

BELGRAVE NEIGHBOURHOOD CO-OPERATIVE HOUSING ASSOCIATION
ANNUAL REPORT AND ACCOUNTS 2019



This annual report covers the period 1st April 2018 to 31st March 2019

About **us** ...

Belgrave Neighbourhood Co-operative Housing Association (BNCHA) is the country's largest fully mutual housing co-op.

BNCHA exists to provide good quality, affordable homes which are available to rent by local people.

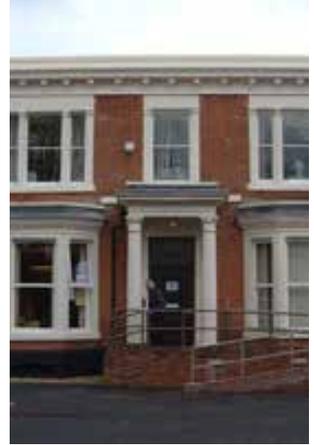
Formed in 1975, the co-op now owns and manages 378 homes in the Belgrave area of Leicester.

Being based in such an ethnically diverse community, we rent homes to people from a variety of cultures. As such, we have a strong commitment to promoting diversity and equality of opportunity.

As a community-based housing co-op, we firmly believe in putting our tenant members and their families first. Run by and for our tenant members, the co-op reinvests any profits into improving our homes and services.

Since 2017, Pinnacle PSG has been our managing agent, providing services such as managing waiting lists, allocating homes, carrying out repairs, maintenance and rent collection.

At BNCHA, we are proud to work in partnership with our tenant members, local residents, funding agencies and other partners to create vibrant, thriving neighbourhoods for members of our community to enjoy.



Welcome ...

I am delighted to have been given the opportunity to work on behalf of you, our tenant members, as Chair of Belgrave housing co-op over the last year.

The committee has been working together with our service provider Pinnacle PSG to review BNCHA's position and develop our plans to improve the condition of tenant members' homes.

We are pleased to have just completed a stock condition survey on all our homes, which has highlighted repairs, maintenance and improvement work which needs to be carried out. This will be done over the course of the next few years.

I was extremely pleased that so many of our tenant members joined us for our various trips and social events in the last year, as they are a wonderful opportunity to get to know each other better and have some fun.

We welcome feedback and involvement from our tenant members, so please get in touch – or think about joining our committee, so you can have more say in plans for our co-op.

I would like to thank my fellow committee members, our residents, Pinnacle PSG and other partners for their efforts over the last 12 months – and look forward to seeing what we can further achieve in the year to come.



Mr Joshi
Chairman, Belgrave
Neighbourhood
Co-operative Housing
Association

Our committee

Attendance

Committee member	Meetings attended April 2018-March 2019
Mr Praful Joshi (Chair)	7 out of a possible 7
Mr Manoj Modi (Secretary)	6 out of a possible 6
Mr Ketan Ganatra (Treasurer)	6 out of a possible 6
Mr Nanji Gohil	7 out of a possible 7
Ms Chitra Joshi	6 out of a possible 7
Mr Niketu Sachdev	4 out of a possible 7
Mr Bipin Valand	7 out of a possible 7
Ms Hina Modi	4 out of a possible 7
Mr Manish Thobhani	4 out of a possible 4
Mr Hocine Zemouri	7 out of a possible 7
Mr Ramesh Nai	3 out of a possible 4 (left the committee in December 2018)

Join us

We always welcome new tenant members to join us on the committee and help in the running of our housing co-op.

With the help of Pinnacle PSG, we have introduced a learning and development programme for all committee members so we can continually improve our knowledge and skills.

As a member of the committee, you will not only benefit from our training courses to help you in your role, you will also be able to influence important decisions affecting your homes, services and community.

To join, you can either put yourself forward for election at the annual general meeting or, if you can't attend, you can be co-opted another time as long as there are spaces. So, if you're interested, please get in touch.



Committee members (L-R from top): Mr P Joshi, Mr N Sachdev, Mr M Thobhani, Mr K Ganatra, Mr N Gohil, Mr B Valand, Miss C Joshi, Mrs H Modi, Mr H Zemouri, Mr R Nai and Mr M Modi

Please make sure you have given us your up-to-date contact details, so we can keep you informed about our latest news and events.

Our year

New faces

After welcoming fresh faces on to our committee last year, we have also been joined by a new area manager.

Pratik Popat, Contract Manager at Pinnacle PSG, has worked within the social housing sector for a number of years and is passionate about working with tenants to help improve our homes and services.



Home improvements

In 2018-19, we carried out various work to improve our homes. This included:

- conducting a stock condition survey on all properties
- continuing to replace back boilers with modern combi boilers
- replacing gas fires with electric fires, as and when required
- carrying out fire risk assessments in all our communal areas.



Our people

Celebrating together

Belgrave families gathered for an evening of entertainment after our annual general meeting last summer.

The Maher Centre hosted a line-up of music, dancing and an array of delicious food, with face painting and balloon modelling keeping our younger guests happy.



Out and about

Hundreds of our tenant members enjoyed a variety of day trips over the last year, which we organised in partnership with Cossington Housing Co-operative.

In July, over 200 residents visited West Midlands Safari Park. This was followed by a trip to Ingoldmells Fantasy island amusement park near Skegness, on the East coast, in August.

