

**BANGLA HOUSING ASSOCIATION
ANNUAL REVIEW -2023/24**

**বাংলা হাউজিং এসোসিয়েশন
বার্ষিক প্রতিবেদন ২০২৩-২০২৪**

"We are working to improve the housing, health and economic conditions of the community"

"আমরা কমিউনিটির আবাসন, স্বাস্থ্য ও
অর্থনৈতিক অবস্থার উন্নতির জন্য কাজ
করছি"



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 and Chief Executive's Statement

"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"

The cost-of-living crisis is still impacting on our residents. It has been challenging for most of our residents to keep up with the household budget, paying bills, purchasing essential food and other necessities. Our staff have been busy supporting them, giving advice and helping with applications for whatever benefits and support they could qualify for from the government and other support agencies.

Similarly, BHA's property maintenance and other administrative costs have increased significantly due to the sharp increase in material, labour and borrowing costs.

Despite these challenges, we are delighted that our dedicated and hard-working staff have managed to successfully deliver all essential housing management services, meeting our key performance targets including the collection of rent. Our finances are in good shape. After paying for our ongoing costs and meeting our lenders' requirements our surplus for the year increased notably compared to the previous year.

Our involvement in a major 3-year research project 'Amar Bari, Amar Jibon' led by The Open University focussing on the entrenched housing and health inequalities of Bangladeshi elders in East London is being showcased at events by the project funders, Dunhill Medical Trust as an exemplary co-produced research project involving the community at every level of the research journey.

Our support for the community with healthy living by raising awareness, prevention and management of some of the most prevalent but preventable illnesses in the community like diabetes and cancer is acknowledged by the NHS. BHA is the anchor and fund holder for the London Bangladeshi Health Partnership (LBHP).

In this report you will be able to read about our work on the above projects and other activities during the year. We are grateful to our Board colleagues, and the staff team for their passionate and hard work over the year and especially during this challenging time.

We are obliged 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, Chair



Bashir Uddin, CEO

আমাদের উদ্দেশ্যঃ বিভিন্ন কমিউনিটির মধ্যে সংযোগ স্থাপন করে তাদের আখাংক্লারের প্রতিফলন উত্থাপন করে সকল সুযোগ সুবিধার পথ খুলে দেয়া।

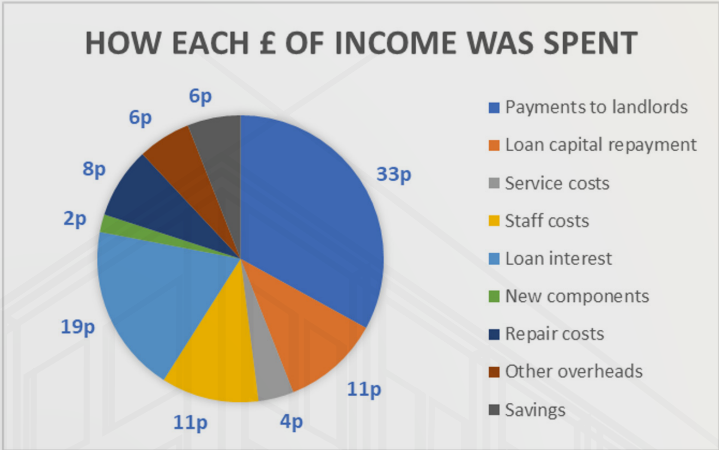
আমাদের সভাপতি এবং প্রধান নির্বাহীর বিবৃতি

জীবনযাত্রার ব্যয় সঙ্কটের কারণে আমাদের বাসিন্দাদের জন্য বছরটি চ্যালেঞ্জিং ছিল। আমাদের ঘর বাড়ি রক্ষণাবেক্ষণ এবং অন্যান্য প্রশাসনিক ব্যয় উপাদান, ল্লেখযোগ্যভাবে বৃদ্ধি পেয়েছে। এই চ্যালেঞ্জগুলি সত্ত্বেও, আমাদের মূল কর্মক্ষমতা লক্ষ্যগুলি পূরণ করে সমস্ত প্রয়োজনীয় আবাসন ব্যবস্থাপনা পরিষেবাগুলি সফলভাবে সরবরাহ করতে সক্ষম হয়েছি। আমাদের আর্থিক উদ্ভূত আগের বছরের তুলনায় উল্লেখযোগ্যভাবে বৃদ্ধি পেয়েছে।

OUR HOUSING MANAGEMENT PERFORMANCE FOR YEAR 2023/24

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.

