



CALENDAR

Tamil Housing

since 1986.....

Annual Report to Tenants - 2014

Congratulations to our Scholarship Fund award winners.

We take pride in putting tenants in the 'driving seat'.

Over 3 years, twenty three children have gone into various Universities, including Bio-Medicine and MBBS at Oxford and Imperial College and other courses such as Architecture, Accounting, Finance, Law, Engineering and Criminology, Policing and Forensics.

Year	Name	University	Course
2012	Miss DB	Kings College, London	BSc Geography
2012	Miss AD	Middlesex University	BA Social Work
2012	Miss RH	Hertfordshire University	Foundation Degree
2012	Miss MP	De Montfort University	BA Politics & International Relations
2012	Miss NM	Queen Mary, London	BSc Geography
2012	Mr KG	Anglia Ruskin University	BSc Biomedical Science
2012	Mr MP	Brunel University	MSc Mathematics
2013	Mr SR	West London University	BA Criminology, Policing and Forensics
2013	Mr VP	South Bank University	B.Eng Electrical and Electronics
2013	Miss DP	Kings College, London	MBBS
2013	Mr CP	Oxford	BA Biomedicine
2013	Mr LP	Birkbeck, London	LLB
2013	Mr AH	Kingston University	MSc in Pharmacy
2014	Miss RY	City University, London	BSc Accounting & Finance
2014	Mr SC	London Metropolitan University	BA Architecture
2014	Miss MP	De Montfort University	BSc Psychology
2014	Miss KM	Kings College, London	MSc Chemistry and Biomedicine
2014	Mr PK	Oxford	MSc Physics
2014	Miss SM	Cardiff University	MSc Pharmacy
2014	Mr KB	University of Bath	MEng Chemical Engineering
2014	Miss SS	Southbank University	BA Accounting & Finance
2014	Miss KP	Imperial College, London	MBBS
2014	Miss DMR	Hertfordshire University	BA Hons Human Resources



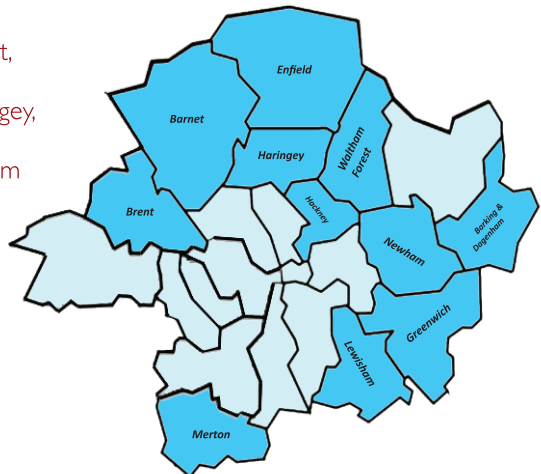
January 2015

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• New Year • Thai Pongal - Harvest festival

Delivering homes, changing lives

Our sincere thanks to the London Boroughs of Barking & Dagenham, Barnet, Brent, Enfield, Greenwich, Hackney, Haringey, Lewisham, Merton, Newham and Waltham Forest for their continued support. TCHA currently own and manage 287 units in 11 London Boroughs.





Chair's message



S. Arnold
Chair

Our strategic objectives

- Do what matters most to tenants
- Build TCHA's capacity to respond to changes in the housing sector
- Serves as a 'community anchor' – to meet the changing needs and aspirations of the wider Tamil community and other new migrant communities
- Make TCHA's business stronger for the future

Welcome to Tenants Annual Report 2014.

Last year, I reported to you of our journey and determination to build a 'new vibrant culture' that allows us to:

- deliver change
- improve services
- demonstrate our 'unique offer'
- tap into community assets and expertise

I am delighted to report that we have made good progress in all areas. Our new flexible and skilled staff structure is enabling us to deliver a professional housing service within a community setting. Tenants have also seen and benefited from the improvement to our services and housing stock - in particular, this year we have rolled out a £500k major repairs programme to modernise and improve our properties over the next three years.

Working in partnership with community groups we have submitted project proposals for new development and provision of support to tackle homelessness in the London Borough of Merton and the London Borough of Newham. This year, an "in principle agreement" was reached with

two mainstream housing providers to transfer a total of 42 properties to Tamil Housing's ownership and management. These agreements are a significant success for the Association and acknowledge our unique housing service offer and specialism that we can provide to our partners and residents.

From this firm foundation, we are now confident of delivering more homes, continuous improvement and achieving excellent value for money services. We have now commenced the work of securing medium and long term finances for future growth.

