

CALENDAR 2014

Tamil Housing
culturally centred, community driven
since 1986



Meet the new housing team



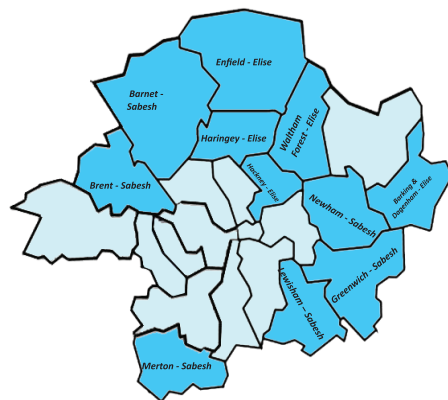
Sabesh,
Housing &
Neighbourhoods Officer
South West



Elise,
Housing &
Neighbourhoods Officer
North East



Abirami,
Administrative Officer
Housing Services



TCHA currently own and manage more than 287 units in 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 for their support.

January 2014

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• New year • Thai Pongal – Harvest festival

Annual Report to Tenants -2013

Chair's message

Welcome to Tamil Housing's annual report 2013.

I am delighted to report with pride that we are continuing the excellent housing and support services to our tenants and the community, and also continue to offer value for money management services for our partner housing associations.

It is important that Tamil Housing demonstrates its 'unique offer' to the sector - services to our tenants and how we build new homes for the future at a time of shrinking Government grants. My Management Board and I firmly believe that tapping into community assets and expertise is central to demonstrating our unique offer. This is why we invested the Board and Senior Management time this year to build a new team that will enable TCHA to deliver a professional housing service, at the same time as forming practical partnerships to tap into community assets and expertise.

Ensuring financial prudence especially at a time of austerity and change is also important. I am delighted to share with you that we have now completed the financial modelling in the industry standard format and had it validated independently, so that we can plan ahead with confidence.

We look forward in 2013/14 to continue with our journey of creating the 'new vibrant culture' that we have started this year. There is no one size fits all when it comes to implementing change. It will differ from one organisation to another, depending on organisational history, people, and the systems that an organisation may possess. Therefore, delivering change is by no means an easy task, especially in our sector where we are dealing with people with varying needs, in an environment of governmental policy changes which are beyond our control. However, we have made tremendous progress in our journey of change this year.

I thank fellow Management Board members for their words of wisdom and the Senior Management Team for their commitment to change.



S. Arnold
Chair

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 serve as a 'community anchor' – to meet the changing needs and aspirations of the wider Tamil community and other refugees
- Make TCHA's business stronger for the future

Tamil Housing - culturally centred, community driven



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 refugees through self-help and empowerment.

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

February 2014

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24	25	26	27	28		

Annual Report to Tenants - 2013

Tenants Association President's message

It gives me great pleasure to announce that we are making further progress in achieving even greater resident participation in our work.

The Association's Scholarship Fund and the Summer Gardening Scheme proved to be fantastic tools for us to achieve real, meaningful resident participation in our work. I am excited that the Association has continued its commitment for the scholarship fund, and £5k was made available this year for new undergraduates starting university in September 13.

I thank fellow Tenants Committee Members, particularly the newly elected ones this year, for the energy, enthusiasm and commitment that they brought for the betterment of the Association.

I also thank the Management Board members and TCHA staff team for their support for, and cooperation with, the Tenants Association.

Best wishes
A S Moorthy
President

Texting service (07537 415 311) is a new way 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 cost you less to contact us. Speak to us to find out more.



Mr A S Moorthy
President

March 2014

Mon	Tue	Wed	Thu	Fri	Sat	Sun
31					1	2
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17	18	19	20	21	22	23
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• Holi festival

Tamil Housing – culturally centred, community driven

Tamil Community Housing Association Limited

Summarised Financial Statements - For the year ending 31st March 2013

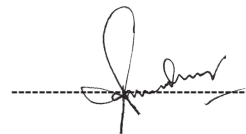
The financial statements set out below are not the full statutory financial statements but are a summary of information extracted from those financial statements. The statutory financial statements, on which the auditors have given an unqualified report, were approved by the Trustees on 8th August 2013 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

8th August 2013



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.
8th August 2013



Mr Thavendrarajah,
TCHA's Treasurer

April 2014

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21	22	23	24	25	26	27
28	29	30				

• Tamil New Year • Good Friday and Easter Month • Passover month

Annual Report to Tenants - 2013



Income and Expenditure Account

For the year ending 31st March 2013

	2013	2012
	£	£
TURNOVER	1,982,786	1,737,195
Operating Costs	(1,810,290)	(1,665,905)
OPERATING SURPLUS	172,496	71,290
Interest Receivable and Other Income	38,030	15,533
Interest Payable on Loans	(69,162)	(49,007)
SURPLUS ON ORDINARY ACTIVITIES	141,364	37,816
Tax on surplus on ordinary activities	-	-
SURPLUS FOR THE FINANCIAL YEAR	141,364	37,816

