

ASH-SHAHADA
Housing Association Limited



Annual Report
2022/23

TOGETHER
we make a difference



“

To Ash-Shahada, thanks for all that you do to bring us together as a community.

”

Helen Hayes MP



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ASHA Highlights*

2022-2023

Financials

Turnover	£47.2m
Operating surplus	£1.4m
Fixed assets	£8.5m
Total assets less current liabilities	£10.8m
Surplus after tax	£13.27m
Gearing % (Overall)	84.2%
Gearing % (excluding SEA)	22.2%
EBITDA MRI Interest Cover %	621.23%
Reinvestment	1.84%

Tenant Satisfaction

Overall satisfaction	74%
Landlord treats tenants fairly and with respect	94%
Landlord's approach to handling anti-social behaviour	84%
Satisfaction with repairs	73%
Satisfaction that the home is safe	80%
Complaints	1.4%



Staff



Members of staff

15

Average age

32

Multilingual

50%

Female

31%

Homes

Social housing units

201

Non-social housing units in management

3300

Total number of units

3501

No of boroughs we operate in

4

Social housing cost per unit

£5,821

Social Housing

Gas safety

100%

No of boroughs we operate in

3

Female tenants

49%

Male tenants

51%

Est number of tenants housed

230+

Average number of void units

3.5

Repair jobs carried out in the year

448

Supported EA

Gas safety

100%

No of boroughs we operate in

1

Female tenants

22%

Male tenants

57%

Est number of tenants housed

7400+

Average void percentage

4.65%

Repair jobs carried out in the year

6941

* Some of this data is still being collected, for example, our SEA data, which means the figures may change.



Joint Statement from the Chair and Chief Executive

Joseph Mbang and Toaha Qureshi MBE

Thirty-five years ago, Ash-Shahada (ASHA) was established as a community based housing association with a mission to provide more and better homes and services for vulnerable members of the community.

We've come a long way in our mission during that time, but the fundamental issues facing social housing remain today, with an ever-increasing need for safe, decent and affordable homes. ASHA has always had at its heart the needs of its tenants as one of our key strategic priorities in addressing the housing shortage.

Through our community focused outreach and in partnership with local councils including Lambeth, Southwark, Croydon, and Birmingham City, we serve a diverse tenant population.

In comparison to other associations operating in the same space as ASHA, we own a large majority of our properties in London. We also work with a select number of specialist support providers that align with our values in Birmingham to deliver parts of our supported exempt accommodation scheme including the support provision. We have a robust governance structure that allows us to effectively control, monitor and take remedial action, to ensure our housing meets modern-day living standards. We welcome the enhanced standards outlined by the Regulator of Social Housing (RSH) that puts tenant and building safety first. We continue to engage with RSH to achieve compliance with the standards that have been set.

With cost of living and societal pressures, we are seeing first-hand the increase in demand for accommodation, and the vital role that we play in reducing homelessness and regenerating local communities. To help our tenants we have

capped our rent increase to 7% in 2023-2024 in line with government guidance. We have housed an estimated 7,500 people this year, many of them vulnerable, who needed ASHA's services to weather the struggles of the year.

Driven by our own strategic priorities and the Social Housing Act 2023 we will focus on a refined customer services culture and co-create more with tenants to address their needs

We provided over 3300 lease-based supported exempt accommodation (SEA) units aimed at tackling homelessness in the Midlands with compliance conducted by ASHA in conjunction with Birmingham based Tenants UK Housing (TUK), our managing partner. We make a major difference to those wanting a second chance but facing issues such as homelessness, domestic violence, refugees, Muslim women, and children. We believe everyone should have equal right and access to a safe living environment. And we've built a strong ecosystem with more than 54 specialist support providers, to deliver the support right to the people that need them.

Overall, we have performed well against our Business Plan and strategic priorities for the year. Over the last year we've undertaken a robust assessment of our SEA operating model and strategy to consider safeguards and strengthen compliance in key areas including risk

management and governance. We continued to welcome new Board members to add to our expertise and challenge.

The year has seen another move towards growth and recovery from the pandemic. Our financial results reflect this and have shown our financial robustness and resilience in an otherwise volatile sector. ASHA has high levels of reserves at c.£2m and a significant property portfolio with an estimated open market value of c£80m. We take a responsible approach to maximising our financial performance, which in a difficult economic climate has resulted in ASHA achieving revenues of £47m with a surplus of £1.4m in 2022 -23. We have a ringfenced trading accounts and Sink Funds, meaning we can continue to provide assurance on ASHA's financial viability to the board and stakeholders, without reliance on SEA.

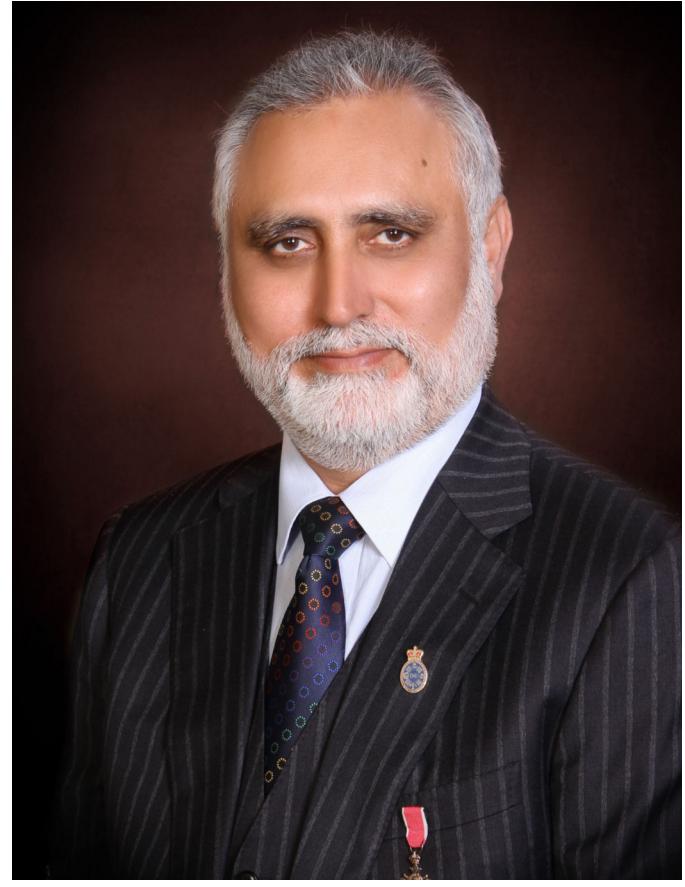
Furthermore, any changes to Government Welfare policy that could see a change in Housing Benefits payments for tenants and income for ASHA, has been captured in our risk registers and contingency planning by the Board, executive team, and our independent accountants to ensure that we are ready for changes in the operating environment.

Preparations are already underway at ASHA ahead of the introduction of new Government legislation. We have completed a formal Stock Condition Survey and taken significant action on Damp and Mould and introduced the new Tenant Perception Survey.

We listened to what our residents needed and prepared a useful guidance leaflet to support residents affected by damp or mould benchmarked against multiple local authorities. By helping to provide more information around the issue, it will help us all to protect our



Joseph Mbang Nji - Chair of the Board



Toaha Qureshi MBE - Chief Executive Officer

homes. This comes in the backdrop of some sensitive issues, but we continue to serve tenants and ensure that we continue to take the first step towards remedial works. The sector will continue to reflect on this, and other issues, for years to come.

We are also carrying out readiness assessments in anticipation of the Supported Housing Bill.

Excellent tenant services

We are committed to delivering outstanding services to our tenants and this is reflected in our strategic priority focus on the delivery of easy-to-use tenant services. For our existing social housing residents, housing repairs is the most accessed service, followed by rent summary and payments.

This year our job repair satisfaction averaged above 95%. We have appointed bi-lingual staff to support our diverse tenants. Our SEA tenants also make significant use of repair services as well as the additional care supports which can range from help with opening bank

accounts to referrals to other agencies for specialist care.

We achieved 85% pass rate of property inspections conducted by Birmingham City Council and 80% of support packages delivered to SEA tenants met ASHA standards. Our priority for 2023-24 is to look at what improvements can be made with attention to care notes and follow-up.

Ensuring the voices of our tenants are heard, we meet regularly with them at face-to-face events, through the Tenant Forum who welcomed our new tenant and their feedback through the Tenants Survey. We also successfully prepared for the new Tenant Satisfaction Measures that were published earlier this year and recently concluded a Tenants Perception Survey where we were just shy of 70% satisfaction rate, and above 93% of tenants feel we treat them with respect. Based on tenant's feedback, we will continue to improve our services.

Looking ahead

Driven by our own strategic priorities and the Social Housing Act 2023 we will

focus on a refined customer services culture and co-create more with tenants to address their needs. ASHA's aspirations and goals in its Business Plan perfectly align with objectives from new legislation.

Some of our new initiatives in 2023-2024 will include enhancing accountability through cluster models and investing in technology to improve access and responsiveness of our services, including through a self-service option for tenants on our website to raise job orders for repairs and pay their rent online. We will ensure the effectiveness of these through the Tenant Perception Survey 2024 and real time feedback.

We are optimistic about the future and how we can continue to evolve as an organisation. Thank you to our staff, Board members, partners, the community and everyone who has supported us during the past year. We intend to continue providing much needed services to our communities and making a difference in the year ahead.

Joseph Mbang Nji
Toaha Qureshi MBE

Corporate and Business Objectives

Vision Statement

Enabling communities to thrive through affordable/social housing.

Mission Statement

Providing social housing for socially deprived communities in London and beyond.

Corporate Objectives

1. To build our reputation and maintain a growth-oriented outlook
2. To provide high quality and standards, good value service to existing and future tenants.
3. To establish an efficient, effective, and responsive organisational structure

capable of delivering our objectives.

4. To raise tenants' participation and enhance provision for tenants' welfare.

Business Objectives

1. Raise profile of Association
2. Develop new housing, supported housing and

supported accommodation

3. Enhance standards of service delivery to Ash-Shahada tenants

4. Develop appropriate services for tenant including training initiatives

5. Retain good quality staff and good organisational structure

6. Stakeholder voice and decision-making

Future plans and development

Our growth in the year has remained steady as we continued with strengthening our governance structure and enhancing our systems. At our 2022 Away Day, the Board recommitted to operating in the supported exempt accommodation space, with our provision serving over 7400 vulnerable people. We recognised the issues facing the sector compounded by the un-

derdeveloped regulatory landscape. We were approached by stakeholders to develop our provision further for young people and this may be a scheme that we explore in the coming future.

As new legislation comes into effect around safety and increasing tenant participation, we will be committing to targeted investment in our properties, particularly estates and

shared accommodation, to ensure the safety of our tenants. National and international geopolitical events have led to economic challenges, including rising inflation, and a cost of living crisis for people to manage. With that in mind, we will continue to look towards housing vulnerable people where there is a need including Birmingham, Croydon, Merton, and the like.

Review of the Year

Adapting to a volatile sector to remain resilient

The last few years have been unprecedented in terms of the challenges faced by the housing sector and this year has been a period of recovery for many. Ash-Shahada has remained resilient with another successful year as a community-based housing association. Our financial achievements this year include an increased turnover of £47.2m and an increased operating surplus of £1.43m which is an improvement on last year's accomplishments.

There have been many external factors impacting the sector including investment in building safety, the need to future-proof our homes, the rent cap, and the cost-of living pressures to name a few, but our report illustrates that we have the financial strength and flexibility to ensure the sustainability of our homes and communities. Our tenants matter the most to us and we have put them at the centre of everything that we do. As a financially secure Association, we committed to supporting and working with Government, local authorities and charitable organisations to invest in our communities as well as to meet the ever-growing demand. We have been assessing the Building Safety Act 2022 implications and looking at the new rules for building above 11 metres or 5 storeys in height. There is a rapidly changing regulatory environment as advancements such as the social housing bill come into effect.

We continued to reinstate maintenance that was put on hold due to the pandemic and upgrades on our social assets through capital reinvestment has been an integral part of performance during the year. Repairs from our stock condition survey was one of the main focuses of the year. We have been successful in upgrades and renewals of kitchens, bathrooms and boilers of our properties. We continued our approach

to resolving damp and mould issues, reacting immediately to issues raised by our tenants as well as proactively checking properties through our inspections and stock condition surveys. We also sent out guidance and advice to tenants to support them in being aware of the causes on condensation, damp and mould.

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We continue to manage two hostels which house single vulnerable people within the London boroughs of Lambeth and Southwark. One of the hostels is a 41 bed-space property in Camberwell, and the other is a 10 bed-space property on Brixton. Our FLAGE Plus requirements continue to be an important part of our health and safety scheme. We had a renewal of the commercial boiler at the hostel in Camberwell and will be working with the landlord to have a renewed lift installed.

Our non-social housing provision of Supported Exempted Accommodation (SEA) project in the Midlands continues to be a success and is a great contribution to the Association's turnover where a proportion of that is being reinvested to increase our social housing provision and the continued improvement of current stock in London. We ensured that our neighbourhood watch scheme was in place and local people were supported.

As a community-based housing association, we pride ourselves in being there for the community. That is why we have supported local charities and communities to arrange events that bring people together. From remembrance Sunday events to interfaith community iftars and street parties, our annual report features more of these events that we have been a part of.

We continued to strengthen our risk management, governance and reporting with the Strategic Assurance Framework (SAF) in Quarter 3 of the year, including a Risk Appetite Policy and Readiness assessments for changes in the operating environment. This sought to build on the strategic changes that have taken place as a result of a wide ranging Remediation Plan. We implemented the new Tenant Perception Survey which was introduced by the regulator to get an understanding of what our tenants think about us. The results were promising and identified room to strengthen our tenant involvement and implementing feedback received. Driven by our own Business Plan and the Social Housing Act 2023, next year, our focus will be the digitisation of our tenant services, and enhancing our accountability and transparency with tenants through a cluster system that will help tenants.

