



ASH SHAHADA
HOUSING ASSOCIATION LIMITED

"Enabling communities to thrive through the provision of affordable, decent social housing and targeted support for vulnerable tenants"

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Committing to
Excellence in Housing
and Communities

A YEAR OF TRANSFORMATION, IMPACT AND GROWTH

ASH-SHAHADA
Housing Association Limited
Annual Report 2023/24





I am grateful to all the attendees who made this event special. Thank you to Ash-Shahada Housing Association for making this event possible and for being such impactful community leaders, particularly ... Toaha Qureshi MBE the CEO and Joseph Mbang, the Chair. They have been providing much needed community housing to people in Lambeth and beyond and without organisations like Ash-Shahada, the community voice would not be echoing in corridors of power. They are an example to us all and I would like to recognise the important work you do. Let's uphold love, respect, & unity in our lives, creating a welcoming future for all.



Mayor of Lambeth
Cllr Sarbaz Barznji

COVER PHOTO:
Mayor of Lambeth, Cllr Sarbaz Barznji,
addressing the audience at the Ash-Shahada
Housing Association Eid Reception at the
Mayor's Parlour, Lambeth Town Hall.



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ASHA Highlights*

2023-2024

Financials

Turnover	£41.1m
Operating surplus	£1.38m
Fixed assets	£9m
Total assets less current liabilities	£11m
Surplus after tax	£1.2m
Gearing % (Overall)	103.9%
Gearing % (excluding SEA)	7.1%
EBITDA MRI Interest Cover %	688.48%
Reinvestment	8.06%

Tenant Satisfaction

Overall satisfaction	72%
Landlord treats tenants fairly and with respect	77%
Landlord's approach to handling anti-social behaviour	74%
Satisfaction with repairs	79%
Satisfaction that the home is safe	71%
Complaints received	3.4%



Staff



Members of staff

18

Average age

33

Multilingual

55%

Female

22%

Homes

Social housing units

202

Non-social housing units in management

3730

Total number of units

3932

No of boroughs we operate in

4

Social housing cost per unit

£6,106

Tenants housed Social and SEA

9386

Social Housing

Gas safety

100%

No of boroughs we operate in

3

Female tenants

48%

Male tenants

52%

Est number of tenants housed

230+

Average number of void units

11.8

Repair jobs carried out in the year

394

Supported EA

Gas safety

100%

No of boroughs we operate in

1

Female tenants

26%

Male tenants

73%

Est number of tenants housed

9156

Average void percentage

4.48%

Repair jobs carried out in the year

6887

* 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

More than three decades ago, Ash-Shahada Housing Association (ASHA) was founded with a profound vision: to provide safe, decent, and affordable homes to the most vulnerable members of our society. Over the decades, while our scale has grown and the nature of challenges has evolved, our mission remains as relevant as ever. Today, the need for secure, affordable housing has never been greater. This year, ASHA has proven its ability to deliver on that mission by demonstrating not just operational excellence, but also financial resilience and a steadfast commitment to value for money.

Financial Resilience and Value for Money

In an increasingly volatile and uncertain economic landscape, ASHA's financial performance this year has been a testament to our long-standing focus on financial resilience and our ability to maximise the value of every pound spent. Despite the pressures of inflation, rising interest rates, and increased operational costs, we delivered revenues of £41.1 million and maintained a surplus of £1.39 million. Our capital and reserves increased by £1.2 million, bringing our total reserves to £6.87 million. This financial growth has allowed us to remain agile, providing a stable foundation for the future while ensuring we continue to invest in the wellbeing of our tenants.

We also achieved a significant 25% reduction in our loan liabilities, which has not only improved our financial standing but also bolstered our interest cover, which now stands at 688.48%. This improvement demonstrates that we are more than capable of meeting our debt obligations while freeing up capital to reinvest in critical areas of service

delivery. Our value-for-money ethos is embedded across the organisation-not just as a measure of cost efficiency, but as a commitment to ensuring that every investment we make delivers long-term benefits to both our tenants and the communities we serve.

One of the key areas where we have focused our financial efforts this year is in maintaining and upgrading our properties. We have continued our programme of essential maintenance, including addressing issues such as damp and mould, and ensuring that our homes meet the highest standards of safety and comfort. This investment in our housing stock is critical not only for our tenants' wellbeing but also for ensuring the long-term sustainability of our property portfolio. We have rigorously managed these investments to ensure that we maximise returns and deliver on our commitment to value for money.

Governance and Strategic Growth

Strong governance has always been the cornerstone of ASHA's operations, and this year we have taken further steps to enhance our oversight and strategic growth. The addition of new Board members has brought a wealth of expertise in areas such as housing, construction, and finance, which has strengthened our ability to oversee the complex challenges facing the housing sector. This refreshed governance structure has allowed us to monitor our performance more closely and take swift, decisive action when necessary, ensuring that we remain aligned with both our long-term objectives and regulatory requirements.

We continue to work closely with the Regulator for Social Housing (RSH) to

ensure that we comply with the latest governance and financial viability standards. This year, we have conducted an independent review of our governance practices, which has confirmed that ASHA is operating in line with the highest standards of oversight and accountability. Our rigorous internal audits have also provided further assurance that we are managing risks effectively, safeguarding our financial and operational integrity.

Looking forward, our 30-year financial forecast, which has been thoroughly stress-tested, demonstrates our ability to remain viable even in adverse economic conditions. By preparing for a range of scenarios, we can ensure that ASHA continues to thrive, no matter what challenges arise. This long-term approach to financial planning, supported by the guidance of independent financial experts, underscores our commitment to remaining a resilient and responsible organisation.

Supporting Our Communities

While our financial performance is a key measure of our success, it is our impact on the communities we serve that truly defines ASHA's legacy. This year, we housed an estimated 7,500 individuals, many of whom were facing significant vulnerabilities such as homelessness, domestic violence, or economic hardship. Our Supported Exempt Accommodation (SEA) scheme in the Midlands has been a particularly vital component of our service offering, providing over 3,700 units dedicated to tackling homelessness and offering tailored support services to those in need.

Our work both as an organisation



Joseph Mbang Nji - Chair of the Board and Toaha Qureshi MBE - Chief Executive Officer

and as individual leaders in the community were recognised by the Mayor of Lambeth Cllr Sarbaz Barznji for the work we have carried out over the years. Our leadership received certificates and badges of recognition from the Mayor of Lambeth Cllr Sarbaz Barznji at a private reception in the Mayor's Parlour.

We pride ourselves on the holistic support that we provide to our tenants, going beyond just housing to offer the services they need to rebuild their lives. Working with around 50 specialist support providers, we ensure that our tenants receive access to essential services, whether that be financial advice, healthcare, or social support. This collaborative approach has allowed us to create a safety net for some of society's most vulnerable individuals, ensuring that they can thrive in a stable, supportive environment.

In response to the ongoing cost-of-living crisis, we have also taken proactive steps to alleviate the financial pressures faced by our tenants. In line with government guidance, we capped rent increases at 7.4% for 2023-2024, ensuring that our tenants are able to afford their homes without compromising on quality or security. This approach not only supports our

tenants but also ensures that ASHA remains financially viable, balancing affordability with the need for operational sustainability.

Enhancing Tenant Services and Engagement

At the core of ASHA's success is our unwavering commitment to our tenants. This year, we made significant strides in improving tenant engagement and service delivery. Our newly established Tenant Influence and Co-Creation Forum has provided tenants with a greater voice in shaping the services we provide, ensuring that their needs are met and their feedback is heard. The results of our Tenant Perception Survey reflect this progress, with a satisfaction rate approaching 70% and over 93% of tenants stating that they feel respected by ASHA.

We have continued our drive to digitalise our services, making it easier and more convenient for tenants to interact with us. Our new online self-service portal allows tenants to raise repair requests, pay rent, and access essential services with just a few clicks. This initiative has not only improved accessibility but also increased the speed and efficiency of our response to

tenant needs. Additionally, we have introduced bilingual staff to support our diverse tenant base, ensuring that language barriers do not prevent anyone from accessing the services they require.

Looking Ahead

As we look to the future, we do so with confidence and optimism. ASHA's financial resilience, commitment to value for money, and dedication to tenant wellbeing provide a strong foundation for continued success. In 2024-2025, we will focus on further enhancing our digital service offerings, expanding our cluster model for tenant support, and preparing for the introduction of new government legislation. We are committed to staying at the forefront of the housing sector, delivering homes and services that make a lasting impact in the lives of our tenants.

In closing, we express our heartfelt gratitude to our Board, staff, partners, and the communities we serve for their unwavering support and dedication. Together, we will continue to build a brighter future, ensuring that ASHA remains a beacon of stability, support, and opportunity for those who need it most.

