



Annual Report 2020 to 2021

Quality affordable homes co-operatively owned
run for tenant members by tenant members

About us

Belgrave Neighbourhood Co-operative Housing Association (BNCHA) is a Registered Provider¹ Housing Co-operative operating in the Belgrave area of Leicester, North-East of the city centre. With 480 shareholding tenant members, BNCHA is the largest fully mutual housing co-op in the UK.

BNCHA was established in 1976 to provide much needed homes for people in housing need in the area. It owns and manages 378 homes, 254 of them street properties (houses), 115 of them flats (including the 21 flat Loughborough Cottages sheltered scheme), 3 maisonettes and 6 Bedsits.

The community BNCHA serves is filled with diversity and cultures -one of the largest Asian communities in the UK with a strong local identity, but also with new cultural and ethnic groups moving into the area – from Sri Lanka, from Eastern Europe and elsewhere.

Belgrave, world renowned for its Golden Mile walk famous for its Indian food, fashion and spices and jewellery shops and its annual Diwali celebrations (the largest outside of India) has a community rich in harmonious diversity and cultures. BNCHA strives to be an integral part of the local community, not just by providing houses but by helping to create homes and a sense of belonging to be proud of, creating unity, respect and support for one another, in a safe, flourishing community.

BNCHA operates from offices it owns (with another co-op) at 131 Loughborough Road. BNCHA has employed the services of the Pinnacle Group as a managing agent since 2017 who have staff based at the Loughborough Road offices.

BNCHA is governed by a management committee elected annually by its membership. The management committee currently consists of 8 members and is chaired by Jaimini Bharakhada.

In April 2021, BNCHA appointed Nic Bliss, the Head of Policy for the Confederation of Co-operative Housing (the UK's national representative body for housing co-ops) to act as its Chief Officer for a period of one year to strengthen BNCHA's governance.

¹ Registered Provider means that BNCHA is registered with the Regulator of Social Housing – an organisation set up through Government to regulate social housing.

A message from the Chair

This year has been a year of Covid with all the challenges it has brought. But we have been doing our best to ensure that our members have been properly supported and that BNCHA has been run well. Some of the key things that have been happening in the year have included:

- We have worked in partnership with Pinnacle to ensure that BNCHA's services kept functioning
- We have instigated a "log" system where committee members work with Pinnacle to keep a track of repairs and other issues that members raise with us where things may have gone wrong
- We agreed a new programme for major works in our homes and some members will know that those works have started. Unfortunately lack of a major works programme over many years has meant that there is a large backlog of works needed, but we anticipate doing many upgrades on members' homes over the next few years.
- We've kept the committee operational through having our meetings online.
- We have particularly improved how the co-op is governed. Rachel Ashley-Caunt (an "internal auditor") carried out a review of our governance. They concluded that whilst previous committees had not governed the co-op properly, they were satisfied that the current committee has started to improve how the co-op works. They made many recommendations which the committee is now implementing, including ensuring arranging an ongoing training and development programme for committee members.
- We have kept in touch with the Regulator of Social Housing, who had previously expressed concerns about how previous committees were not governing the co-op properly. They have recently said to us that "since we met earlier in the year, I can see you have made great progress in stabilising and developing the Association". They refer to BNCHA's ongoing action plan and have asked to be kept in touch with progress.
- We have also set a series of internal audits to examine how we are doing things. The next audit is looking at how we ensure health and safety for our members and others, and then the auditors will be exploring the services delivered by Pinnacle.
- We held a General Meeting in December where 87 members voted to update our rulebook (with only 4 members not voting for the changes)
- We employed Nic Bliss as our Chief Officer to ensure that BNCHA functions effectively and to ensure that we deliver on what our members want. We have also continued to employ Sam Goodwin from TPAS (a tenant and landlord support organisation) who has also helped support our governance.

- We employed Mina Khoda as BNCHA's Administrative Assistant and Secretary.
- We have started the "Let's Talk" programme – a major programme, including a survey of our member tenants, to find out what our members think of the services they receive. We have received support from Paul Kelly to lead on developing this programme. We look forward to hearing what our members have to tell us about BNCHA.
- We have developed a business plan setting out how the co-op aims to work over the next three years. This involved writing the "mission statement" set out above, developing objectives and strategies aimed at meeting our members' needs, and developing a finance plan projecting the co-op's finances over thirty years. In summary, the co-op's finances are in sound shape, but there is a need for some considerable spend in the short term to make up for the backlog in major works that have not been done by previous committees.
- We updated all our policies setting out how we do things. More work remains to be done to ensure that the policies deliver what our members want, but we now have basic policies in place to cover most areas.
- We have particularly updated our Complaints Policy
- We have agreed our work programme over the next year so that we can ensure that we deliver on our commitments.
- We have employed Devonshires as BNCHA's solicitors.
- We have updated our website – please have a look at belgravecoop.org.uk
- We have produced two member Bulletins and one tenant newsletter to keep our tenant members informed of our work.

It's been a busy year! A big Thank you to the following: committee members, Nic Bliss and Mina Khoda, Pinnacle, Sam Goodwin, Paul Kelly, Rachel Ashley-Caunt, Mark Watkins, Devonshires, Tony Robinson, Rogers Spencer, Andy Newton, Atul Lakhani, Dipak Davda, Vijay Panchal, MK Roadshow, James Canavan. Kavi Pujara, Miss A Raikundal, R Rajani, Word Association, Eurid IT, David Allen, Mona Vyas, Maher Community Centre, Raicha's Travel, Leicester City Council, Leicestershire Police - local Belgrave beat team, Cllr Willmott, and all of our contractors, for their help and support during the year.

