

Bangla

Housing Association

Bangla Housing Association

Annual Review- 2022/2023

Serving the Community since 1991



বাংলা হাউজিং এসোসিয়েশন

বার্ষিক প্রতিবেদন ২০২২-২০২৩

১৯৯১ সাল থেকে কমিউনিটির সেবায় নিয়োজিত

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.

Our Chair's comments

This has been yet another challenging year for us due to the high inflation, increasing interest rates and the ongoing cost of living crisis. This has had a significant impact on our property maintenance and repairs budget and our rent collection work. Our surplus for the year has fallen noticeably from previous years due to the high cost of servicing our loans and increased operational costs.

As many of our residents already being on low income, during the crisis, we supported our residents by giving information about supports available from the government, the energy suppliers, and the local agencies. We set up a Tenants Welfare Fund and obtained grants from Hackney Giving- LB Hackney to deliver shopping vouchers to our vulnerable residents.

On a positive note, I am delighted that we were able to finally purchase Bangla House from ISHA. Bangla had been managing this scheme since it was built in 1994.

We are getting a lot of positive feedback from the community and those who are involved with the 'Amar bari, amar jibon' (My home, my life) research project. This 3-year project is being led by The Open University in partnership with Bangla HA and Housing LIN (Learning and Information Network). Involving members from the community and professional advisors, the project will explore diversity and inclusion in later life living environments for the Bangladeshi elders (Probins) in East London.

Our staff team have been working tirelessly in these challenging times to ensure that all our services to our residents were fully delivered. I am pleased to note that, during the year, we have been able to meet our financial and housing management performance targets. You will be able to find out more about this as well as further information given 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 উদ্দেশ্য

বিভিন্ন কমিউনিটির জন্য সংযোগ স্থাপন করে তাদের আকাঙ্ক্ষার প্রতিফলন উত্থাপন করে সকল সুরোগ সুবিধার পথ খুলে দেওয়া।

চেয়ারম্যানের মন্তব্য

উচ্চ মুদ্রাস্ফীতি, ক্রমবর্ধমান মূদ্রের হার এবং জীবনযাত্রার চলমান সঙ্কটের কারণে এটি আমাদের জন্য আরো একটি চ্যালেঞ্জিং বছর ছিল এই সংকটের সময়, আমাদের বাসিন্দাদের নানান ভাবে সাহায্য করেছি। অবশেষে আমরা বাংলা হাউজিং কিনতে পেরেছি। এই প্রতিবেদনে আমাদের সামগ্রিক কর্মক্ষমতা সম্পর্কে আরো তথ্য পাবেন।

এম এ নাজিম রহমান

Our Chief Executive's Statement

Since Covid-19 pandemic, the increasingly high cost of energy and shopping bills had a serious impact on the finances and mental health of many of our residents. We have been working with the Local Authorities, energy suppliers and our partner agencies seeking alternative ways of supporting our residents during these difficult times.

We managed to deliver all essential housing management services meeting our key performance targets. We focused on our de-carbonisation programme to bring all our housing stock to meet required EPC rating by 2030. To do this we joined a consortium led by ISHA to obtain part funding from the government. We expect to complete this work by 2025 spending around £200k of our reserve funds.

Following from the successful delivery of our award-winning Bangla Covid-19 Advice Project (BCAP), we have been actively engaged with the City and Hackney Public Health Community Champions Forum supporting health awareness and vaccination programmes in the community.

As a community organisation partner, Bangla HA has been actively supporting The Open University and Housing LIN on the Amar Bari, Amar Jibon (My Home, My Life) a pioneering 3-year partnership research project funded by the Dunhill Medical Trust.

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 another difficult year due to the ongoing cost-of-living crisis and the high cost of borrowing impacting our business, residents, and the community.

Bashir Uddin



“We are working to improve the life chances of people in the community who are economically, socially and health deprived by working in partnership with relevant service providers.”