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

Additional Information for future and development

Ash-Shahada is dedicated to enhancing transparency and improving the tenant experience through the upgrade to Pyramid G2 property management software. This includes a Tenant Portal that provides 24/7 access to accounts, rent statements, repair logs, satisfaction forms, and direct communication with the team. Contractors can update tenants on job orders and maintenance requests. Regular service updates and contact records ensure all interactions are documented. Each tenant is assigned a cluster representative to assist with queries from move-in to end of tenancy. These enhancements aim to deliver a comprehensive

and transparent service, improving tenant satisfaction and communication.

ASHA's digital transformation aims to enhance tenant services by providing faster access to information and streamlining interactions. The new system allows tenants to pay rent online, view detailed rent summaries, raise maintenance requests, and submit complaints efficiently. This transformation improves communication between tenants, ASHA, and contractors, and ensures transparency by giving tenants clear visibility into their accounts and request statuses. Overall, these advancements significantly enhance the tenant ex-

perience, making interactions seamless and efficient.

ASHA is dedicated to ensuring safe homes and faster repairs by leveraging technology to automate the repair reporting process. Tenants benefit from real-time visibility into their repair requests, enhancing transparency and satisfaction. Frequent stock condition assessments and regular property checks by cluster representatives and contractors ensure proactive maintenance and swift resolution of issues. This approach aims to provide a higher level of service, ensuring the safety and satisfaction of all tenants.

Review of the Year

The Onset of our Transformation Journey

Ash Shahada has continued to remain resilient in the ever changing and challenging housing sector environment. Our financial achievement this year was an increase in our capital and reserves surplus by £1.2m to £6.87m, despite a marginal decrease in our operating surplus of £51k. In a difficult economic climate dominated by tightening margins on interest cover, soaring costs and challenging funding regimes, we reduced our loan liability by 25% in the year and improved on our interest cover (688.48%) from the previous year. We are now gearing towards implementing our five-year growth plan, which is currently in an iterative process. With a combination of our accountants and independent financial experts, a robust 30-year financial forecast was prepared and stress tested with multivariant scenarios.

We commenced delivery of our growth plan, a key area of focus for us is to expand our social housing portfolio. During the year we acquired and increased our social housing portfolio in Croydon. This investment represents a significant step in bolstering ASHA's ability to offer affordable housing solutions to larger families. Moreover, there has been a strategic discussion around repurposing existing assets to maximize their utility, including exploring the potential for converting properties into multiple dwellings, thus increasing the housing stock available for tenants.

During the year there have been various Board changes as we continue to strengthen our governance and enhance scrutiny and oversight. Focus during the year has continued to further enhance our governance framework with the completion of our Strategic Assurance Framework (SAF) in December 2023.

An independent review of the SAF post completion was conducted, and assurance was provided to the Board. This framework has been pivotal in

All strategic initiatives are aligned with regulatory standards, and protecting the organisation's long-term sustainability. Throughout the year, ASHA remained focused on robust governance practices and ensuring compliance with evolving regulatory requirements.

improving decision-making processes, ensuring that all strategic initiatives are aligned with regulatory standards, and protecting the organization's long-term sustainability. Throughout the year, ASHA remained focused on robust governance practices and ensuring compliance with evolving regulatory requirements, particularly under the Social Housing Act 2023. The organization actively engaged with the Regulator of Social Housing (RSH) and took steps to ensure its operations were in alignment with the new regulations.

A major milestone in ASHA's transformative journey has been the enhancement of customer service and tenant engagement. The organization introduced comprehensive strategies such as the Customer Service and Digitalisation Strategies, which are central to our efforts to modernize and streamline interactions with tenants. These strategies focused on digital transformation, including the development of a tenant portal and

automating key services such as maintenance requests. Following the results of the Tenant Perception Survey, we reviewed our tenants involvement and have established a Tenant Influence and Co-Creation Forum, we will be working with tenants to further embed this at Ash-Shahada. We have gradually progressed with the digitisation of our tenant services, enhancing our accountability and transparency with tenants through a cluster system that supports and helps tenants. We are confident that the upcoming year will see a large variety of services moving online, whilst ensuring accessibility for all our vulnerable tenants.

We continue our commitment to sustainability and efficient asset management. We completed several upgrades across our property portfolio, ensuring homes were safer and more energy efficient. These improvements, included addressing critical issues like damp and mould, were carried out to enhance the living conditions of tenants while also protecting the long-term value of ASHA's assets. ASHA's proactive approach to property maintenance and sustainability also included measures to ensure the organization's housing stock remains compliant with current and future environmental standards, aligning with wider industry trends toward greener housing solutions.

We continue to use external independent consultants to support us in discharging our duties throughout the year. Consultants are appointed following a selection process and, where necessary, a tender process. Consultants appointed display value for money and are used for their expertise as mentioned above and on occasions used as a sounding board.

Our non-social housing provision of Supported Exempted Accommodation (SEA) project in the Midlands continues to



Board members visit properties to get first hand experience and insights from tenants and support providers in supported exempt accommodation in Birmingham.





Internal auditors brief board members on their SEA internal audit findings in Birmingham at the SEA Insights Day October 2023.

grow and be a resounding success. It 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. With a combination of our accountants and independent financial experts, a robust 30-year financial forecast was prepared and stress tested with multivariant scenarios which showed that our social housing scheme was viable on its own. The Board visited some of the properties to ensure effective oversight of the SEA project, meeting with providers, visiting properties and one-to-one meetings with our most important stakeholders: tenants. The Board was assured that the services being provided were of good quality, the properties were well kept and maintained and that tenants were getting the support they needed to be safely housed. We have received recognition from Cllr Morriam Jan (Deputy Leader of the Lib Dem Group) from Birmingham City Council for our proactive work in reducing anti-social behaviour, promoting community cohesion, and supporting vulnerable people. Cllr Jan met with the Executive Team and the Board in Birmingham and has joined our board meeting as an observer. This acknowledgment

Our transformative journey over the past year has been marked by strong financial performance, strategic growth in social housing, and significant improvements in governance and customer service.

highlights ASHA's role as a crucial partner in improving social outcomes within the communities it serves.

As a community-based housing association, we pride ourselves in being there for the community. We continued to support local charities and communities to arrange events that bring people together. From Remembrance Sunday events to celebrating Eid in the community, it was important to represent communities often left out and spread the joy to all. As a result of the community work our

organisation has been involved in and the housing we have been offering for over three decades, The Mayor of Lambeth Cllr Sarbaz Barznji held a private reception to recognise the efforts of Ash-Shahada and its leadership for its significant contributions to housing vulnerable people, reducing inequality and promoting inclusivity in the borough.

Our transformative journey over the past year has been marked by strong financial performance, strategic growth in social housing, and significant improvements in governance and customer service. The introduction of digital solutions and the cluster model for social housing management have been pivotal in improving tenant engagement and satisfaction. Recognition from public figures, including the Mayor of Lambeth Councillor Sarbaz Barnji and Birmingham City Council's Councillor Morriam Jan, underscores ASHA's impact on the community, both in terms of housing and broader social contributions. These achievements demonstrate ASHA's ongoing commitment to its mission of providing high-quality, affordable housing while driving positive change in the communities it serves. As ASHA looks ahead, the foundations laid this year will support continued growth, innovation, and success.

Tenant Testimonial

Midlands



■ Living in supported accommodation with ASHA has been such a positive experience for me. The support and staff have truly made a difference in my life.

Being here has helped me feel secure and made me think hard towards my goals towards my future.

Maciej



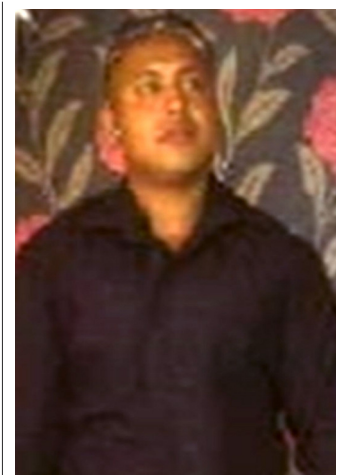
■ Thank you ASHA, TUK with the support of Tyra for coming down and dropping off some food. I was really struggling this week as I had a very hard week and my anxiety is really playing up, also big thanks to Faraz for coming out in the middle of the night. I was going through a panic attack also Faraz stayed with me till I felt better and came back in the morning and took to me the hospital and stayed with me all day till I got discharged. I'm really grateful for the help.

Nadine



■ With Ash shahada I was given all the support and help I needed. Never before has life been as peaceful and free from stress as it is now. My support worker Maz helping me all the way and keeping the moods high and our weekly support sessions. All rules are always followed and never broken, and I appreciate and thank you so much.

