

Bangla

Housing Association

Our commitments and service delivery
through Covid-19 pandemic

ANNUAL REVIEW -2021/22

বাংলা হাউজিং এসোসিয়েশন
বার্ষিক প্রতিবেদন ২০২১-২০২২



আমার বাড়ি, আমার জীবন
My home, my life



Welcome to Bangla Housing Association

বাংলা হাউজিং থেকে আপনাকে স্বাগতম

Our Purpose: To create thriving communities by promoting community cohesion, empowering communities by raising aspirations and ensuring our customers have access to all available benefits and services.

Chair's comments

This has been another challenging year for us with Covid-19 still with us, many of our residents going through financial difficulties, increasing inflation, and rising cost of living.

However, during these difficult times, we are proud to have been able to support our residents and the community through our award winning, lifesaving, National Lottery Funded project. The work of our Covid-19 Advice Project (BACP) has been highly praised by the Mayors of Hackney and Tower Hamlets. As recognition of our work, we received commendations from the Queen's Greater London representative as well as Hackney Mayor's Civic Award. BCAP's work was also showcased at the NHF's National Summit on 19.10.2021.

During the year we also got involved with another exciting project. This is a pioneering 36-month research project funded by The Dunhill Medical Trust. The 'Amar bari, amar jibon' (My home, my life) Developing living environments for Bangladeshi elders will focus on the entrenched housing and health inequalities of Bangladeshi elders in East London. This project is being led by The Open University in partnership with Bangla Housing Association and Housing LIN (Learning and Information Network).

Particularly, our Staff have been working persistently in these challenging times to ensure that all our services to our residents were fully maintained. I am pleased to note that, during the year, we have been able to meet our financial and housing management performance targets extremely well. You will be able to find out more about this as well as further information in this report.

I must thank my Board colleagues, and the staff team for their passionate and hard work over the year and especially during this difficult time.

I am grateful to our RP and Local Authority partners as well as all the statutory and voluntary agencies for their continued support with our work.

MA Nazim Rahman



আমাদের উদ্দেশ্যঃ

বিভিন্ন কমিউনিটির মধ্যে সংযোগ স্থাপন করে তাদের আকাংখার প্রতিফলন উত্থাপন করে সকল সুযোগ সুবিধার পথ খুলে দেয়।

চেয়ার এর মন্তব্য

এটি আমাদের সবার জন্য আরেকটি চ্যালেঞ্জিং বছর ছিল। আমরা আমাদের পুরস্কার বিজয়ী, কোভিড-১৯ পরামর্শ প্রকল্পের মাধ্যমে আমাদের বাসিন্দাদের এবং কমিউনিটির জন্য কাজ করতে সক্ষম হয়েছি বলে গর্বিত। এই প্রতিবেদনে আমাদের সামগ্রিক কর্মক্ষমতা সম্পর্কে আরও তথ্য পাবেন।

এমএ নাজিম রহমান

Chief Executive's Statement

With Covid-19 still with us we continued working from home during the year. We managed to deliver all essential housing management services to our residents while protecting the health and safety of our staff, residents, and contractors.

Throughout the year we continued with the legacy of work of our award-winning Bangla Covid-19 Advice Project (BCAP). We have been actively engaged with City and Hackney Public Health Community Champions Forum supporting health awareness and Covid-19 vaccination programmes.

During the year we launched a 36-month research project in partnership with the Open University and Housing LIN (Learning and Information Network).

We are very concerned for our residents who are already going through financial hardship following the impact of Covid-19 now facing the spiralling rising cost of living. We are working with the Authorities, energy suppliers and our partner agencies seeking alternative ways of supporting our residents during this uncertain and difficult times.

Similarly, we continued working with our strategic partners including the BME London Landlords group learning from best practice and delivering value for money services to our residents and the community.

I am grateful to the Board for providing the staff the support and guidance during the year.

Bashir Uddin



প্রধান নির্বাহীর মন্তব্য

কোভিড-১৯ এখনও আমাদের সাথে থাকায় সবার স্বাস্থ্য সুরক্ষা করে সমস্কে প্রয়োজনীয় হাউজিং ম্যানেজমেন্ট পরিষেবা সরবরাহ করার চেষ্টা করেছি। আমাদের অনেক বাসিন্দা কোভিড -১৯ এর প্রভাবের কারণে আর্থিক কষ্টের মধ্য দিয়ে যাচ্ছেন, এবং এখন জীবনযাত্রার ক্রমবর্ধমান ব্যয়ের মুখোমুখি হচ্ছেন। তাদের সাহায্যার্থে বিকল্প উপায় বের করার জন্য কর্তৃপক্ষ, এনার্জি সরবরাহকারী এবং আমাদের অংশীদার সংস্থার সাথে কাজ করছি।

