

Bangla

Housing Association



বাংলা হাউজিং এসোসিয়েশন
বার্ষিক প্রতিবেদন ২০১৯ - ২০২০

COVID-19

Welcome to Bangla Housing Association

Chair's comments

I am delighted to introduce this year's Annual Report.

Firstly, I must pay tribute to Ruth George and Moosa Bhamjee, both of whom have tirelessly served on the Bangla Board for many years as Board members, Chair, and Vice Chairs before retiring in September 2019. Through their inspirational leadership Bangla is now in a much stronger position than ever before.

Having served on the Bangla Board in the past, I am pleased to be re-joining the association's Board and am looking forward to working with my Board colleagues and Bangla staff as we strive to continue with our achievements and look forward to celebrating Bangla's 30th Anniversary next year.

Regrettably, from March 2020, COVID-19 pandemic brought the most unexpected shock, fear, and tragedies for many people in our communities throughout the country and the world. Following the government's guidelines, like all other businesses and organisations Bangla had to abruptly go into shutdown in March 2020. We had to immediately re-think, re-assess and re-focus as to how we can continue to serve our residents maintaining the health and safety of our staff, residents, and contractors.

I am pleased to note that despite the unprecedented challenges and the risks associated with COVID-19, Bangla staff managed to quickly adjust and continue with the service delivery by working from home, ensuring all emergency and urgent repairs and other housing management services are carried out maintaining governments COVID compliant safety measures. This is the most uncertain and challenging time we are witnessing. I sincerely hope that we get over this pandemic as soon as possible.

In this report you will find more information about how we have been operating under COVID -19 as well as Bangla's overall performance during the year.

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.

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.



বাংলা হাউজিং এসোসিয়েশনে স্বাগতম

চেয়ার এর মন্তব্য

বিদায়ী চেয়ার এবং ভাইস চেয়ার, রুথ জর্জ এবং মুসা ভামজীকে শ্রদ্ধা নিবেদন করছি। কোভিড-১৯ সম্পর্কিত ঝুঁকি থাকা সত্ত্বেও, বাংলা কর্মীরা বাড়ি থেকে কাজ করে সেবা চালু রাখার জন্য আমি খুব খুশি। আমার বোর্ড সহকর্মী, এবং ষ্টাফ টীম তাদের পরিশ্রমের জন্য ধন্যবাদ। যারা আমাদের সমর্থন করেছেন তারা সবাইকে ধন্যবাদ।

এম এ নাজিম রাহমান

MA Nazim Rahman

Chief Executive's Statement

Following on from last year, the year 2019/20 continued with political uncertainty, benefit cuts and Universal Credit leaving many of our residents struggling with their finances. The annual rent cut of 1% since April 2016, inevitably also continued to have an impact on our finances.

In March 2020, Covid-19 pandemic causing the government to declare a national health emergency and national lockdown. This came as a shock and surprise to everyone. Like all other businesses and service providers we carried out risk assessments and re-assessed our position as to how we can ensure our service delivery without compromising the health and safety of everyone adhering to the Public Health England and the Governments guidelines.

Our staff team quickly managed to organise a practical system: working from home, staying safe, and delivering all essential housing management services to our residents while protecting the health and safety of our staff, residents, and contractors.

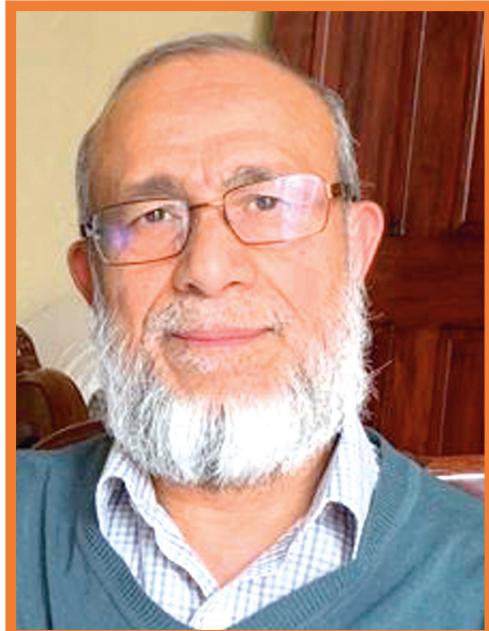
Due to our membership and working with the National Housing Federation, BME National, BME London collaborative group and other providers, we were able to maximise on learning from best practice, achieving financial savings and delivering value for money for our residents and communities.

Some of the highlights of our work and achievements are given in this report.

