

# தமிழர் சமூக வீட்டுவசதிக் கழகம்

## Tamil Community Housing Association



# Annual Report To Tenants

## 2011 - 2012



Mr Varathalingam, a long standing Board Member, receiving the award from our Patron, Neil Gerrard (former MP for Walthamstow) at the TCHA Silver jubilee celebration.



T C H A

Tamil Housing  
community centric – culturally driven

# Tenants Annual Report

## Our Patron

Mr Neil Gerrard, Former MP for Walthamstow

## Our Management Board

Mr S Arnold - Chair

Mr M Thavendrarajah - Treasurer

Mr S Varathalingam - Vice Chair

Miss E P Mann - Acquisition & Development

Mr S V Moorthy – Tenants' Affairs

Mr S Senthinathan - TA Representative

Mr M Sivarajah - Committee Member

Mr S Thiruchelvanayagam - TA Representative

Mr C Boston - Co-opted Member

Mr G Guna - Co-opted Member

Mr S Thiru - Co-opted Member

Mr M Verrier - Co-opted Member

Mrs G Kugapala – Retired in 2011

Mr A Santhikumar – Retired in 2011

Mr V Sinnathurai - Retired in 2011

## Our Staff & Volunteers

Mr Devan Kanthasamy - Chief Executive / Secretary

Mr Kuhan Kuhachandran - Housing Operations Manager

Mrs Mary Nirmalanayagam - Finance Officer

Mrs Sarojah Thavarajah - Rent & Revenue Officer

Mr Sabesh Paramanayagam - Housing Officer, Supported Housing

Mr Selva Arulpragasam - Housing Officer, Tenants' Welfare

Mr Vijay Balasingam - Housing Officer, Maintenance

Mrs Thurkka Manisegaran - Office Administrator

Mr Ram Thirugnanasampanthar - Handy Man / Office Assistant

Mr Nathan Velupillai - Caretaker Officer (Temporary)

Mr Hamza Bham - Volunteer

Mr Victor I Sivagunam - CEO, Retired in 2011

Miss Kawsalya Nambyiah - Office Administrator, Retired



Devan



Kuhan



Mary



Sarojah



Sabesh



Selva



Vijay



Thurkka



Ram



Victor



Kawsalya

## Contents

- *Welcome from Arnold and Devan – pg.3 - 4*
- *Putting tenants in the driving seat – pg.5*
- *Silver Jubilee & legacy work – pg.6*
- *Highlights of the year and Orchard Drive elders scheme – pg.7*
- *Our performance in the year – pg.8 - 9*
- *What tenants think – pg.10 - 11*
- *Financial statements – pg.12 - 14*
- *Friends and Partners – back cover*
- *Thank you and happy retirement Victor!*

## Our purpose

Tamil Community Housing Association's (TCHA's) purpose is to provide quality homes and excel in the provision of culturally sensitive services for the Tamil community and other refugees through self-help and empowerment.



*Kuhan Kuhachandran (top) Miss Mann (left) S V Moorthy (right) receiving the awards from our Patron, Neil Gerrard at the TCHA Silver Jubilee celebration*



## ***Welcome from Arnold and Devan***

Welcome to Tamil Housing's 2011 – 2012 annual report.

Our Silver Jubilee year was a year of change and reflection for Tamil Housing. We said goodbye to our former CEO, Mr Victor I Sivagunam, who held the helm steadily from the early stages of TCHA's registration with the Housing Corporation. We also completed the recruitment of our new CEO, Devan Kanthasamy, who came to us with a wealth of experience, contacts and networks in the housing sector.

Money matters pre-occupied our minds more than any other time in the past during the beginning of the year. This year we not only took steps to diversify by securing funding to tackle Empty Homes, but also brought even greater financial prudence to the Association by introducing tighter controls and systems for financial projections and forecasting.

Our Silver Jubilee gave us the perfect opportunity to reflect and think afresh, which resulted in TCHA making a pledge to support Silver Jubilee legacy schemes for Tenants and their children – our Tenants' Scholarship Fund, Mentoring Programme and Community Consultation became core to our work. At present, we are working in partnership with community groups and community owned businesses to drive the legacy projects forward.