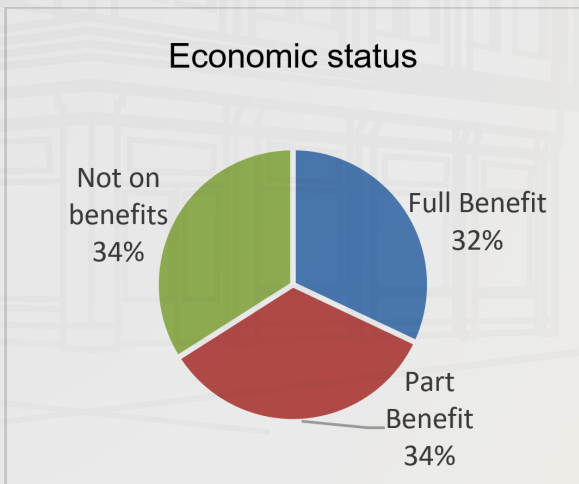
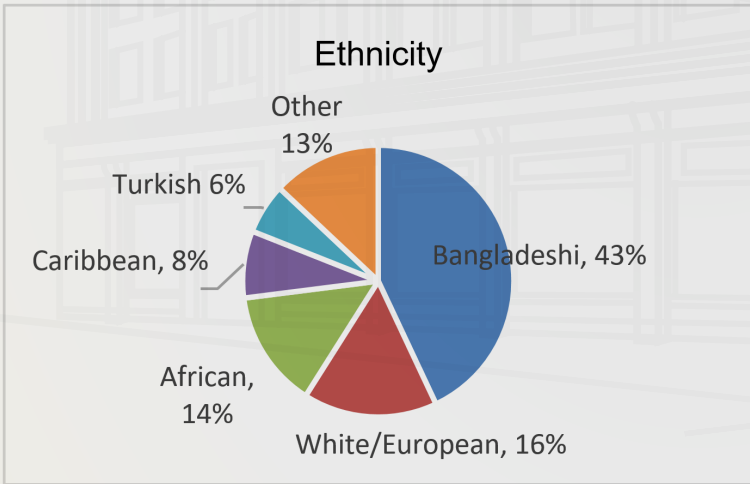
Performance area	Target	Achieved
Total repairs completed in target times	97%	96%
Gas service completed (CP12)	100%	100%
Re-let time	Within 10 days	10 days
Rent loss due to voids	0.10%	0.03%
Rent collected (as percentage of rent owed)	100%	98.18%
Rent arrears (as percentage of rent roll)	4.0%	3.44%
Replied to letters/emails (within 5 working days)	95%	95%



Lettings: During the year we re-let 4 flats: 1 x 1bed, 2 x 2bed and 1 x 3bed. Three units were let to council nominations and one from BHA's waiting list.

Mutual exchange completions: During the year we helped one family with home swap: 1x 2bed in Hackney.

Our Residents profile



২০২৩/২৪ সালে আমাদের হাউজিং ম্যানেজমেন্ট পারফরম্যান্স এই পৃষ্ঠায় ছকে দেখানো হয়েছে এবার কিভাবে আমরা আমাদের মূল কর্মক্ষেত্রগুলিতে আমাদের লক্ষ্যমাত্রা অর্জন করতে সক্ষম হয়েছি।

Hand Back

We handed back a block of 15 flats in Dalston Lane, Hackney to the owners of this building, Metropolitan Thames Valley Housing (MTVH) on 31/07/2023. We have been managing these properties since they were built in 2008. We have done this by mutual agreement as they were no longer cost effective for us to continue to manage them.



OUR INVESTMENTS IN OUR STOCK

New installations

During the year 2023/24, Bangla renewed 2 kitchens, 8 boilers and 1 bathroom spending £36,200. We spent £12,780 on cyclical work.