I am grateful to the Board for providing the support and leadership and my staff colleagues for their dedication and commitments in ensuring that our services are maintained at the best possible level in this most difficult time due to Covid-19.

I pray for everyone to stay healthy and safe during this difficult time.

Bashir Uddin



প্রধান নির্বাহীর বিবৃতি

২০২০ সালের মার্চ মাসে কোভিড-১৯ মহামারী সবাইকে হতবাক করে দিয়েছে। আমরা ঝুঁকি মূল্যায়ন করে প্রত্যেকের স্বাস্থ্য ও সুরক্ষার সাথে আপস না করে কীভাবে আমরা আমাদের পরিয়েবা সরবরাহ নিশ্চিত করতে পারি তা সম্পর্কে আমাদের অবস্থানের পুনঃ মূল্যায়ন করেছি। আমাদের কাজ এবং সাফল্যের কয়েকটি হাইলাইট এই প্রতিবেদনে দেওয়া হয়েছে। সবাইকে সুস্থ ও নিরাপদে থাকার জন্য দোয়া করছি।

বশির উদ্দিন



Above: Bangla members and staff presented the retiring Chair, Ruth George (in the middle) with a hamper of memorabilia and a bouquet of flowers following the AGM held on 12/09/2019

COVID-19

PANDEMIC

Since March 2020 and due to the national lockdown, Bangla staff have been working from home.

We published a statement '**Coronavirus and Bangla HA**' informing our residents about how Bangla will operate under the lockdown ensuring our continued services to our residents. Using social media platforms Bangla staff team and maintained contact with each other and our residents.

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 maintained our repairs and other housing management services via mobile phones, emails and WhatsApp messages.

We carried out essential home visits adhering to the government's guidelines, and our risk

assessments safeguarding health and safety of our staff, residents, and contractors. We continued with gas and fire safety inspections ensuring compliance with our regulatory requirements.

We were committed to perform and meet all our key performance areas despite the incredible challenge of working under lockdown and the threat of the COVID-19 pandemic.

Impact of COVID-19 on the BAME Communities

Most of our residents and clients are from the Black Asian and Minority Ethnic (BAME) groups. We are extremely concerned that people from these groups have been adversely affected by the coronavirus. Public Health England reported that there have been disproportionately more hospital admissions and deaths amongst the BAME groups, particularly Bangladeshis compared to the white community.

Bangla is currently leading on a discussion with the BME London collaborative group (consisting of 14 London based BME housing associations) to formulate some urgent practical steps to inform and advise our residents and the BAME communities particularly the Bangladeshi communities in our areas of operations. This is to ensure that people from these communities fully engage with the Public health message to stay alert, stay safe and save lives.

কোভিড-১৯ মহামারী

এই সম্পর্কে অবহিত করে আমাদের বাসিন্দাদের জন্য আমরা একটি বিবৃতি প্রকাশ করেছি করোনাভাইরাস এবং বাংলা এইচএ বাম সম্পদায়গুলি, বিশেষত বাংলাদেশী সম্পদায় করোনাভাইরাস দ্বারা বিরুদ্ধ প্রভাবিত হয়েছেন। এই সম্পদায়গুলিকে পরামর্শ দেওয়ার জন্য কিছু জরুরি ব্যবহারিক পদক্ষেপ গ্রহণ করার জন্য চেষ্টা করছি। সতর্ক থাকুন, নিরাপদে থাকুন এবং জীবন বাঁচান।

Investing in our stock

During the year 2019/20, Bangla renewed 3 kitchens and 8 boilers spending £46.5k

We spent £7k on cyclical work and £8k 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.

We promptly carried out any works as recommended following our annual Fire Risk Assessments. During the year we spent over £17k on fire safety works.

আমাদের স্টক বিনিয়োগ

২০১৯-২০২০ সালে আমরা ৪৬ হাজার পাউন্ড ব্যয় করে ৩টি কিচেন এবং ৮টি বয়লার নবায়ন করেছি। আমরা পরিকল্পনামূলক পুনর্বিন্যাসের কাজগুলিতে ৭,০০০ পাউন্ড এবং বড় মেরামতের কাজে ৮,০০০ পাউন্ড ব্যয় করেছি।