### ***Our guiding principles***

- *Ensuring our work is rooted in the community.*
- *Putting tenants and community first.*
- *Working together and valuing each other.*
- *Taking a can do approach.*
- *Running a sound business.*
- *Achieving an optimum return from all our investments.*
- *Practicing Equality of opportunity in all areas of TCHA's business.*
- *Achieving excellence in services in all areas of our business.*
- *Promoting environmentally friendly practices and services.*

## Welcome

As the year drew to a close we began to reap the benefits of our partnerships and collaboration with community groups, housing associations and others. The Empty Homes purchase and refurbishment work has resulted in Tamil Housing playing a central role in the formation of two Consortia – The **Revive Consortium** and the **Waltham Forest Community Consortium**, who have between them received grant funding of £2.2 million to deliver affordable homes by March 2015. TCHA was allocated £500,000 of this funding.

With the new stewardship, robust financial planning and monitoring, and our partnership approach to the delivery housing and related services, we ended the year with a rock solid foundation in place to embrace the changes in the sector and take advantage of the opportunities that may come our way in the future.

Bringing even greater resident and community involvement, service improvement particularly in the area of repairs and maintenance and community partnerships are the three priority key areas for next year. We thank all the Management Board Members for their support and congratulate staff and tenants association members for their dedication, hard work and achievements at a time of transition and change.

### Our strategic objectives

- *Do what matters most to tenants.*
- *Build TCHA's capacity to respond to changes in the housing sector whilst taking into account the changing needs and aspirations of the community.*
- *TCHA serves as a 'community anchor' - to meet the new and emerging needs and aspirations of the wider Tamil community and other refugees.*
- *Make TCHA's business stronger for the future.*



TCHA currently own and manage more than 290 units across 11 London boroughs. Our sincere thanks to the London Boroughs of Barking & Dagenham, Barnet, Brent, Enfield, Greenwich, Hackney, Haringey, Lewisham, Merton, Newham and Waltham Forest.



*Devan Kanthasamy  
Chief Executive*

## *Putting tenants in the driving seat*

TCHA's Silver Jubilee was an excellent opportunity to go back to our roots and put tenants and our community in the driving seat of all our work. That is precisely what TCHA did by launching the three Silver Jubilee legacy projects this year.

I am delighted with the progress that our Tenants' Association has made since the launch. The Tenants' Association has been involved in the delivery of the Scholarship Fund every step of the way, and now will be focusing their attention on the delivery of the mentoring scheme and developing the Association's community consultation work. Our overall objective is to ensure that the outputs being delivered out of the tenant and community involvement projects become embedded as a permanent part of TCHA's day to day activities and services.

TCHA has made sustaining tenant and community involvement one of its key priorities for next year. I thank all the Tenants' Association members, TCHA staff and Management Board members for their support and I very much look forward to working with TCHA to build on this year's success.



**Mr G Munzara**  
Vice President



**Mr S Senthinathan**  
Treasurer



**Mr A S Moorthy**  
President



**Mrs T Shanthy**  
Secretary



**Ms S Vageswary**  
Assistant Secretary

- Mrs K Kanagarajahn - Committee Member
- Mrs S Karunanathan - Committee Member
- Mrs S Sivapalan - Committee Member
- Mrs W Munzara - Committee Member
- Miss U Yohanathan - Committee Member
- Mr P Sinnappan - Retired Committee Member
- Mr S Sriparthipan - Retired Committee Member

*Silver Jubilee celebration legacy work*

# *Silver Jubilee*

*celebrating*  
**25**

*years of service to the community*

## **2012 Undergraduate Scholarship Fund**

The £5000 'seed' Fund was launched at the Silver Jubilee Celebrations to support our tenants' children who face economic hardship to go to University, and was rolled out in the early part of 2012. We expect there to be fifteen beneficiaries in the 2012-13 academic year.

## **Mentoring and placement scheme**

The mentoring and placement scheme, launched with support of the community owned businesses, is particularly aimed at supporting young people to improve their chances of employability. Our early work on this scheme focused on recruiting companies and business leaders to host placements and provide mentoring. Now we are receiving expression of interests from interested tenants so that we can match them with mentors and placement providers.