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. We spent £62,000 on Fire safety works.

Decarbonisation Work

BHA is committed to reducing carbon emissions across its properties. In line with national requirements, all social landlords must ensure their properties achieve an EPC rating of C or above by 2030.

Currently, BHA owns 17 properties that require upgrades to meet this standard. To support this, Bangla joined a consortium bid led by ISHA, securing 50% government funding toward the cost of the necessary work.

While this bid was successful, BHA will still need to contribute approximately £200K from its own funds to complete the project by March 2025.

All necessary surveys and work specifications have been prepared, tenders invited, and a contractor selected. The work is expected to be completed by September 2024.

আমাদের স্টকে আমাদের বিনিয়োগ:

২০২৩/২৪ সালে আমরা ৩৬, ২০০ পাউন্ড ব্যয় করে ২টি কিচিন, ৮টি বয়লার ১টি বাথরুম নবায়ন করেছি। আমরা পরিকল্পনামূলক পুনর্বিন্যাসের কাজগুলিতে ১২, ৭৮০ পাউন্ড ব্যয় করেছি।

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

কার্বন নির্গমন কমানোর কাজ: আমাদের বাস্থানগুলী থেকে কার্বন নির্গমন কমাতে আমরা প্রতিশ্রুতিবদ্ধ।



New Kitchen at Hale End Road This is one of 2 new kitchens we installed in 2023/24

OUR RESIDENTS

Our Resident's Champion

Cost of Living Crisis

Free healthy and fresh food

Working in partnership with Felix project and Morningside Community Centre we referred our residents who were struggling with their finances to obtain fresh fruit, vegetables and groceries.

Hackney Money Hub

We signposted and helped to complete application forms for our residents applying for financial and benefits support through the Hackney Money Hub.

Health and wellbeing

We have been supporting our residents throughout the year by raising awareness about some of the serious preventable life-threatening illnesses. By actively participating with the Hackney and City Community Health Champion Forum we have been sharing and signposting information and services available to our residents. Some of these are on High Blood Pressure/ Type 2 Diabetes/ cancer screening/ immunisation/ exercise/ improving mental health

Smoking Cessation

We supported the Smokefree Hackney campaign to assist those who would like to give up smoking and need help. We signposted residents to the City & Hackney stop smoking service as they offer 12 weeks support to help you quit, with your own dedicated stop smoking advisor and easy access to stop smoking medication.

আমাদের বাসিন্দাদের সাহায্যার্থে আমরা বিভিন্নভাবে সহযোগিতা করেছি। তাজা ফল, শাকসব্জী এবং মুদি পাওয়া সহ আর্থিক সাহায্য পাওয়ার জন্য সহযোগিতা করেছি। সমাজে কিছু গুরুতর প্রতিরোধযোগ্য প্রাণঘাতী অসুস্থতা সম্পর্কে সচেতনতা বাড়াতে কাজ করেছি।



Shanaz Begum

Shanaz Begum sits on the BHA Board of Management. She has been a very active tenant voice on the Board meetings. Shanaz has been a tenant representative on the BHA Board for over three years.

Here is a statement from Shanaz.

'I have been a tenant for Bangla Housing for almost 21 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'.



OUR HEALTH PROJECTS

Hackney Community Health Champion Forum (CHC)

BHA is an active member of the Hackney Community Health 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.



London Bangladeshi Health Partnership (LBHP)

BHA is the anchor organisation in this multi-agency Health partnership project. LBHP brings together interdisciplinary group of key health partners with Bangladeshi community organisations and representatives to support the development of a strategic workplan, aiming to respond to the health priorities of Bangladeshi communities in London and mitigate against health inequity.



LBHP was launched on 16/08/2023 with over 100 webinar guests marking South Asian Heritage Month 'Reflecting on Bangladeshi history and recognising the contribution of the British Bangladeshi diaspora to London and the NHS.'