বশির উদ্দিন



Bangla Housing Association's 30th AGM held on 16.09.2021 at the North London Muslim Community Centre, Hackney

Our response to the Covid-19 pandemic

Working through the Pandemic

During the national lockdown periods and in between (March 2020 – June 2021, Bangla staff have been working from home. We published a statement 'Coronavirus and Bangla HA' informing our residents about the how Bangla will operate under the lockdown. We carried out Risk Assessments for staff working from Home, staff, and contractors visiting residents' homes and for returning to work from the office.

We steadfastly maintained our housing management services and other regulatory obligations by making good use of modern technology, the internet, and social media. Adhering to the governments prevailing guidelines and safeguarding health and safety of our staff, residents, and contractors we managed to meet the targets in all our key performance areas.



Bangla HA staff and volunteers at the pop-up vaccine clinic organised by Bangla HA and Hackney Central Mosque supported by the NHS, Hackney Volunteer Centre, and Hackney Community Health Team 27.06.2021



Bangla Housing volunteers delivering vaccine flyers at the Haberdasher Estate, Hoxton West 19.03.2022

কোভিড-১৯ মহামারী এবং
আমাদের প্রতিক্রিয়া

জাতীয় লকডাউনের সময়কালে
বাংলা কমিউনিটি বাড়ি থেকে কাজ
করে আমাদের সমস্যা
মূল কর্মক্ষমতা লক্ষ্য পূরণ করতে
সক্ষম হয়েছেন।
বাংলাদেশী কোভিড-১৯ পরামর্শ
প্রকল্প (বিক্যাপ)
আমাদের বিক্যাপ এর কাজ
ব্যাপকভাবে প্রসংশিত হয়েছে।

বিক্যাপ উত্তরাধিকার প্রকল্পসমূহ

Bangla COVID-19 Advice Project (BCAP)

We run this lifesaving; National Lottery funded project from October 2020 to March 2021. It was supported by the BME London Landlords group and local community organisations. We worked in partnership with Hackney and Tower Hamlets Public Health teams local NHS Trusts, schools, and medical surgeries. BCAP's aim was to reach out to over 40,000 Bangladeshi people in Hackney and Tower Hamlets with the government's Covid-19 health advice. To do this we used modern communication technology and social media platforms including direct phone calls, delivering translated posters, leaflets, videos, and seminars. BCAP's work has been widely praised and covered by local and nation press. Our work has been acknowledged by the Queen's Greater London representative and have received the Hackney Mayor's Civic Award.

BCAP Legacy Projects

Throughout last year we have been involved with delivering Covid-19 vaccination take up projects. We actively participated in the City & Hackney Public Health Community Champions programme encouraging the community to take up the vaccine. We successfully participated in and organised several vaccine pop-up clinics.

Our Celebration of 30th Anniversary of Bangla HA and the 50th Anniversary of the Independence of Bangladesh.

On 16 September 2021, Hackney Mayor, Philip Glanville, and Deputy Speaker Cllr Humaira Garasia were amongst the guests who joined Bangla Housing Association's Board of Management, residents, and staff to celebrate 30th Anniversary of the Association and 50th Anniversary of the Independence of Bangladesh.

Mayor, Philip Glanville said 'It's always a pleasure to come to Bangla. This event is so special as Bangla celebrates its 30th Anniversary and the 50th Anniversary of the Independence of Bangladesh. Bangla Housing has served to improve the lives of the local community over the past 30 years. This is an amazing record. Bangla Housing can also feel proud for its lifesaving Bangla Covid-19 Advice Project delivering health messages to 40,000 people in the Bangladeshi community in East London. In recognition of its work for the community through the pandemic I am delighted to present a Mayor's Civic Award to Bangla Housing Association'



Hackney Mayor, Philip Glanville presenting the Mayor's Civic Award to Bangla HA Chair, Nazim Rahman watched by Cllr Humaira Garasia, Deputy Speaker of Hackney and Bashir Uddin, Bangla CEO.