## **Community involvement**

Community involvement was the cross cutting theme for all our legacy work. Building on this theme, we are now working to form a community partnership panel with voluntary and community groups. The panel will form the basis for our wider community consultation and partnership work for the delivery of social and welfare provision to our tenants and also the wider community.



*Mr Shanthan, Managing Director of Niru Products Limited, handing a pledge cheque to Mrs Shanthi Thiruchelvanayagam, Secretary of the Tenants' Association*



*David Orr, the CEO of National Housing Federation, delivering his keynote address at the Silver Jubilee*

## *Highlights of the year*

- *Got the Tamil elders scheme up and running.*
- *Supported the establishment of the Revive Consortium and secured empty homes funding from Greater London Authority for Lease and Repair scheme.*
- *Supported the establishment of the Waltham Forest Community Consortium and secured Community Grant funding to deliver Purchase and Repair and Lease and Repair schemes.*
- *Completed the appointment of the new Chief Executive Officer.*
- *Launched and rolled out the legacy projects.*
- *Established the Rent Bond Scheme to support single homeless people in Enfield.*
- *Key performance reporting using House Mark.*

*We thank our House Mark bench marking group partners  
Apna Ghar HA, Arneway Housing Co-operative, Bangala HA  
North London Muslim HA and Spitalfields HA*

### *Orchard Drive - Tamil Elders Scheme*



*Dr Pathma Gunasingam, the Chair of CROFT, a Barnet based Tamil community group, cutting the ribbon at the Orchard Drive opening ceremony*

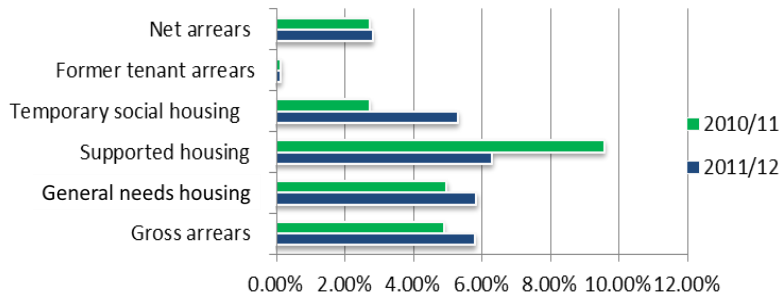
The need to develop products and services aimed at Tamil elders really hit home when an elderly lady put her case for a home for elders in our AGM a few years back. The passion with which the case was presented by the lady demonstrated to us the need to act. The following year a scheme for Tamil elders rightfully earned its place in TCHA's Business Plan and the search for an appropriate scheme location began.

Then came the opportunity to tender for Network Stadium Housing Association and we submitted a bid for an eight bed scheme for Tamil elders. The scheme has been up and running since January 2012. At present, the scheme is home to six Tamil speaking elders, referred to us via homeless charities and community groups. They now live in the company of fellow Tamil speakers of their age, supported by a Caretaker Officer. The other facilities provided range from Tamil television to community catering. Learning from this first step, TCHA is ambitious in its aspiration to create the first social housing led care scheme for Tamil elders in the years to come.