প্রধান নির্বাহীর বিবৃতি

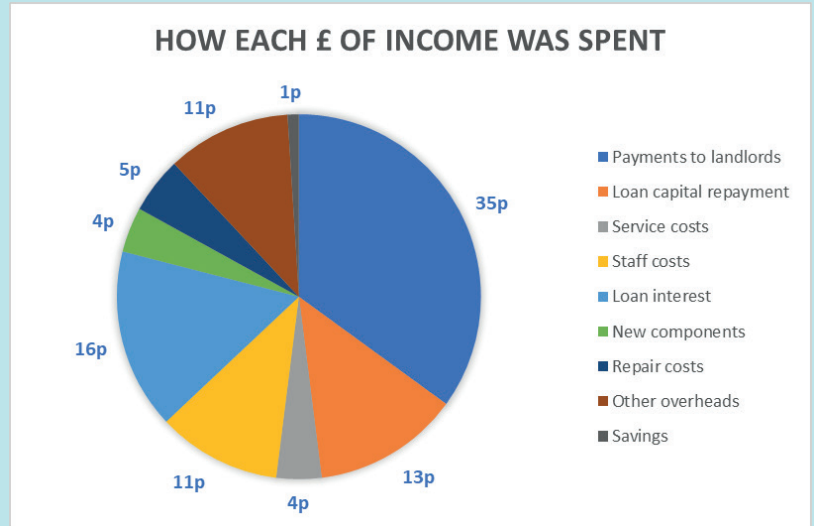
কোভিড ১৯ মহামারির পর থেকে জীবনযাত্রার ক্রমবর্ধমান উচ্চব্যয় আমাদের অনেক বাসিন্দার আর্থিক ও মানসিক স্বাস্থ্যের উপর মারাত্মক প্রভাব ফেলেছে। আমাদের অংশীদার সংস্থাগুলোর সাথে এই কঠিন সময়ে আমাদের বাসিন্দাদের সহায়তা করার বিকল্প উপায় খুঁজছি আমাদের মূল কর্মক্ষমতা লক্ষ্যপূরণের জন্য পরিষেবা সরবরাহ করতে সক্ষম হয়েছি।

বশির উদ্দিন

Our Housing Management Performance for year 2022/23

We are committed to providing the best possible services to our residents. We do this by ensuring that we meet our performance targets and by engaging our residents in everything we do. We know there is more we can do and so we are always seeking our residents' views and working with our partner providers to learn from best practice and share knowledge and resources to provide the best Value of Money for our residents.

Performance area	Target	Achieved
Total repairs completed in target times	97%	94%
Gas service completed (CP12)	100%	100%
Re-let time	Within 10 days	10 days
Rent loss due to voids	0.10%	0.05%
Rent collected (as percentage of rent owed)	100%	102.15%
Rent arrears (as percentage of rent roll)	4.0%	2.66%
Replied to letters/emails (within 5 working days)	95%	96%



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.

Cost of living crisis

High inflation, rising cost of food and energy bills had a serious impact on our resident's everyday family budget. Majority of our residents are on low income and on benefits. We supported our residents by giving information about supports available from the government and the local council using email, newsletter, whatsapp messages and through our website. We have given energy saving tips, helping vulnerable residents with submitting support payment applications online and referring residents to support agencies e.g., council's family fund for food and fuel vouchers and food banks. Bangla set up a Tenants Welfare Fund to help to support with one off payments to vulnerable tenants from Bangla's own resources.

In March 2023 we obtained grant of £6000 from Hackney Giving- LB Hackney. We used this grant to deliver shopping vouchers to vulnerable individuals and families amongst our residents as well as some people from the Bangladeshi and Muslim communities living in Hackney. We helped 20 pensioners and 40 families through this project.

আমাদের হউজিং মানেজমেন্টে পারফরমেন্স

এই পৃষ্ঠায় ছকে দেখানো হয়েছে এবার কিভাবে আমরা আমাদের মূল কর্মক্ষেত্রগুলিতে আমাদের লক্ষ্যমাত্রা অর্জন করতে সক্ষম হয়েছি।
জীবনযাত্রার ক্রমবর্ধমান ব্যয় আমাদের বাসিন্দাদের বাজেটে গুরুতর প্রভাব প্রভাব ফেলেছে। এই সংকটের সময়, আমাদের বাসিন্দাদের নানান ভাবে সাহায্য করেছি।

Our Residents

The Abrus Ali Tenant Award 2022

Hayes Tucker was this year's Bangla Best Tenant Award winner for 'being considerate and thoughtful when raising communal repairs, communicating with Bangla HA staff, neighbours, contractors, and the community. Hayes demonstrated resilience in the face of the current cost of living struggles and still managing to have their rent account up to date showing incredible qualities of a model tenant'.



Our Community Services

BCAP Legacy work

Following the delivery of our award winning and lifesaving Bangla Covid-19 Advice Project (BCAP) during the Pandemic, in 2020/21, we continued with working on community health projects in partnership with Hackney Public Health Team, Hackney Volunteer Centre, and the NHS.