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

May 2014

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• May Day • Spring bank holiday month

Tamil Housing - culturally centred, community driven



Balance Sheet

For the year ended 31st March 2013

	2013		2012	
	£	£	£	£
TANGIBLE FIXED ASSETS				
Housing Properties at depreciated cost		8,925,938		7,936,717
Less: Social Housing Grant		(6,342,295)		(5,770,667)
		2,583,643		2,166,050
Other Tangible Fixed Assets		931,192		937,031
TOTAL FIXED ASSETS		3,514,835		3,103,081
CURRENT ASSETS				
Debtors	269,171		267,046	
Cash at Bank and in Hand	1,386,978		1,641,892	
	1,656,149		1,908,938	
CREDITORS: Amounts falling due within one year	(965,465)		(879,947)	
NET CURRENT ASSETS		690,684		1,028,991
TOTAL ASSETS LESS CURRENT LIABILITIES		£4,205,519		£4,132,072
REPRESENTED BY:				
CREDITORS: Amounts falling due after more than one year		2,187,778		2,255,695
CAPITAL AND RESERVES				
Share Capital		19		19
Designated Reserve		423,711		358,720
Revenue Reserve		1,594,011		1,517,638
		£4,205,519		£4,132,072

These financial statements were approved by the Board on 8th August 2013 and were signed on its behalf by:

Mr. S. Arnold
Chairperson

Mr. M Thavendrarajah
Treasurer

Mr. Devan Kanthasamy
Secretary

June 2014

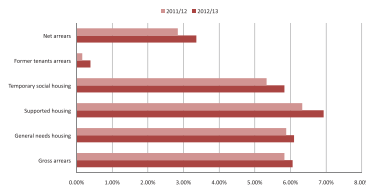
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23	24	25	26	27	28	29

How we performed in the year



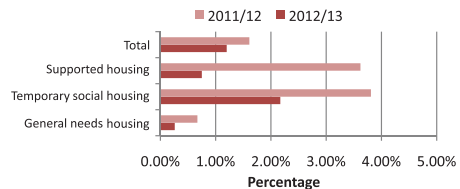
Rent arrears

Year	2012/2013	2011/2012
Gross arrears	6.06%	5.83%
General needs housing	6.10%	5.88%
Supported housing	6.93%	6.33%
Temporary social housing	5.83%	5.33%
Former tenants arrears	0.39%	0.16%
Net arrears	3.36%	2.84%



Rent loss

Year	2012/2013	2011/2012
General needs housing	0.26%	0.67%
Temporary social housing	2.17%	3.81%
Supported housing	0.75%	3.62%
Total	1.20%	1.61%



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?

Annual Report to Tenants - 2013

July 2014

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21	22	23	24	25	26	27
28	29	30	31			

• Ramadan month

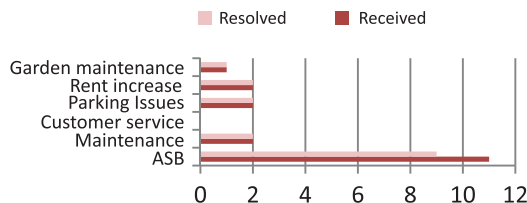
* Tenants summer trip * Tenants Scholarship Fund application opens

How we performed in the year



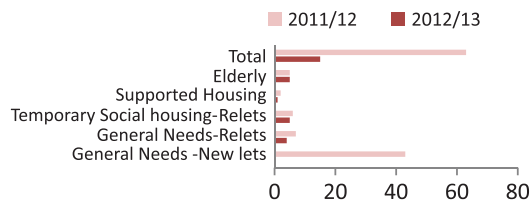
Type of complaints

Nature of Complaints	Received	Resolved
ASB	11	9
Maintenance	2	2
Customer service	0	0
Parking Issues	2	2
Rent increase	2	2
Garden Maintenance	1	1



Lettings

Year	2012/2013	2011/2012
General Needs-New lets	0	43
General Needs-Relets	4	7
Temporary Social housing-Relets	5	6
Supported Housing	1	2
Elderly	5	5
Total	15	63



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.

Tenants Housing - culturally centred, community driven

August 2014

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11	12	13	14	15	16	17
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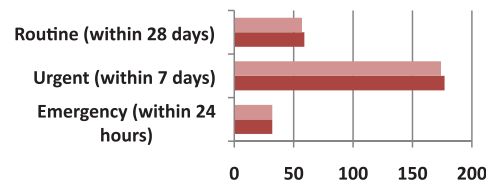
• Summer bank holiday

How we performed in the year



Repairs and maintenance

Year 2012/13	Number Received	Completed within the target
Emergency (within 24 hours)	32	32
Urgent (within 7 days)	177	174
Routine (within 28 days)	59	57



Tamil Housing staff team

We will use our latest property condition survey TCHA to begin a three year planned maintenance programme starting from Jan 14. We will be in touch with further information in the new year.