Amongst the prominent guests speakers were Dr Somen Banerjee Director of Public Health, LBTH, HE Saida Muna Tasneem, High Commissioner of Bangladesh to UK and Ireland, Dr Nikita Kanani, Director of Clinical Integration, NHS England & Deputy SRO, NHS COVID-19 Vaccination. Dr Leonora Weil, Director, NHS London Legacy and Health Equity Partnership (LHEP), & Public Health Consultant, UKHSA London. Minara Chowdhury, Senior Director, Institute for Healthcare Improvement.

LBHP received funding from the NHS to organise and deliver a London Bangladeshi Health Inequalities Summit in September 2024 employing a part time Health Coordinator. BHA will be the grant holder and the employer for the Health Coordinator.

স্বাস্থ্য প্রকল্প

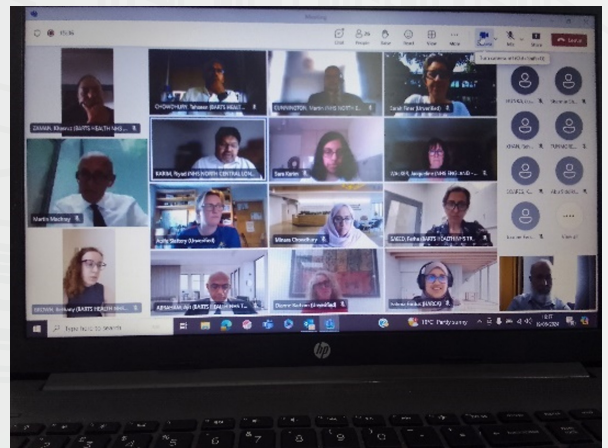
বিএইচএ হ্যাকনি কমিউনিটি হেলথ চ্যাম্পিয়নস ফোরামের সক্রিয় সদস্য। টিকা, ডায়াবেটিস এবং অন্যান্য দীর্ঘমেয়াদী স্বাস্থ্য সম্পর্কিত তথ্য শেয়ার করা সহ আমাদের বাসিন্দা এবং সম্প্রদায়ের জন্য স্বাস্থ্যসেবাগুলিতে অ্যাক্সেস উন্নত করার জন্য কাজ করছি।

এলবিএইচপি:

লন্ডনে বাংলাদেশি কমিউনিটির স্বাস্থ্য অগ্রাধিকারের প্রতি সাড়া দেওয়া এবং স্বাস্থ্য বৈষম্য প্রশমনের লক্ষ্যে একটি কৌশলগত কর্মপরিকল্পনা তৈরিতে সহায়তা করার জন্য কমিউনিটি সংগঠন এবং প্রতিনিধিদের নিয়ে কাজ করছি।



Marking the South Asia Heritage Month webinar poster June 2024



London Bangladeshi Health Inequalities Summit planning meeting held on 19/6/2024

OUR COMMUNITY RESEARCH PROJECT

Amar bari, amar jibon' (My home, my life): developing living environments for Bangladeshi elders

Bangla Housing Association (BHA) is involved in a groundbreaking research project, focussing on the entrenched housing and health inequalities of Bangladeshi elders ('probin' in Bangla) in East London. This 3-year research project is funded by Dunhill Medical Trust (DMT) and led by The Open University (OU) in partnership with BHA and the Housing LIN (Learning and Information Network) and involving local Bangladeshi communities and practitioners exploring diversity and inclusion in later life living environments and communities. This project is the first in-depth research of its kind in the UK. It will benefit East London communities through:

- Developing more empowered local communities.
- Helping to create skilled and competent community researchers.
- Hearing the voices of local people.
- Providing a detailed understanding of current and future housing needs of Bangladeshi probin.
- Contributing to informing debates on housing and support, and how local housing strategies and investment plans can better address housing for later life.

We're interviewing 80 Probins (elders in Bangla) aged 50+ and 10 multigenerational families from Hackney, Tower Hamlets, Newham and Redbridge using multi-lingual co-research recruited from the community. The information will be analysed with support from the Bangla Research Advisory Group who are recruited from the community and the Professional Advisory Group comprising of local service providers, practitioners and policy makers to advise on local and national issues relevant to the research and to comment on findings. The findings from the research will inform local authorities, the government and policy makers with hard facts about the housing and health needs and aspirations of the Bangladeshi Probins living in East London.