PHCC - Community Champions Forum

Bangla HA is an active member of the Hackney Public Health Community Champions Forum. By attending the monthly Forum meetings, we have given our feedback and gathered the health information and resources including vaccinations, diabetes, and other long-term conditions. We then shared this information with our residents and the community including signposting to relevant service providers and resources improving access to the health services for our residents and the community.



A Message from Shanaz Begum

My Name is Shanaz Begum, I am a tenant representative on the Bangla Board of Management. I have been a tenant for Bangla Housing for almost 20 years. I work in the charity sector in health and social care. In my spare time, I enjoy spending time with family and friends. I joined the Bangla Board in September 2021. As a tenant board member, I believe that having a tenant voice is key to making the tenant-landlord relationship as best as it can be. That is why I decided to take up the post.

আমাদের অধিবাসী

আব্রুস আলী ট্যানেন্ট অ্যাওয়ার্ড ২০২২ : এ বছরের
বিজয়ী হেইস টাকার।

শাহানা জ বেগমের একটি বার্তা : আমি বাংলা বোর্ডে
ভাড়াটে প্রতিনিধি। ভাড়াটিয়া- ল্যান্ডলর্ড সম্পর্কে
উচ্চ মানের করার জন্য ভাড়াটিয়া কর্তৃক বোর্ডে
থাকা গুরুত্বপূর্ণ।

আমাদের কমিউনিটি সেবা কোভিড প্রজেক্টে সূত্র প্রাপ্ত
কমিউনিটি স্বাস্থ্য প্রকল্পগুলিতে কাজ চালিয়ে গিয়েছি।

শাহানা জ বেগম

Our Community Research Project

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

Bangla HA in partnership with The Open University and Housing LIN (Learning and Information Network) launched this pioneering 36-month long research project on 26/03/2021 coinciding with the Bangladesh Independence Day. This research project named in Bengali 'Amar bari, amar jibon' (My home, my life)' is funded by The Dunhill Medical Trust and led by The Open University. It is a co-designed and co-produced project about 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, it will together explore diversity and inclusion in later life living environments and communities which will inform local authorities, the government and policy makers with hard facts about the housing and health needs and aspirations of the Bangladeshi elders (Probins) living in East London.

Our Stock acquisition and Hand back

Purchase of Bangla House

Bangla purchased this small block of flats on 31/10/2022 from ISHA. This scheme comprises of 2x4-bedroom houses and 3x2-bedroom flats in Hackney. Bangla has been managing these properties since they were built in 1994.



Bangla Research Advisory Group (BRAG) meeting

Duke House

We handed back a block of 15 flats in Hackney to the owners of this building, Notting Hill Genesis in November 2022. We have been managing these properties since they were built in 2009. We have done this by mutual agreement as they were no longer cost effective for us to continue to manage them.

আমাদের কমিউনিটি রিসার্চ প্রজেক্ট

বাংলা হাউজিং ওপেন ইউনিভার্সিটি এবং হাউজিং এলআইএন এর সাথে অংশীদারিত্বে ২৬/০৩/২০২১ তারিখে ৩৬ মাস ব্যাপী এই অগ্রণী গবেষণা 'আমার বাড়ি, আমার জীবন' প্রকল্পটি চালু করেছি।

আমরা ৩১/১০/২০২২ তারিখে ইশার কাছ থেকে বাংলা হাউজ ক্রয় করেছি।



Our investments in our stock

New installations

During the year 2022/23, Bangla renewed 8 kitchens and 11 boilers and 2 bathrooms spending £95,070. We spent £12,780 on cyclical work and £5,978 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.

De-carbonisation work

Bangla is committed to reducing carbon emissions from its properties. All social landlords are required to have their properties at EPC rating C or above by 2030.

Currently Bangla owns 17 properties, that need work to bring up to required standard. Bangla joined a consortium bid led by ISHA for 50% funding from the government towards the cost of this work. This bid has been successful, but Bangla still must spend around £200K from its reserves to complete the work by March 2025.



