515	446,457
	528,952	565,750
<b>Current liabilities</b>		
Creditors:		
Amounts falling due within one year	(962,875)	(870,788)
<b>Net current assets</b>	<b>(433,923)</b>	<b>(305,038)</b>
<b>Total assets less current liabilities</b>	<b>18,445,829</b>	<b>17,166,798</b>
<b>Current liabilities</b>		
Creditors:		
Amounts falling due more than one year		
Long-term loan	8,434,368	8,031,037
Unamortised loan issue cost	(325,965)	(320,981)
Deferred Income-Capital Grant	8,236,887	7,373,161
	<b>16,345,290</b>	<b>15,083,217</b>
<b>Total net assets</b>	<b>2,100,539</b>	<b>2,083,581</b>
<b>Capital &amp; reserves</b>		
Share capital	9	9
Revenue Reserve	2,100,530	2,083,572
	<b>2,100,539</b>	<b>2,083,581</b>

## Income and expenditure for year ending 31 March 2018

	2018	2017
Turnover	2,467,617	2,456,854
Operating costs	(2,155,153)	(2,317,687)
<b>Operating surplus</b>	<b>312,464</b>	<b>139,167</b>
Interest payable & other finance costs	(296,173)	(267,916)
Interest receivable	667	849
<b>(Deficit)/ surplus</b>	<b>16,958</b>	<b>(127,900)</b>



## Help us support people in your local community

We house 298 households in seven London boroughs. Half of them include someone with a disability.

A donation or gift from your company or organisation could make a real difference.

### How your business can help

Your donation to our Tenant Fund, or your gift to use or raffle, would help us to:

- fund trips and events for tenants who may have few opportunities to socialise
- support tenants in crisis
- buy furniture or play equipment for a communal garden, or
- other similar community benefits.

You could sponsor a particular item. For example:

- £50 for a grab rail
- £100 for a folding shower stool
- £350 for a mattress elevator, or
- £700 for an electric wheelchair.

### Donations to our Tenant Welfare Fund

Online: Payments to Metro Bank account number 21762814. Sort code: 23-05-80.

By post: Send a cheque payable to Apna Ghar Housing Association. Write 'Tenant Welfare Fund' on the back.

If the donation comes from a personal tax payer, you can enhance the value by 25% if you use the Gift Aid form on our website.



## Remembering Ursula Arendorf



Ursula Arendorf (1941-2018), who was a popular Apna Ghar tenant at Pound Lane for seven years and a tenant Board member from 2012, sadly passed away in May 2018.

Ursula was formerly a PA/secretary at Marks & Spencer and the Secondary Heads Association. However, after undergoing an amputation, she became a wheelchair user and struggled to manage.

Forced to leave her Kilburn home of 41 years, Ursula initially spent four expensive months living in a care home. She finally became our tenant after being put forward by the council.

In an interview for the Annual Report in 2014, Ursula said: "The flat's very nice and they're brilliant, because it's a small association. It's caring and you know all the staff."

Ursula was very pleased when we asked her to serve on the Board. She said: "I feel like I can be a bit of use to them. They like to have a resident, because we know how things are."

Apna Ghar's Chair, Nitin Parmar said: "Ursula served as our tenant board member for six years, with dedication and commitment, providing a balance to the team."

"She had a very positive, calm and pleasant manner about her. We will miss her contributions and the value she added to Apna Ghar."

# Our commitment to the community



### New core values

Apna Ghar has a new vision, mission statement and values, drawn up during 2017-18.

#### Our vision

A viable community business

#### Mission statement

Enabling independent lifestyle choices

#### Our values

Respect, Dignity, Reliability

### Business plan

A new business plan, drawn up during 2017-18 and launched in June 2018, has set our strategic direction for the immediate future. Our key objectives are to:

- maintain and improve our financial viability
- become an excellent employer
- focus on asset management – we will be updating our strategy later this year
- work in partnership to allow us to grow and boost community action
- use an analysis of our strengths and weaknesses to make the most of our resources, and
- strengthen our financial plan.

We plan to generate additional funds by developing or buying homes for shared ownership and market rent – either direct from developers or in partnership with other housing associations. We will also seek to raise the management fees we are paid by our housing association partners.

We will invest in the training, skills and experience of our diverse staff and Board members.

We will support community action as members of Disability Rights UK and Humare Avaaz ('Our voice'). Humare Avaaz looks at the barriers to independent living faced by disabled women in London's Asian Communities and it is partnered with the Asian People's Disability Alliance (APDA).