অগ্নি নিরাপত্তা

আমরা আগুন সুরক্ষা বিধিমালা নিশ্চিত করতে আমাদের অগ্নি সুরক্ষা নীতি এবং পদ্ধতিগুলি পুঙ্খানুপুঙ্খভাবে অনুসরণ করেছি। আমরা আমাদের সমস্ত বাসিন্দাদের সাথে তাদের আশ্বস্ত করার জন্য যোগাযোগ করেছি যে তাদের বিল্ডিংগুলি নিরাপদে এবং বাড়িঘর আগুনের ঝুঁকির হাত থেকে রক্ষা করার জন্য তাদের দায়িত্ব সম্পর্কে তাদের পরামর্শ দিয়েছি।

আমরা ফায়ার রিস্ক অ্যাসেমবলেন্টগুলি অনুসরণ করে প্রয়োজনীয় এবং সুপারিশ অনুসারে ১৭,০০০ পাউন্ডের কাজ সম্পাদন করেছি।



Above: New kitchen at a property in Gliddon Drive, Hackney

This is one of the 3 kitchens Bangla renewed as part of our stock improvement programme for 2019/20.

Housing management OUR SERVICE PERFORMANCE

Performance area	Achieved in 2019/20 (targets in brackets)
Total repairs completed in target times	96.6% (97%)
Gas service completed (CP12)	100% (100%)
Re-let time	9.5 days (10 days)
Rent loss due to voids	0.03% (0.10%)
Rent collected (as percentage of rent owed)	98.35% (100%)
Rent arrears (as percentage of rent roll)	3.1% (4.0%)
Replied to letters/emails (within 5 working days)	98% (95%)

Lettings:

During the year we re-let 7 flats:

2 x 1 bedroom
4 x 2 bedroom
1 x 3 bedroom

4 units were let to council nominations, two units offered to internal transfers and one unit to our waiting list applicant who was also on council waiting list.

Ethnicity of our tenants in %

Bangladeshi	44
European	16
African	14
Caribbean	9
Chinese	1
Indian	3
Turkish	6
Pakistani	2
Other	5

Resident Engagement

There are many ways we engage our residents to help us in shaping our services and meeting their needs in our constantly changing environment.

RESIDENTS FORUM

helps us in developing and reviewing our policies and in shaping our estate services.

TENANTS' FOCUS GROUP

discusses lively and entertaining issues like organising Residents Fun day, Summer Trip, Healthy living and educational workshops as well as children and youth engagement activities.

TENANTS' CHAMPIONS

help us do our work with speed and efficiency by bring to our attention any outstanding communal repairs and neighbourhood issues such as Anti-social behaviour.

TENANT BOARD MEMBERS

actively participate on the Bangla Board ensuring our tenants needs and aspirations are upheld by the decision-making body of the association.



Summer Day Trip

On 7 August 2019, over 50 Bangla tenants and their children visited Hever Castle and Gar-

dens in Edenbridge, Kent. They enjoyed the day out admiring the 700-year-old castle with the rooms containing fine furniture, tapestries, antiques and an important collection of Tudor paintings and two prayer books inscribed and signed by Anne Boleyn.

WORKING FOR THE COMMUNITY

Students work experience programme

Working in partnership with Inspire, Hackney's Educational Business Partnership, we take on students from local schools and colleges for their mandatory work experience placements. Last year we took on 7 students on work experience placements. Here are some comments from three of our student trainees.



'I enjoyed my work experience here at Bangla Housing as I was able to gain an insight into what it is like to work as an office administrator'

Husna Mulla
Clapton Girls Academy
(June 2019)



'One of the main things I have learnt is to treat clients or tenants with respect, kindness and helpfulness.'

Miguel Monteiro
Highbury Grove School
(September 2019)



'I learnt many new skills which will help me in my future jobs. Not everyone has this chance'.

Cristina Lastovici
B6 College
(October 2019)

কমিউনিটির সেবা

গত বছর, কাজে অভিজ্ঞতার জন্য ৭ জন শিক্ষার্থী নিয়েছি। হ্যাকনি লার্নিং ট্রাস্টের সাথে, বাংলা হাউজিং ১২ জন শিক্ষার্থীদের জন্য ইএসওএল কোর্স পরিচালনা করেছে।



Above: Bangla organised a Digital Resilience Workshop on 21.01.2019 for members of the community.

ESOL classes

In partnership with the Hackney Learning Trust, Bangla run a one-year English for Students of Other languages (ESOL) course. 12 students from the local community started the course in September 2018 and completed in June 2019. All these students progressed to the next level in the second year which started in September 2019.

OUR PARTNERS

Our managed properties are owned by 9 partner Registered Providers (RPs). We have an excellent working relationship with them. Our work is supported by the 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	17	15	6	38
London & Quadrant	13			13
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	70	25		95
Total	174	85	6	265

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 14-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 partner in L&Q's strategic development programme supported by the GLA.