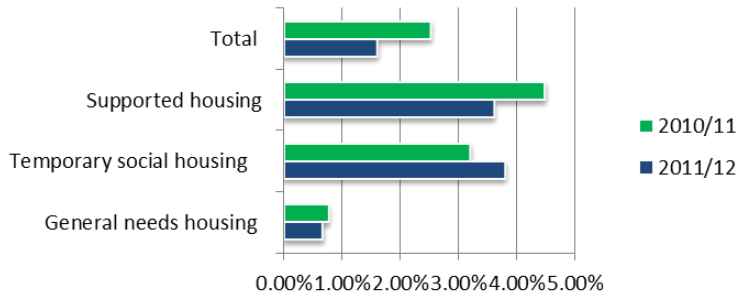
## How we performed in the year

### Rent arrears



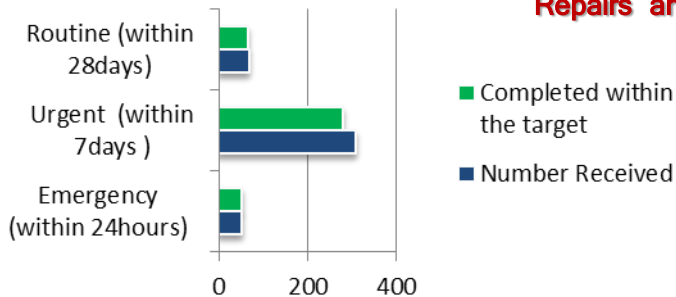
Year	2011/12	2010/11
<b>Gross arrears</b>	5.83%	4.92%
<b>General needs housing</b>	5.88%	5.01%
<b>Supported housing</b>	6.33%	9.61%
<b>Temporary social housing</b>	5.33%	2.75%
<b>Former tenant arrears</b>	0.16%	0.16%
<b>Net arrears</b>	2.84%	2.75%

### Rent loss



Year	2011/12	2010/11
<b>General needs housing</b>	0.67%	0.77%
<b>Temporary social housing</b>	3.81%	3.21%
<b>Supported housing</b>	3.62%	4.5%
<b>Total</b>	1.61%	2.53%

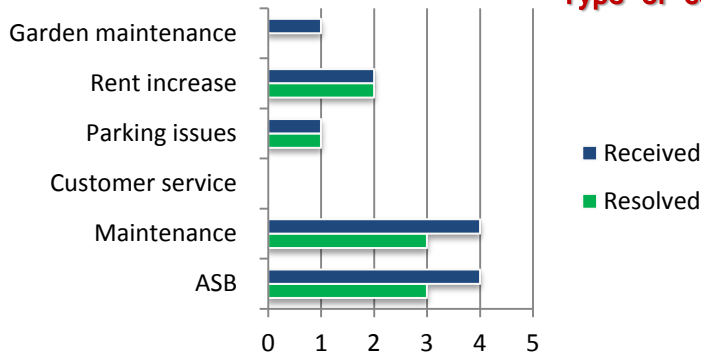
### Repairs and maintenance



Year	2011/12	Number Received	Completed within the target
<b>Emergency (within 24hours)</b>	52	52	
<b>Urgent (within 7days)</b>	308	279	
<b>Routine (within 28days)</b>	68	66	

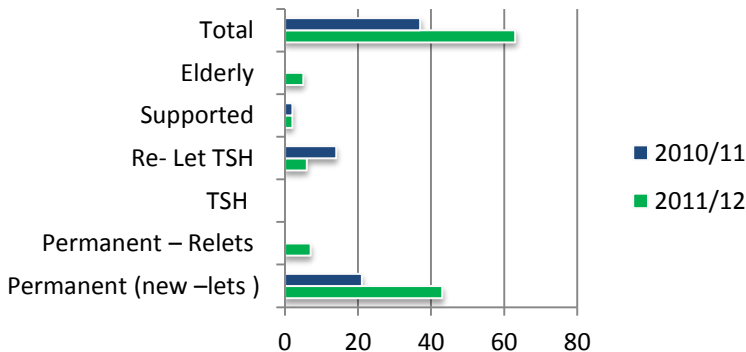
## How we performed in the year

### Type of complaints



	Received	Resolved
ASB	4	3
Maintenance	4	3
Customer service	0	0
Parking issues	1	1
Rent increase	2	2
Garden maintenance	1	0
<b>Total</b>	<b>12</b>	<b>9</b>

### Lettings



	2011/12	2010/11
Permanent (new –lets )	43	21
Permanent – Relets	7	0
TSH	0	0
Re- Let TSH	6	14
Supported	2	2
Elderly	5	0
<b>Total</b>	<b>63</b>	<b>37</b>



Supported Housing tenants day out at the Paralympics

This year we added forty three properties to our management portfolio. This is the biggest management programme that TCHA has ever undertaken and has generated important learning for TCHA. Similarly the Elders Scheme continues to generate important learning for the Association, so that we can improve the culturally specific products and services which we offer to our community. The successful implementation of House Mark benchmarking this year enabled TCHA to improve the way we report key performance to our Board.