Despite the rain, families also made the most of our trip to the capital in December to take a ride on the London Eye.



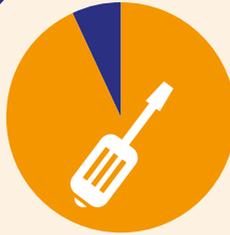
How are **we** doing?

Here is a summary of our performance from 1st April 2018 to 31st March 2019.

Repairs We aim to respond to:

97%

of **emergency** repairs within 24 hours



152 out of 157 jobs responded to on time (96.81%)

98%

of **urgent** repairs within 5 working days



228 out of 233 jobs responded to on time (97.85%)

98%

of **routine** repairs within 14 calendar days



284 out of 290 jobs responded to on time (97.93%)

Lettings



We have let **24** homes in the last 12 months.

Empty Properties



At March 2019, we had **6** empty properties.

Rent Arrears

Total rent and service charges to collect over 12 months: **£1,664,392.79**

What we collected: **£1,639,114.08** (98.48%)

Current rent arrears (what remains to be collected): **£25,278.71** (1.52%)

Rent arrears target: **£49,931.78** (3%)

Performance is ahead of target by: **£24,653.07** (1.48%)

“When we were applying for a home with the co-op, all the staff were very helpful – and I was very grateful for that. They are lovely people, and we are very happy with our home and the services they provide.”

New tenant member Mrs Archana Pabari

Feedback

Formal complaints	2
Compliments	9
Ombudsman cases	1

Our **money**

Income and Expenditure				
INCOME	£'000	2019	£'000	2018
Rent Receivable		1,528		1,528
Service Charges		109		132
Supporting People		13		2
Social Housing Grant		33		33
Other Grants		143		143
Total Income		1,826		1,838
EXPENDITURE				
Services		116		111
Management		364		293
Routine Maintenance		445		385
Bad debts		9		46
Support		0		3
Major Repairs/Planned Maintenance		154		108
Depreciation		261		249
Total Expenditure		1,349		1,195
OPERATING SURPLUS		477		643
Interest Receivable		5		6
Interest Payable		0		0
SURPLUS FOR THE YEAR		482		649



Balance Sheet

	£'000 2019	£'000 2018
FIXED ASSETS	13,728	13,918
Current Assets	3,269	2,652
Creditors (← 1 Year)	-539	-418
NET CURRENT ASSETS	2,730	2,234
TOTAL ASSETS LESS CURRENT LIABILITIES	16,458	16,152
CREDITORS (→ 1 YEAR)	-8,948	-9,124
TOTAL NET ASSETS	7,510	7,028
SHARE CAPITAL AND RESERVES	7,510	7,028

From 1st June 2019 we have had a new gas contractor called

Vinshire Plumbing and Heating Ltd

Please contact Vinshire for all gas and heating, including boiler, issues on:

Tel: 0800 731 6494

Out-of-hours: 07850 900132

Email: pinnacle@vinshire.co.uk



Our **future plans**

We constantly work to maintain and improve our homes for tenant members. Over the coming year, we plan to:

- carry out repairs flagged up by our recent stock condition survey
- undertake work recommended following our fire risk assessments of communal areas
- work with our new gas contractor, Vinshire Plumbing and Heating, to keep your homes safe and warm
- move the gas meters at our communal homes in Loughborough Road from the cellar to the front of the properties, for easier access
- replace windows at Canterbury House, following approval from Leicester City Council.

Our staff

Juliana Pazourou

Property Manager



Divya Odedra

Housing Business Apprentice



Divya Brewin

Customer Support Officer



Hiran Bhatt

Trainee Surveyor



Dawn Dudding

Senior Housing Manager



Nita Bhardwa

Trainee Housing Manager



Not pictured: **Sara Howells** Independent Living Co-ordinator

જો આ સમાચારપત્ર વાંચવા માટે આપ દુભાષિયાની મદદ ઇચ્છતાં હો તો, મહેરબાની કરી 131, લોગબોરો રોડ ઓફિસની મુલાકાત લો અથવા 0333 600 2500 નંબર પર ફોન કરો.

यदि आप चाहते हैं कि दुभाषिया आपको यह समाचार-पत्र पढ़कर सुनाए, तो कृपया कार्यालय में 131 लोबोरो रोड पर आएँ या 0333 600 2500 पर टेलीफोन करें।

જે તુમીં કિમે દુભાષીએ દુઆરા તુઠાઢે લછી ઇઘ મુચના-પંડતર પઢિઆ જાટા પસંદ કરેઠો તાં કિરપા કરઠે 131 લાઉબોરો રોડ વિચલે દઢતર વિંચ કાલ કરે જાં 0333 600 2500 ડે ટેલીફોન કરે.

BELGRAVE NEIGHBOURHOOD
CO-OPERATIVE HOUSING ASSOCIATION

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Tel: 0333 600 2500

Email: belgraveandcossington@pinnaclepsg.co.uk
www.belgravecoop.org.uk

Thank you

We would like to thank all our contractors, suppliers and partners who have worked with us over the last year for their ongoing support. These include:

- Pinnacle PSG (managing agents)
- Platinum Suite (AGM venue)
- Prince Food (caterers)
- Rogers Spencer (auditors)
- Neil Plumb Photography (photographic services)
- Woods Coaches (travel provider)
- Word Association (communications)
- Tom Hopkins (consultant)
- Leicester City Council