Tenant Testimonial

London



■ My family and I have been tenants of ASHA for the past 25 years. I am very impressed with the housing repair services they provide me with, especially when staff are away. They always have other staff to step in when needed. It is marvellous to see that Ash-Shahada has always supported me and my family's needs at crucial times.

Moshudi

■ The staff at Ash-Shahada have been friendly towards me and I like how much the service for maintenance repairs has changed in recent years. Better and efficient repairs meant that they were being completed faster, showing that Ash-Shahada likes to improve their customer service queries & needs.

Najma

■ I have been a tenant with Ash-Shahada for 8 years. I am happy to say that Ash-Shahada and their staff have provided excellent service to us tenants by being polite whilst listening to our problems and having repairs done efficiently and on time. Overall, the experiences that I had with Ash-Shahada have been fantastic.

Juno

■ I have been with Ash-Shahada for 16 years. I am happy to address that Ash-Shahada's services have been amazing. They always respond to inquiries quickly and efficiently. In addition, the staff have always been supportive.

Makayla

■ I have been a tenant with Ash-Shahada for many years. I am delighted to say that Ash-Shahada and their staff are very supportive and kind when it comes to assisting tenants. For example, repairs at my house were completed very quickly and remain to be quick whenever we encounter an issue. The staff have been very supportive and helpful as they always contribute to the community by arranging events and street parties for us. This allowed us to come together as a community and have a good time. In my opinion, the best party that was held was the Queen's Jubilee last year. Overall, the experiences with Ash-Shahada have been amazing.

Dawn





Hands on approach:
CEO Toaha Qureshi MBE
provides training and insight to
new staff members and
volunteers.

Tenant Testimonial

Birmingham

■ My name is Bryony I have lived at 120 Audley Road since December 2022. I moved to Birmingham to escape family issues and was shown two properties I chose the second because of the ensuite which was a nice bonus. I am working towards living fully independent once I have built up my confidence. I have enjoyed living at this property and I am grateful for the support from my support worker and Ash-Shahada and Tenant UK. I feel safe here and get along with all the other tenants who are friendly and helpful. I have been signposted to all the local facilities and I am offered support whenever I need it.

I have a degree in languages and will one day look for full time employment in the meantime, I will continue to attend my counselling sessions and look for voluntary work. I would recommend this place to anyone who feels that they need a little support to jump-start their life.

Bryony

■ I have been living in my current accommodation with Haadi Housing since August last year. I've had support around addressing my physical health issues with my G.P by booking me appointments, attending my appointments, ordering my medication, collecting my medication and liaising with my G.P. There is staff on 24 hrs to help me at any time as on certain days due to my feet I find it hard to move around requiring support at random times in completing basic tasks. The property is always kept clean, and staff are always helpful in dealing with all sorts of issues.

Edward

■ My Name is Ashley Darby I am tenant at the above property. I have been with Density Homeless Housing since January 2023.

During this time, I have learnt how to shop wisely and budget better, my support worker has helped me a lot by receiving the correct benefits and understanding my housing options. My mental health and additions have restricted me from living an independent life. I hope to move into a private accommodation once I have managed my health better as I rely on the support given. The property I live in is always clean and the other residents are friendly. I am happy with everything overall.

Ashley

■ My name is Marthe Ngongo I have lived at the property for roughly six weeks now. I have received support in claiming my Universal Credit and Housing benefit. I have also registered with a local GP; I am grateful for the support I receive daily. My Support worker is kind and caring. I have had a few issues in receiving my benefits and I have been offered food bank vouchers to ensure I have enough to eat.

The property I live in is clean and well looked after. I am hoping to live by myself when my health has improved, and I am financially stable. Currently, I feel the support I received from Destiny Homeless housing. This has really helped me more to live an independent life. I struggle with budgeting and making more money last. My support worker has gone through tips on budgeting, and I do try save. I have also cooked a meal on a budget and discussed how to live a healthier lifestyle.

Marthe

■ My name is Moatasam and I have lived at 72 Salisbury Road I am originally from Yemen, and was previously on a marriage visa. Now I am divorced. The support staff and landlords have helped me with my immigration application for a new visa. I have also not received my housing benefit from August - December 2022 and the support staff has helped me challenge this. This was a very difficult time as I did not have money for essentials, but the accommodation staff really helped me by showing me the food bank and helping me with essentials when I didn't have money. I was grateful that the landlords let me stay even though my rent was not being paid. I have great support and the landlord Ash-Shahada and Tenants UK are always helping us. I am now back in contact with my ex-wife and am able to see my daughter regularly. I am hoping to sort out my visa application and aim to live independently. I am grateful to the staff for helping me.

Mr Moatasem

■ I have been with other tenants who are nice, have regular support and help from my support worker. Tenant UK Housing have always help me with any issue.

I have lived here for 8 months and had no major issue. They help me look for a job and make sure my Universal Credit is working. Thank you to my support worker and my provider.

Hassan



Success! ASHA defended a group of tenants who were being threatened with homelessness after the WMP tried to close down their home through a closure order. Councillor Morriam Jan who had visited the property earlier, attended the Court hearing and spoke on behalf of the tenants alongside Umar Mahmood who both gave impassioned testimonies in Court. Barrister Mr Owusu Emmanuel Abebrese of 3 Bolt Court defended ASHA. This photo was taken with the support provider, tenants, legal team and ASHA after the judges agreed with ASHA and dismissed the closure order of the West Midlands Police.



Umar Mahmood and Cllr Jan meeting in Birmingham to discuss ASHA's supported exempt accommodation project in the city of Birmingham and the initiatives taken to support local resources.

Meet the Board



Joseph Mbang (Nji)

Chair of the Board

■ Joseph Mbang joined Ash-Shahada HA as a full board member in 2018. He is the Chair and has over two decades of experience in project management with CASA UK. He has a passion in assisting persons from the BAME background especially issues relating to human rights. He was Moneywise Manager for Tomorrow's People and a housing registrar for the Westminster City Council.

He is also an Immigration Adviser exempted by the Office of Immigration Service Commissioner (OISC) to provide immigration services in the UK. He has a BA (hons) in Human Geography & Environmental Policy, a Post Graduate Certificate in Applied Advice Work (CAAW), Graduate Diploma in Law (GdL) and a Master's Degree in law (LLM).



Maksud Gangat MBE

Vice Chair

■ Mr Maksud A Gangat MBE was conferred the Member of the Order of British Empire (MBE) at Buckingham Palace in 2020. He is a qualified scholar and teacher who devotes his time in the field of education and community services, working with children and young people. He is currently the Director of Education for Al-Risalah Education Trust Schools, London (a trust made up of 5 schools). He monitors educational standards in schools, engages with Department for Education (DfE), local councils and other statutory organisations.

He manages the Trust's finances, assets and buildings; he builds a variety of resources – human, financial and others for the Trust's objectives. He is currently working on the development of a new educational site in Lambeth. He is heavily involved in interfaith work with community organisations.



Ibrahim Sadikovic

Tenant Board Member

■ Ibrahim Sadikovic is a tenant board member. He studied Oriental Philology and attended various courses related to different subjects such as business, print, design, multimedia, advertising and marketing. He developed a passion for typeface and design going into the publishing sector. He has been involved with and supports various community developments and projects for community cohesion.

As one of our longest tenants, he has been a strong voice for our tenants in the decision-making process, contributing and advising on maintenance and upkeep of our properties. He continues to encourage tenants to be involved, contribute and be part of the ever-developing Association as lead on the Tenants Forum and as Chair of Resident Services Committee.



Sofiah Shazali

Treasurer

■ Sofiah completed her MSc in International Business with merit from the Grenoble Graduate Business School. She has experience in the financial services and learning and development sector specialising in change, digital transformation and innovation. She is a business and management consultant with various organizations and has qualifications in project management such as PRINCE2.

Sofiah has experience in increasing business revenue, creating governance groups and preparing business strategy documentation. Sofiah is also a classically trained musician and enjoys mentoring.



Meekaaeel ValiMohamed

Board Member

■ Meekaaeel is a qualified chartered accountant having completed his ACCA qualification and achieving a first-class honour in BSc Accounting and Finance at Bayes Business School, City University, London.

He currently is group finance manager for a UK based Ed Tech firm who providing online training/upskilling to large corporations for their employees, including FMCG, pharma and retail companies. He has been responsible for cost and revenue budgeting, forecasting, statutory reporting, overseeing ledgers, funds recovery, internal controls and procedures etc. Meekaaeel has experience with working with local councils having previously worked at a transport company that provided transport to local councils for vulnerable children and adults.

He is British national with East and South African descent. He is interested in fitness, investing, volunteering and sports.



Dr Fayyaz Qadir

Board Member

■ Dr Fayyaz has 20 years' experience from both public and private sectors in transport planning, forecasting, appraisal, business case and project management of major transport infrastructure projects.

He offers extensive technical knowledge with wide-ranging strategic and project leadership experience. I specialise in directing and managing multi-disciplinary projects, effective management of stakeholders and benefits throughout project lifecycle and proven track record in advising on effective scheme development underpinned by robust modelling, appraisal and business case techniques, and providing convincing advocacy to secure funding and approvals for multi-modal transport schemes.



Huzayfa Shaikh

Board Member

■ Huzayfa Shaikh joined our Board in 2023 and has a wealth of experience in building development, project management, fundraising and liaising with regulatory bodies and authorities such as Ofsted and Ofcom as well as local authority planning and building regulations departments.

He has led on various projects aimed at feeding homeless people, providing shelter in accommodation nationally and internationally.

Throughout his career, he has collaborated with different organisations and stakeholders to manage, design, and implement projects that addresses the needs of the most vulnerable members of the community.



Muhammad Ahmad

Board Member

■ Muhammad is a trainee solicitor having completed his Legal Practice Course with distinction and his Bar Professional Training Course prior to this. He completed his LLB from BPP University, Birmingham. He also has accreditation for mediation and police station accreditation. He is currently working with a number of law firms in managing residential and commercial conveyancing files and managing crime and civil litigation cases. His work has included background research on various topics, drafting and reviewing contracts and deeds of variation, witness statements, attending court & tribunals and more.

Muhammad's previous roles have included working for: House of Lords under The Lord Sheikh as a researcher; Citizens Advice Bureau as an advisor on benefits, housing, family, debt, employment rights etc.; Manchester Crown Court and Stafford Crown and County combined Court Marshalling for HHJ Leeming, His Honour Judge Mark Eades, Mr. Recorder Spencer-Bernad and HH Judge John Wait.

Muhammad enjoys giving back to his community and has been recognised for his work, including:

- Lady Diana Award
- British Citizens Award
- British Community Honorary Award at The House of Lords by Her Excellency Princess Katrina de Silva



Patrick Pedder ACMA

Board Member

■ Patrick is an experienced Finance professional with over 25 years' experience in helping organisations deliver on their financial objectives across a range of sectors including private sector housing development, local authorities, housing associations and charities. Patrick is currently Director of Finance and Resources at Housing Association's with a turnover of £15 million and has served on several Boards and Committees.

He has extensive experience of managing staff and working with senior stakeholders at Executive Team, Board and Committee level to implement change to achieve corporate objectives.



Irfan Mohammed

Board Member

■ Irfan graduated from London Metropolitan University and is an elected councillor for the London Borough of Lambeth with a passion to tackle pressing social issues including housing, youth violence and hate crime. He is the business champion and the lead on tackling Islamophobia at the Council as well as being a member of the

Standing Advisory Council for RE and the licensing committee. Irfan has been working closely with fellow councillors to support organisations to increase the housing stock by bridging the gap with the Local Authority.

Irfan has a strong network in the community and has organised several events to promote interfaith harmony and community development. He has supported several events where Ash-Shahada has been a partner. He also has experience of running his own business and speaks three languages. He is in his final year studying Law at City, University of London.

Board Members no longer with us

- Mohammed Amin Pandor
- Mohammed Randeree
- Prince Kamanda
- Cedric Boston

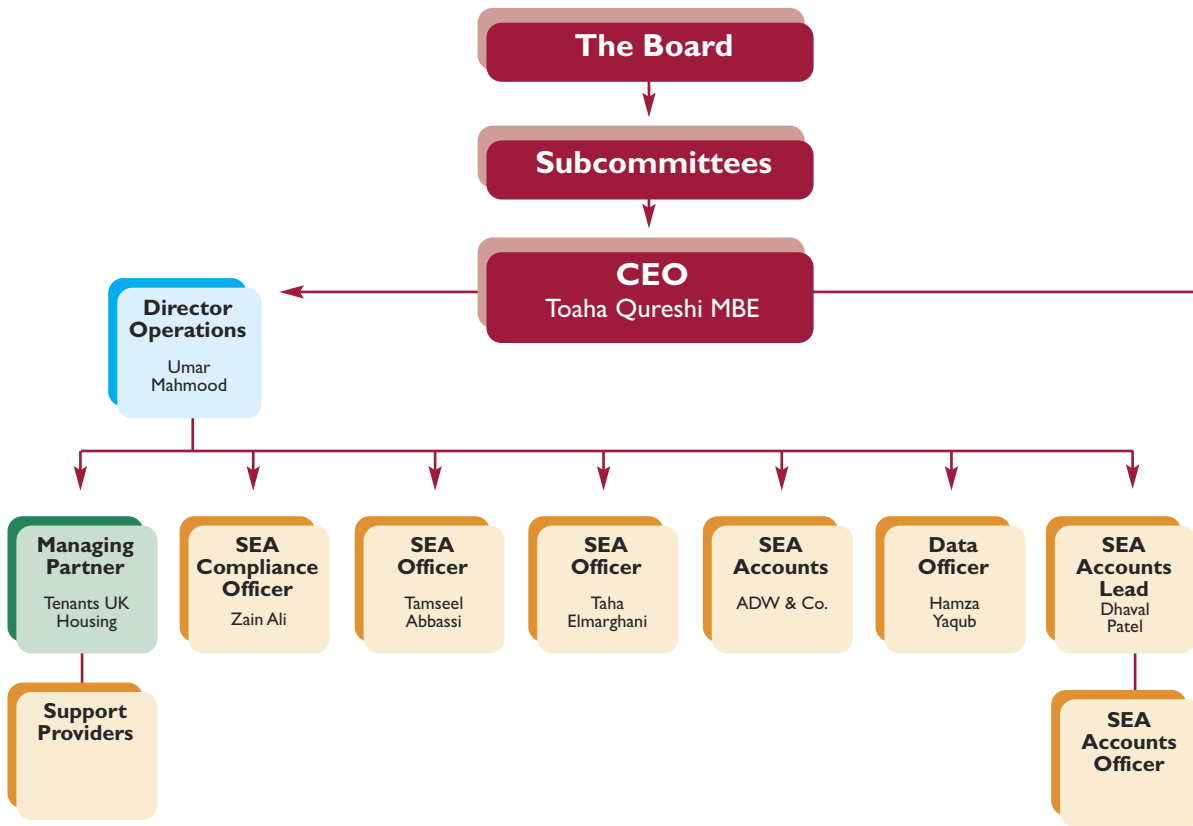


Muhammad Ahmad meeting with King Charles III at the Commonwealth Secretariat.