Shanay



■ Some-times in life we are put through hard time or a difficult period. At Ash Shahada I was given the support at my vulnerable time Keeping me with hope, I was getting help with housing and support. Ash Shahada was uncomplicated it was nice and simple they follow rules and regulations that make me feel safe and secure. I will Always be happy with your service. Thank you so much.

Abdul

■ I just want to say thank ASHA and TUK for helping me out and being there for me when I have needed you in my down times, I really appreciate everything you and your team Amber Housing do for me as you

always taking me to my job centre appointments and hospital appointments.

Your team is amazing too always understanding and present when needed always coming out on your days off, but my anxiety has been bad.

I hope you have had a great day today just sending an appreciation message as it came to my mind you have been better than my own family.

Halima

Tenant Testimonial

London



■ Being a tenant with Ash Shahada since 2019, I had really good quality accommodation. Well looked after and TLC is done regularly. As and when I needed repairs and maintenance services, Ash Shahada prompt response and support was there to assist us, Even quite a few times, we needed emergency repairs, Ash Shahada staff was really understanding and very helpful. They made sure contractor carried out the work promptly with good standard. Staff kept me informed and update always in regards with any changes, rent, social or community notices. I am satisfied with fairly treatment of Ash-Shahada staff.

Ashfaq



■ Whenever I had any issue with repairs, we sorted it out quickly. I enjoy the quarterly tenant forum meetings. You involve tenants, different groups who are renting to provide visibility on the processes and services of ASHA. You handle complaints and suggestions very well, which is excellent. You help with arrears and housing benefits, that I learned from the tenant forum meetings. When I needed a home, ASHA were there for me. I am grateful for the kindness and time given to support me.

Obyd



■ Ash-Shahada has been very good for me personally. The service is very good. Everything is on time, all facilities they promised are being provided. The repairs and maintenance were of very good quality and high standards. You have absolutely amazing and helpful staff.

Mohammad

■ I am happy with the repairs and maintenance that Ash-Shahada carry out at my home. Whenever we need them, they make themselves available, even when I needed to replace my house keys!

Awet

■ I am grateful to live at an Ash-Shahada property. It has given me confidence to get a job and has allowed me to enjoy my life again, They are always supportive and always listen to tenants. Staff at all levels are accessible which is always good.

Dadir



Meet the Board



Joseph Mbang (Nji)

Chair of the Board

■ Joseph Mbang joined Ash-Shahada HA as a full board member in 2018. He has over 10 years' experience in social housing sector and over five years' experience in non-social housing sector such as supported exempt accommodation. He also has lived experience of social housing.

He also has experience of working with regulators such as RSH, Charity Commission and OISC (Office of the Immigration Services Commissioner). 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, 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 in Law (LLM)



Muhammad Ahmad

Co Vice Chair, Member of Operations Committee

■ Muhammad Ahmad is a qualified solicitor with a wealth of experience spanning various legal domains, with notable proficiency in:

- Housing encompassing Landlord and Tenant disputes;
- Conveyancing, covering both residential and commercial transactions; and
- Family and Criminal Law.

Mr Ahmad holds police station accreditation and routinely serves as legal representative for his clients during police station proceedings, deriving genuine satisfaction from managing cases of varying complexities.

Mr Ahmad's prior professional roles have included:

1. Serving as a researcher for the House of Lords under The Lord Sheikh;
2. Advising on matters such as benefits, housing, family, debt, and employment rights at the Citizens Advice Bureau; and
3. Marshalling distinguished judges, including HHJ Leeming, His Honour Judge Mark Eades, Mr. Recorder Spencer-Bernad, and HH Judge John Wait.

In addition to his legal endeavors, Mr Ahmad is deeply committed to giving back to his community, and his contributions have earned him notable recognition, including prestigious awards such as:

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



Irfan Mohammed

Co-Vice Chair, Member of Operations Committee

■ 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.



Meekaaeel ValiMohamed Treasurer and Member of Assurance and Risk Committee

■ 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 Chair, Assurance and Risk Committee

■ 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. He 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.



Ibrahim Sadikovic Chair, Operations Committee and Tenant Forum

■ Ibrahim Sadikovic is a tenant board member. He has over 10 years experience in social housing sector and over six years experience in non-social housing sector such as supported exempt accommodation. He also has living experience of social housing. He also has experience of working with regulators such as RSH, Charity Commission, etc.. 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

Member of Operations Committee

■ Sofiah completed her MSc in International Business with merit from the Grenoble Graduate Business School. She has experience in the financial services and learning & 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.



Remon Fahim

Member of Assurance and Risk Committee

■ Remon is a business accountant with 20 years of experience in the technology, media, and telecom sector as well as the professional services sector. Remon has held finance leadership positions in multinationals as well as SMEs, including, Telefonica, Serco Group, and during his early career, trained at Accenture. Remon has several years' experience delivering public sector services with local and central government, as well as holding the position of non-executive director at a number of housing providers. Remon has an MBA from Warwick Business School and is also a chartered management accountant.



Saif Pathan

Member of Operations Committee

■ Saif is an experienced director with highly developed management and communication skills with an aptitude for problem-solving. He has experience of shaping strategy and delivering change at board level and strengthening governance. His primary role has focused on e-commerce and increasing revenue of organisations through development of e-commerce strategies and platforms. He has sound knowledge of finance, governance, and regulations.

He has previously worked in the housing market, with a deep understanding of property developments and construction and has been NED at a number of organisations.



Huzaifah Shaikh

Member of Assurance and Risk Committee

■ 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.



Aamir Adia

Member of Assurance and Risk Committee

■ Aamir joined the board in 2024 and graduated from Kingston University in 2018. He is currently working as a Principal Quantity Surveyor in the City of London. He has over 14 years of experience in the construction industry. He has a deep understanding of the issues that both tenants and landlords face and how the rectification processes work to provide the best outcome for both parties.

In his current role, he works for both public and private clients, advising them in relation to cost management of construction projects. He works across a plethora of sectors including commercial, education and residential which has involved adult social care homes and community supported housing. He is involved in projects from the outset setting budgets, preparing value for money reports, managing the tender process, contract negotiations & execution and undertaking the post-contract role. He advises banks and lenders through his independent monitoring surveying role highlighting to them any risks that may impact the project completion and whether the amount of funds in the facility is enough to see the project through to completion. Aamir loves to give back to the community by volunteering with local charities and helping the elderly.