I have had the privilege of serving this esteemed association as the Chair for the last 10 years, during which time I can humbly say that we have grown from strength to strength. I am confidently leaving a steady ship with great an excellent potential to grow further. I thank all Management Board members for all of their commitment and support and the staff who continue to show professionalism and a passion for delivering good housing services to the residents and communities whom we serve.

Thank you.



February 2015

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Our guiding principles

- Ensuring our work is rooted in the community.
- Putting tenants and community first.
- Working together and valuing each other.
- 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.

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 new migrant communities through self-help and empowerment.

Would you like to receive an updated copy of our housing policies or procedures?
Please speak to your Housing & Neighbourhoods Officer to find out more or ask for a copy.



March 2015

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• Holi Festival

Tenants Association President's message

Another successful year to report.

We are delighted with the progress that Tamil Housing is making. Our investment into addressing Major Repairs means that our tenants can now see tangible improvements and experience a real difference to their day to day lives in their own homes.

Our Summer Gardening Scheme and Tenants' Scholarship Fund have now become regular feature of Tenant Association's calendar. Needless to say, enrolment for both initiatives keeps increasing each year. We have also organised our successful Annual Summer Trip with the support of TCHA staff which continues to provide a fantastic opportunity

for tenants to get together as well as have a fun day out.

But there shouldn't be any room for complacency. Building the capacity and further involvement of tenants in the work of the Tenants Association should remain as a key priority going forward. I am confident that we are on course for delivering this.

I thank fellow Committee members, TCHA Management Board and staff for their cooperation and support during my tenure as the President of the Committee.

Best wishes
A S Moorthy
 President



Mr A S Moorthy
 President

Texting service (07537 415 311) is a new way to report a repair and get updates.

It is important you give us your most up-to-date contact telephone number so that we can reach you quicker.

Texting will be the most cost effective way to contact us.



April 2015

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27	28	29	30			

• Good Friday & Easter Holiday • Passover • Tamil New Year

Tamil Community Housing Association Limited

Summarised Financial Statements - For the year ending 31st March 2014

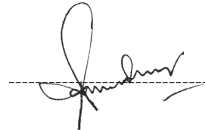
The Financial Statements set out below are not the full statutory financial statements but are a summary of information extracted from those financial statements. The statutory financial statements, on which the auditors have given an unqualified report, were approved by the Trustees on 7th August 2014 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

7th August 2014



Board Member

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.
7th August 2014



Mr Thavendrarajah,
TCHA's Treasurer



May 2015

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18	19	20	21	22	23	24
25	26	27	28	29	30	31

• May Day • Spring Bank holiday

Income and Expenditure Account

For the year ending 31st March 2014

	2014	2013
	£	£
TURNOVER	1,964,108	1,982,786
Operating Costs	(1,737,219)	(1,810,290)
OPERATING SURPLUS	226,889	172,496
Interest Receivable and Other Income	20,635	38,030
Interest Payable on Loans	(69,090)	(69,162)
SURPLUS ON ORDINARY ACTIVITIES	178,434	141,364
Tax on surplus on ordinary activities	-	-
SURPLUS FOR THE FINANCIAL YEAR	178,434	141,364

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.



June 2015

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29	30					

• Ramadan begins

Balance Sheet

For the year ended 31st March 2014

	2013		2012	
	£	£	£	£
TANGIBLE FIXED ASSETS				
Housing Properties at depreciated cost		8,978,237		8,925,938
Less: Social Housing Grant		(6,342,295)		(6,342,295)
		2,635,942		2,583,643
Other Tangible Fixed Assets		912,878		931,192
TOTAL FIXED ASSETS		3,548,820		3,514,835
CURRENT ASSETS				
Debtors	235,946		269,171	
Cash at Bank and in Hand	1,435,754		1,386,978	
	1,671,700		1,656,149	
CREDITORS: Amounts falling due within one year	(909,825)		(965,465)	
NET CURRENT ASSETS		761,875		690,684
TOTAL ASSETS LESS CURRENT LIABILITIES		£4,310,695		£4,205,519
REPRESENTED BY:				
CREDITORS: Amounts falling due after more than one year		2,114,519		2,187,778
CAPITAL AND RESERVES				
Share Capital		20		19
Designated Reserve		423,711		423,711
Revenue Reserve		1,772,445		1,594,011
		£4,310,695		£4,205,519

These financial statements were approved by the Board on 7th August 2014 and were signed on its behalf by:

Mr. S. Arnold
Chairperson

Mr. M Thavendrarajah
Treasurer

Mr. Devan Kanthasamy
Secretary



July 2015

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• Ramadan Ends • Tenants Scholarship Fund Application Opens