New Kitchen at Gliddon Drive. This is one of 8 new kitchens we installed in 2022/23



New Bathroom at Downs Rd. This is one of 2 new bathrooms we installed in 2022/23

আমাদের ষ্টকে আমাদের বিনিয়োগ: ২০২২-২০২৩ সালে আমরা ৯৫, ০৭০ পাউন্ড ব্যয় করে ৮টি কিচেন, ১১টি বয়লার ২টি বাথরুম নবায়ন করেছি। আমরা পরিকল্পনামূলক পুনর্বিন্যাসের কাজগুলিতে ১২, ৭ ৮০ পাউন্ড এবং বড় মেরামতের কাজে ৫, ৯৭ ৮ পাউন্ড ব্যয় করেছি।

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

কার্বন নির্গমন কমানোর কাজ: আমাদের বাসস্থানগুলি থেকে কার্বন নির্গমন কমাতে বাংলা হাউজিং প্রতিশ্রুতিবদ্ধ।

Our Partners

Our managed properties are owned by 7 partner Registered Providers (RPs). We have an excellent working relationship with them. Our work is supported by Homes England and Hackney, Islington, and Waltham Forest councils. 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
Metropolitan HT	15			15
Newlon Housing Trust	9			09
Notting Hill Genesis	11			11
One Housing Group		13		13
Sanctuary HA	2			2
Bangla Owned	102	37	5	144
Total	161	82	5	248

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

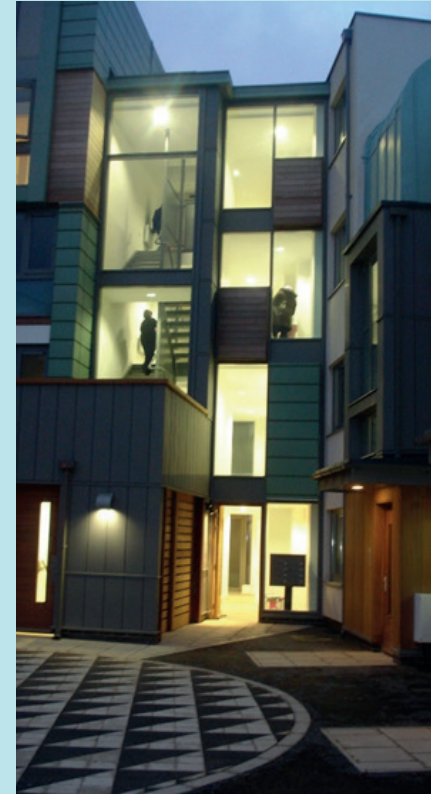
Bangla is a member of this development partnership of 11 locally based housing associations in North and East London which is led by Islington & Shoreditch Housing Association (ISHA).

BME London Landlords Group

Bangla is a member of this 11-member BME London Collaborative Group. Working to provide positive outcomes and enhance value for money for our residents and the community.

Development partnership with L&Q

Bangla has been working in partnership with L&Q under the Build London Partnership in L&Q's strategic development programme supported by the GLA.



Peacock Place in Islington is owned by OHG and managed by Bangla

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 হুকনী, ইজলিংটন ও ওয়ালথাম ফরেস্ট কাউন্সিলগুলি সমর্থন করে। আমরা তাদের সমর্থনের জন্য কৃতজ্ঞ।

Our Financial Summary

Surplus for the year was £28,687. In the previous year surplus was £67,335. The Association operated well within its budget and continues to meet its financial obligations. The general reserves increased to £1,886,667.

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 31 MARCH 2023

	2023	2022
	£	£
TURNOVER	2,210,857	2,222,150
OPERATING COSTS	(1,841,711)	(1,896,986)
OPERATING SURPLUS	369,146	325,164
Interest receivable and other income	25,130	1,785
Interest payable and similar charges	(365,589)	(259,614)
SURPLUS FOR THE YEAR	28,687	67,335



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

Knox Cropper, Auditors.
25 July 2023

BALANCE SHEET AS AT 31 MARCH 2023

	2023	2022
FIXED ASSET	12,219,972	11,697,765
CURRENT ASSETS	1,748,407	2,393,458
CREDITORS:		
Amounts falling due within one year	<u>(771,401)</u>	<u>(658,562)</u>
NET CURRENT ASSETS	977,006	1,734,896
CREDITORS:		
Amounts falling due after more than one year	<u>(11,310,311)</u>	<u>(11,574,680)</u>
TOTAL NET ASSETS	<u>1,886,667</u>	<u>1,857,981</u>
CAPITAL AND RESERVES		
Share Capital	17	18
Revenue Reserves	1,886,650	1,857,963
	<u>1,886,667</u>	<u>1,857,981</u>

Full set of accounts is available on request.