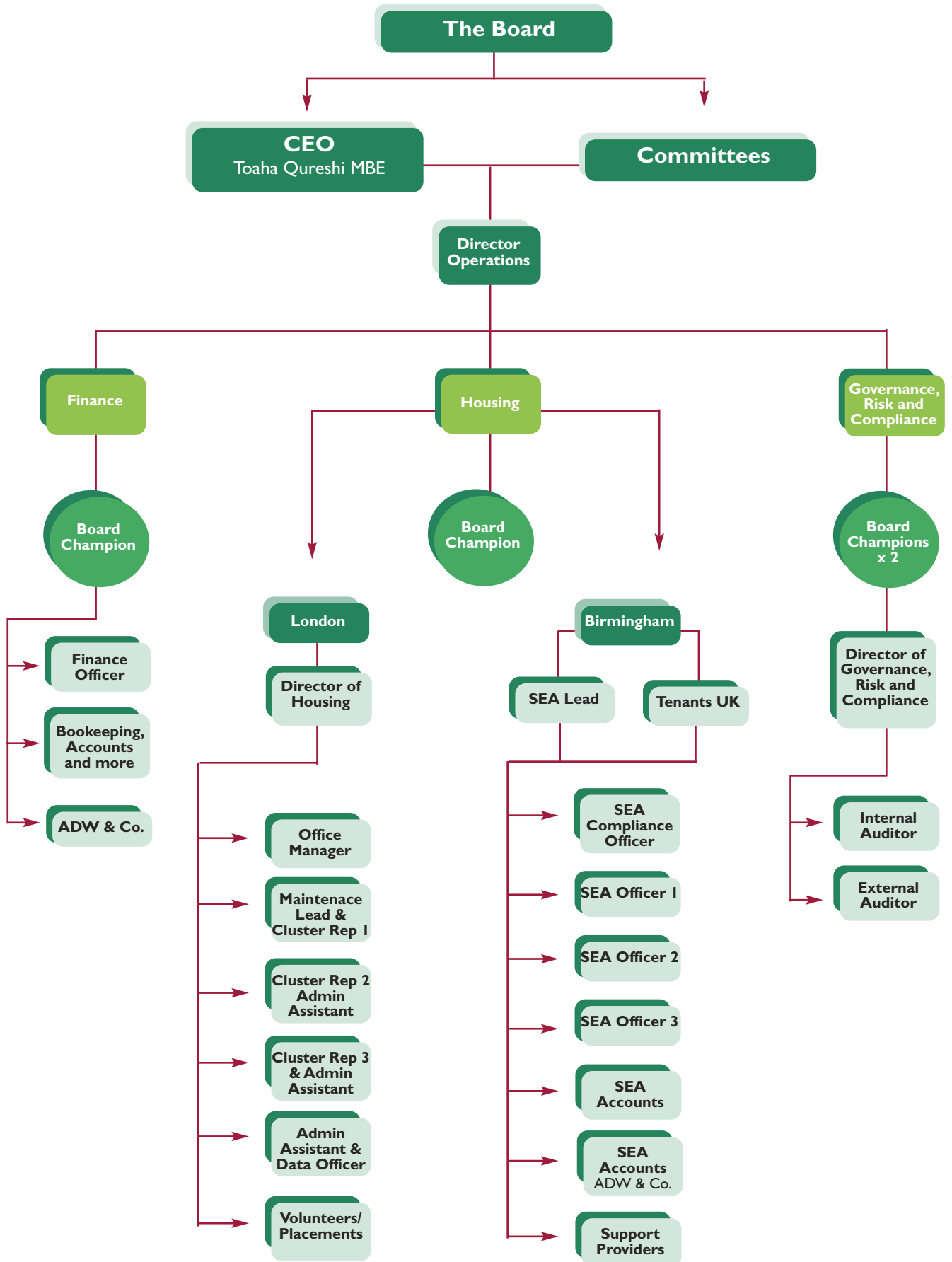


Fatheya Latif

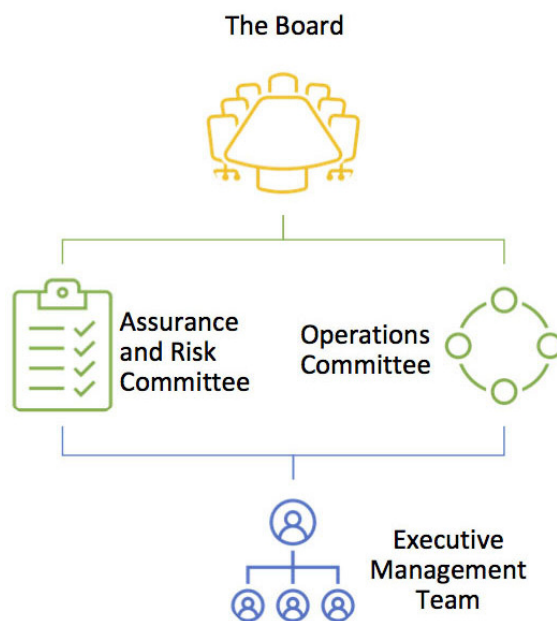
Board Member

■ Fatheya joined the board in the summer of 2024. She completed a BSc (Hons) from Brunel university and has spent over 20 years in local government at various cities including Oxford and London. She is a Public Sector Social Housing Specialist and is currently Head of Temporary Accommodation and Resettlement Service at a local authority in London, working on tailoring solutions to the borough's homelessness crisis. She has been instrumental in designing and implementing structures that ensure high-quality, resident-focused services in line with the council's values. She successfully launched and managed schemes such as the Oxford Rent Guarantee Scheme and the Syrian Vulnerable People Relocation Scheme in Oxford. Her leadership roles have led to her managing budgets, fostering stakeholder relationships, and driving innovative initiatives.

Governance Framework



■ At Ash-Shahada HA we remain committed to ensuring that our activities are well governed in line with the laid down Regulations and transparent. Our tenants, who are our key stakeholders are placed in our governance structures and contribute to determining our strategies and business plans. Our Board can have up to 12 Non-Executive Directors, or Board Members, out of which we 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 members have the responsibility of collectively overseeing 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 either of the two committees and or 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 to support the Board to enable them to have a better and more effective scrutiny, control and oversight of specified areas of the organisation's activity. Ash-Shahada have two sub-committees that focus on different aspects of the organisation. These committees are made up of a core board member(s) and named staff of Ash-Shahada HA, other members of the Committee operate on a rotational basis.. The committees work under the delegated authority by the Board. We updated the structure of our committees following independent guidance to align with Regulatory requirements.. The day to day activities and operations of the Organisation are managed by the Executive Management Team.

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. The Subcommittees have changed following a review from out independent consultants.

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**
- Dr Fayyaz Qadir (Chair)
 - Huzaifah Shaikh
 - Remon Fahim
 - Meekaaeel Valimohamed
 - Aamir Adia

- Operations Committee Members**
- Ibrahim Sadikovic – (Chair)
 - Muhammad Ahmad
 - Irfan Mohammed
 - Saif Pathan
 - Sofiah Shazali

Meet the Team

We are currently in the process of hiring to ensure we have the right team in place for the forthcoming sector changes. As part of our dedication to community engagement, we encourage our staff to volunteer with local charities, faith groups, and youth

organisations, making a meaningful impact in the community.

We also prioritise the professional development of our employees, helping them reach their full potential and retaining top talent. We provide financial support for accredited

programmes, along with regular webinars and training sessions, such as first aid and other IT-related training courses. Additionally, Ash-Shahada benefits from expert HR guidance from 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 on a regular basis with emphasis on interfaith harmony, peace and community development. Among his many roles, he is a Guest Lecturer at the King's College of London, Governor for the Lambeth Nursery Schools' Federation and Children's Centres, Mentor for Mosaic (Prince of Wales Charity) and Member of the Independent Advisory Group for Lambeth Metropolitan Police. He has also been a form Advisory Board Member (London) for the national charity Tell MAMA. 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.



Mojisola Oladipupo
Associate Director of Housing

■ Mojisola joined Ash-Shahada HA as Associate Director of Housing in September 2024. A leader who leads by her own passion for excellent service delivery, she is skilled in team building and restructuring. She brings to the organisation, a wealth of experience spanning 25 years, during which she has worked across the core social housing areas and served in many Housing Associations as head of service areas – Income, housing, financial inclusion, customer experience and property. She is a career coach, with a Level 5 certification from the Chartered Management Institute. She holds a degree in Law (LLB). Her legal training and exposure to complex operational challenges has enabled her to develop critical leadership and analytical skills to operate effectively within a performance and quality driven environment. In her spare time, she teaches and mentors children between the ages of ten to thirteen at her local Church. She is a Trustee of a Foundation set up to support and empower indigent widows in Western Nigeria.



Savio Fernandes
Associate Director of
Governance, Legal, Risk
and Compliance

■ Savio joined the Ash Shahada team in September 2024. He is an experienced Head of Service and Business Operations leader, who specialises in change management, enhancing organisational services and enriching the customer experience. He has worked for over 30 years' in Housing and Local Government and over 4 years in Legal Practice Support, giving him a wealth of professional and rich cross-industry experience. He is a coach and mentor. Savio is an experienced school governor in Lambeth and a Trustee of a charity supporting vulnerable young people in the UK and aiding children's education in Zimbabwe. He is an active member of his local parish. He loves holidays, exploring new places, trying new foods and cooking. He brings his wealth of knowledge, experience and expertise to support the vision and mission of Ash Shahada.



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 several 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.



Tasnim Karati
Admin Assistant

■ Tasnim joined our team in April 2023 as an Admin Assistant and is also responsible for managing various properties as a Cluster Representative. She collaborates closely with our Finance Officer and works on various reports.

Tasnim holds a Bachelor's and a Master of Arts in International Relations. Before moving from U.A.E to the UK, she interned at the Consulate General of Iraq, assisting with passport issuance and other applications. During the pandemic, she volunteered with the University of Sharjah, helping distribute food, drinks, and masks to those in need.

Tasnim has a diverse skill set, including proficiency in Microsoft Office and Omni Ledger, and excels in leadership, interpersonal relations, time management, and problem-solving. Her interests include traveling, cooking, and sports.



Faizan Shaikh Assistant Manager

■ Faizan joined Ash Shahada Housing Association as an Assistant Manager in December 2023. He is also a Cluster Representative for various properties and serves as a Maintenance Manager, where he checks and verifies all maintenance work that is carried out.

With an educational background in Accounting and Financial Information Systems and relevant experience in finance and customer service, Faizan is perfectly suited for roles where the result matters. His experience has enabled him to work diligently and fairly while implementing problem-solving strategies for complex and sensitive issues. He has excelled in target-based environments, developing excellent organizational and prioritizing skills.