Joseph Mbang (Nji) attending a dinner on behalf of ASHA with different London borough mayors in Lambeth.

Governance Framework

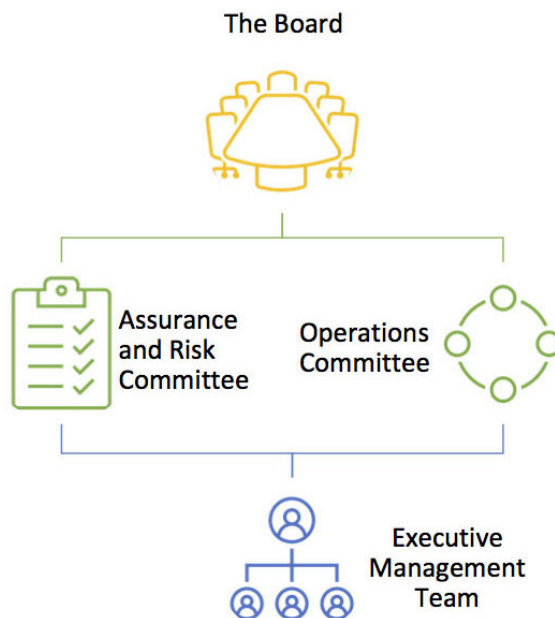


■ Ash-Shahada HA is committed to ensuring its activities are well governed and transparent. Our tenants are involved in our governance structures, ensuring we put our tenants at the heart of decision making. Our Board can have up to 12 Non-Executive Directors, or Board Members, and we like to have a tenant Board Member. We also have a Senior Independent Director who reports to the Chair and acts as a sounding board for the Chair and CEO. Our Board is a group of appointed members who collectively oversee the activities of the organisation. Our Board sets the strategic direction and is accountable to its stakeholders for our overall performance in delivering housing services. Our board membership comprises a range of complementary skill sets and expertise, including

housing, finance, education, audit, law and more. Our Board may delegate its tasks to committees and to the Executive Management Team.

As well as a broad range of skills and experience, the

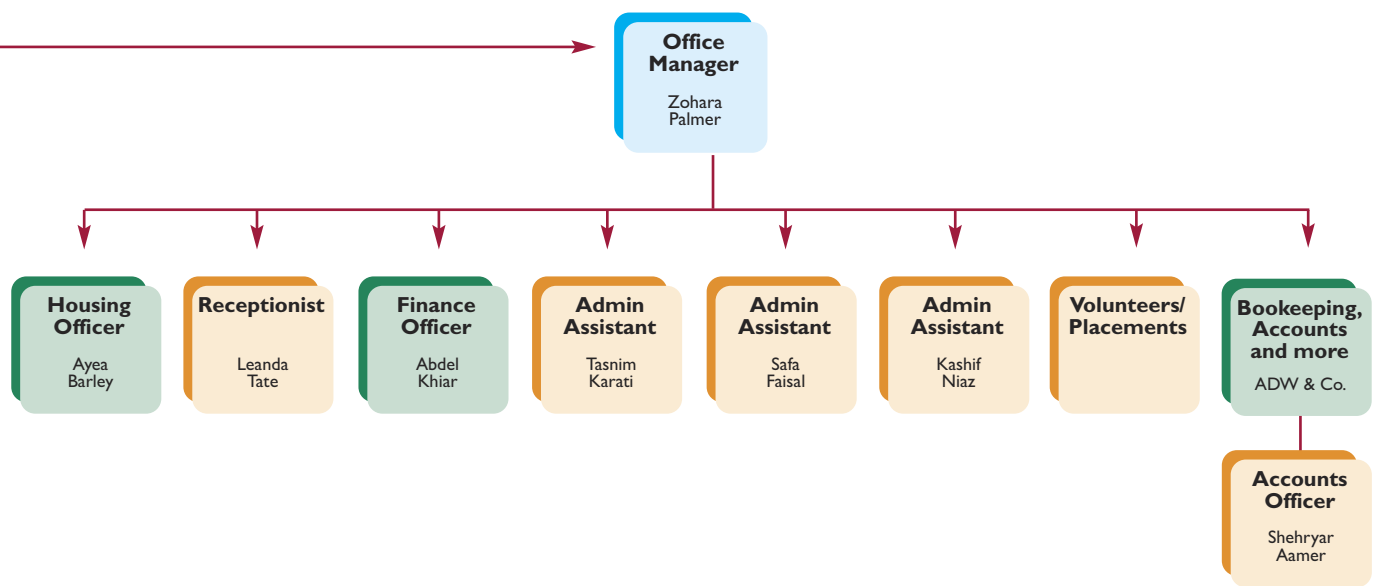
Board's decisions are informed by challenge and scrutiny from its supporting committee structure. This is further enhanced by external expertise and insights from specialist advisors, including



independent consultants. The Committees were established as they will enable the Board to exercise more effective scrutiny, control and oversight of particular areas of the organisation's activity.

Ash-Shahada have two sub-committees that focus on different aspects of the organisation. These committees are formed by a core board member(s) and staff at Ash-Shahada with other members rotating. The committees work under the delegated authority by the board. We have updated the structure of our committees following independent guidance.

The day to day activities and operations are managed by the Executive Management Team. The Board and Executive profiles are included in this report.



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Our standing orders were reviewed and approved at our Away Day in November 2022. These will be subject to review by the Board.

The Board considers that the Association comply with the provisions of the National Housing Federation’s Code of Governance 2020.

Assurance and Risk Committee (ARC):

Deal with the external audit reports, data return updates, VFM analysis and other areas relating to the topic.

Operations Committee (OC):

The Operations Committee is responsible for ensuring compliance and advising the Board on performance and service delivery issues.

Assurance and Risk Committee Members

- Maksud Gangat MBE (Chair)
- Meekaaeel ValiMohamed
- Patrick Pedder
- Dr Fayyaz Qadir

Operations Committee Members

- Ibrahim Sadikovic (Interim Chair)
- Irfan Mohammed
- Sofiah Shazali
- Muhammad Ahmad

Meet the Team (London)

We are recruiting to ensure we have the right staff in preparation of the coming changes in the sector. As part of our focus on giving back to the community, our staff are encouraged to partake in voluntary services to make a real difference in the

community. These include volunteering at local charities, faith groups and helping young people. We also invest in the development of our people, so everyone can fulfil their potential, thereby aiding the retention of high-performing employees.

Employees are supported financially with qualified programmes in addition to regular webinars and training courses such as first aid. Ash-Shahada is supported by the HR experts, Peninsula Business Group, on employment related matters.



Toaha Qureshi MBE
Chief Executive Officer

■ Toaha was appointed as the Interim Chief Executive in late 2018. He has an extensive background in housing, education, community development and rehabilitation. He was previously Chairman of the Board and is currently leading the organisation to new horizons by reinvigorating its approach to tackling the housing crisis. He has been active in the housing sector for two decades, sitting on boards for various BAME housing associations. Mr. Qureshi is Member of the Order of The British Empire after being conferred an MBE by Her Majesty the Queen, Elizabeth II for services rendered for community relations. His other recognitions include the Lambeth Civic Award and the British Community Honours Award.



Umar Mahmood
Director Operations

■ Umar joined Ash-Shahada in 2018. He brings a wealth of management experience from the higher education sector having spent over a decade in senior positions including managing student accommodation and a student base of over 3000 further and higher education students. His most recent role was as the Quality Assurance Provider Facilitator, managing a yearlong quality review for the organisation consecutively for three years with outstanding results. Umar is leading on the supported exempt accommodation project in Midlands to tackle the lack of housing for the homeless and vulnerable.

Umar gives back to his community regularly and is a Guest Lecturer at the King's College of London, Governor for the Lambeth Nursery Schools' Federation and Children's Centres, and Vice Chair of the Independent Advisory Group for Lambeth Metropolitan Police. Umar has been recognised for his work by Sir Ken Olisa (Lord Lieutenant of Greater London), Helen Hayes MP, Rt Hon Stephen Timms MP and others.



Zohara Palmer
Office Manager

■ Zohara joined the Association in 2023 as the Office Manager responsible for ensuring day to day activities of the Association are being carried out providing high delivery of customer service. She achieved an honorary degree in Psychology & Social Science.

Zohara has held senior roles in housing working in front-line customer service and administration. She has dealt with the complete cycle of tenants from onboarding to move on. Zohara has worked with vulnerable service users for a number of years having dealt with those suffering from drug addiction and homelessness.

Her recent focus has been on supporting people secure guardianship, keeping properties well maintained and ensuring health and safety at properties.

Zohara enjoys giving back to the community by donating to Doctors Without Borders and local food banks.



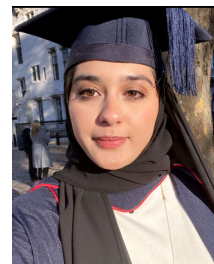
Ayea Barley
Housing Officer

■ Ayea joined the Association in 2006 as a volunteer as is now a part time staff member. She holds a degree in International Tourism Management and has previously worked in frontline customer service roles. She works with tenants to ensure that they are keeping up with their rent, dealing with tenant enquiries and requests and new tenant applications.



Abdelkader Khiar
Finance Officer

■ Abdul Abdelkader is a finance professional who holds a postgraduate diploma in leadership and management. He has previously held senior manager positions in finance and has provided consultancy services for over 15 years. He is currently in charge of the finance at Ash-Shahada and is responsible for rent arrears. His roles include finance manager for a private college, senior community development for a charity as well as trustee and treasurer for the Southwark Educational Project between 2006 and 2010. Abdelkader is active in his community helping refugees, asylum seekers, young children, and the disadvantaged. Finalised



Tasnim Karati
Admin Assistant

■ Tasnim joined us in 2023 as an admin assistant. She has achieved a Bachelors and Master of Arts in International relations. She recently moved from Dubai to the United Kingdom, In Dubai she did an internship in the Consulate General of Iraq, where she helped Iraqi citizens with their applications, assisted in the issuing of passports and liaised with the applicants of all government issued application.

During the Pandemic Tasnim was volunteering with the university of Sharjah in the United Arab Emirates to help distribute food, drinks, and masks to the vulnerable and elderly people. Her interests are travelling, cooking, sports, and IT.



Leanda Tate
Receptionist

■ Leanda joined the Association in 2023, taking on the role of Receptionist. She has a background in the hospitality field and has held numerous customer service positions over the last 15 years. She has a genuine interest in the tenants' welfare and enjoys seeing them get the help they need.

Leanda enjoys working as part of the enthusiastic administration team, getting to know the tenants at Ash-Shahada.

Leanda's interests are cooking, working out and reading. Leanda enjoys giving back to the community by donating to local charities including the British Heart Foundation.



Hamza Yaqub

System and Data Officer

■ Hamza joined the Association in 2023 as System and Data Officer and is a full time member of staff. He recently completed his Master degree in International Business from the University of Hertfordshire. He received his undergraduate degree in Computer Science and has completed a number of short courses to continue his professional development. As a front-end web developer for a software company, Hamza has completed internships with other businesses and acquired a variety of experience. He will be using those talents to ensure that customer services are effectively being delivered through technology and that services are being driven by data collection, such as from the Tenant Perception Survey. Hamza enjoys giving back to his community by raising funds and volunteering for charitable causes.



Safa Faisal

Admin Assistant

■ Safa joined the Association in 2023 as an Admin Assistant. She achieved a bachelor's in Tourism Management in 2022 from the University of East London. Safa was given an honorary award by the University of East London for her work as a course representative over the course of her three years of study.

Safa has experience working in front-line customer service and several administrative positions. She has been responsible for recruitment, managing accommodation, dealing with various clientele, screening applications, and managing appointments. As Admin Assistant, Safa will be supporting social housing tenants with day to day living, maintenance and repairs, management of tenant files, tenant surveys etc.



Kashif Niaz

Admin Assistant

■ Kashif joined the Association in 2022 and is employed as an administrative assistant. Kashif has completed Level 4 and 5 Diploma in Business Management. With ten years of experience and education in IT, Kashif is an adept in maintenance and repair technology.

Kashif carries out a variety of tasks for the Association, including rent collection, general and welfare visits to tenants and site visits to ensure that maintenance works are being carried out and reported to the Housing Officer. He also ensures that post, general office maintenance and prospective tenants are dealt with appropriately.

Kashif enjoys giving back to the community by volunteering with local charitable groups.





Taha Elmarghani MSc
SEA Assistant
(Finance and Admin)

■ Taha joined the Association In 2023 as a SEA Assistant (Finance and Admin). He holds a bachelor's in accounting and finance having achieved a first and master's in accounting and finance which he completed with distinction. He has a background in accounts assistance, administration and client service. In the supported exempt accommodation scheme, he deals with managing the tenants and property database, remittance, assessing spreadsheets and handling communication with the council. Taha enjoys giving back to the community by volunteering local charity shops including Cancer Research.