# Our staff

## Management team

**Jai Dosanjh** has been Chief Executive since 2010. Jai was previously New Initiatives Director for Local Space Housing Association and Chief Executive of Passmore Urban Renewal. Jai is a professionally qualified Fellow of the Chartered Institute of Housing and has more than 30 years' experience in the housing sector.

**Vinod Sabharwal** has been Finance Director since 2016. Vinod is a qualified accountant, a Fellow of the Chartered Association of Certified Accountants and a Business Studies graduate. He has more than 30 years' experience in the private and public sector, with much of it at a senior level. Vinod spent the last 20 years in social housing

and came to us from Tower Hamlets Community Housing, where he was Head of Finance for four years. He was previously Financial Controller at Thrive Homes.

## Staff team

### The staff team (pictured left to right):

Vinod Sabharwal, Finance Director  
 Aisha Akhtar, Admin/Finance Officer (jobshare, pm)  
 Jai Dosanjh, Chief Executive  
 Lalitha Shanmugarajah, Finance and Information Officer  
 Amarjit Gujral, Tenancy Services Officer (part-time)  
 Audrey Chambers, Tenancy Services Officer

### Not pictured:

Andrian David, Housing Services Manager  
 Claire Campbell, Admin/Finance Officer (jobshare, am)



# The Board

**Noreen Sumra** joined us in 2003 and was Chair from 2009-2017. A qualified solicitor specialising in employment law, and a member of the Law Society, Noreen is currently HR Manager for a retail business. She was previously Legal Director for an HR consultancy and Deputy MD for a training provider. Noreen's term on the Board ended in September 2017.



**Nitin Parmar** joined us in 2003. Nitin is a training consultant covering governance, policy and strategy, leadership, management, and specialist subjects including data protection. He is an assessor for the Business Excellence Model and a former Board member with East Thames. Nitin was formerly Vice-Chair of the Board and took up the role of Board Chair from September 2017.



**Ursula Arendolf** became a Tenant Board member in 2012. She was formerly a PA/Secretary at Marks & Spencer and at the Secondary Heads Association. Ursula served on the Board for the whole financial year, but sadly passed away in May 2018.



**Pam Bhamra** joined us in 2016. She is currently Director of Operations at Tower Hamlets Community Housing and was previously an Area Director at Catalyst Housing. Between 2005 and 2015, Pam worked for Southern Housing Group, ending as Director of Housing and Resident Services.



**Mary Hannington** joined us in 2005. She is currently a consultant working in housing development. Mary was most recently the Head of Development at Guinness South (East and West Regions) and was formerly Head of New Business at John Grooms HA. Mary is also on the Housing Services Committee of Aspire.



**Varsha Mehta** joined us in 2012. She is currently the Commissioner for Children & Family Services in the LB of Barnet. She was formerly Operations Manager for Harrow Churches HA and had previously been a consultant working in the Supporting People and care sectors. She has also held managerial roles with Brent Council, ending as a Service Development Manager. Varsha became Vice-Chair in September 2017.



**Loraine Ophelia** joined us in 2015. She is a management consultant providing services to a company that offers independent advice, capacity building and resident empowerment activities to the housing sector. Loraine was formerly Head of Business Improvement for a large Arms-Length Management Organisation (ALMO) and she has worked for councils and housing associations, as well as in residential management roles.



**Previn Tailor** joined us in 2016. He is a qualified accountant, with vast knowledge and experience within the housing and blue chip private sectors. Previn is currently Director of Financial Services at Westway Housing Association.



**Indran Thavendra** joined us in 2005. He is a qualified accountant and the Finance Director of Shian Housing Association. Indran is also a Board member for the Tamil Community Housing Association. Indran is our Treasurer.



## Board vacancies

We are currently seeking new members to join the Board.

To find out more about this role and how to apply, call Jai Dosanjh at the office on **020 8795 5405**.



## **Apna Ghar Housing Association**

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London NW9 9BW

Tel: 020 8795 5405

[www.gha.org.uk](http://www.gha.org.uk)

## **Local authority partners**

Brent  
Ealing  
Hackney  
Haringey  
Harrow  
Islington  
Newham

## **Housing association partners**

Arhag Housing Association  
Guinness Partnership  
Islington & Shoreditch Housing Association  
L&Q Group  
Metropolitan  
Network Homes  
Notting Hill Genesis  
Octavia Housing  
One Housing Group  
PA Housing Group  
Peabody Trust  
Sanctuary Group

## **External auditors**

Knox Cropper

## **Bankers**

Barclays Bank plc

## **Funders**

Metro Bank plc

## **Solicitors**

Hodders Law  
Penningtons Manches LLP  
Perrin Myddelton