Top: MA Nazim Rahman, Chair of Bangla Housing Association welcoming the guests

Bottom: Bangla HA Board members, staff, residents, guests, and members from the community attended the event held on 16.09.2021

বাংলা হাউজিং এসোসিয়েশনের ৩০তম এবং বাংলাদেশের স্বাধীনতার ৫০তম বার্ষিকী উদযাপন।

আমরা 'আমার বাড়ি, আমার জীবন' -এই অগ্রণী ৩৬ মাসের দীর্ঘ গবেষণা প্রকল্প চালু করেছি।

'Amar bari, amar jibon' (My home, my life)

On 25 March 2021 coinciding with the Bangladesh Independence Anniversary, we launched this pioneering 36-month long research project, funded by The Dunhill Medical Trust in partnership with The Open University and Housing LIN (Learning and Information Network). Developing living environments for Bangladeshi elders, that will focus on the entrenched housing and health inequalities of Bangladeshi elders in East London involving local Bangladeshi communities and practitioners will together explore diversity and inclusion in later life living environments and communities.



Our investments in our stock:

During the year 2021/22, Bangla renewed 9 kitchens and 8 boilers and 4 bathrooms spending £80,565. We spent £5,000 on cyclical work and £2,946 on major repairs

Fire Safety

During the year we complied with fire safety regulations. We communicated with all our residents to reassure them that their buildings are safe and advised them about their responsibilities to keep all communal areas and their homes safe from any fire risks. All gas checks are up to date and any works as recommended following our annual Fire Risk Assessments were carried out promptly.



New Kitchen at Gliddon Drive. This is one of 9 new kitchens we installed in 2021/22



New Bathroom at Downs Rd. This is one of 4 new bathrooms we installed in 2021/22

আমাদের স্টক বিনিয়োগ

২০২১/২২ সালে আমরা ৮০,৫৬৫ পাউন্ড ব্যয় করে ৯টি কিচিন, ৮ টি বয়লার একটি ৪টি বাথরুম নবায়ন করেছি। আমরা পরিকল্পনামূলক পুন-বিনিয়োগের কাজগুলিতে ৫০০০ পাউন্ড এবং বড় মেরামতের কাজে ২,৯৪৬ পাউন্ড ব্যয় করেছি।

অগ্নি নিরাপত্তা

আমরা আগুন সুরক্ষা বিধিমালা নিশ্চিত করতে আমাদের অগ্নি সুরক্ষা নীতি এবং পদ্ধতিগুলি পুঙ্খানুপুঙ্খভাবে অনুসরণ করেছি। আমরা বার্ষিক ফায়ার রিস্ক অ্যাসেসমেন্টগুলি অনুসরণ করে প্রয়োজনীয় এবং সুপারিশ অনুসারে কাজ সম্পাদন করেছি।

Our commitments to our residents and the community

Welfare Benefits Advice and Support

During the year we supported over 20 residents and clients giving money and welfare benefits advice who were struggling with their finances. In 5 cases we helped them to get the energy suppliers to either write off some of their debt and negotiated lower energy bill payments.

Story of Mrs Saifun Nessa

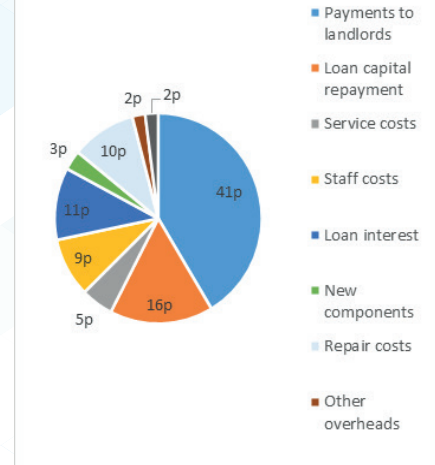
We have been supporting this ailing 85-year-old woman living on her own in Tower Hamlets since December 2021. After hearing about us from friends, Mrs Saifun Nessa's daughter-in law contacted us from Bangladesh and begged us to help her mother-in-law as she has no one to look after her in this country. We immediately contacted all relevant authorities; her GP, social services, OT and her landlords and got everyone to work together to provide her with a care package. Following our intervention this elderly frail lady is now getting care workers visiting her three times a day and taken to a day centre one day per week. Her social worker and OT assessed her needs and carried out necessary adaptations at her home. She is now receiving treatments for multiple illnesses through her GP and hospital consultants.

We even helped with her son's application to come and join her from Bangladesh on a visit visa in April 2022. "This is the happiest moment of my life, said Mrs Nessa when she saw her son, Abdus Shahid after 18years. Mrs Saifun Nessa came into the UK in 2004 as a visitor.