Zain Ali
SEA Compliance Officer

■ Zain joined the Association in 2023 as the SEA Compliance Officer. He is a graduate professional with a degree in Business and Finance which has allowed him to develop experience acquired through valued roles. I have a broad range of skills in Compliance, IT, Business, Law and Finance. I have previously worked in the Insurance sector and as a Paralegal at a Law Firm.

Through his previous roles, he has been able to gather years of substantial experience in working with local authorities, government bodies, medical experts and third parties. He is based in the Birmingham office where he carries out compliance checks on properties as well as systems data compliance ensuring that all certification is in place. He also supports Birmingham City Council in arranging inspections and ensuring any remedial works required are carried out.

He is also responsible for conducting support provision audits, KYC testing and more.



Tamseel Abbasi
SEA Assistant
(Finance and Admin)

■ Tamseel joined the Association in 2022 and is currently working as a SEA Assistant (Finance and Admin). Tamseel holds master's degrees in business administration and bachelor's degrees in marketing and human resources. He is also working on a CIPD (Chartered Institute of Personnel and Development) qualification. He previously held HR positions with a few Birmingham-based private security organisations.

In the supported exempt accommodation scheme, he deals with managing the tenants and property database, remittance, assessing spreadsheets and handling communication with the council.



Equality, Diversity and Inclusion (EDI) Report

What Our Data Tells Us

EDI is an important KPI for Ash-Shahada. We understand that the world has changed and with new technology and means of travel and communication, our country has become a global village. With approximately 150 languages being spoken in Lambeth, 120 languages in Southwark, 100 languages in Croydon and 110 languages in Birmingham, it is evident that a diverse community needs a diverse workforce to be able to engage

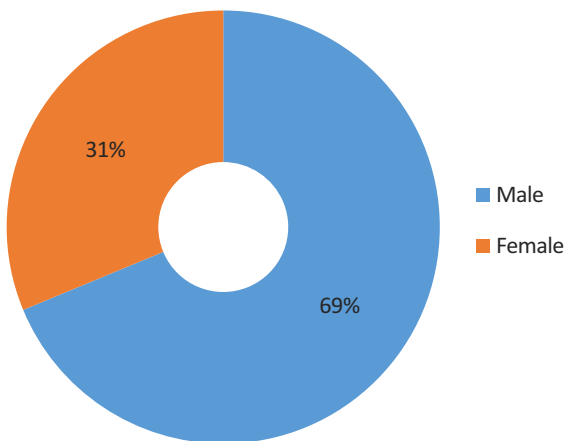
with it. We want a workforce that is representative of the areas we operate in. We realise that by having staff of different gender, ethnicity, age, faith etc.. we will have teams that can provide us with a wider range of experience and engagement with tenants.

In our small workforce, we can see that we have a good mix of employees that are multilingual (50%), have a varied ethnic background (4 ethnicities),

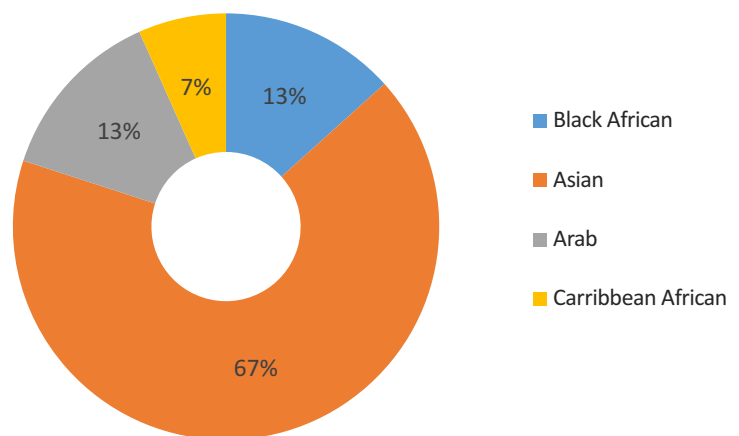
represent different nationalities (6 nationalities) amongst other things. The average age of our staff is 32 and 64% of our staff are educated at postgraduate degree level. We are committed to ensuring our office environment is diverse and has the cultural awareness for a thoroughly enjoyable engagement by tenants and stakeholders.

Staff

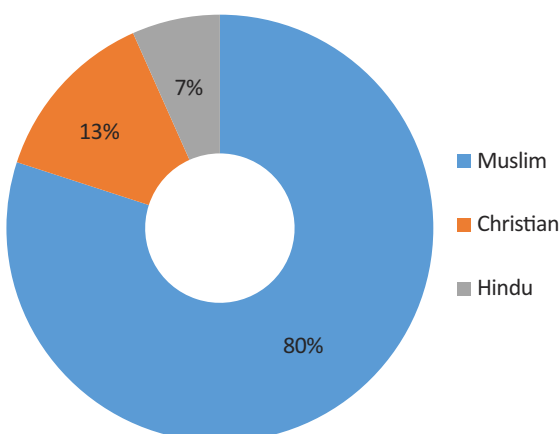
Gender



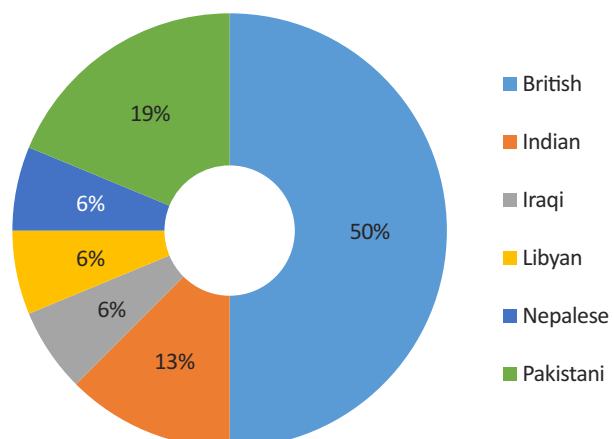
Ethnicity



Faith



Nationality



At Board level, we have a similarly positive outlook with a diverse membership representing different faiths, nationalities (5 nationalities) and ethnicities (4 ethnicities). Our Board also has a useful mix of members from the community (42%) and corporate backgrounds (58%) which allows the organisation to keep the community ethos at the heart of our provision. 83% of our Board are multilingual and 43% of are under the age 44.

We know there is always room for improvement and we are actively

considering what the organisation can do to further enhance its diversity, particularly in the representation of women at Board level.

A diverse board encourages the association to be more reflective of its stakeholders. Bringing together multiple perspectives and that leads to better decisions being made for tenants that the Board represents.

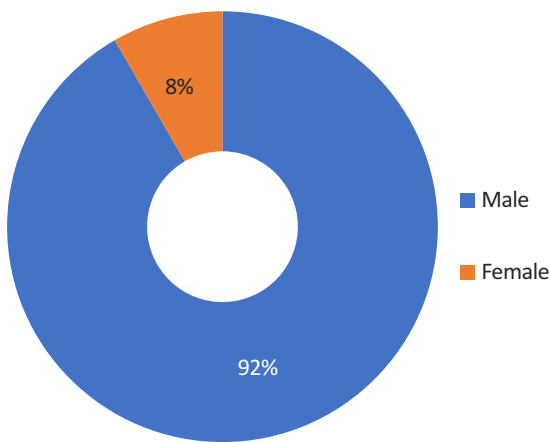
The risk of not having a diverse board inevitably is that decisions can be made that exclude, whether consciously or unconsciously, the needs of groups that

aren't represented in the Board. Having an open mind to cultural differences and unique perspectives is key to understanding how tenants live and what they expect.

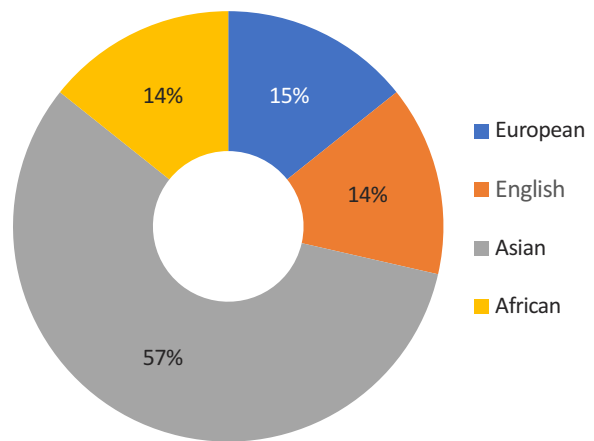
We are monitoring a number of areas to ensure we have people of the right age, experience, expertise and backgrounds. We are also encouraging first time board members to join ASHA to support its direction and provide a new insight into its vision.

Board

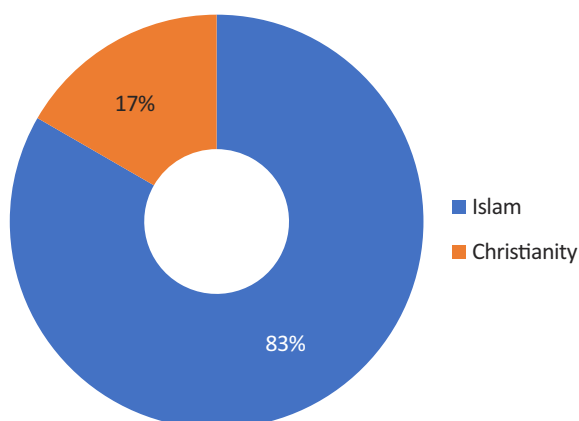
Gender



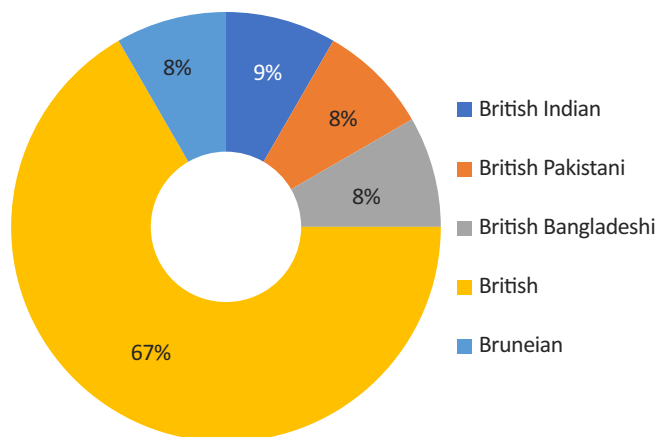
Ethnicity



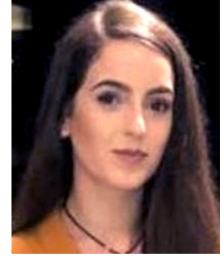
Faith



Nationality



Meet the Team (Birmingham)



Israr Ahmed Director

■ Israr Ahmed has been working in the public-private partnership housing sector for over a decade. He currently oversees the strategic direction of the organisation and focuses on partnership building. He has designed and delivered “the managing agency” model successfully for various housing Associations under different housing schemes. His specialism lies in identifying gaps in processes and delivering tailored solutions for the same in order to sustain business and improve profitability. Israr has a distinct ability to network across sectors to provide solutions.

Most recently, he has been in the social and non-social housing sector providing housing to the most vulnerable tenants in society in the Midlands.

Parul Desai Operations Manager

■ Parul Desai holds a Msc in Finance from Leicester university and a Bsc. (hons) degree in Business Economics and Finance from Loughborough University. She oversees the day to day operations of TUK across all departments. She started her career as an auditor specialising in the insurance sector with Ernst & Young LLP in London and has gone on to work for companies such as KPMG in

Birmingham and HSBC in Hyderabad, India. Having read economics at university, Parul understands the impact and implications of government policy on businesses and the sectors in which they operate and how to thereby optimise performance.

Shamrez Mohammed Compliance Manager

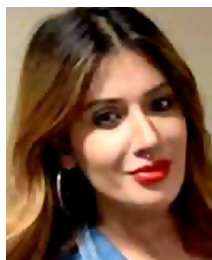
■ Shamrez Mohammed holds a BA (hons) in Youth, Communities and Families from university of Birmingham which served as a solid foundation for him to build a long standing career in the housing and social sector, spanning over a decade. He is currently the compliance manager at TUK and is responsible for the team of compliance officers. He has in-depth knowledge of social housing and has given him sound insight and understanding of property compliance requirements which has put him in good stead as a manager for property compliance services. Shamrez regularly liaises with statutory partners and professionals such as West Midlands police, Birmingham City Council, Social Workers, specialist care/support workers and the like to ensure our tenants receive a seamless service from all professionals involved in their lives. He continues to volunteer for local and national charities to give back to society.

Faisal Mahmood IT Manager

■ Faisal Mahmood has a background in civil engineering and media production. He is currently the IT manager and responsible for electronic systems including our databases. Faisal is adept at using various IT programs such as Ms office suite, Adobe suite Applications, and has successfully implemented It systems to support and execute the various business functions and processes at TUK. Faisal is an experienced in media and plays a significant role in documenting key events for the company.

Elmira Kika Administrator

■ Elmira is currently studying towards a BA (hons) in Childhood studies from the university of Wolverhampton, fulfilling her passion for working with people and adding value to their lives by helping them grow and better themselves. She is currently the administrator at TUK. She has gained invaluable work experience in the health and social care sector in partnership with voluntary agencies which, combined with her current studies, has provided a good foundation for a career in the supported exempt accommodation sector. Her previous roles included finance, customer service and administration which has equipped her with



the necessary skills for her administrative role at TUK.

Abbie Ganger Compliance Officer

■ Abbie Ganger has a background in Business studies and experience of working in the mental health sector. She uses her experience to liaise with tenants and ensure processes are understanding to tenant backgrounds. Abbie's current role is compliance officer and her background has allowed her to develop effective interpersonal skills, the ability to assist clients to change self-defeating behaviours and enable them to develop more suitable expression and management of emotions. In her role as compliance officer, she is responsible for carrying out property inspections, following up on remedial works to properties, liaison with vulnerable tenants and ensuring that the accommodation is adequately meeting needs of vulnerable people.