How we performed in the year

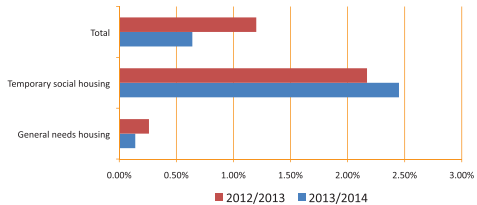
Rent arrears

Year	2013/14	2012/13
Gross arrears	6.58%	6.06%
General needs housing	6.25%	6.10%
Temporary social housing	7.86%	5.83%
Former tenants arrears	0.23%	0.39%
Net arrears	4.75%	3.36%



Rent loss

Year	2013/14	2012/13
General needs housing	0.14%	0.26%
Temporary social housing	2.45%	2.17%
Total	0.64%	1.20%



Using allpay or standing order is a quick and easy way to pay your rent. Why not call us now on 020 8493 7160 to speak to a member of staff to get your allpay card or to discuss standing order payment?



August 2015

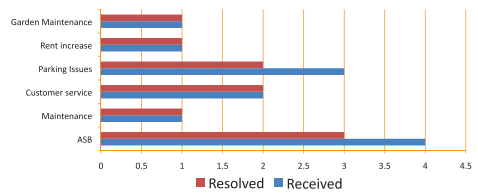
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• Bank Holiday

How we performed in the year

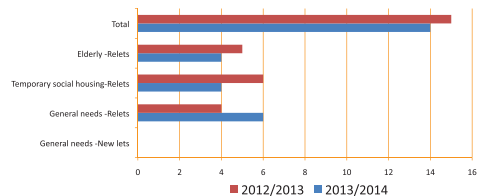
Type of complaints

Nature of Complaints	Received	Resolved
ASB	4	3
Maintenance	1	1
Customer service	2	2
Parking Issues	3	2
Rent increase	1	1
Garden Maintenance	1	1



Lettings

Year	2013/2014	2012/2013
General Needs-New lets	0	0
General Needs-Relets	6	4
Temporary Social housing-Relets	4	6
Elderly	4	5
Total	14	15



Are you affected or at risk of being affected by the Government's welfare benefit changes?
Why not speak to a member of staff so that we can help you.



September 2015

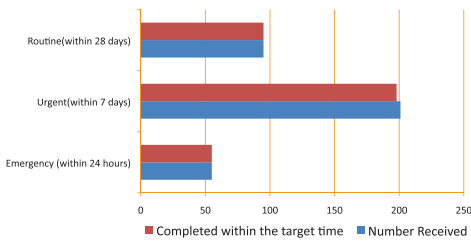
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21	22	23	24	25	26	27
28	29	30				

• Tenants Scholarship Fund Application Closes • Tamil Housing AGM

How we performed in the year

Repairs and maintenance

Year 2013/14	Number Received	Completed within the target
Emergency (within 24 hours)	55	55
Urgent (within 7 days)	201	198
Routine (within 28 days)	95	95



Tamil Housing staff team

Phase one of TCHA's major repairs programme was carried out in 2014. Phase two will be carried out in 2015.



October 2015

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• Tenant Association AGM • Halloween

CEO's report

Dear Residents,
We started the year with our ambition to deliver more homes as well as creating a 'new vibrant culture'.

I am delighted to report that we are on track to increase our housing stock, by:

delivering 12 new homes in Canning Town, Newham; securing in principle commitment for stock transfer of 16 flats in the London Borough of Brent and 26 units in Enfield.

The new staff team experienced some early challenges however; we have continued to build our services so that tenant focus remains at the heart of Association's culture.

I am delighted that our relationship with tenants, particularly young people is changing for the better. Scholarship Fund remains a key initiative from which we can build upon our changing relationship with our young tenant population. It is a true delight that 23 children have benefited from the Scholarship Fund in the last 3 years, with some excellent outcomes. We are very pleased to support a number of students secured university places to study a variety of topics, such as Bio-Medicine and Medicine and Surgery(MBBS), Architecture, Accounting, Finance, Law, Engineering and Criminology, Policing and Forensics. And especially well done to those who secured places at elite Universities including Oxford and Imperial College



Devan Kanthasamy
Chief Executive

in London. I congratulate our Tenants' Association committee for spearheading this fantastic initiative.

Our £500k Major Repairs Investment Programme is beginning to bring tangible improvements to the day to day lives of our residents. The programme will continue into next year and the year after.

Other successes we have achieved this year include introducing the use of allpay and texting to provide more practical ways to pay their rent or report a repair and to get updates. I am also pleased to report we have a number of joint projects with local communities soon being developed and launched.