Faizan seeks an opportunity in the financial sector to utilize his skills in a fast-paced environment and further his career. He has learned to approach tasks with diligence and professionalism, lead and motivate teams, adapt to various scenarios when dealing with international clients, ensure timely international payments, and evaluate information to solve problems. Faizan consistently delivers customer service in line with best practices and ensures compliance with relevant policies.



Tamseel Abbasi SEA Co-ordinator

■ Tamseel joined the Association in 2022 and currently serves as a SEA Coordinator. He holds post-graduation in International Business Administration from Birmingham City University, also hold a bachelor's degree in marketing and human resources. Additionally, he is a Certified Member of the Chartered Institute of Housing (CIH) and holds a level 3 qualification from CIH. Previously, he held HR positions with several private security organizations in Birmingham.

In the supported exempt accommodation project, Tamseel manages the tenant and property database, handles remittances, assesses spreadsheets, and communicates with the council and other local Birmingham authorities.



Abdelkader Khiar Finance Officer

■ 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. He volunteers as a tuition teacher in his local community.





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's degree in international business with distinction from the University of Hertfordshire. He received his undergraduate degree in Computer Science and has completed several 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 charitable causes.



Iqra Tanveer
Quality Analyst

■ As a seasoned Quality Analyst with extensive experience in Software Testing and Test Automation. As a Quality Assurance Manager, she led software testing projects, developed test plans, and utilized automation tools to reduce testing time. Her collaborative approach and strong technical skills ensured efficient resolution and successful launches of web and mobile applications.

With a bachelor's degree in computer science, IQRA has a solid foundation in Object-Oriented Programming, enabling her to design effective automated test suites. As the Head of Atlassian, she demonstrated expertise in Jira, Confluence, and Tableau, engaging with C-level executives to assess business values and facilitate digital transformations. Her negotiation skills and client-focused approach secured new business avenues, while her commitment to excellence ensured successful project implementations.



Zain Ali
SEA Compliance Officer

■ Zain joined the Association in 2023 as the Lead Compliance/Assurance Officer. He is a graduate professional with a degree in Business and Finance, which has enabled him to develop a wide range of valuable skills and experiences. Zain has a comprehensive skill set in Compliance, IT, Business, Law, and Finance.

Before joining ASHA, Zain worked in the Law sector and served as a Paralegal at a Law Firm for seven years. During his tenure in the legal field, he amassed substantial experience working with local authorities, government bodies, barristers, lawyers, medical experts, various clients, and third parties.

Currently based in the Birmingham office, Zain conducts compliance checks on properties and ensures systems data compliance, making sure that all necessary certifications are in place. He is also responsible for conducting support provision audits, KYC testing, and more.

Beyond his professional commitments, Zain is dedicated to giving back to the community. He actively participates in assisting with food banks and raises necessities such as clothing and toys for the less fortunate around the world.





Hassan Hammad Project Manager Intern

■ Hassan joined us in 2023. His responsibilities include communication, reporting and change management, with particular focus on managing the current as well as upcoming projects at Ash-Shahada. Hassan brings over 5 years of technical experience to his role, complemented by the management skills he acquired during his master's program.

Hassan is dedicated to optimizing project delivery, enhancing reporting procedures, and improving communication procedures, all the while managing teams within the organization. He facilitates the internal processes of the organization, ultimately contributing to Ash-Shahada's growth as a more significant asset for the community.



Muhammad Talha Data Input Administrator

■ Muhammad Talha is currently working as a Data Input Administrator at Ash-Shahada Housing Association, a position he began in March 2024. His duties include data entry tasks such as recording receipts and maintaining the tenant register, processing housing applications, and assisting with maintenance reports.

He also visits properties to inspect maintenance needs, manages documentation with the finance officer, and supports the London team.

Talha is a civil engineer pursuing a master's degree at the University of Hertfordshire.

He holds a BSc in Civil Engineering from UET Taxila, Pakistan, and has 9 years of experience working in Pakistan, Saudi Arabia, and the UAE. His project experience includes roads (Punjab Tourism Economic Growth Project, Punjab Provincial Highway Project), buildings (29 Punjab Government Schools, King Abdullah Financial District Parcels 4.10 and 4.12 in Riyadh, Saudi Arabia, and the Overseas Pakistani Foundation High-Rise Building Project), and a production plant (Pakola Beverages) in Faisalabad Industrial Zone.



Zeeshan Ali Data Input Administrator

■ Zeeshan Ali joined Ash Shahada in 2024 as a Data Administrator with the SEA team. He holds a bachelor's degree in civil engineering from Pakistan and is currently pursuing a master's degree in civil engineering. Zeeshan brings a wealth of experience to his role, having worked for five years as a civil engineer in the Gulf region, specifically in Saudi Arabia.

In his current position, Zeeshan focuses on council tax and support notes data management. His responsibilities include maintaining and updating databases, analysing spreadsheets, and facilitating communication with local authorities. Additionally, Zeeshan collaborates with the London team, conducting property visits to assess and document the quality of maintenance work performed by contractors.

Zeeshan's unique blend of engineering background and data administration skills allows him to approach complex data challenges with a structured and analytical mindset. His experience in civil engineering provides valuable insights during property inspections, ensuring a thorough evaluation of maintenance standards.



Hassan Ubaid
Project Support Officer

■ Hassan joined the Association in 2024 as a Project Support Officer and is a dedicated part-time team member. He is currently pursuing a master's degree in international project management from Northumbria University's London Campus. With an undergraduate degree in Civil Engineering, he has also undertaken several short courses to further his professional development. His experience as a Junior Project Manager in a construction company, complemented by internships, has equipped him with diverse skills. He is eager to leverage these talents to ensure efficient service delivery through technology and enhance service quality using essential soft skills. In addition to his professional commitments, He is passionate about advocating for important causes and actively volunteers for charitable organisations.



Muhammad Ahmad, Co-Vice Chair, meeting with King Charles III (Formerly Prince of Wales) at the Commonwealth Secretariat.



Remembrance Day Commemorations at St Thomas Hospital where CEO Mr Toaha Qureshi MBE spoke alongside Florence Eshalomi MP and Mayor of Lambeth Cllr Sarbaz Barznji.

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

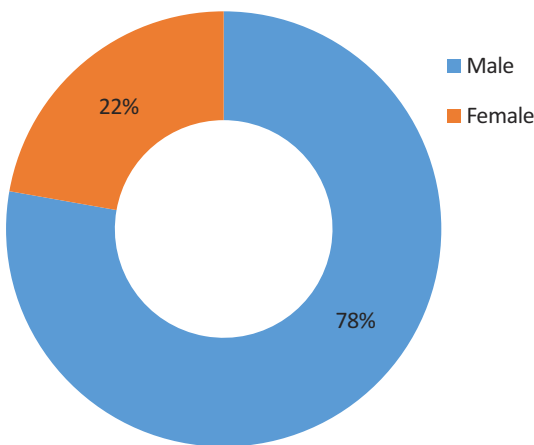
engage with it. We want a workforce that is representative of the areas we operate in. We realise that by having staff of different gender, ethnicity, age, faith etc., we will have teams that can provide us with a wider range of experience and engagement with tenants.

In our small workforce, we can see that we have a good mix of employees that are multilingual (80%), have a varied

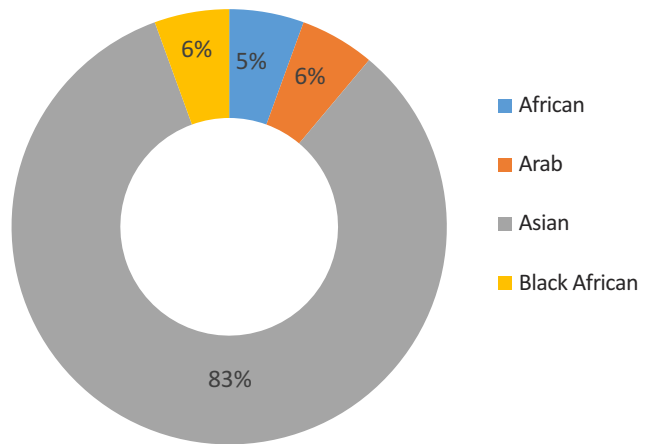
ethnic background (4 ethnicities), represent different nationalities (5 nationalities) amongst other things. The average age of our staff is 33 and 55% of our staff are educated at postgraduate degree level. We are committed to ensuring our office environment is diverse and has the cultural awareness for a thoroughly enjoyable engagement by tenants and stakeholders.