Cllr Morriam Jan Community Engagement Lead

■ Morriam Jan is currently an elected Councillor for Birmingham City Council within the ward of Perry Barr/ Great Barr where the Commonwealth Games 2022 will be hosted.

She is currently the Community

Engagement Lead where she is supporting the Association and TUK in arranging a number of activities to engage with stakeholders. She is passionate about local regeneration and the social benefits it will bring, working relentlessly to improve the quality of life for people residing within her ward. Morriam holds various significant posts such as education spokeswoman, member of the Corporate parenting Committee, Group Whip and member the West Midlands transport delivery Committee which show her passion towards adding value to society and making a positive impact.

Acknowledging the increasing occurrence of knife/gun crime in Birmingham, Morriam implemented Bleed Control kits to help save lives of victims of stabbings and shootings. Prior to becoming a Councillor, Morriam was a secondary school teacher and a member of the school senior leadership team. Morriam has recently worked as a support worker within supported exempt accommodation and has gained experience in managing a team of support workers, arranging excursions, referrals, complaints and property inspections.

Mel Bibi Compliance/H&S Office

■ Mel is a seasoned Compliance and Support Specialist at TUK, with a Level 3 qualification in Social Care Work. She has

a decade-long track record in the housing sector. Mel has mastered compliance management and resident support. Currently focusing on health and safety certificates, Mel also efficiently maintains the company's compliance certificate database, ensuring streamlined renewals. Her dedication to safety, detail-oriented approach, and commitment to resident well-being have significantly contributed to the company's reputation and community impact.

Mel's passion lies in cultivating secure and supportive housing environments. By seamlessly combining compliance expertise and support, Mel envisions a future where TUK continues to thrive in ensuring safe and comfortable accommodations for all residents.

Waqar Ahmed Compliance Officer

■ Waqar, a former apprentice turned valuable team member at Tenants UK Housing Ltd, contributes a unique perspective to the company. With prior experience in letting, Waqar now specialises in new property inspections and has recently taken over existing properties compliance visits. His background and dedication to ensuring property quality make him an asset to the team.

Social and Non Social Housing

Our homes in numbers

Facts and figures for general needs and supported exempt accommodation

Social: London

Houses (number of bedrooms):

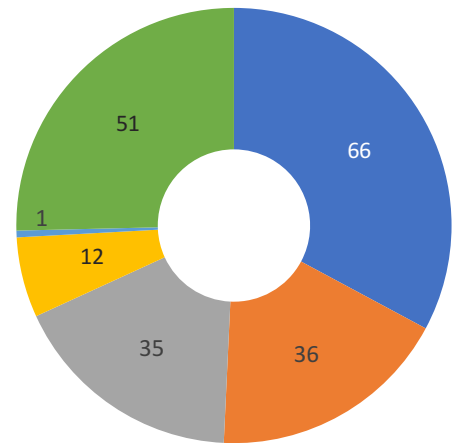


2 Hostels
51 rooms

London

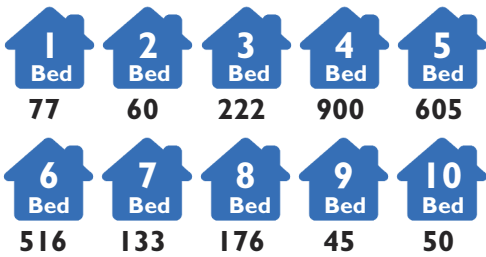
Number of Properties Represented by Units

- 1 bedroom
- 2 bedroom
- 3 bedroom
- 4 bedroom
- 5 bedroom
- Hostel Rooms



Non-Social: West Midlands

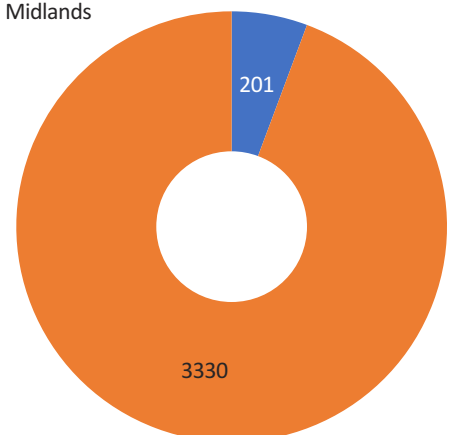
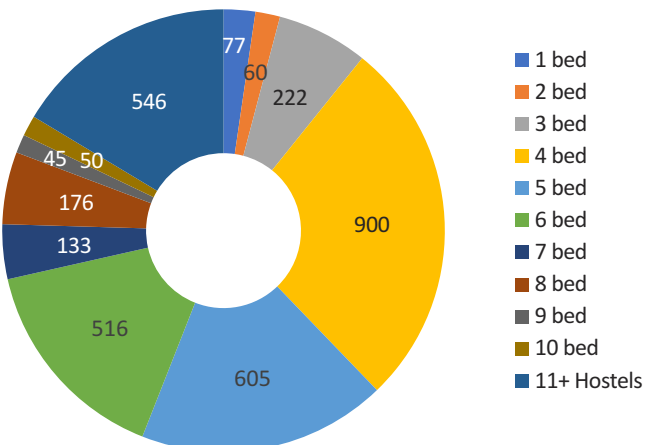
* Each individual bed space constitutes one unit



18 Hostels
546 rooms

Total Stock

- London
- West Midlands



Tenant Perception Survey

Social Housing

Section	TSM Code	TSM measure	Responses*	ASHA Result
Overall Satisfaction	TP01	Overall satisfaction	103	73.58
	TP02	Satisfaction with repairs	94	72.92
Keeping properties in good repair	TP03	Satisfaction with time taken to complete most recent repair	83	73.74
	TP04	Satisfaction that the home is well-maintained	102	65.69
Maintaining building safety	TP05	Satisfaction that the home is safe	95	80.00
	TP06	Satisfaction that the landlord listens to tenant views and acts upon them	103	70.48
Respectful and helpful engagement	TP07	Satisfaction that the landlord keeps tenants informed about things that matter to them	97	79.00
	TP08	Agreement that the landlord treats tenants fairly and with respect	122	93.65
Effective handling of complaints	TP09	Satisfaction with the landlord's approach to handling of complaints	96	75.26
	TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods	103	80.00
Responsible neighbourhood management	TP12	Satisfaction with the landlord's approach to handling anti-social behaviour	98	84.00

Our overall satisfaction is 74% and we are pleased that our tenants are satisfied with the services we are providing. There is still room to improve and we will be working towards this.

We have high scores in important areas including that tenants feel we treat them fairly and with respect scoring 94%, handling anti-social behaviour at 84% and that our homes are safe scoring 80%.

We put tenants at the heart of the services we provide and treating them right is at the foundation of our Association. We ensure that we deal with anti-social behaviour swiftly so that tenants can enjoy their homes with disturbance to their peace.

We also found that 80% of our tenants agree ASHA is making a positive contribution to the neighbourhoods where they reside and this is evident from our community and tenant participation section of the annual report. ASHA has been part of the fabric of its community since its inception and will continue to do so.

We reported earlier that our tenant repair satisfaction surveys carried out when complete repairs are scored at 95% and there is some further information needed to understand why tenants feel their home is well-maintained scored 66% and why satisfaction with repairs is higher 73%.

We are pleased to see that majority of our tenants are satisfied with the handling of our complaints, scoring it at 75% and this is shown through the relative low number of complaints we have throughout the year. However, we want to close the gap in this area. This is also linked to the 70% scoring that tenants feel that we are listening to them and acting on their views. Whilst we recognise that not all things can be acted upon, such as reducing rent instead of having rent increases, we want to be better at explaining our rationale and outcome to tenants.

ASHA want to move to become more of a listening organisation and will be making adjustments to how we operate in order to ensure that services are being delivered to the highest of standards. Our next TSM data will show us whether these changes have been successful.

Performance Summary

London

Performance reports are produced on a quarterly basis during the year. These reports show key performance indicators which allow us to monitor our performance against our targets for the year. Staff carry out inspections on our sites to ensure that contractors complete jobs issued to them within the given time limit and to satisfaction. To ensure we gain feedback from tenants

throughout the year, maintenance satisfaction forms are completed by the tenants after jobs are completed and feedback is recorded by Ash-Shahada.

The housing team ensures that all customer complaints and queries are dealt with within the target times as stated in our policies and procedures.

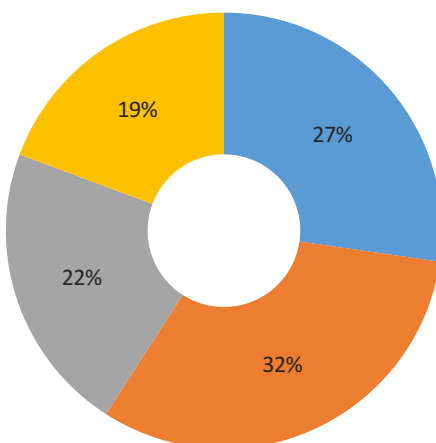
Maintenance

Our highest contributing categories towards repairs and maintenance for the year were plumbing (88), carpentry and general building work (69), electrical (59) and central heating repairs (56).

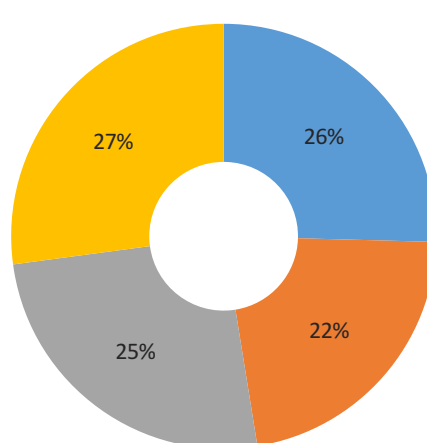
Our first two quarters were the busiest periods which required repairs and maintenance. The works carried out were generally evenly spread across the quarters with Q3 and Q4 dipping slightly.

Repairs and Maintenance	Q1	Q2	Q3	Q4
Central heating repairs	16	17	19	4
Boiler change	4	1	3	6
Carpentry & general building work	19	25	19	6
Electrical	15	13	15	16
Plumbing	24	28	19	17
Locks & key change (doors & windows)	2	5	2	5
Pest control	8	10	5	3
Major works	3	6	0	0
Voids/Clear out	4	1	1	3
Intercom/Entry phones/Door entry/Aerial servicing	6	10	6	0
Property protection	6	7	1	14
Drains & Gutterings	6	5	0	0
Kitchen renewals	2	1	0	3
Bathroom renewals	4	3	2	1
Window renewals	3	3	0	1
Garden/Grounds maintenance	1	3	1	1
Cleaning (one-off cleaning)/Rubbish removal	7	3	2	0
Roof works	1	0	1	0
Total jobs	131	141	96	80

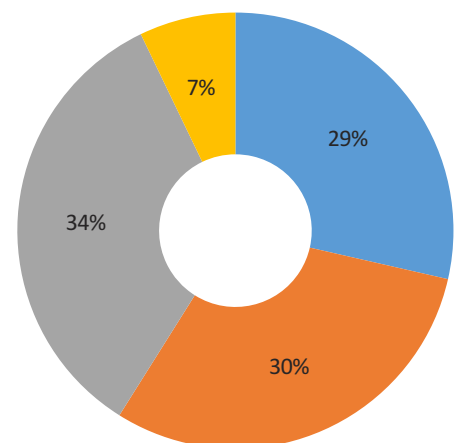
Plumbing



Electrical



Central heating repairs



■ Q1 ■ Q2 ■ Q3 ■ Q4

Voids

We had a total of 16 voids in the year, with a majority of tenants moving out to. We had an increase in the void period in Q3 and Q4 due to the sad passing of tenants. We gave the families extra time to vacate the properties given the situation.

Voids	Q1	Q2	Q3	Q4	Total
Tenant(s) moved out	4	3	1	1	9
Eviction	0	0	0	2	2
Internal Transfer	0	0	0	0	0
Other	1	0	1	2	4

Void (Weeks)	Q1	Q2	Q3	Q4	Total
Permanent	5	5	0	14	24
Hostel	2	2	6	6	16
Total	7	7	12	20	46

Complaints

We had a total of 7 complaints in the year and this represents 3.4% of our tenants. Our target is to keep our complaints at a minimum, with our quarterly target being 3% and annual target being 12%.

A majority of these complaints were informal and to do with anti-social behaviour but as our tenant perception survey shows we have dealt with complaints on anti-social behaviour well.

We try to ensure tenants do not feel

the need to go to formal complaint stages using our complaints policy but every tenant is able to when they think we have not been able to handle their complaints informally. Our complaints process has 4 stages and allows the tenant to be heard at the highest level. Our aim is to always ensure that tenants issues resolved at stage 1 through effective communication with us as their landlord.

Complaints	Q1	Q2	Q3	Q4
No. of formal complaints	0	0	0	3
No. of informal complaints (mostly noise/loud music)	4	2	0	0



Performance Summary

Midlands

Maintenance

■ The highest contributing categories towards repairs and maintenance are carpentry and general building work, repairs to entrance/locks and key change, clear-out/furniture and fittings replacements, electrical, plumbing and bathroom renewals/repairs. This is a similar trend witnessed in all quarters as these are the most common areas of damage in supported accommodation since there is greater wear and tear in the properties due to the vulnerable nature and high turnover of tenants.

One of the other higher categories of repairs are electrics. This is expected as the property needs to be kept safe from electrical hazards and vulnerable tenants tend to damage sockets and lighting which need to be repaired on a priority basis to prevent accident and injury. There has also been a significant amount of painting and decorating done at properties to ensure that property standards are of an adequate standard.