## What tenants think

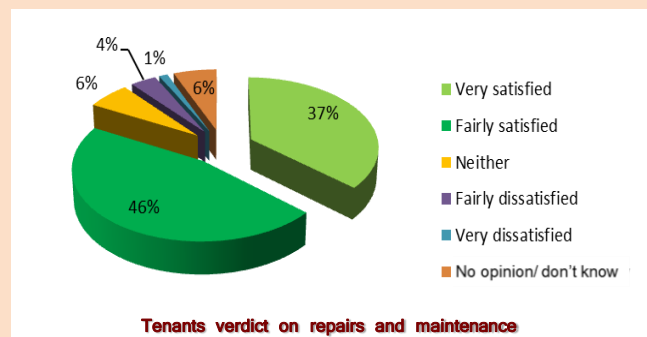
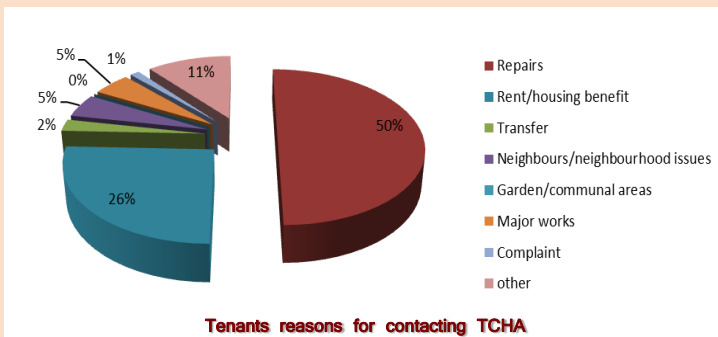
82 of the 292 TCHA tenants responded to our annual Tenant Survey this year. Although the number of respondents to the survey decreased by ten from last year, the total number of people who contacted TCHA this year increased by 4.5%. At the same time, the number of people who said their query was resolved immediately increased by 14% this year.

The overall satisfaction for our service improved this year by 6.5%. Our repairs and maintenance satisfaction levels also increased by 8.7% this year. The number of complaints reported this year was 12, of which 9 were resolved within the target time and to the satisfaction of tenants. The investigations for remaining the 3 complaints are still on going. 73% of the respondents to the survey this year stated that taking into account their home and the services provided by TCHA, the rent they pay represents very / or fairly good value for money.

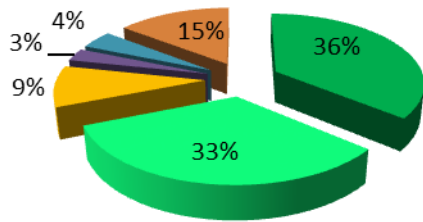
I am delighted with the improvements to our performance and tenants satisfaction levels that the Association has achieved this year and I very much look forward to further improvements in the coming year. My sincere thanks to all staff, particularly the Housing Team for their dedication, members of the Board for their professional advice and members of the Tenants Association for their support. I would also like to thank staff of all the partner organisations, other service providers and community organisations for their continuous support of our work.



### 2012 Tenants survey

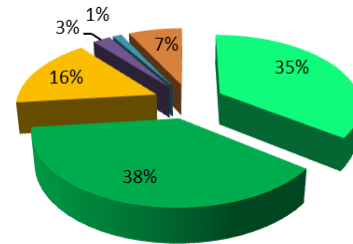


## What tenants think



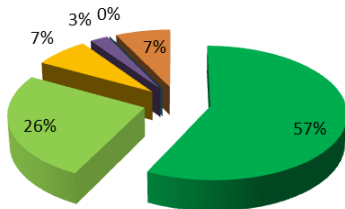
- Very satisfied
- Fairly satisfied
- Neither
- Fairly dissatisfied
- Very dissatisfied
- No opinion/ don't know

Tenants verdict on TCHA listening to their views



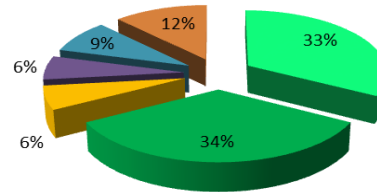
- Very good value for money
- Fairly good value for money
- Neither
- Fairly poor value for money
- Very poor value for money
- No opinion/ don't know