Our Service Performance

Performance area	Achieved in 2021/22 (targets in brackets)
Total repairs completed in target times	93% (97%)
Gas service completed (CP12)	100% (100%)
Re-let time	0 days (10 days)
Rent loss due to voids	0.00% (0.10%)
Rent collected (as percentage of rent owed)	101.52% (100%)
Rent arrears (as percentage of rent roll)	3.4% (4.0%)
Replied to letters/emails (within 5 working days)	98% (95%)

How each £ of income was spent



Stock Transfer

During the year 2021/22, Bangla purchased 44 properties from two of its partner RPs. On 30 April 2021, the ownership of 13 L&Q owned properties in Amhurst Rd and Osbaldeston Road, Hackney was transferred to Bangla Housing Association.

On 15 June 2021 the ownership of 31 Islington & Shoreditch HA owned properties at various locations in Hackney, Islington and Waltham Forest was transferred to Bangla HA.

We have been managing these properties for many years. Thanks to all our residents for supporting these transfers. We are confident that our residents living in these properties will see an improvement in our services as we now own and manage these homes.

হাউজিং ম্যানেজমেন্ট:

আমাদের পরিষেবা কর্মক্ষমতা এই পৃষ্ঠায় ছকে দেখানো হয়েছে এবার কিভাবে আমরা আমাদের মূল কর্মক্ষেত্রগুলিতে আমাদের লক্ষ্যমাত্রা অর্জন করতে সক্ষম হয়েছি।

স্টক ট্রান্সফার:

২০২১-২২ সালে আমাদের সহযোগী দুই আরপি-র কাছ থেকে ৪৪টি বাড়ি ক্রয় করেছি।



Lettings:

During the year we re-let 2 flats: 1 x 1 bedroom and 1 x 2 bedroom. Both units were let to council nominations.

Mutual exchange completions:

During the year we helped two families with home swaps: 1x 2bed and 1x 3bed in Hackney.

Our Partners

Our managed properties are owned by 8 partner Registered Providers (RPs). We have an excellent working relationship with them. Our work is supported by Homes England and the three Local Authorities where we are currently working in. We are grateful for their support.

Owned and managed units by location and RP partners

RP Partner	Hackney	Islington	Waltham Forest	Total
Circle Anglia	12			12
Guinness Trust	10	32		42
ISHA	5			5
Metropolitan HT	15			15
Newlon Housing Trust	9			9
Notting Hill Genesis	26			26
One Housing Group		13		13
Sanctuary HA	2			2
Bangla Owned	95	40	5	140
Total	174	85	5	264

Other Partners

Industrial Dwelling Society

Bangla shares facilities and rent card payment systems with IDS through Allpay. This helps Bangla to keep its costs down.

North River Alliance

Bangla is a member of this development partnership of 11 locally based housing associations in North and East London which is led by Islington & Shoreditch Housing Association.

London BME collaboration and joint working

Bangla is a member of this 13-member BME London Collaborative Group. Working to provide positive outcomes and enhance value for money for our residents and the community.

Strategic Development partnership with L&Q

Bangla is working in partnership with L&Q as one of the small and BME housing association partners under the Build London Partnership in L&Q's strategic development program supported by the GLA.

আমাদের অংশীদার

আমাদের ব্যবস্থাপনায় যে বাসস্থানগুলি রয়েছে সেগুলির মালিক আমাদের ৮টি অংশীদার নিবন্ধিত প্রদানকারী হাউজিং এসোসিয়েশন। তাদের সঙ্গে আমাদের চমৎকার সম্পর্ক বিদ্যমান। আমাদের কাজ হোমস ইংল্যান্ড এবং হ্যাকনী, ইসলিংটন ও ওয়ালথাম ফরেস্ট কাউন্সিলগুলি সমর্থন করেন। আমরা তাদের সমর্থনের জন্য কৃতজ্ঞ।

Our Financial Summary

Surplus for the year was £67,335. In the previous year surplus was £185,710. The Association operated well within its budget and continues to meet its financial obligations. The general reserves increased to £1,857,963

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 31 MARCH 2022

	2022	2021
	£	£
TURNOVER	2,222,150	2,217,856
OPERATING COSTS	(1,896,986)	(1,889,382)
OPERATING SURPLUS	325,164	328,474
Interest receivable and other income	1,785	6,644
Interest payable and similar charges	(259,614)	(149,408)
SURPLUS FOR THE YEAR	£67,335	£185,710

'Overall, the association's financial position remains strong'.