Repairs and Maintenance	Q1	Q2	Q3	Q4
Central heating repairs	38	22	50	57
Boiler change	52	30	45	51
Carpentry & general building work	338	252	266	344
Electrical	155	176	194	242
Plumbing	131	147	135	136
Locks & key change (doors & windows)	248	234	203	210
Pest control	22	14	19	18
Major works	22	32	6	3
Voids/Clear out	198	165	184	226
Painting & Decorating	139	77	134	176
Drains & Gutterings	32	14	15	17
Kitchen renewals	100	77	90	117
Bathroom renewals	126	91	107	106
Window renewals	97	47	42	26
Garden/Grounds maintenance	83	46	21	20
Cleaning (one-off cleaning)/Rubbish removal	132	107	89	126
Roof works	6	2	10	4
Total jobs	1919	1533	1610	1879

Property Inspections

	Total Number of Properties Inspected
Q1	297
Q2	298
Q3	253
Q4	243

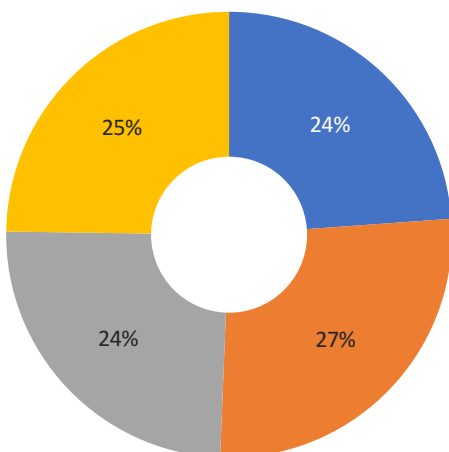
■ A consistent number of properties were visited during Q1-Q2 and Q3-Q4. All housing quality issues identified during inspections were resolved on a timely basis and evidenced.

Incidents

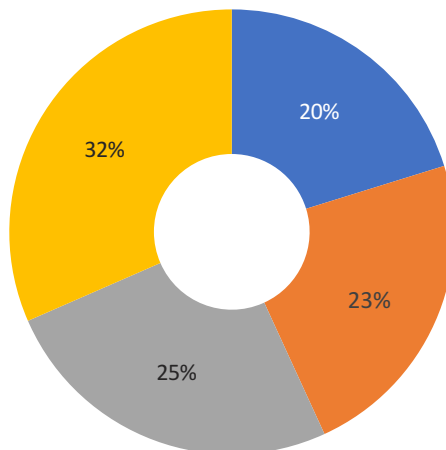
	Incidents Reported	Incidents Resolved
Q1	17	17
Q2	11	11
Q3	9	9
Q4	8	8

■ Due to the nature of the clientele, the nature and frequency of incidents cannot be easily predicted. Q1 saw a significantly higher number of incidents compared to other quarters. TUK intensified the monitoring of support providers to ensure that high-risk clients and circumstances are identified at an earlier stage to prevent the occurrence of incidents. This resulted in a reduction in incidents during Q4.

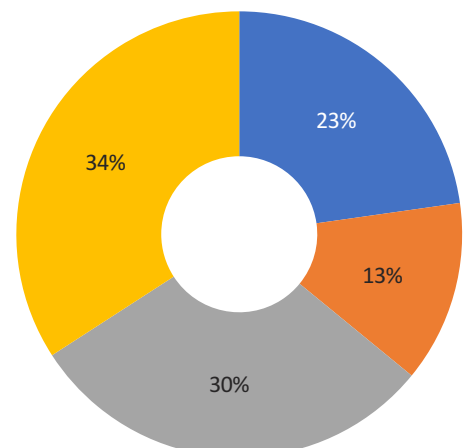
Plumbing



Electrical



Central heating repairs



■ Q1 ■ Q2 ■ Q3 ■ Q4

Voids

Cycle	Cycle Start Date	Cycle End Date	Voids Ratio
48	28/03/2022	24/04/2022	4.47%
49	25/04/2022	22/05/2022	4.77%
50	23/05/2022	19/06/2022	4.63%
51	20/06/2022	17/07/2022	4.81%
52	18/07/2022	14/08/2022	4.55%
53	15/08/2022	11/09/2022	4.73%
54	12/09/2022	09/10/2022	4.64%
55	10/10/2022	06/11/2022	4.93%
56	07/11/2022	04/12/2022	4.75%
57	05/12/2022	01/01/2023	4.40%
58	02/01/2023	29/01/2023	4.22%
59	30/01/2023	26/02/2023	4.67%
60	27/02/2023	26/03/2023	4.92%

■ The voids ratio has shown a significant decrease since the end of the last year due to intervention from TUK to help Support Providers manage voids more effectively. TUK have signposted Support Providers to various referral agencies to help fill up void units so that units are used more efficiently. Support Providers have been further trained on the Tenant Compatibility Matrix and been given guidance on using professional judgement to gauge if tenants will be compatible with each other leading to a higher retention rate.

TUK have been delivering further training to Support Providers enabling them to strengthen support provision so that existing tenants do not move out unplanned as it is harder to manage voids when tenants move out without notice.

The initiatives implemented by TUK during Q1 have led to a reduction in voids since the last year and aided in keeping the voids ratio at an acceptable level below the threshold on a consistent basis.

Support Provision Audit

	Total Number of Units Audited for Support Provision	Number of Tenant Files Audited	Support Provision Audit Sample as a % of Total Units Audited
Q1	1549	1290	83.28%
Q2	721	665	92.23%
Q3	1327	1009	76.04%
Q4	1057	938	88.74%

■ Sample sizes were sufficient to gain comfort on the quality of support provision. All audited documentation was highly satisfactory and met ASHA's requirements. A small proportion (3-11%) over the year was not up to standard and these support providers were provided with intervention by TUK to bring their support and associated documentation up to standard.

Complaints

	Complaints Escalated to TUK	Complaints Resolved by TUK	Complaints Escalated to ASHA
Q1	7	7	0
Q2	2	2	0
Q3	0	0	0
Q4	3	3	0

■ Minimal amount of complaints were escalated to the TUK level and none to ASHA. Over the course of the year, TUK has managed to resolve all complaints efficiently and on a timely basis without seeking intervention from ASHA.



FLAGE+

London

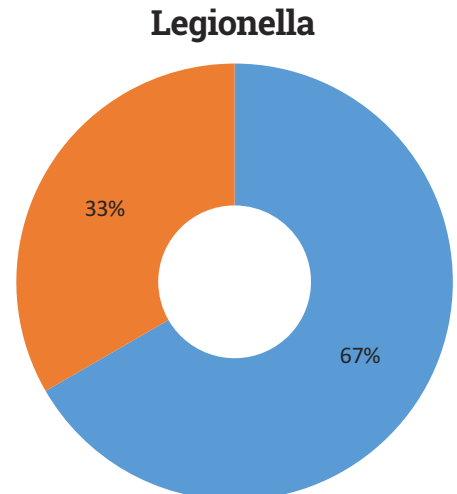
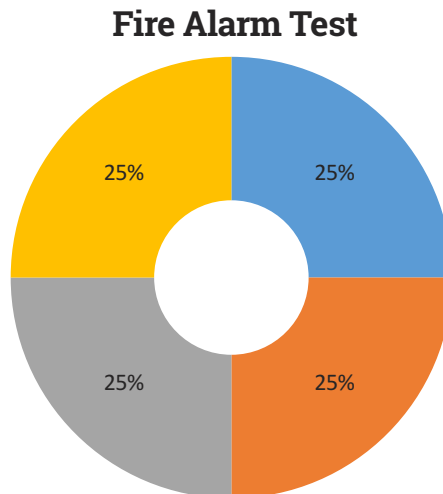
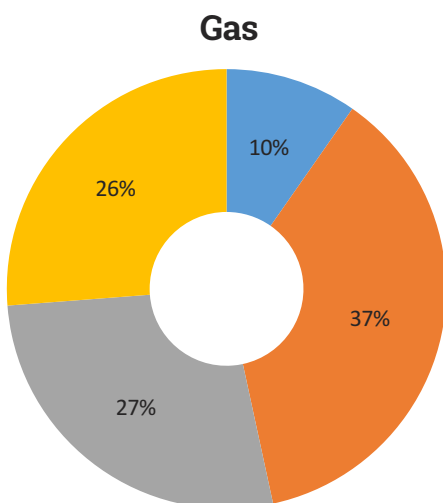
FLAGE is a risk categorization model which stands for Fire, Legionella, Asbestos, Gas & EICR safety. During the year, safety inspections were carried out to ensure our properties met safety regulations. Remedial works were carried out to our two hostels which were identified in the fire risk assessments in the previous year. We continued our testing of fire alarms to ensure that they were working properly. PAT testing was also carried out at our hostels and shared

accommodations as well as annual fire extinguishers maintenance checks being completed.

As part of our void works, we continue to carry out regular legionella risk assessments to our void properties. 100% of our gas safety checks were completed and we continue to remind tenants that delays to the safety checks should not occur in order to maintain safety. Regular electrical safety checks were carried out at our properties as and when necessary

Annual lift maintenance check was carried out to our lift at Raglan Court and repairs have been required. We continue to communicate with tenants to ensure the lift is being used appropriately to keep costs to a minimum. The lift at our Camberwell Road hostel remains out of use and we continue to communicate with the the property stewards to ensure this is resolved as early as possible.

Certificate	Q1	Q2	Q3	Q4	Total
FRA	0	0	0	0	0
Fire Alarm Test	3	3	3	3	12
Fire Alarm maintenance	1	1	1	1	4
Legionella R/A	2	1	0	0	3
Asbestos R/A	0	0	0	0	0
Gas	10	38	28	27	103
EICR	2	1	1	1	5
Emergency Light	3	3	3	3	12
PAT	2	0	0	0	2
Fire Extinguishers	2	2	2	2	8
EPC	0	0	0	0	0
Lift Service	0	1	1	1	3



■ Q1 ■ Q2 ■ Q3 ■ Q4

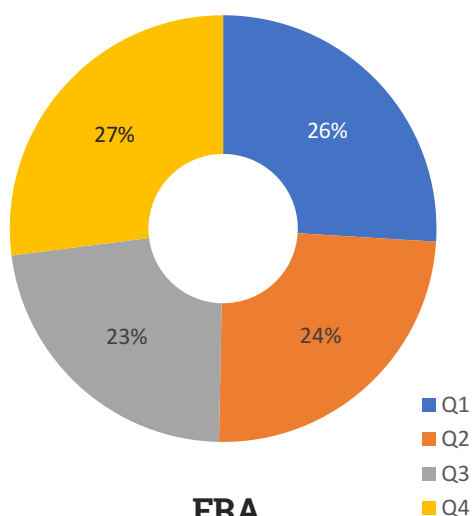
FLAGE+ Midlands

FLAGE is a risk categorisation model which stands for Fire, Legionella, Asbestos, Gas & EICR safety as well as other elements including insurance. FLAGE+ is used by ASHA to monitor the health and safety of the properties under its umbrella and to take action where necessary.

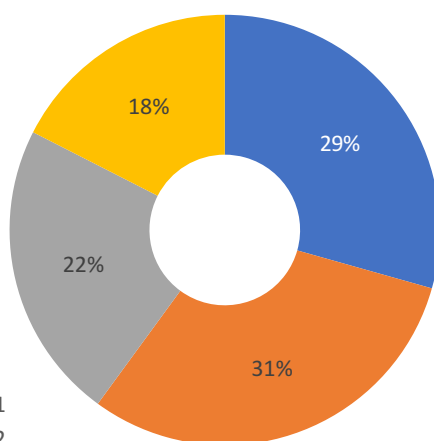
All certificates that were required for renewal were renewed on time as per

the processes set by ASHA. The support providers have been vigilant and have exercised significant risk control on FLAGE+ as ASHA has implemented a rigorous monitoring tool. This has been enhanced by the compliance officer based in Midlands who has been following up on certificate renewals as part of his role.

Insurance

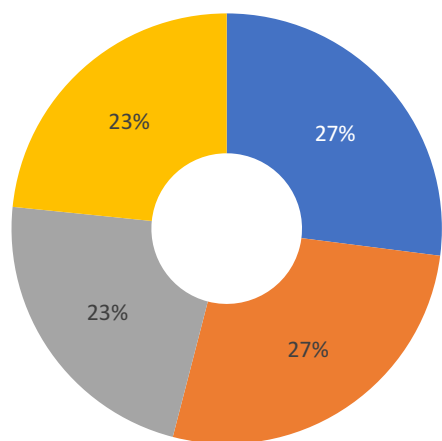


PAT

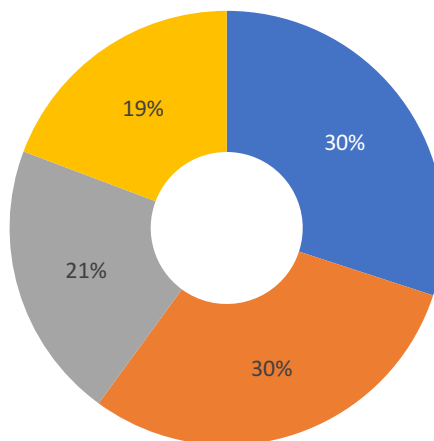


Certificate	Q1	Q2	Q3	Q4	Total
Insurance	126	118	110	131	485
FRA	134	134	112	116	496
Gas	129	139	98	98	464
PAT	136	142	104	81	463
Emergency Light	148	148	102	95	493
Fire Alarm	135	137	106	106	484
EICR	41	41	60	60	202
EPC (L/Lord)	10	12	12	5	39