Staff

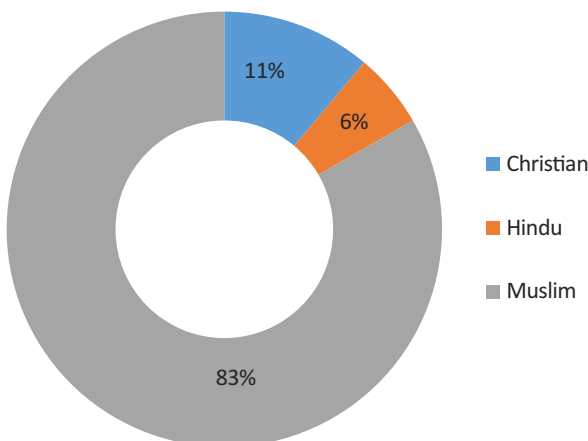
Gender



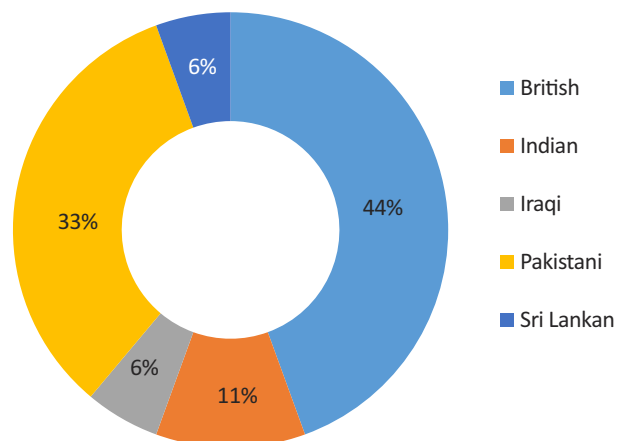
Ethnicity



Faith



Nationality



At Board level, we have a similarly positive outlook with a diverse membership representing different faiths, nationalities (2 nationalities) and ethnicities (3 ethnicities). Our Board also has a useful mix of members from the community (40%) and corporate backgrounds (60%). 90% 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

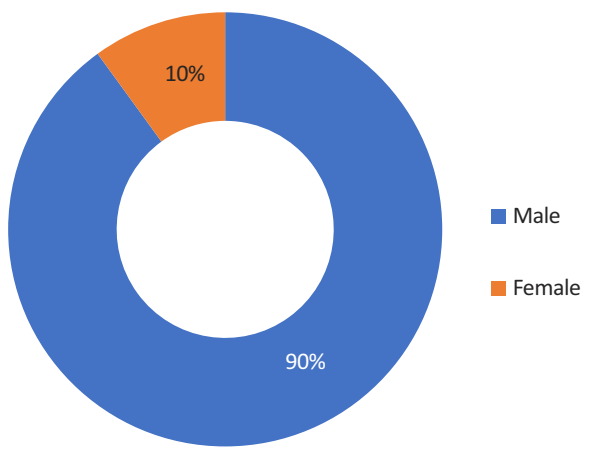
considering what the organisation can do to further enhance its diversity, particularly in the representation of women at Board level. A diverse board encourages the association to be more reflective of its stakeholders. Bringing together multiple perspectives and that leads to better decisions being 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.

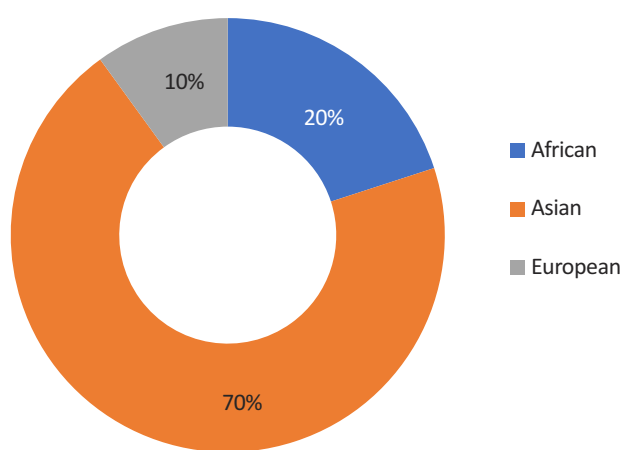
We are monitoring a number of areas to ensure we have people of the right age, experience, expertise and backgrounds. We are also encouraging first time board members to join ASHA to support its direction and provide a new insight into its vision.

Board

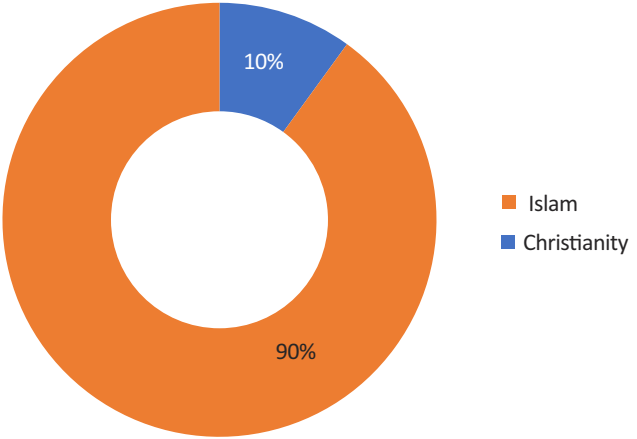
Gender



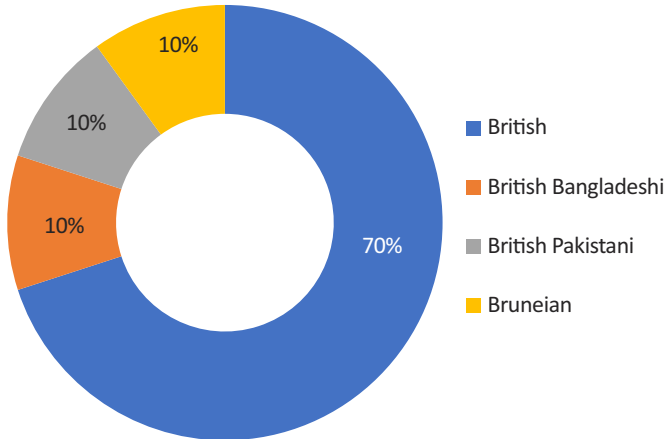
Ethnicity



Faith



Nationality



Tenant Perception Survey

Social Housing

● With the integration of Power BI and advanced data engineering practices, we now have the capability to monitor responses in real-time, interact with dynamic reports, and swiftly assess performance through intuitive visualisations. This advancement empowers us to make data-driven decisions and continuously improve our services.

● We have marginally decreased our overall satisfaction rating by 1.84%, to a total of 72% (n. 92). Overall tenant satisfaction in England has dropped below 70% for the first time in five years so it is positive that ASHA is performing above benchmark.

● Complaint satisfaction is currently at 54.17%. While this is slightly below the benchmark of 55.9%, it highlights areas for growth and improvement. We are dedicated to enhancing our services to achieve and surpass this target in the near future

● We scored above or equal to 70% satisfaction in 9 out of 11 questions.

● Our highest individual question satisfaction was TP02 – How satisfied or dissatisfied are you with the overall repairs service from Ash-Shahada over the last 12 months? with a 79% satisfaction rate.

● In TP11, 71.95% of respondents expressed satisfaction with the positive contribution their landlord makes to the neighbourhood, significantly exceeding the benchmark of 62.6%.

● TP06 - 71.95% of respondents are satisfied with their landlord's positive contribution to the neighbourhood, which significantly surpasses the benchmark of 62.6%.