The housing landscape in England has, and continues to change. Social housing sector remains at the centre of this change – the term affordable home has now become the norm. This is the reason why not only investing in homes but also investing and shaping people and their future is ever so important. We, at Tamil Housing, are committed to transforming both, homes and the lives of people who live in them.

I thank the Management Board, in particular the Chair Mr S Arnold, as well as my staff team for their dedication and support.



November 2015

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• Divali Festival • War victims' remembrance month

Our Staff & Volunteers



Abirami

Amira

Devan

Elise

Kuhan

Mary

Thurkka

Sabesh

Satha

Ms Abirami Senthilanthan

Housing and Neighbourhoods Officer
(North East – from Feb 14)

Ms Amira Siraj

Volunteer

Mr Devan Kanthasamy

Chief Executive / Secretary

Ms Elise Pinder

Housing & Neighbourhoods Officer
(North East – Feb 14)

Mr Kuhan Kuhachandran

Community Development Manager

Mrs Mary Nirmalanayagam

Finance and Resources Manager

Mr Praveen Gnanasambanthan

Administrative Officer - Housing Services

Mr Sabesh Paramanayagam

Housing & Neighbourhoods Officer
(South West)

Mr Sathapalan Kanesalingam

Volunteer

Mrs Thurkka Manisegaran

Administrative Officer
(Business Support)



December 2015

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28	29	30	31			

• Christmas Day • Boxing Day

Our team

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 SV Moorthy - Tenants' Affairs

Mr S Senthinathan - TA Representative

Mrs S Thiruchelvanayagam - TA Representative

Mr M Sivarajah - Board Member

Mr C Boston - Board Member

Mr S Thiru - Co-opted Member

Mr M Verrier - Board Member

Mr A S Moorthy - TA Representative

Mrs B Muhunthan - Board Member

Thank you & farewell to our staff Abirami, Elise and Praveen. We wish them all the very best.



Tribute

Along with the community, Tamil Housing also mourned the loss of

Mr R Navanayagam and **Dr S Sabaratnam**,

founder member, Board of Trustee and lifelong supporters of Tamil Housing.

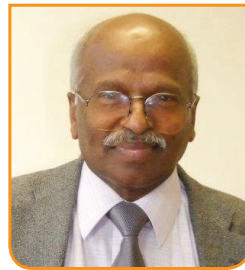
Both are affectionately remembered for their immense contribution to TCHA.

May their souls rest in peace.

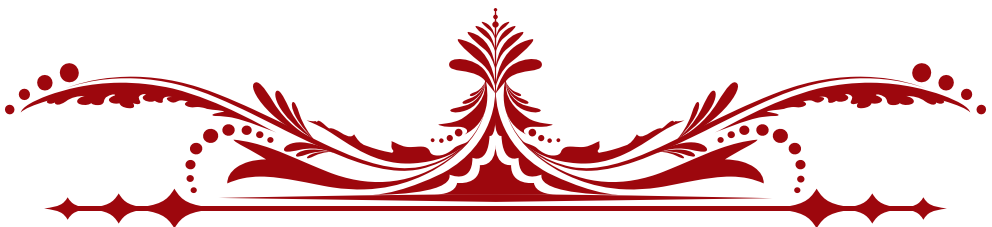
Board of Management



Mr R Navanayagam



Dr. S Sabaratnam



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

aca Surveyors 4
Imperial Place Maxwell
Road Borehamwood,
Herts WD6 1JN

FRIENDS & PARTNERS

Amicus Horizon

ARHAG Housing Association

ASRA Housing Association

Bahay Kubo Housing Association

BME National

Campbell Tickell Consultancy

Causeway Irish Housing Association

Christian Action Housing Association

Circle Anglia

Clitheroe Shah Consultancy Services

CROFTE – Barnet

East Thames Group

Enfield Homes

Family Mosaic

G320

HACT

Home from Home Housing Association

Innisfree Housing Association

Karin Housing Association

London & Quadrant Housing Trust

Major Housing Association

Martin Shaw (Consultant)

Metropolitan Housing Trust

National Housing Federation

Network Stadium Housing Association

Notting Hill Housing Trust

One Housing Group

Sanctuary Housing Group

SHIAN Housing Association

South London Tamil Welfare Group

Sue De Souza (Consultant)

Tamil Relief Centre

Tamil Welfare Association Newham

Tamil Youth and Centre Lewisham

TIAA Limited

Transport for London

Wandle Housing Association

Walthamforest Tamil Sangam

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
Website: www.tamilhousing.org.uk

Registered under the Housing Act 1996 – Reg. No.: L4376

Registered with the Financial Services Authority under Co-operative & Community Benefit Society Act 2014. Reg. No.: 25085R