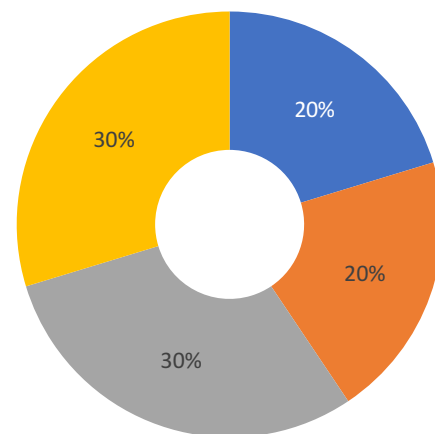
FRA



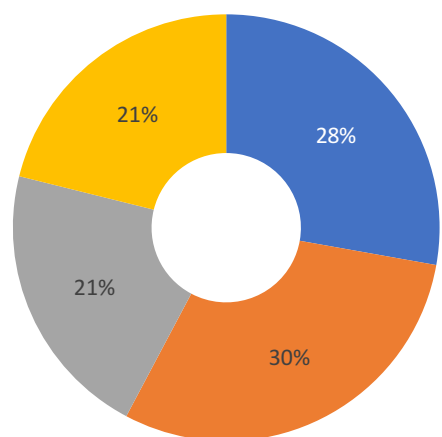
Emergency Light



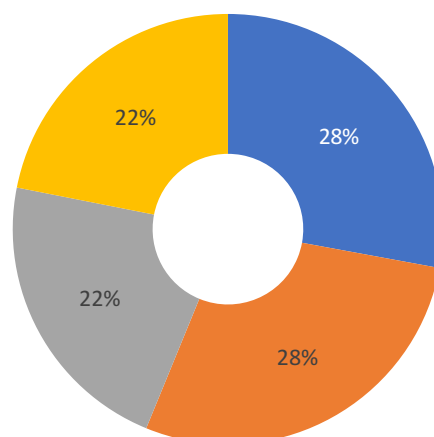
EICR



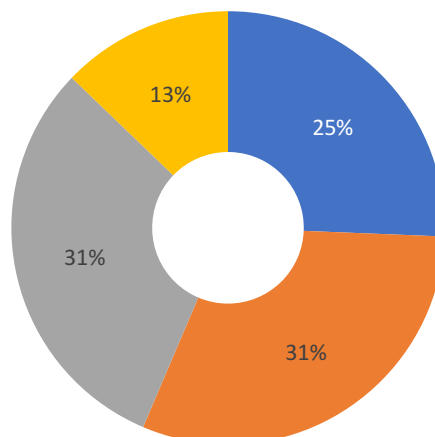
Gas



Fire Alarm



EPC (L/Lord)



■ Q1
■ Q2
■ Q3
■ Q4

Risk Heat Map

Organisational

ASHA Risk Heat Map - Organisational Risk Register

Key: Risks in **bold underline** text equals "current live risks", where others are eventualities for detailed risks on the SEA Project, see separate SEA risk register



Risk Heat Map

Supported Exempt Accommodation

ASHA SEA Risk Heat Map - Organisational Risk Register

Key: Risks in **bold underline** text equals "current live risks", where others are eventualities

Almost Certain					
Likely		<u>SEA5-Unable to pay rent in time due to HB delays</u> SEA12-SEA sector becoming a political football between parties	<u>SEA8-Changes to regulatory and operating environment</u> <u>SEA1.1.1. BCC's own (NOT ASHA's) health and safety failings</u>		
Possible		SEA3-Tenant care and support SEA13-Differing government policies and priorities SEA2-Tenant satisfaction and complaints	<u>SEA9-Adverse ASHA media publicity/reputational damage</u>	<u>SEA11-Breakdown in relationship with/between partners</u>	
Unlikely		SEA4-SPs move over to other RSLs / terminate leases <u>SEA1-managing health and safety and property conditions</u> <u>SEA10-Assurance and reliance on data and information</u>	<u>SEA6-Lack of financial control over payments / significant transfer of sums of money</u>		
Rare		SEA7-Potential for fraudulent claims on properties by tenants			
	1 Negligible	2 Minor	3 Moderate	4 Significant	5 Major
	Impact →				



Value for Money

Spending and saving efficiently

During the year Ash-Shahada used a range of data to measure our Value for Money status complying with the Regulator of Social Housing standard. The result is presented below.

• Reinvestment:

This metric measures the funds being invested in both new properties and improvements to existing properties as a % of existing property portfolio. The difference from 6.50% to 1.84% relates predominantly to the purchase of a new property in the prior year.

• New Supply Delivered:

These metrics show the additional new units built or acquired during the year as a percentage of the number of units held at the year end. Ash-Shahada acquired no new property in the year.

• Gearing:

This metric indicates the extent to which the Association's properties are funded by loans. Given the significant cash at bank balance held in respect of Supported Exempt Accommodation lettings, the gearing calculation is negative. This means that cash balances far outweigh external borrowings. The gearing position demonstrates a robust financial position even when excluding the Supported Exempt Accommodation funds.

• Interest Cover:

This metric measures the extent to which the surplus generated (as adjusted for non-cash items such as depreciation) is sufficient to fund the interest payable. The increasing result over the prior years reflects the fact that the surplus has been increasing whilst the loans and associated interest payable has reduced. The interest cover position demonstrates a robust financial position.

• Cost per Unit:

This metric measures the economy and efficiency of the Association. The lower

Metric	Performance	Performance
	2022/23	2021/22
1 - Reinvestment %	1.84%	6.50%
2 - New supply delivered %:		
A. New supply delivered (Social Housing Units)	0%	0.67%
B. New supply delivered (Non-Social Housing Units)	0%	0%
3 - Gearing %	-84.2%	-39.25%
Gearing % (excluding Supported Exempt Accommodation)	22.2%	41.0%
4 - EBITDA MRI Interest Cover %	621.23%	595%
5 - Headline social housing cost per unit	£5,821	£6,889
6 - Operating margin %:		
A. Operating margin (Social housing lettings only)	18.58%	17.52%
B. Operating Margin (overall)	3.08%	2.82%
7 - Return on capital employed	13.27%	13.13%

the amount, the more economic and efficient the Association is. The results for the year reflect increased costs across Services, Maintenance, and Component Replacement due to the commitment of Ash-Shahada to maintain housing to a decent standard. Ash-Shahada also engaged in community improvement programmes which benefit tenants and the communities that the Association works with. The overall spend has decreased compared to the prior year as a result of management savings and the pursuit of value for money initiatives.

• Operating Margin:

These metrics measure the overall profitability of the Association, excluding exceptional items. Although Ash-Shahada has improved their profitability in the last

few years, this metric reflects that fact that there has been significant investment in maintenance and repairs at Social Housing properties.

• Return on Capital

Employed: This metric attempts to measure how well the assets of the Association are being utilised to generate returns. A steady percentage indicates there isn't significant volatility in the Association's results. The high return displayed resulted from significantly increased activity from Supported Exempt Accommodation lettings over the last three years.

Financial Statement

	2023	2022
	£	£
TURNOVER	47,228,475	46,389,993
Operating Expenditure	45,772,416	(45,034,027)
OPERATING SURPLUS	1,439,151	1,325,277
Interest Receivable	8,196	94
Interest and Financing Costs	235,380	(227,981)
SURPLUS FOR THE YEAR	1,075,385	1,058,431
FIXED ASSETS		
Housing Properties	7,986,090	8,009,161
Other Tangible Fixed Assets	352,864	360,854
Investment Property	201,600	338,182
TOTAL FIXED ASSETS	8,540,554	8,708,197
CURRENT ASSETS		
Debtors	1,349,565	1,249,391
Cash and cash equivalents	10,813,263	7,538,242
TOTAL CURRENT ASSETS		8,787,632
CREDITORS		
Amounts falling due within one year	(9,859,692)	(7,398,497)
Net Current Assets	2,303,136	1,389,136
Total Assets Less Current Liabilities	10,843,690	10,097,333
CREDITORS		
Amounts falling due after more than one year	(5,171,107)	(5,500,135)
TOTAL NET ASSETS	5,672,579	4,597,198
CAPITAL AND RESERVES		
Share Capital	17	21
Income and expenditure reserve	5,672,562	4,597,179
CAPITAL AND RESERVES	5,672,579	4,597,198

OPERATING SURPLUS FOR THE YEAR
1,439,151 - 2023
1,325,277 - 2022

FIXED ASSETS
8,540,554 - 2023
8,708,197 - 2022

CASH & CASH EQUIVALENTS
10,843,690 - 2023
10,097,333 - 2022

CAPITAL & RESERVES
5,672,579 - 2023
4,597,198 - 2022

ASHA in the Community

This years Highlight

In line with our social ethos and objectives, Ash-Shahada engaged with a number of partners for events to support community cohesion.



Vice-Chair Maksud Gangat MBE delivering his address to the audience. Also on the stage: (L-R) Bayo Dosunmu (CEO, Lambeth Council), Mayor Cllr Pauline George and Bishop Christopher Chessun (Bishop of Southwark).

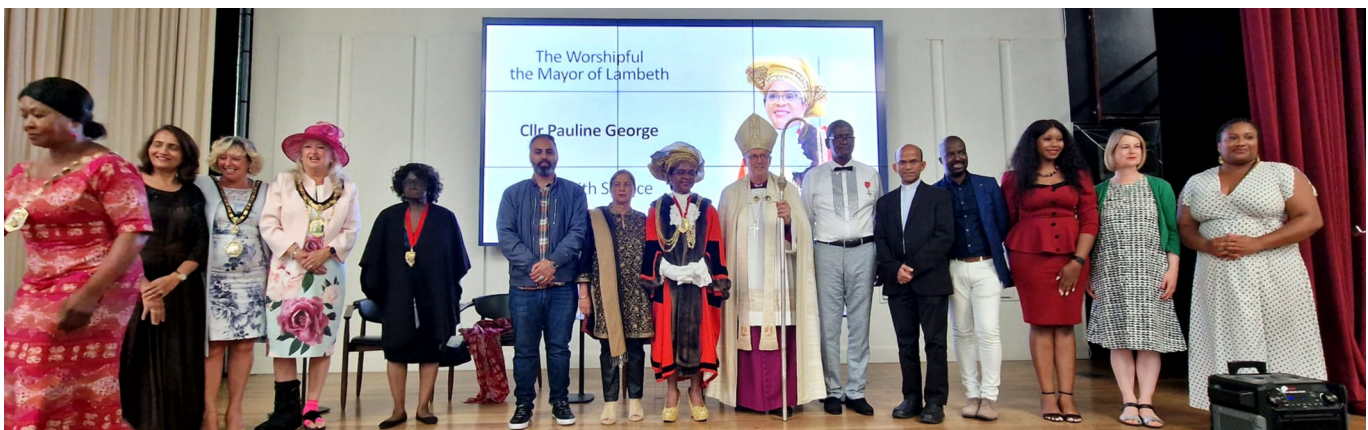
Mayor of Lambeth's Multi Faith Civic Service September 2022

The Mayor of Lambeth's Civic Service took place on Sunday 4th September 2023 at the Lambeth Town Hall and our Co-Vice Chair Mr Maksud Gangat MBE was invited to speak on the topic of good will and community spirit. The Mayor of Lambeth Cllr Pauline George and Christopher Chessun, the 10th Bishop of Southwark, also spoke at the service.

The event was attended by the Chief Executive of Lambeth Council, councillors, community leaders, faith leaders, mayors of other London boroughs, Ash-Shahada staff and more.



Director Operations Umar Mahmood with Cllr Issa Issa, Cllr Mohamed Jaser, Bell Ribeiro-Addy MP for Streatham and Cllr Nanda Manley-Browne.



Guests and speakers at the event including Bell Ribeiro-Addy MP and Helen Hayes MP.

Remembrance Sunday Event November 2022



Speakers and audience at the Remembrance Sunday commemoration at Windrush Square, Brixton.

The 6th annual Remembrance Sunday parade took place in Brixton on Sunday 13th November 2022 at the African and Caribbean War Memorial on Windrush Square. The event included representation from different faiths, including Ash-Shahada’s Director Operations Umar Mahmood who represented the Islamic faith and also offered prayers. Deputy Mayor Cllr Sarbaz Barznji gave a tribute on behalf of the Council and Pakistan Deputy High Commissioner HE Dr Faisal Aziz Ahmed delivered the Commonwealth Address. Other speakers included Helen Hayes MP, Haiti Ambassador HE Euvrard Saint Amand, Neil Flannigan and more.



Wreaths laid down by speakers and audience following the event.



Lambeth Address (Helen Hayes MP)



Council Tribute delivered by Cllr Sarbaz Barznji Deputy Mayor of Lambeth



Commonwealth Address delivered by HE Dr Faisal Aziz Ahmed Pakistan Deputy High Commissioner



Islamic faith contribution and prayers delivered by Umar Mahmood Director Operations Ash-Shahada HA



Eid/Jubilee Street Party at Redan Terrace 2022/23

■ The Redan Terrace Street Party took place in June and was enjoyed by all. The party was organised by tenants and residents and supported by ASHA staff. The Mayor of Lambeth Cllr Pauline George, MP Helen Hayes and Lambeth and Southwark Assembly Member Marina Ahmad attended the event. Food from different cultures was enjoyed in the sun as people came together. It was a combination of celebrations including both Eid and a celebration of the Queen's Platinum Jubilee birthday.

CEO Toaha Qureshi MBE offered support to local communities and tenants in arranging community events and also to support employability enhancement programmes that tenants could benefit from.

Mayor of Lambeth Cllr Pauline George said: "I am so delighted to be here with you today celebrating the Platinum Jubilee with Ash-Shahada Housing Association and the whole of this community. It feels so good to be with you. The Queen is, like your CEO said, our longest serving

monarch for 70 years. I appreciate and love a symbol of unity, The Queen is. You can see how diverse this place is. She is a celebration of diversity."

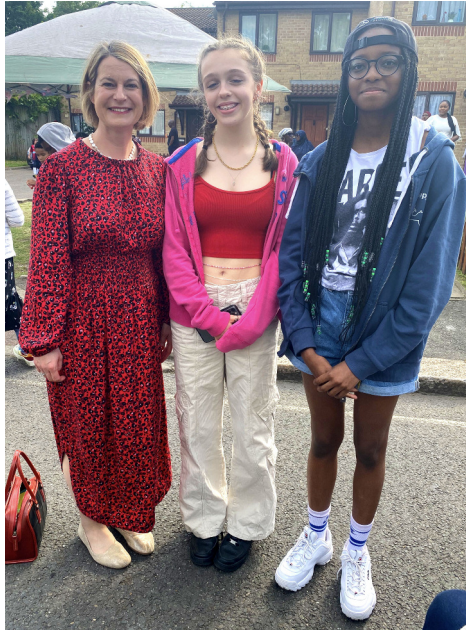
"We are celebrating her today and the faith and culture of people as well as celebrating the Queen she has

reigned over all over this country and the way the country has become too diverse with our Queen 70 years, 24 hours a day all year round and she never gets tired. We are celebrating her today and the faith and culture of people as well as celebrating the Queen she has reigned over all over this country."