FINANCIAL SUMMARY

Surplus for the year was £105,275. In the previous year surplus was £160,421. The Association operated well within its budget and continues to meet its financial obligations. The general reserves increased to £1,604,918

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 31 MARCH 2020

	2020 £	2019 £
TURNOVER	2,164,070	2,188,077
OPERATING COSTS	<u>(1,897,762)</u>	<u>(1,863,040)</u>
OPERATING SURPLUS	266,308	325,037
Interest receivable and other income	7,332	6,996
Interest payable and similar charges	(168,365)	(171,612)
SURPLUS FOR THE YEAR	105,275	160,421

BALANCE SHEET AS AT 31 MARCH 2020

	2020	2019
FIXED ASSET	6,673,434	6,770,360
CURRENT ASSETS	1,134,958	1,169,693
CREDITORS:		
Amounts falling due within one year	<u>(594,351)</u>	<u>(604,733)</u>
NET CURRENT ASSETS	540,607	564,960
CREDITORS:		
Amounts falling due after more than one year	<u>(5,609,106)</u>	<u>(5,835,656)</u>
TOTAL NET ASSETS	1,604,938	1,499,664
CAPITAL AND RESERVES		
Share Capital	20	21
Revenue Reserves	<u>1,604,938</u>	<u>1,499,643</u>
	<u>1,604,938</u>	<u>1,499,664</u>

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

**Knox Cropper
Auditors**
29 July 2020

আমাদের
আর্থিক
অবস্থান

৩১শে মার্চ ২০২০
পর্যন্ত এক বছরের
আয়-ব্যয়ের
হিসেব। মোট আয়
২,১৬৪,০৭০
পাউন্ড। মোট ব্যয়
১,৮৯৭,৭৬২
পাউন্ড।
বছরের উদ্ধৃত
১০৫,২৭৫
পাউন্ড।
সাধারণ রিজার্ভ
১,৬০৪,৯৩৮
পাউন্ড।

Full set of accounts is available on request

THE BOARD

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



Picture: Bangla AGM held on 12/09/2019

OFFICERS

RUTH GEORGE, Chair
Head of Housing Services,
Royal Borough of Kensington & Chelsea
Retired September 2019

MA NAZIM RAHMAN, Chair
Programme Manager-Corporate Projects,
LB Tower Hamlets
From Nov 2019

MOOSA BHAMJEE, Vice Chair
Finance & Resources Director
North London Muslim Housing Association
Resigned September 2019

AHMED HUSSAIN, Vice Chair
Placement and Care Packages Coordinator
NHS
From November 2019

MARGARET ABORAA, Treasurer
Director of Resources
Spitalfields Housing Association

MEMBERS

MOHAMMAD SALEEM SIDDIQUI
Hackney Council Representative,
Former Mayor (Speaker) of Hackney.

MISBA BEMATH
Assistant Director Housing
Newlon Housing Trust

ABRUS ALI
Co-opted Tenant Representative

ALI IMAM
Asset management consultant
CAPITA Real Estate and Infrastructure
Resigned April 2019

DUVARAKA BALACHNDRAN
Housing Services Manager
Tamil Community Housing Association
Joined November 2019

GULCIN OZDEMIR
Tenants Representative
Resigned July 2019

SHANAZ BEGUM
Tenants Representative
Joined November 2019

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

Staffing and Administration

OUR STAFF TEAM

BASHIR UDDIN

Chief Executive and Secretary

LEENA KHAN

Tenancy Services Manager

FATIMA BEGUM

Finance and Resources Officer

MOHAMMED F SHAH UDDIN

Maintenance Officer

TAHMINA BEGUM

Administrative Assistant

আমাদের কর্মীরা

বশির উদ্দিন

প্রধান নির্বাহী ও সচিব

লীনা খান

টেন্যাসি সার্ভিসেস ম্যানেজার

ফাতেমা বেগম

অর্থ ও সম্পদ অফিসার

মোহাম্মদ এফ শাহ উদ্দিন

রক্ষণাবেক্ষণ অফিসার

তাহমিনা বেগম

প্রশাসনিক সহকারী

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

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
North River Alliance (NRA)

Bangla

Housing Association

BANGLA IS A CHARITABLE HOUSING ASSOCIATION

REGISTERED OFFICE

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www.banglaha.org.uk

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Homes England Reg. No. L4534
VAT Number 863897462