Overall Results | Performance Against Indicators

Section	TSM Code	TSM measure	Responses *	2023 Result	2024 Result	Sector Benchmark**	Needs Improving < 70%
Overall Satisfaction	TP01	Overall satisfaction	92	73.58	71.74	79.30	▲ / ▼
	TP02	Satisfaction with repairs	58	72.92	79.31	80.00	▶
Keeping properties in good repair	TP03	Satisfaction with time taken to complete most recent repair	58	73.74	75.86	75.80	▶
	TP04	Satisfaction that the home is well-maintained	92	65.69	68.48	72.00	▶
Maintaining building safety	TP05	Satisfaction that the home is safe	92	80.00	70.65	82.90	▶
	TP06	Satisfaction that the landlord listens to tenant views and acts upon them	92	70.48	69.57	64.20	▶
Respectful and helpful engagement	TP07	Satisfaction that the landlord keeps tenants informed about things that matter to them	92	79.00	70.65	75.00	▶
	TP08	Agreement that the landlord treats tenants fairly and with respect	92	93.65	77.17	82.50	▶
Effective handling of complaints	TP09	Satisfaction with the landlord's approach to handling of complaints	48	75.26	54.17	55.90	▶
	TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods	82	80.00	71.95	62.60	▶
Responsible neighbourhood management	TP12	Satisfaction with the landlord's approach to handling anti-social behaviour	78	84.00	74.36	60.40	▶

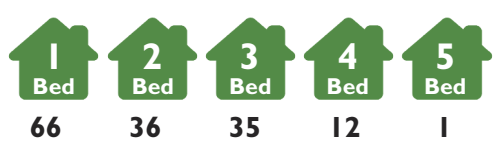
Social and Non Social Housing

Our homes in numbers

Facts and figures for general needs and supported exempt accommodation

Social: London

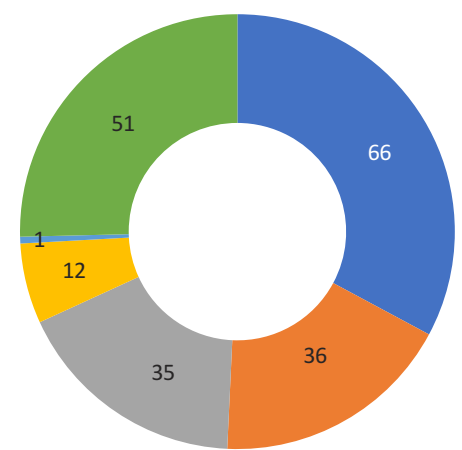
Houses (number of bedrooms):



London

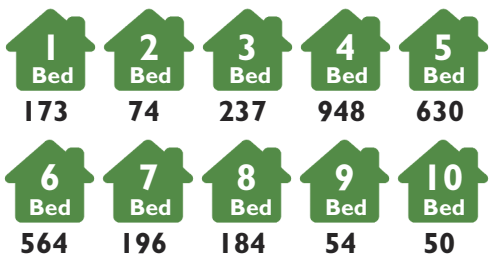
Number of Properties Represented by Units

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



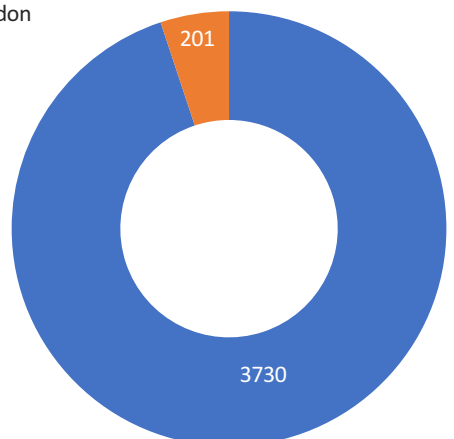
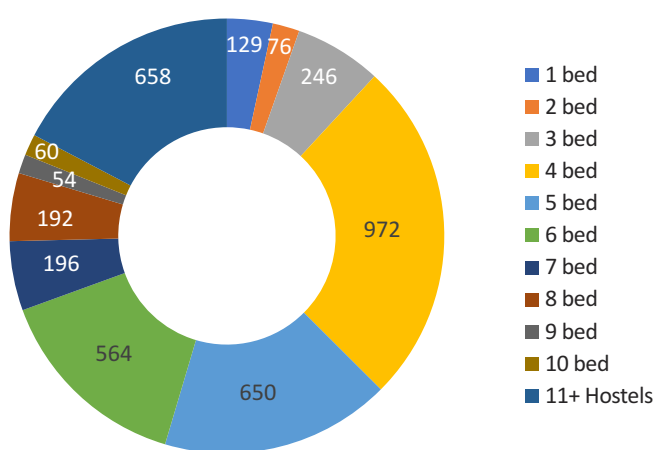
Non-Social: West Midlands

* Each individual bed space constitutes one unit



Total Stock

- West Midlands
- London



Performance Summary

London

Performance reports are produced on a quarterly basis throughout the year. They are reviewed and monitored by the Operation Committee and presented to the Board. These reports show key performance indicators which allows us to monitor our performance against the targets for the year. Regular inspections of work done are carried out by Staff to confirm the quality of the work issued to our contractors and to ensure it is done to the satisfaction of our tenants. We get feedback from tenants through the maintenance satisfaction forms which they completed after jobs are completed. The housing team ensures that all customer complaints and queries are resolved to tenants' satisfaction.

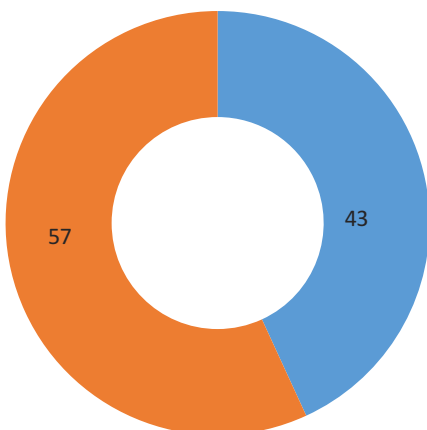
Maintenance

In 23/24, we continued our proactive property maintenance programme. This is reflected in the significant increase of the number of plumbing jobs carried out in the year, from 88 in 22/23 to 116. Boiler changes decreased from 14 to 2, reflecting the effect of work that had been carried out in previous years.

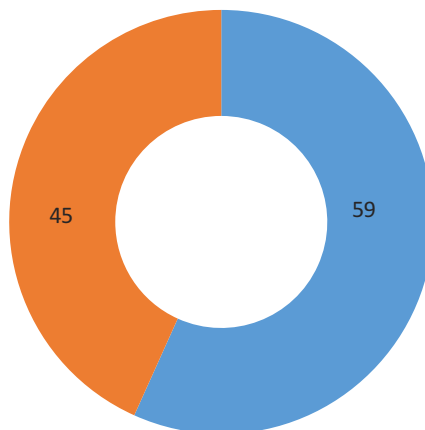
We saw a rise in jobs related to intercoms and entry systems, from 21 to 32, underscoring our commitment to enhancing security and communication. Overall, the total number of jobs decreased from 449 to 394, suggesting improved property conditions and effective maintenance strategies. These positive developments highlight our dedication to maintaining high standards and ensuring the continued well-being of our residents.

Repairs and Maintenance	22-23	23-24
Central heating repairs	56	60
Boiler change	14	2
Carpentry & general building work	69	41
Electrical	59	45
Plumbing	88	116
Locks & key change (doors & windows)	14	5
Pest control	28	30
Major works	9	1
Voids/Clear out	9	12
Intercom/Entry phones/Door entry/Aerial servicing	21	32
Property protection	28	9
Drains & Gutterings	11	4
Kitchen renewals	6	3
Bathroom renewals	10	3
Window renewals	7	7
Garden/Grounds maintenance	6	12
Cleaning (one-off cleaning)/Rubbish removal	12	10
Roof works	2	2
Total jobs	449	394

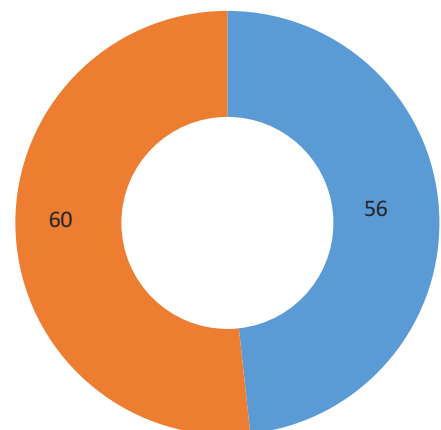
Plumbing



Electrical



Central heating repairs



■ 22-23

■ 23-24

Voids

In 23/24, our void management efforts showed some encouraging trends. There was an increase in the total weeks of voids from 40 to 63, this period provided valuable insights to improve our processes. Permanent voids rose from 24 to 29 weeks, and hostel voids increased from 16 to 34 weeks, highlighting areas where we should enhance efficiency and turnaround times.

The reasons for voids also evolved positively. Tenant move-outs increased from 9 to 12, reflecting a dynamic tenant base and opportunities for new residents. Evictions, rose from 2 to 4, as we remain committed to maintaining a safe and secure living environment for our tenants. Internal transfers, went from 0 to 3, an indication of our flexibility in

accommodating tenants' changing needs within our properties. The total number of voids rose from 15 to 23. Tenant retention and turnover management is therefore an area for improvement. These insights are instrumental in refining our strategies to reduce void loss, improve efficiency and tenant satisfaction.

Voids	22-23	23-24
Tenant(s) moved out	9	12
Eviction	2	4
Internal Transfer	0	3
Other	4	4
Total	15	23

Void (Weeks)	22-23	23-24
Permanent	24	29
Hostel	16	34
Total	40	63

Complaints

The proportion of Stage 1 complaints responded to within target times was 88%. Compliance with target times for Stage 2 and Stage 3 complaints was 100%.