Tenants verdict on value for money for rent



- Very satisfied
- Fairly satisfied
- Neither
- Fairly dissatisfied
- Very dissatisfied
- No opinion/ don't know

Tenants verdict on TCHA's culturally specific services



- Very satisfied
- Fairly satisfied
- Neither
- Fairly dissatisfied
- Very dissatisfied
- No opinion/ don't know

Tenants verdict on value for money for service charges



Kate Dodsworth, the Assistant Director of the NHF, speaking at Tenants Association's Scholarship Fund launch

## ***Tamil Community Housing Association Limited***

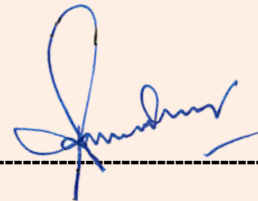
### **SUMMARISED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2012**

The summarised financial statements, set out on pages 2 and 3, are not the full statutory financial statements but are a summary of information extracted from those financial statements. The statutory financial statements, on which the auditors have given an unqualified report, were approved by the Trustees on 2<sup>nd</sup> August 2012 and will be submitted to the Homes and Communities Agency and the Financial Services Authority. Reference to the full statutory financial statements should be made for a full understanding of the financial affairs of the Association and copies are available from the Association's Secretary at:

'Tamil House'  
Unit 2, Fountayne Business Centre  
Broad Lane  
Tottenham  
London N15 4AG



----- **Board Member**



----- **Board Member**

**20<sup>th</sup> September 2012**

In our opinion the summarised financial statements are consistent with the full annual accounts.



**Knox Cropper  
Chartered Accountants  
8/9 Well Court  
London EC4M 9DN**

**20<sup>th</sup> September 2012**



*Mr Thavendrarajah, TCHA's Treasurer (left) and Mary, Finance Officer  
(right) receiving the award from our Patron Neil Gerrard*

***INCOME AND EXPENDITURE ACCOUNT***

**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2012**

	2012	2011 As Restated
	£	£
<b>TURNOVER</b>	<b>1,737,195</b>	<b>1,548,933</b>
<b>Operating Costs</b>	<b>(1,665,905)</b>	<b>(1,460,011)</b>
<b>OPERATING SURPLUS</b>	<b>71,290</b>	<b>88,922</b>
<b>Interest Receivable and Other Income</b>	<b>15,533</b>	<b>24,717</b>
<b>Interest Payable on Loans</b>	<b>(49,007)</b>	<b>(30,103)</b>
<b>SURPLUS ON ORDINARY ACTIVITIES</b>	<b>37,816</b>	<b>83,536</b>
<b>Tax on surplus on ordinary activities</b>	<b>-</b>	<b>-</b>
<b>SURPLUS FOR THE FINANCIAL YEAR</b>	<b>37,816</b>	<b>83,536</b>

The implementation of component accounting for the Association's property assets represents a change in accounting policy and the comparative figures have been restated accordingly.

All of the Association's operations are classed as continuing.

There is no difference between the surplus on ordinary activities and the retained surplus for the year stated above and their historical cost equivalents.

***STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES***


**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2012**

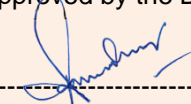
	2012	2011 As Restated
	£	£
<b>Surplus for the Financial year</b>	<b>37,816</b>	<b>83,536</b>
<b>Prior Year Adjustment</b>	<b>(65,295)</b>	<b>-</b>
<b>Total Gains and Losses Recognised Since Last Financial Statements</b>	<b>£(27,479)</b>	<b>£83,536</b>

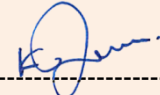
**STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES****FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2012**