Knox Cropper, Auditors.
21 July 2022

BALANCE SHEET AS AT 31 MARCH 2022

	2022	2021
FIXED ASSET	11,697,765	6,619,547
CURRENT ASSETS	2,393,458	1,134,242
CREDITORS:		
Amounts falling due within one year	(658,562)	(593,053)
NET CURRENT ASSETS	1,734,896	541,189
CREDITORS:		
Amounts falling due after more than one year	(11,574,680)	(5,370,088)
TOTAL NET ASSETS	£1,857,981	1,790,648
CAPITAL AND RESERVES		
Share Capital	18	20
Revenue Reserves	1,857,963	1,790,628
	1,857,981	1,790,648

আমাদের আর্থিক অবস্থান
৩১শে মার্চ ২০২২ পর্যন্ত এক
বছরের আয়-ব্যয়ের হিসাব।
মোট আয় ২,২২২,১৫০
পাউন্ড। মোট ব্যয় ১,৮৯৬,৯৮৬
পাউন্ড। বছরের উদ্ধৃত ৬৭,৩৩৫
পাউন্ড।
সাধারণ রিজার্ভ ১,৮৫৭,৯৬৩,
পাউন্ড

Full set of accounts is available on request.

Our Board

Bangla Housing Association complies with the National Housing Federation's Codes for members for Excellence in Standards of Conduct and Excellence in Governance.

Officers

MA Nazim Rahman, Chair

Head of Corporate Capital Projects,
LB Tower Hamlets

Ahmed Hussain, Vice Chair

Placement and Care Packages Coordinator,
NHS.

Margaret Aboraa, Treasurer

Interim Head of Finance.
Eldon Housing Association

Bashir Uddin

Company Secretary & Chief Executive

Members

Mohammad Saleem Siddiqui

Hackney Council Representative,
Former Mayor (Speaker) of Hackney.

Misba Bemath

Assistant Director Housing
Newlon Housing Trust

Shanaz Begum

Tenants Representative

Abrus Ali

Co-opted Tenant Representative
Deceased – May 2021

Duvaraka Balachndran

Housing Services Manager,
Tamil Community Housing Association
Resigned – July 2021



ABRUS ALI

We are sorry that we have lost a founder member of Bangla HA, an active Tenants' representative on the Bangla HA Board and one of our long-standing tenants. Abrus Ali has passed away on 9th May 2021 age 60.

Tenant Representative on the Board

Each year we seek nominations from our tenants through our tenants' newsletter the Bangla Post for a tenant to be elected to sit on the Bangla Board. If there is more than one nomination, we hold a ballot. The result and the name of the successful candidate are published in the Bangla Tenants Newsletter, Bangla Post.

বোর্ডের সদস্যরা

বাংলা হাউজিং এসোসিয়েশন ন্যাশনেল হাউজিং ফেডারেশনের সদস্যের জন্য শ্রেষ্ঠ মান ও আচার এবং শ্রেষ্ঠ শাসনের কোড মেনে চলে। এই পৃষ্ঠায় আমাদের বোর্ডের সদস্যদের তথ্য দেয়া হল। বর্তমানে একজন টেন্যান্ট সহ মোট ৬ জন সদস্য বোর্ডে রয়েছেন।

Our Staffing and Administration

Our Staff Team

Bashir Uddin

Chief Executive and Company Secretary

Leena Khan

Operations Manager

Fatima Begum

Senior Finance and Resources Officer

Mohammed F Shah Uddin

Maintenance Coordinator

Anisah Rahman

Customer Services Advisor

Solicitors

Devonshire Solicitors

Salisbury House

London Wall

London

EC2M 5QY

Independent Auditors:

Knox Cropper

Chartered Accountants

8/9 Well Court

London

EC4M 9DN

Bankers:

Barclays Bank PLC

Kingsland and Holloway Business Centre

PO Box 3628

London

E8 2JX

Unity Trust Bank

Nine Brindleyplace

Birmingham

B1 2HB

Santander UK Plc

2nd Floor

100 Ludgagte Hill

London

EC4M 7RE

আমাদের কর্মীরা

বশির উদ্দিন

চিফ এক্সিকিউটিভ অ্যান্ড কোম্পানি সেক্রেটারি

লীনা খান

অপারেশন ম্যানেজার

ফাতেমা বেগম

সিনিয়র ফাইন্যান্স অ্যান্ড রিসোর্স অফিসার

মোহাম্মদ এফ শাহ উদ্দিন

মেইনটেনেন্স কোঅর্ডিনেটর

আনিসাহ রহমান

কাস্টমার সার্ভিস অ্যাডভাইসর

Member:

The National Housing Federation

BME National

BME London Landlords

North River Alliance (NRA)

Translations

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Bangla is a Charitable Housing Association

Registered Office, 100 Morning Lane,
London- E9 6LH

Tel: 020 8985 1124
Email: info@banglaha.org.uk
www.banglaha.org.uk

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