



Annual Report 2021 to 2022

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

A message from the Chair

How time flies, we are nearly at the end of another year! As I write this even I am surprised at just how much BNCHA has done over the last year. In my excitement to share all this great work with you I hope you will forgive me as I go over my usual two-page report.

We have not reached where we want to be and there is still so much to do. However the year has seen us build on the firm committee foundations set in place last year, and whilst we have seen some progress in service quality, we know that there is still much more that needs to be done to ensure that we are providing the quality of service we want to provide to our members.

Nonetheless, we are proud of what has been achieved. Some of the key things that have been happening in the year have included:

- We have continued to work in partnership with Pinnacle to **improve BNCHA's services**. We have developed and are exploring new ways of working with Pinnacle to ensure that we effectively hold them to account for the quality of the services BNCHA provides.
- We have continued to operate and develop further the **member log** where, as Chair I specifically work with Hiran Bhatt, Rupal Rajani and Nic Bliss to keep a track of repairs and other issues that members raise with us where things may have gone wrong. Through this log we have

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assisted **63** members get cases resolved and there are still **32** members whose cases we are working on now.

If any of our members experience problems getting repairs resolved or other issues with BNCHA services, please do not suffer in silence. Get in touch on **07817 643492** and we will do our best to get problems resolved.

- Our programme of **major works** continues. Window, bathroom and kitchen replacements are progressing – some of you will have had them done – others are coming soon, but we have to remind members that we are dealing with a huge backlog of works needed because in the past, the co-op did not get works done that needed to be done.
- Shocked on seeing the neglect of many years and the resulting poor state of our communal areas, **a redecorations programme** has been set into motion. Many have been completed and those remaining will also be completed. We have also in particular considered the specific ethnic needs of our community in respect of major improvements works (such as giving choices of baths or showers to members having bathroom replacements). Which I know from feedback is proving very popular.
- We also successfully applied for £500,000 **Decarbonisation Award** funding to enable us to make homes more environmentally efficient (leading to member's fuel bills being less than they otherwise would be).
- We now have the **strongest committee** that BNCHA has had for many years and, following rule changes made at the Special General Meeting held in May 2022, this committee will remain in place until 2024 (although others can join). The committee has had extensive training and development, and training will remain a constant requirement, (please see report below).
- Our independent **internal auditor** Rachel Ashley-Caunt has carried out two independent reviews of how we manage **health and safety issues** and how we manage **repairs**. The report on health and safety issues was reasonably positive (but with some recommendations for change which have been implemented). The report on our repairs service yielded several significant problems and further recommendations and we are working on dealing with those problems with Pinnacle.

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- As noted above, we held a well-attended **Special General Meeting** and **Spring Party** in May where it was so lovely to see so many members attend and support the committee's proposals for rules changes that will ensure continuity on the committee.
- This year saw BNCHA appoint **Nic Bliss**, who had been our Chief Officer last year to stabilise BNCHA's governance, as our **Governance Officer** and **Rupal Rajani** as our **Member Engagement Officer**. Also, we have just directly appointed our very own Support worker who will be joining us very shortly.
- Rupal has been developing and implementing our **Let's Talk** Active Membership Strategy, working closely with membership specialist advisor **Paul Kelly** and **myself**. Designed to enable as many of our members as possible to be involved with the co-op, this year the strategy has included:
 - a) Carrying out a second **annual membership satisfaction survey**
 - b) Initiating a **getting to know you** programme so that we know more about our members
 - c) Continuing regular community meetings at **Loughborough Cottages** and **Canterbury House**
 - d) Continuing the regular **Meet the Committee** events for members to raise and discuss issues of importance to them
 - e) Development of a **membership video** (available on our website)
 - f) Development of a **membership booklet**
 - g) Continuing on last years success with arranging another **Spring Party** for members
 - h) Developing a **Young Member Forum**
 - i) Participating in the **Uganda 50** commemorations
 - j) Developing our annual **Good Neighbour Awards**
 - k) Holding **member workshops** to discuss repairs and anti-social behaviour to inform our reviews of the respective policies.
- The committee has reviewed or developed several policies including:
 - a) our **Repairs Policy** following membership workshops
 - b) our **Anti-Social Behaviour Policy** also following membership workshops
 - c) a **Damp and Mould Policy** (leading on from our work on the Repairs Policy and national advice from the Housing Ombudsman Service
 - d) a **Decants Policy** (to take account of the need for some tenants to temporarily move to different homes so that works can be done on their homes)

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- e) a **Gifts and Hospitality Policy** following advice from our Internal Auditor to develop such a policy
- f) a **Compensation and Goodwill Gestures Policy**
- g) a **Domestic Abuse Policy**

- Following three cases of **domestic abuse** being reported to BNCHA, the committee particularly focussed on how best to respond to such issues. Committee members and staff received specific domestic abuse training from specialists in this area and this led to our review of the Domestic Abuse Policy. In particular, the new policy fully takes account of the Domestic Abuse Act 2021 and ensures that BNCHA are prepared to respond properly when we are aware of domestic abuse cases.