And a special Thanks to all our tenant members. We have a full programme of work to carry out next year and I look forward to seeing how that will develop.

Jaimini Bharakhada – Chair, **BNCHA**

Our Committee

Attendance

Current committee member	Meetings attended October 2020 to September 2021
Sadia Akhtar	12 out of 20
Joru Barot	18 out of 20
Jaimini Bharakhada	20 out of 20
Ketan Ganatra	9 out of 9 (co opted in April 2021)
Santa Modhvadia	16 out of 20 Absence given for 1 meeting
Nylam Parmar	16 out of 20
Lalita Suthar	10 out of 20 Absence given for 6 meetings
Lesley Webster	16 out of 20

Ex-committee members	Meetings attended October 2020 to September 2021	End of committee membership
Bharat Aghada	0 out of 2	October 2020
Nanji Gohil	5 out of 12	April 2021
Rizwan Ismail	7 out of 12	April 2021
Rekha Lad	0 out of 2 Absence given for 2 meetings	October 2020
Manoj Modi	7 out of 12 Absence given for 1 meeting	April 2021
Ranjanbala Patel	8 out of 12 Absence given for 3 meetings	April 2021
Savita Patel	6 out of 12 Absence given for 1 meeting	April 2021
Dhiraj Vadgama	7 out of 12 Absence given for 3 meetings	April 2021
Jayshree Vaja	9 out of 12 Absence given for 1 meeting	April 2021

Bharat Aghada and Rekha Ladva were elected to the committee in September 2020 but they resigned in October 2020. Savita Patel was also elected in September 2020 but resigned in April 2020.

Nanji Gohil, Rizvan Ismail, Manoj Modi, Ranjanbala Patel, Dhirajben Vadgama and Jayshree Vaja were also elected to the committee in September 2020, but all failed to sign the committee's "Statement of Committee Member Responsibilities" – a requirement under BNCHA's new rules. All committee members were asked to sign the statement on four separate occasions in both English and Gujarati and their committee membership therefore automatically terminated in April 2021.

Improvements to the homes

We know the housing stock is in need of significant improvement due to the decades of a lack of investment. We have reviewed the stock condition survey undertaken in 2019 to develop a 7-year investment plan up to 2027, identifying the improvement works needed and fed this into the financial business plan so that it remains affordable.

So far we have undertaken the following improvements:

- 8 properties have their windows renewed
- 11 properties have had Kitchen renewals
- 12 properties have had Bathroom renewals
- Loughborough Cottage Lift refurbishment
- Loughborough Cottage Stairlift installation
- Canterbury House Window replacement programme
- Major Electrical Improvements completed in all properties.

But this is only the start of the programme, during the year the following has also been programmed:

- Canterbury House Roof repairs/replacement
- Canterbury House CCTV upgrade
- Canterbury House Fire Alarm upgrade.
- Window replacement programme for a further 39 properties.
- Kitchen replacement programme for 50 properties
- Bathroom renewal for a further 200 properties
- Structural surveys and remediation programme for at least 22 properties.
- External Painting cyclical programme for all properties.

Facts and figures!

Money	2020/21	2019/20
In	£1,942,664	£1,913,269
Out	£2,023,132	£1,380,204

Our spending on:

- routine repairs was **£452,537** (compared to **£382,225** in 2019/2020).
- major works was **£713,985** (compared to **£161,088** in 2019/2020)
- housing management was **£461,250** (compared to **£402,769** in 2019/2020)
- providing services was **£ 168,835**(compared to **£157,851** in 2019/2020)

The following numbers of repairs were carried out:

Category	Number of repairs ordered	Carried out within target time
Emergency (24 hours)	66 (2021)	(100%)
Urgent (7 days)	248 (2021)	No data available until Sep 2021
Normal (28 days)	172 (2021)	No data available until Sep 2021

The rent we have lost on empty homes over the last three years is as follows:

	20/21	19/20	18/19
Rent lost	£33,437	£27,041	£22,678
Relets	20	18	17

The increase in lost rent has been due to the pandemic delaying work being done on empty homes. It is anticipated that void loss will improve next year.

Our rent arrears at year end were **£47,197** (significantly lower than last year's **£55,477**) which was **5%** of our rent roll (which is good especially during the Covid period).

We received 5 complaints during the year. Key issues raised included repairs and neighbour disputes. 1 complaint were subsequently referred to the Housing Ombudsman Service.

The co-op is now officially worth **£8,112,351** (ie. the value of our homes – worked out on the basis of our social rents rather than open market value - minus how much money we owe). This is similar to **£8,188,503** last year.

Our plans for 2021/22 include:

- continue the **Let's Talk** programme and develop our future programme in response to what our member tenants have told us
- consider different ways that we can encourage member tenants to get involved in BNCHA
- develop our member log – recording and tracking the issues that our member tenants raise with us about repairs, complaints and other parts of the service
- consider how we can involve younger BNCHA residents in our activities
- develop our training and development programme for committee members
- ensure we comply with the Internal Auditor's governance recommendations
- review progress on our business plan
- review our repairs policy based on what our members have told us
- review other policies based on issues raised by members
- review the effectiveness of our governance
- continue our major works programme
- consider possible adjustments to our major works programme to meet cultural concerns
- review whether we have sufficient and the right contractors on our contractor list
- consider how our repairs costs compare with other similar organisations
- comply with new requirements set by Government on home standards, health and safety and in other areas
- review how we respond to anti-social behaviour issues
- carry out an internal audit on health and safety
- carry out an internal audit into how Pinnacle provide services

- explore how we can better support tenant members with mental health challenges
- engage better with local councillors, the local police, local businesses and community organisations and others in the local area
- support local activities
- consider the use of our offices at 131 Loughborough Road