আমাদের কমিউনিটি গবেষণা প্রকল্প

আমার বাড়ি, আমার জীবন: বাংলা হাউজিং বাংলাদেশি প্রবীণদের জন্য বসবাসের পরিবেশ নিয়ে পূর্ব লন্ডনে প্রবীণদের আবাসন ও স্বাস্থ্য বৈষম্য নিয়ে একটি যুগান্তকারী গবেষণা প্রকল্পে জড়িত।



Our 8 Co-researchers joined June 2023



Our group of 8 transcribers joined Oct 2023



The wider research team: We have over 30 paid and volunteers from the community working on this project



7 -member Core partnership set up March 2021



8 member Bangla Research Advisory Group (BRAG) joined us in Nov 2022



Professional Advisory Group (PAG). We will have 8-10 members from different professional and policy making backgrounds joining this group. First meeting held on 28.11.2023.

OUR PARTNERS

RP Partner	Hackney	Islington	Waltham Forest	Total
Circle Anglia	12			12
Guinness Trust	10	32		42
Newlon Housing Trust	9			9
Notting Hill Genesis	11			11
One Housing Group		13		13
Sanctuary HA	2			2
Bangla Owned	100	40	5	145
Total	144	85	5	234



Bangla owns 9 x 2bed flats at Holloway, Islington

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.

BME London Landlords Group.

Bangla is a member of this 13-member BME London Collaborative Group. Working to provide positive outcomes and enhance value for money for our residents and the community by sharing good practice. Our joint membership of Housing Associations' Legal Alliance (HALA) enables us to access free legal advice and training as well as reduced legal fees.

BME Housing TRUST

This a charitable entity established by the BMELL group to raise charitable funds to support BMELL programme activity and future emergent opportunities to provide positive outcomes and enhanced value for money for our residents, communities, and organisations.



Bashir Uddin BHA CEO delivering a presentation about BHA's story post covid-19 at the BME London Chairs' events on 29 November 2023.

আমাদের অংশীদার

আমাদের ব্যবস্থাপনায় যে বাসস্থানগুলি রয়েছে সেগুলির মালিক আমাদের ৬টি অংশীদার নিবন্ধিত প্রদানকারী হাউজিং এসোসিয়েশন। তাদের সঙ্গে আমাদের চমৎকার সম্পর্ক বিদ্যমান। আমাদের কাজ হোমস ইংল্যান্ড এবং হ্যকনী, ইজলিংটন ও ওয়ালথাম ফরেস্ট কাউন্সিলগুলি সমর্থন করেন। আমরা তাদের সমর্থনের জন্য কৃতজ্ঞ।

OUR FINANCIAL SUMMARY

Surplus for the year was **£132,579**. In the previous year surplus was **£28,687**. The Association operated well within its budget and continues to meet its financial obligations. The general reserves increased to **£2,019,246**.

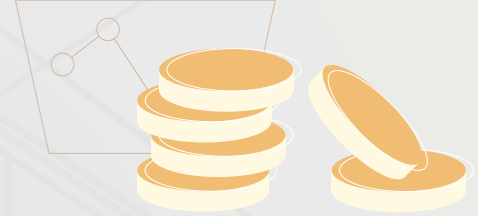
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 31 MARCH 2024

	2024	2023
	£	£
TURNOVER	2,261,553	2,210,857
OPERATING COSTS	(1,747,521)	(1,841,711)
OPERATING SURPLUS	514,032	369,146
Interest receivable and other income	70,584	25,130
Interest payable and similar charges	(452,037)	(365,589)
SURPLUS FOR THE YEAR	132,579	28,687

BALANCE SHEET AS AT 31 MARCH 2024

	2024	2023
FIXED ASSET	12,057,809	12,219,972
CURRENT ASSETS	1,783,360	1,748,407
CREDITORS:		
Amounts falling due within one year	<u>(560,145)</u>	<u>(771,401)</u>
NET CURRENT ASSETS	1,001,956	977,006
CREDITORS:		
Amounts falling due after more than one year	<u>(11,261,778)</u>	<u>(11,310,311)</u>
TOTAL NET ASSETS	<u>2,019,246</u>	<u>1,886,667</u>
CAPITAL AND RESERVES		
Share Capital	17	17
Revenue Reserves	2,019,229	1,886,650
	<u>2,019,246</u>	<u>1,886,667</u>

Full set of accounts is available on request.