- The co-op has continued to implement its **2021-2024 business plan** developed last year. During 2022, we have reviewed progress on the business plan, noting that we have made:
 - a) good progress on our governance, our membership engagement and on developing our role in the Belgrave community

 - b) some progress on our homes and services objectives but that there is more work to be done to ensure that our members live in high quality homes and receive high quality services

- In the review of the business plan, we have adjusted our objectives and strategies, our long-term finance plan (particularly to take account of current high inflation), and our risk management approach

- The co-op formed **a partnership with LAMP** (Leicester Action for Mental Health Project) to enable BNCHA members with mental and physical health needs to get support and advocacy from an organisation with the experience and skills needed.

- We have reviewed our **contractor list**. Some members will be aware that we ceased working with our previous gas contractor Aarons following many complaints from members and started working with NDA with whom we have a temporary arrangement pending a new tendering process for our gas contractor. We have also appointed two larger contractors for general repairs following advice that they would be better able to meet our members' needs, but we have now started bringing in some smaller local contractors also who are really committed to working with BNCHA.

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- During the year, we are pleased to inform you that we have negotiated **the full purchase of the 131 Loughborough Road offices** which we previously owned jointly with another housing co-op.
- As an organisation with several members who either personally experienced **the expulsion of the Ugandan Asians** fifty years ago or who have relatives or know of others who did, the co-op has been involved in the Uganda 50 commemorations. Those members who attended our recent Canterbury House event will know that BNCHA's Chair and Member Engagement Officer were involved in choosing **Anuradha Patel** to design, consult on and install her **Sculptural Gateway at Belgrave Gate** to commemorate Uganda 50.
- We have continued to update 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, along with regular letters keeping members updated on various workshops, activities and outings.

It's been a busy year! I would like to thank our **amazing committee members** who give so freely of their time and commitment, **Nic Bliss, Rupal Rajani** and **Mina Khoda, Pinnacle, Paul Kelly, Rachel Ashley-Caunt, Melvin Bailey** (our auditor), **Devonshires** (our solicitors), **Rebecca Vials BETA X, Anuradha Patel, Leicester City Council, Meena Kumari** (H.O.P.E) and **Cllr Piara Singh Clair MBE, Deepak Bajaj, Cllr Chamund, Cllr Solanki, Cllr Valand**, our **awesome local Police beat team, Manjula Sood MBE LLD MA BA, Buzzing Roots, Docu Media Center, Age UK, Voluntary Action Leicestershire, Leicestershire Action for Mental Health Project (LAMP), Dipak Davda, Vijay Panchal, MK Roadshow, James Canavan, Word Association, Erud IT, David Allen, Mona Vyas, Maher Community Centre, Jalaram Sadavrat, Leigh Spencer** - and all our partners and contractors new and old that have supported and worked with us over the year. And last but not least - a special thank you to all **our tenant members**. I give my sincerest heartfelt thanks to our members for your continued faith, support and blessings. We have a full programme of work to carry out next year and I look forward to seeing many of our members as we develop that work.

For the first time in many many years, we are building a co-op to be proud of that is achieving things for our tenant members and our community and is making a difference. Given the history of where the co-op has come from in recent years, this is a remarkable achievement for the great team that has made it happen.

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Lalita Suthar - BNCHA pays our respects to Lalita Suthar – a Loughborough Cottages resident who had been a committee member for 3 years – who sadly passed away during the year after a short illness. We remember her for her steadfast support and empathy and her beautiful heart. With love, strength and virtue she played such a major role and went above and beyond in helping BNCHA arrive to where we are today. Her spirit and blessings live on in all the good BNCHA represents. Always missed, may she rest in peace.

Jaimini Bharakhada – Chair, BNCHA



Her Majesty Queen Elizabeth II 1926 to 2022

Belgrave Neighbourhood Co-operative Housing Association is deeply saddened by the death of Her Majesty Queen Elizabeth II.

Our sincere condolences go to the Royal Family at this time of sadness and personal loss.

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Our Committee

BNCHA is governed by a management committee elected annually by its membership. The management committee currently consists of 6 members and is chaired by Jaimini Bharakhada.

Attendance

Committee members	Committee meetings attended October 2021 to September 2022
Jaimini Bharakhada	23 out of 23
Ketan Ganatra	20 out of 23 (Mr Ganatra requested special leave of absence for personal reasons in June and July 2022)
Jorubha Barot	23 out of 23
Manish Thobani	23 out of 23
Ann Arnold	21 out of 23
Kulwant Hunjan	17 out of 23
Dr Pramod Patel	18 out of 20 (committee membership ended June 2022)
Lalita Suthar	1 out of 1 (committee membership ended November 2021)
Sadia Akhtar	1 out of 1 (committee membership ended November 2021)

Committee members	Committee sub-group meetings attended	Training sessions attended
Jaimini Bharakhada	16 out of 16	8 out of 8
Ketan Ganatra	14 out of 16	7 out of 8
Jorubha Barot		7 out of 8
Manish Thobani	6 out of 11	8 out of 8
Ann Arnold	6 out of 11	8 out of 8
Kulwant Hunjan	3 out of 6	5 out of 8
Dr Pramod Patel	3 out of 6	5 out of 8

Jaimini Bharakhada also attended 3 national training sessions organised by the Confederation of Co-operative Housing and Manish Thobani 1 session.