	2012		2011 As Restated	
	£	£	£	£
<b>TANGIBLE FIXED ASSETS</b>				
Housing Properties at depreciated cost		7,936,717		7,955,531
Less: Social Housing Grant		(5,770,667)		(5,770,667)
		2,166,050		2,184,864
Other Tangible Fixed Assets		937,031		954,987
<b>TOTAL FIXED ASSETS</b>		<b>3,103,081</b>		<b>3,139,851</b>
<b>CURRENT ASSETS</b>				
Debtors	267,046		184,412	
Cash at Bank and in Hand	1,641,892		1,396,224	
	1,908,938		1,580,636	
<b>CREDITORS: Amounts falling due within one year</b>	<b>(879,947)</b>		<b>(566,611)</b>	
<b>NET CURRENT ASSETS</b>		<b>1,028,991</b>		<b>1,014,025</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>£4,132,072</b>		<b>£4,153,876</b>
<b>REPRESENTED BY:</b>				
<b>CREDITORS: Amounts falling due after more than one year</b>		<b>2,255,695</b>		<b>2,315,313</b>
<b>CAPITAL AND RESERVES</b>				
Share Capital		19		21
Designated Reserve		358,720		334,235
Revenue Reserve		1,517,638		1,504,307
		<b>£4,132,072</b>		<b>£4,153,876</b>

These financial statements were approved by the Board on 2<sup>nd</sup> August 2012 and were signed on its behalf by:

  
-----  
Mr. S. Arnold  
Chairperson

  
-----  
Mr. M Thavendrarajah  
Treasurer

  
-----  
Mr. Devan Kanthasamy  
Secretary

# Thank you to our friends and partners



## BANKERS

HSBC Bank Plc  
192 Hoe Street  
Walthamstow  
London E17 4QN

## SOLICITORS

William Sturges & Co  
Burwood House  
14 – 16 Caxton Street  
London  
SW1H 0QY

Devonshires  
Salisbury House  
London Wall  
London EC2M 5QY

## AUDITORS

Knox Cropper  
8/9 Well Court  
London EC4M 9DN

## LENDERS

Dexia Public Finance Bank  
Shackleton House  
4 Battle Bridge Lane  
London SE1 2RB

Santander  
2 Triton Square  
Regent's Place  
London  
NW1 3AN

## SURVEYORS

IGM Chartered Surveyors  
Thremhall House  
Thremhall Park  
Bishops Startford  
Herts CM22 7WE

## INTERNAL AUDITORS

Moore Stephens  
150 Aldersgate Street  
London EC1A 4AB

## FRIENDS & PARTNERS

Amicus Horizon  
ARHAG Housing Association  
ASRA Housing Association  
Bahay Kubo Housing Association  
BME National  
Causeway Irish Housing Association  
Christian Action Housing Association  
Circle Anglia  
Clitheroe Shah Consultancy Services  
East Thames Group  
Enfield Homes  
Family Mosaic  
Hexagon Housing Association  
Home from Home Housing Association  
Hyde Housing Association  
Innisfree Housing Association  
Karin Housing Association  
London & Quadrant Housing Trust  
Metropolitan Housing Trust  
National Housing Federation  
Network Stadium Housing Association  
Neil Ayre Consulting  
Notting Hill Housing Trust  
One Housing Group  
Phoenix Community Housing Cooperative  
QK Associates  
Sanctuary Housing Group  
SHIAN Housing Association  
Transport for London  
Wandle Housing Association



Please scan this QR code  
on your smart phone and  
tell us what you think of  
the report.



## Thank you and happy retirement to Victor

This year we said good bye to our Former CEO, Mr Victor I Sivagunam. An accountant by profession, Victor began working for TCHA as Finance Manager in 2000 and became the CEO in 2006. During his tenure as the CEO, Tamil Housing made its permanent office move to Tottenham, negotiated its first private loan facility and began bringing properties into TCHA's ownership. He was also pivotal in maintaining the stability of our Association and upholding the virtues of good governance that has laid the foundation for our strong future. Our sincere thanks to Victor for his excellent service to the Association and we wish him a very happy retirement.



## Management Board, Staff and Tenants Association Committee

Registered Office:  
Tamil Community Housing Association Ltd  
'Tamil House'  
Unit 2, Fountayne Business Centre  
Broad Lane, Tottenham  
London, N15 4AG

Contact Details:  
Phone: 0208 493 7160  
Fax: 0208 493 7161  
Email: [info@tamilhousing.org.uk](mailto:info@tamilhousing.org.uk)  
Website: [www.tamilhousing.org.uk](http://www.tamilhousing.org.uk)