"I appreciate the great work of Ash-Shahada. Not only being a social landlord, but also bringing the community together holistically with the long history of over 35 years work with the council. Thank you for your great work with the community during the COVID-19 as well as facilitating access to the vaccine take up, working with young children during Eid and Christmas and other faiths. Well done to Ash-Shahada, providing clothing and other materials to help women and families, especially those going through domestic violence."

Marina Ahmad AM said: "I was delighted to attend the Ash-Shahada Housing Association Jubilee Street Party in the summer. It was a lovely gathering of local people who clearly care deeply about their community





and the people around them."

"I had a wonderful conversation with a young woman who was visiting her parents, having grown up in the community and now at university. Listening to her hopes and aspirations which the background of a secure and safe home had helped her develop, reminded me of my own time as a young person, having grown up in a council house and the security that brought with it. The work Ash-Shahada is doing is commendable. It was a truly delightful afternoon with, of course, delicious food!"

Ibrahim Sadikovic, Chair of our Tenants Forum, said: "This event started as a very simple idea and I would like to thank to Lindsey, Jay and Amanda and others. We started as a little project to bring together council and housing association tenants... We celebrate 4 occasions today: street party, Eid party, Platinum Jubilee and a Birthday for the CEO. So, it's wonderful to be together as CEO said Ash-Shahada would like to help our local residents."

Events like this serve to build on relationships between residents and tenants and bring the community together.







Helen Hayes MP at the Eid/Jubilee Street Party

■ Helen Hayes MP said: "I'd really like to thank Ash-Shahada for hosting and supporting this fantastic celebration for residents today. We are marking the Queen's Platinum Jubilee this weekend and I've been at celebrations across the whole of my constituency, with more to come later ... celebrating those 70 years and thinking about what public service means ... I think we're also reflecting and celebrating who we are as a country and the very best of our communities."

"I don't think we do that in a sentimental way, that our history in this country is complicated. Sometimes, it's difficult and challenging and sometimes it's painful, but we are strongest in our diversity in the United Kingdom and I think that's what this weekend is all about. It's about bringing people together, forgetting the things that divide us, remembering everything that we have in common, getting to know our neighbours and building those relationships. So that when the hard times come and they surely have come over the last couple of years in particular, we have the strength of those

relationships together to see us through. So I'm so glad that the sun shone and the forecast did not look so good earlier in the weekend but the rain has held off ... So enjoy being together and enjoy this time off and this break from everyday life and celebrate together ... To Ash-Shahada, thanks for all that you do to bring us together as a community."

Lying in State Visit - September 2022



In 2022, the sad news emerged of Her Majesty the Queen, Elizabeth II passing away. She was the longest reigning monarch, wearing the Crown from 6 February 1952 until her death on 8 September 2022. Despite a rapidly changing country, economy and demographics, she remained the constant throughout.

Following her death, there was a period of Lying-in-State, the formal occasion in which a coffin is placed on view to allow people to pay their respects before the funeral ceremony.

Facilitated by Bell Ribeiro-Addy MP, Umar Mahmood, Cllr Alison Inglis-Jones and local charity leader Nighat Khan visited Westminster Hall for the Lying-in-State of Her Majesty queen Elizabeth II. During the Lying-in-State period, Her Majesty The Queen's closed coffin rests on a raised platform, which is called a catafalque, inside Westminster Hall in the Palace of Westminster



Director Operations Umar Mahmood, charity leader Nighat Khan and Councillor Alison Inglis-Jones standing outside Parliament before entering Westminster Hall.

Tenant Forum Meeting 2022

■ Throughout the year, Ash-Shahada host the Tenant Forum to update tenants on the activities of ASHA and its in year performance. During the meeting tenants were informed about the changes and updates taking place, our future plans and a presentation was delivered by the admin team on various housing options and social activities for the year.



Staff update tenants on the Association's activities.

Board Strategic Away Day – November 2022

■ Ash-Shahada Housing Association's Board Away Day was held in November 2022 in London. The Away Day afforded board members the opportunity to discuss vital aspects regarding ASHA's operations and growth, our housing options, current engagement with the RSH, decarbonisation and more.



ASHA receive a presentation on the decarbonisation agenda and potential for funding.

CEO Meeting the President of Pakistan



CEO Toaha Qureshi MBE called on the President of Pakistan Dr Arif Alvi at President House Islamabad discussing bilateral relations between the UK and Pakistan (L-R: President of Pakistan Dr Arif Alvi, Mr Toaha Qureshi MBE, Lt Gen (R) Javed Bukhari, Dr Ishtiaq Gondal and Prof Imran).

■ During a visit to Pakistan, the CEO Mr Toaha Qureshi MBE called on the President of Pakistan Dr Arif Alvi to discuss bilateral relations between the UK and Pakistan. During the meeting, Mr Qureshi called for development of trade ties between the two countries to support the vulnerable people of Pakistan. The current economic outlook with increasing gas prices and rising inflation meant that the average person in Pakistan was struggling to pay for rent, utilities and food. He also called on the President to play his role as the country's figurehead in supporting peace talks on the global stage, stating that Pakistan's strategic location meant that it could be a positive influence on the world. He recommended that Pakistan revisits the protection of minority rights in the country. Dr Arif Alvi shared these sentiments and committed to developing ties in the education and housing sector and promoting world peace.



Councillor Morriam Jan visits ASHA's Birmingham Office - August 2022

During a meeting at ASHA's Birmingham Office in August 2022, Birmingham City Council's Councillor Morriam Jan visited Ash-Shahada HA to discuss the supported exempt accommodation (SEA) provision in place for vulnerable people in Birmingham. Cllr Jan appreciated the work of ASHA in dispelling the myths around people living in SEA homes and bringing the communities together through initiatives such as the Neighbourhood Watch. Cllr Jan urged ASHA to continue its

proactive approach in working to resolve the housing crisis. She said that there was a strong need to house young people with genuine housing providers who were putting tenants at the forefront of their provision. She also said that Birmingham City Council would greatly benefit from ASHA's help and support in providing the support to vulnerable young people. ASHA commended the Cllr Jan for working hand in hand with stakeholders to secure better outcomes for the communities



Ash-Shahada's Director Operation's Umar Mahmood meets Mayor of London Sadiq Khan

Getting involved in local democracy is important for all communities. Umar Mahmood has been involved in a personal capacity with supporting local people, in particular youth and BAME communities, to be part of the change that people want to see.

Emergency First Aid at Work Training 2022

As part of our yearly training programmes for staff, we organised for the Emergency First Aid At Work Training to take place for both staff and contractors. The certification lasts for three years and will be renewed for employees. Other training which staff will be undertaking will be for the Housing Ombudsman, lone working and more. We believe strongly in empowering our staff through continuous professional development (CPD) and offer this to all employees.



Staff taking part in the Emergency First Aid at Work Training



Interfaith Iftar supported by ASHA - April 2022

Every year, ASHA participate in community events hosted by different communities. We supported a local community Interfaith Iftar during the Holy month of Ramadan in April 2022 at the KN Centre. During this month, the Muslim community spend from dawn to dusk fasting, with no drink or food allowed, to bring them closer to God.

The Interfaith Iftar brought together people of different faiths to sit side by side with the Muslim community at sunset to open their fast. The event was attended by Co-Vice Chair Mufti Mohammed Pandor, Tenant Board Member Ibrahim Sadikovic, Lambeth Borough Commander Colin Wingrove,

Florence Eshalomi MP, Cllr Mariana Masters (Deputy Cabinet Member for Stronger Communities), Cllr Nanda Manley-Browne, Cllr Martin Abrams, Cllr Mohamed Jaser and more.

Florence Eshalomi MP said: "During the last two years, everyone in this community stopped [due to the pandemic], even though we knew there were families who needed that support, interaction, food and everyone stuck to the rules. Many communities in Lambeth did not get to celebrate Ramadan and Eid."

"We value what you are doing here, bringing together so many different communities. You mentioned the work

that you do here in supporting homeless people, with food and a place to stay, that is the spirit of Ramadan. It is the spirit of our community in Vauxhall and Lambeth. Long may that continue. May we continue to celebrate our diversity, instead of being driven by those who want to divide us. It is good to see so many people of different faiths and backgrounds here to celebrate including our police officers, councillors and more. I am proud to be your Member of Parliament and thank you for inviting me this evening. The food is absolutely wonderful and I am looking forward to attending many more Ramadan events."



Mr Amin Pandor offers a prayer before the fast is opened at sundown.

ASHA in the Community

Last Year's Highlights 2021/22

ASHA Partnered with Councillors and MPs to Gift Children Eid Presents – May 2021

■ On 13 May 2021, the Muslim community in Lambeth celebrated the festival of Eid. Partnering with the local mosque, the KN Centre, Ash-Shahada's CEO Toaha Qureshi MBE, local MPs Florence Eshalomi and Bell Ribeiro-Addy and local Councillor Irfan Mohammed weathered the rain for the presents to be handed out to young children and parents.



CEO Toaha Qureshi MBE, Florence Eshalomi MP, Bell Ribeiro-Addy MP, Cllr Irfan Mohammed and Umar Mahmood embrace the rain as they hand out gifts to parents and children at the KN Centre for the Eid celebration during the pandemic.

ASHA Supports The Vaccination Drive in Communities – May 2021



Lambeth Together's Health and Wellbeing Bus was launched at Brockwell Park where they invited local councillors Lucy Caldicott, joint-Cabinet Member for Health and Adult Social Care, and Irfan Mohammed as well as Director Operations Umar Mahmood who helped with the design of the bus including the Arabic text on bus seen above saying "Welcome".

ASHA Supports SEA Tenants in Court Case to Keep Their Home Open - December 2021

Success! ASHA defended a group of tenants who were being threatened with homelessness after the WMP tried to close down their home through a closure order. Councillor Morriam Jan who had visited the property earlier, attended the Court hearing and spoke on behalf of the tenants alongside Umar Mahmood who both gave impassioned testimonies in Court. Barrister Mr Owusu Emmanuel Abebrese of 3 Bolt Court defended ASHA.

This photo was taken with the support provider, tenants, legal team and ASHA after the judges agreed with ASHA and dismissed the closure order of the West Midlands Police.



ASHA & Midlands Community Engagement work Featured in Local News – October 2021

■ ASHA (Ash-Shahada Housing Association) said: "Asha is keen to support the city's resources and be part of the wider engagement to create community cohesion and understanding."



Tenants from different properties come together to enjoy party in their local area. The local Vicar Father Barrie blessed the street party.



Volunteers and tenants take part in feeding the locals that attended the party and discussions are held on how best to bring private residents and supported exempt accommodation tenants together for community cohesion.

Christmas Event Hosted by ASHA & TUK in Birmingham – December 2021



An end of year Christmas Event arranged by ASHA/TUK supported by Bishop Desmond Jaddo with a special visit from Santa Clause, an employee from the Department for Work and Pensions, to hand out presents to local residents and tenants



Bishop Desmond Jaddo addresses the audience and calls for better interfaith connections as well as support for local residents by community focused organisations like Ash-Shahada.



CEO Toaha Qureshi MBE presents certificates of achievement to local tenants who have been partaking in supporting communities including the litter picking and street party which support local authorities and the services they offer. Cllr Jon Hunt and Cllr Morriam Jan are also present.



Bishop Desmond Jaddo, Mr Toaha Qureshi MBE, Mr Umar Mahmood & Cllr Morriam Jan prior to the event starting

Helping with Food Banks to Help Homeless



Staff interact and chat with residents whilst enjoying their food. Cllr Jon Hunt and Cllr Morriam Jan along with West Midlands police officers also join in on the action.

Litter Picking Supported by Ash-Shahada for Residents in Perry Barr Organised by Councillor Morriam Jan - October 2021



ASHA/TUK residents taking part in litter picking on their street on Crantock Road.

Boris Johnson Meets with Board Member Mohammed Pandor in Batley to Visit the Vaccination Centre – February 2021



Mohammed Pandor provides an overview to Prime Minister Boris Johnson on the efforts led by the community at Al-Hikmah Centre to support the Government's world beating vaccination drive in Batley, West Yorkshire.

Remembrance Day Dewsbury - November 2021



Mr Pandor at the Dewsbury Cenotaph with Mark Eastwood MP

Ash-Shahada Housing Association Support More Vaccination Drives for Local Communities – August 2021



Council Leader Cllr Claire Holland and Director Operations Umar Mahmood visit the bus to see how access to mobile health facilities are helping the communities of Lambeth.

Board Strategic Away Day – November 2021



Joseph Mbang, Chair of the Board, welcomes Board members and attendees to the Strategic Away Day and sets the scene to begin a day of thinking, reflection and decision-making.

Ash-Shahada HA Ltd

Contact Details

Registered under charitable rules under the Industrial and Provident Societies Act 1965

Housing Corporation Registration No: C3843

Registrar of Friendly Society Registration No. 25805R

Member: National Housing Federation

Address: Daily Times House, 43-45 Coldharbour Lane, London, SE5 9NR.

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Internal Auditors

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Accountants

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A D Williams & Co. Ltd, 102, Green Lane, Morden, SM4 6SS

Advisors

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William Sturges LLP
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I appreciate the great work of Ash-Shahada. Not only being a social landlord, but also bringing the community together holistically with the long history of over 35 years work with the council.

Thank you for your great work with the community during the COVID-19 as well as facilitating access to the vaccine take up, working with young children during Eid and Christmas and other faiths. Well done to Ash-Shahada, providing clothing and other materials to help women and families, especially those going through domestic violence.



**Marina Ahmad, London
Assembly Member for
Lambeth and Southwark**



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