আমাদের আর্থিক অবস্থান

৩১শে মার্চ ২০২৩ পর্যন্ত

এক বছরের আয়-ব্যয়ের হিসাব।

মোট আয় ২,২১০,৮৫৭ পাউন্ড

মোট ব্যয় ১,৮৪১,৭১১ পাউন্ড

বছরের উদ্বৃত্ত ২৮, ৬৮৭ পাউন্ড

সাধারণ রিজার্ভ ১, ৮৮৬, ৬৬৭

পাউন্ড

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

Continuing Healthcare
Brokerage Manager
East London Foundation Trust, NHS.

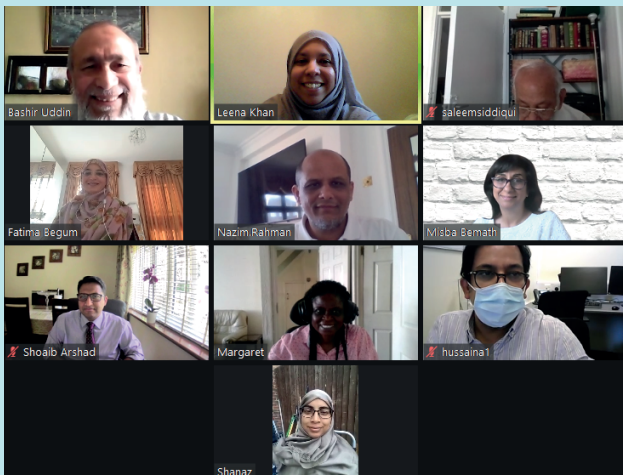
Margaret Aboraa, Treasurer

Director of Finance & IT
YMCA Thames Gateway Group

Bashir Uddin, Company Secretary & Chief Executive

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.



Members:

Mohammad Saleem Siddiqui

Hackney Council Representative,
Former Mayor of Hackney

Misba Bemath

Assistant Director Housing
Newlon Housing Trust

Shanaz Begum

Tenants Representative

Bobby Arif Chowdhury

Senior Credit Manager/Underwriter
Wells Fargo
(Joined 21.09.2022)

Muzammel Mian

In House Legal Counsel at A2Dominion
Group
(Co-opted 22.02.2023)

বোর্ডের সদস্যরা

বাংলা হাউজিং এসোসিয়েশন ন্যাশনাল হাউজিং ফেডারেশনের সদস্যের জন্য শ্রেষ্ঠ মান ও আচার এবং শ্রেষ্ঠ শাসনের কোড মেনে চলে। এই পৃষ্ঠায় আমাদের বোর্ডের সদস্যদের তথ্য দেয়া হল। বর্তমানে ১ জন টেন্যান্ট সহ মোট ৮ জন সদস্য বোর্ডে রয়েছেন।

বোর্ড টেন্যান্টদের প্রতিনিধি

প্রতি বছর আমরা আমাদের টেন্যান্টদের কাছ থেকে বাংলা পোস্টে নিউজলেটারের মাধ্যমে বাংলা বোর্ডে একজন ভাড়াটিয়া নির্বাচিত হওয়ার জন্য মনোনয়ন চাই। যদি একাধিক মনোনয়ন থাকে তবে আমরা একটি ব্যালট করি। ফলাফল এবং সকল প্রার্থীর নাম বাংলা টেনেন্টস নিউজলেটার, বাংলা পোস্টে প্রকাশিত হয়।

Our Staffing and Administration

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

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 resign Aug 2022

Customer Services Advisor

Faheem Uddin from Oct 2022

Customer Services Advisor

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

(প্রদত্যাগ আগস্ট ২০২২)

ফাহিম উদ্দিন

কাস্টমার সার্ভিস অ্যাডভাইসর

(অক্টোবর ২০২২ থেকে)

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 Ludgate Hill

London

EC4M 7RE

Member:

The National Housing Federation

BME National

BME London Landlords

North River Alliance (NRA)

Living Wage Foundation

Translations

If you would like a copy of this Annual Report in your language, Braille, Large Print and on audio tape please contact our office on Tel 020 8985 1124

Bangla

Housing Association

Bangla is a Charitable Housing Association

REGISTERED OFFICE

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Registered Society under the Co-operative and Community
Benefit Societies Act 2014. Reg. No. IP27419R.

Homes England Reg. No. L4534

VAT Number **863897462**