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

Knox Cropper, Auditors. 24 July 2024

আমাদের আর্থিক অবস্থান

৩১শে মার্চ ২০২৪ পর্যন্ত
এক বছরের আয়-ব্যয়ের হিসাব।
মোট আয় ২,২৬১,৫৫৩ পাউন্ড।
মোট ব্যয় ১,৭৪৭,৫২১ পাউন্ড।
বছরের উদ্বৃত্ত ১৩২,৫৭৯ পাউন্ড।
সাধারণ রিজার্ভ ২,০১৯,২৪৬ 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, NHC, PGC.
Chair
Head of Corporate Capital Projects,
LB Tower Hamlets



Ahmed Hussain, MSc,
Construction Project Management
Vice Chair.
Continuing Health Care Brokerage
Manager East London Foundation
Trust, NHS



Margaret Aboraa, MBA, FCCA
Treasurer
Director of Finance & IT
YMCA Thames Gateway Group



Bashir Uddin, HND, PGCM
Company Secretary & Chief
Executive

বোর্ডের সদস্যরা

বাংলা হাউজিং এসোসিয়েশন ন্যাশনেল 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 ৯ জন সদস্য বোর্ডে রয়েছেন।

বোর্ডে টেন্যান্টদের প্রতিনিধি

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

Members



Mohammad Saleem Siddiqui, MSc.
Hackney Council Representative,
Former Mayor of Hackney.



Misba Bemath, BA(Hons.)
Assistant Director Housing
Newlon Housing Trust



Shanaz Begum
Tenants Representative.



Bobby Arif Chowdhury, MSc.
Senior Associate
Wells Fargo Bank



Muzammel Mian, BSc (Hons)
Head of Housing Management at
Prince Evans solicitors.



Shaheen Mahtabuddin BA (Hons)
Interim Director of Operations
Ekaya Housing Association.

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.

OUR STAFFING AND ADMINISTRATION

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

Faheem Uddin from Oct 2022 – Aug 2023

Customer Services Advisor

Khadijah Ali from Aug 2023

Customer Services Advisor

আমাদের কর্মীরা

বশির উদ্দিন - এক্সিকিউটিভ অ্যান্ড কোম্পানি সেক্রেটারি

লীনা খান - অপারেশন ম্যানেজার

ফাতেমা বেগম - সিনিয়র ফাইন্যান্স অ্যান্ড রিসোর্স অফিসার

মোহাম্মদ এফ শাহ উদ্দিন - মেইনটেনেন্স কোঅর্ডিনেটর

ফাহিম উদ্দিন - কাস্টমার সার্ভিস অ্যাডভাইসর

অক্টোবর ২০২২ থেকে আগস্ট ২০২৩

খাদিজা আলী - কাস্টমার সার্ভিস অ্যাডভাইসর

আগস্ট ২০২৩ 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

Unity Trust Bank

Nine Brindley place

Birmingham

B1 2HB

Santander UK Plc

2nd Floor

100 Ludgate Hill

London

EC4M 7RE

Member

The National Housing Federation

BME National

BME London Landlords

Living Wage Foundation

London Bangladeshi Health Partnership

Translations

You can ask for the document in large print, on audio tape or in another language. Please contact us on 020 8985 1124.

আপনি এই ডকুমেন্টটি বড় প্রিন্টে, অডিও টেপে বা অন্য যে কোন ভাষায় অনুবাদ করতে পারবেন। দয়া করে আমাদের সাথে যোগাযোগ করুন: 020 8985 1124 নাম্বারে।
Haddaad u bahan tahay warqad far waa weyn ama CD afkaaga ah fadlan nagala soo hadal nambarkaa 020 8985 1124.

Bu belgeyi büyük baskı, ses bandı veya baska bir dil olarak isteyebilirsiniz, 020 8985 1124'ü arayarak bize ulasin.



BHA IS A CHARITABLE HOUSING ASSOCIATION

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