There were a further 160 meeting attendances by committee members – 76% of them by the Chair (Jaimini Bharakhada); 18% by Ketan Ganatra with other committee members attending an average of 2 meetings each

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Improvements to the homes

We know the housing stock needs significant improvement due to the decades of a lack of investment. We have reviewed the stock condition survey undertaken in 2019 to develop an 8-year investment plan up to 2030, identifying the improvement works needed and fed this into the financial business plan so that it remains affordable.

We have also developed a 30-year Asset management Plan that identifying all major works/cyclical maintenance elements until 2050.

In 2021/22 we have undertaken the following improvements:

- 120 homes have their doors and windows renewed
- 18 homes have had kitchen renewals
- 12 homes have had bathroom renewals
- 21 homes have had full boiler replacements.
- Canterbury House – various major works completed following workshops
- Loughborough Cottages – various major works completed following workshops
- external painting cyclical programme for all homes
- carried out over 200 Energy Performance surveys to identify the most poorly rated Energy Performance homes
- completed 21 major structural works to address historic structural defects.
- completed 16 major damp remedial works
- 6 communal internal decorations carried out
- Canterbury House roof repairs/replacement
- Canterbury House Fire Alarm upgrade

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

- Canterbury House CCTV upgrade
- window replacement programme for a further 120 homes
- kitchen replacement programme for 50 homes
- bathroom renewal for a further additional 120 homes
- additional structural surveys and remediation programme for at least 20 homes
- carry our major external wall Insultation and other works as part of the Social Housing Decarbonisation Fund programme for 37 homes
- complete a further 14 communal internal decoration

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Facts and figures

Money	2021/22	2020/21
In	£1,999,477	£1,942,664
Out	£2,470,198	£2,023,132

Our spending on:

- routine repairs was **£769,720** (compared to **£452,537** in 2020/2021).
- major works was **£773,201** (compared to **£713,985** in 2020/2021)
- housing management was **£468,948** (compared to **£461,250** in 2020/2021)
- providing services was **£132,694** (compared to **£168,835** in 2020/2021)

The following numbers of repairs were carried out:

Category	Number of repairs ordered		Carried out within target time
	2022	2021	
Emergency (24 hours)	295	66	(100%)
Urgent (7 days)	40	248	No data available until Oct 2022
Normal (28 days)	1063	172	No data available until Oct 2022

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

	21/22	20/21	19/20	18/19
Rent lost	£31,795	£33,437	£27,041	£22,678
Relets	18	20	18	17

Our rent arrears at year end were **£53,070** (last year they were **£47,197**) which was **5%** of our rent roll.

The co-op is now officially worth **£7,719,099** (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).

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Our plans for 2022/2023

Our plans for 2022/2023 include:

- Continuing our **major repairs programme**. As noted above – we plan to particularly carry out works on windows, kitchens, bathrooms and other items next year.
- We will continue to operate our **member log** of repairs and other issues where members report problems to us. We think that service provision is improving but there are still lots of problems that need ironing out.
- We will particularly work with Pinnacle to improve their **performance reporting** so that we have a clearer understanding of where problems arise and we will investigate how well the co-op is **managing complaints** from our members.
- We intend to update our **Code of Conduct for our contractors** to ensure that they understand our expectations of them.
- We also aim to update the co-op's **tenant handbook** so that our members know how BNCHA is meant to operate.
- We will examine potential **remodelling some of our bedsit homes** (such as at Canterbury House) to make them more suited for our members.
- We are also exploring how we can use available land we own to **build new homes** for people in housing need.
- We will explore **BNCHA's identity** with an aim to ensure that all BNCHA members understand that the co-op is your landlord and that you are its members and have both a right and a responsibility to shape the co-op.
- We will continue to develop our **Let's Talk** programme – examining how we further provide opportunities for our members to participate in decisions that affect them. In particular, we will carry out further surveys of our members, we will focus on understanding who our members are and your needs and aspirations, and we will continue to hold events to enable dialogue with our members to understand your wishes. With the **Let's Talk** programme having been in place now for a year, we will carry out a review of the strategy.

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- We will also consider how to encourage active membership right from when a member **moves into a home**. We are intending that we will consider also how we **allocate our homes**.
- We will carry out internal audit reviews on how we manage **safeguarding** issues (how we ensure the safety of our elderly and vulnerable members and children living in our homes, as well as how we manage reports of domestic abuse). We are then intending to carry out an internal audit on how we manage complaints.
- We will continue to support various local activities in the co-op and in the Belgrave area.
- We will consider various options for the ongoing use of our offices at **131 Loughborough Road**.

We look forward to another busy year – all aimed at ensuring great homes and services for our existing and future members and that BNCHA continues to develop its profile as a vibrant part of the Belgrave community.

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