Annual Report to Tenants - 2013

September 2014

Mon	Tue	Wed	Thu	Fri	Sat	Sun
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15	16	17	18	19	20	21
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29	30					

• Tenants Scholarship Fund application closes • Tamil Housing AGM

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

Mr M Sivarajah - Committee Member

Mr S Thiruchelvanayagam - TA Representative

Mr C Boston - Board Member

Mr G Guna - Co-opted Member

Mr S Thiru - Co-opted Member

Mr M Verrier - Co-opted Member

Mr A S Moorthy - TA Representative

Thank you & goodbye to our Management Board member Guna and staff Ram, Sarojah, Selva and Vijay for their long standing services to TCHA. We wish them all the very best.

Tamil Housing - tculturally centred, community driven

October 2014

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

• Halloween • Divali

* Tenants Association AGM

Annual Report to Tenants - 2013



Our Staff & Volunteers

Ms Abirami Senthilanthan
Administrative Officer
(Housing Services)

Ms Amira Siraj
Volunteer

Mr Devan Kanthasamy
Chief Executive / Secretary

Ms Elise Pinder
Housing & Neighbourhoods Officer
(North East)

Mr Kuhan Kuhachandran
Community Development Manager

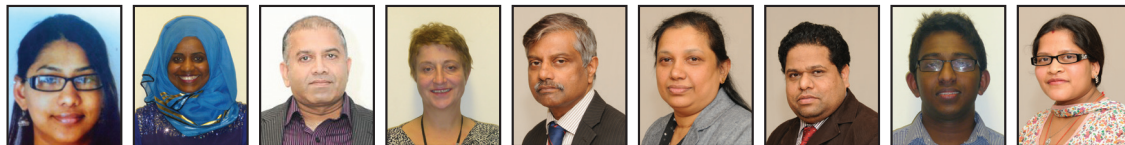
Mrs Mary Nirmalanayagam
Finance and Resources Manager

Mr Sabesh Paramanayagam
Housing & Neighbourhoods Officer
(South West)

Mr Sathapalan Kanesalingam
Volunteer

Mrs Thurkka Manisegaran
Administrative Officer
(Business Support)

Mrs Vathana Carthigeiya
Volunteer



Abirami Amira Devan Elise Kuhan Mary Sabesh Satha Thurkka

November 2014

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• War victims' remembrance month

Tamil Housing - culturally centred, community driven

CEO's report

As the Chair has stated in his message, we are already in the process of making tremendous progress in creating a new vibrant culture. Building a new, fresh, energetic team is central to our plans.

In addition to financial modelling this year, we also made tremendous progress in improving our housing policies and procedures. Our housing management has been strengthened as a result of this and it is beginning to be recognised by our partner housing associations, particularly those who are currently considering transfer of stock to us. This year we added 7 units to our property portfolio. We look forward to adding more units in Brent and Enfield next year.

We have also made real 'in roads' in strengthening our relationship with local authorities, particularly the London Boroughs of Merton, Waltham Forest and Enfield. In recognition of the contribution TCHA has made, I have been invited to Chair Merton Council's Black and Minority Ethnic strategy group.

Building on last year's work, we achieved even greater participation of tenants in the summer garden scheme this year, and the introduction of the scholarship fund proved to be an instant hit with young people. This year, we also put a great deal of energy and effort into staff training and improving our communication with tenants.

One other key challenge for the Association this year was preparing tenants to face the Government's welfare reforms. I am pleased to note my staff team and I managed to reach out to 220 out of the 287 tenants to help them prepare to face the change. Based on the findings of our welfare reform survey, I can confidently report that the Association is in a position to withstand any financial challenges that we may encounter from the proposed reform – we have also put appropriate safeguards in place to minimise the risks of welfare reforms to both tenants and the Association

I look forward to working with the Management Board, Tenants Association and partners of Tamil Housing further improve our services and support in the year ahead.



Devan Kanthasamy
Chief Executive

December 2014

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29	30	31				

• Christmas & Boxing day

* Office closure from 25th December until 5th January 2014 (the repair service is available throughout the Christmas period)

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
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
Hexagon Housing Association
Home from Home Housing Association
Hyde Housing Association
Innisfree Housing Association

Karin Housing Association
London & Quadrant Housing Trust
Major Housing Association
Metropolitan Housing Trust
National Housing Federation
Network Stadium Housing Association
Neil Ayre Consulting

Notting Hill Housing Trust
One Housing Group
Phoenix Community Housing Cooperative
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 Community Centre
Lewisham
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 the Industrial & Provident Societies Act 1965 – Reg. No.: 25085R
Designed by TCHA staff member, Ram Vinayagaram.