The improvements in respect of target timescales are likely due to the expansion of our central repairs logging team, the introduction of a new complaints procedure, and the implementation of the new cluster representative system to reconcile complaints ahead of the launch of our new complaints system



Our hostel in Camberwell houses 41 tenants.

FLAGE+ London

This year, we have continued to prioritise the safety and well-being of our tenants through our FLAGE initiative. Our commitment to maintaining high standards in these critical areas ensures

that our communities remain safe and compliant with all regulations.

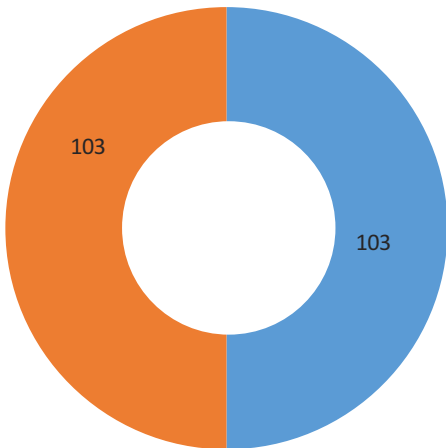
As we move forward, we remain dedicated to maintaining and enhancing our safety protocols. We will continue to

invest in training, equipment, and technology to ensure that our residents live in secure and well-maintained environments.

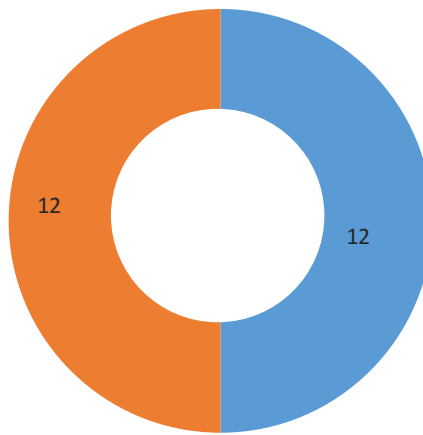
■ The compliance tests for the London area is on course. Our Contractors have a planned schedule they adhere to which is monitored by the Clusters Representatives. this mitigates against any omission.

Certificate	2022-2023	2023-2024	Certificate	2022-2023	2023-2024
FRA	0	3	EICR	5	2
Fire Alarm Test	12	12	Emergency Light	12	12
Fire Alarm maintenance	4	4	PAT	2	2
Legionella R/A	3	0	Fire Extinguishers	8	8
Asbestos R/A	0	5	EPC	0	19
Gas	103	103	Lift Service	3	6

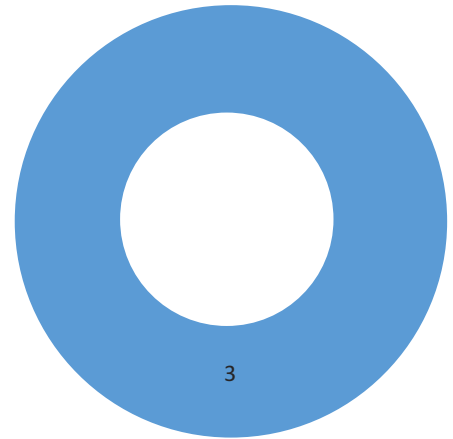
Gas



Fire Alarm Test

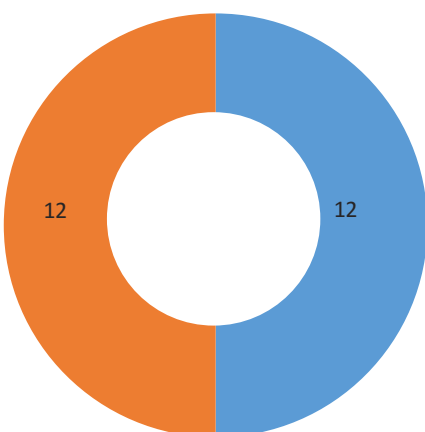


Legionella

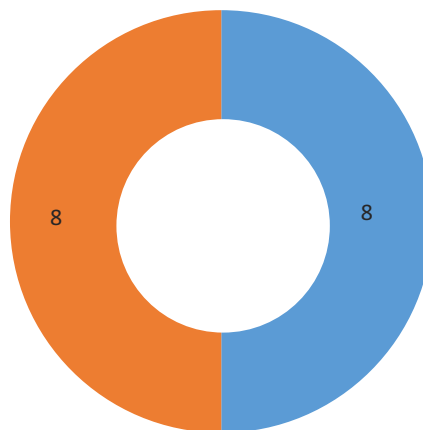


■ 2022-2023 ■ 2023-2024

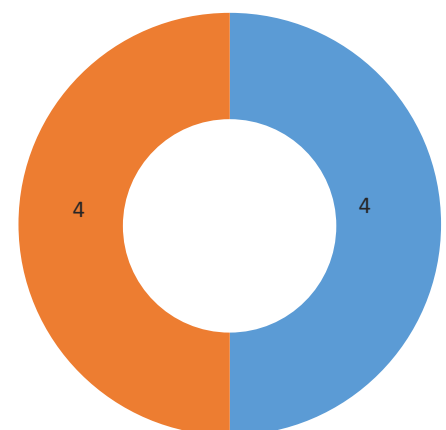
Emergency Light



Fire Extinguishers



Fire Alarm maintenance



Supported Exempt Accommodation Midlands

According to the data, Birmingham City Council had approved the highest number of claims for exempt accommodation compared to other towns and cities. Three years ago, Birmingham had less than 10,000 claims, but, while claims in other towns and cities have grown slowly, Birmingham City Council has grown significantly. Ash-Shahada entered the sector in 2018 and has grown to become the third largest provider of exempt accommodation for vulnerable people. Our growth plan will move us to be the second largest provider in 5 years.

We have been working with local councillors, exempt officers and inspectors and others to ensure that our service is appropriately being delivered.

Approximately 95% of our housing claims were approved by Birmingham city council during the last financial year 2023-24 on the first go, which shows how efficient our support system is and the quality of support providers. We have a

dedicated team of support workers and compliance officers in Birmingham, who visit tenants regularly and provide support as per tenant's support plans. Our testimonials provide an insight into the tenant experience.



According to National Housing Federation, It is estimated that just over 167,000 additional units of supported housing will be required for England by 2040, bringing total supported housing stock to just over 677,000 units. As a housing association, we have a 5 year growth plan to help and support this increase in demand for exempt housing. Organisations like ours are having to step up to ensure that the most vulnerable

people in our society are not forgotten. To support this growth, we will be enhancing internal capacity to ensure good governance and control. Out of the total units we had to March 2024, approximately 11% of our units were added alone in the last financial year i.e. 2023-24.

That means we added 401 units, meeting the demand and supply analysis of the need of exempt housing in the UK.

In November 2023 at its strategic away day, the Board recommitted to the exempt accommodation offering after making visits to properties and meeting with tenants to understand the ground realities of the people making use of the service.

We will be working with local authority partners, councillors and other key stakeholders to ensure that the high quality service is provided.

Your safety, our priority



Our tenant risk assessment data indicates that 42% of our residents have been identified as medium risk. This significant percentage underscores the vulnerability of a considerable portion of our tenant population and highlights the importance of our ongoing support programs. We are committed to creating safe and secure homes for all our tenants.

Easy Communication



According to a Birmingham City Council survey, 84% of people in Birmingham speak English as their main language. In comparison, 94% of our tenants speak English as their main language, which is higher than the citywide average.

Empowering Lives



Over one-third of tenants (37%) are being served for mental health challenges like depression, schizophrenia, and anxiety. While 59% of our tenants report "Other Disability". These findings underscore the critical need for targeted support services, particularly for mental health and unspecified disabilities. Our tailored support plans, co-created with tenants, directly tackle issues faced by them.

Shared accommodations



More than 78% of our properties offer shared rooms. With multiple tenants in one property, the risk of the property being entirely vacant is lower. Living in shared property can provide a sense of community and reduce feelings of isolation within the tenants.

Majority of Our Tenants Are Aged 25-44



Between 2007 and 2022 (the last available population figures), the population of England aged 18 and over grew 12%. In the same period, the number of supported housing units owned by private registered providers grew by 446 units, from 405,076 to 405,522, a 0.1% increase. This means that the rate of supported housing to the population has fallen from 10 units per 1,000 people aged 18 and over in 2007 to less than 9 units per 1,000 people in 2022. Keeping this in mind, of all the tenants we had in the last financial year 2023-24, 59% of our tenants are aged between 25-44.

Global community



We not only have tenants who are British nationals, but also to those from different nationalities. A majority of our tenants, 80%, are British. Other nationalities make up 14.25% of the population. Among the specific nationalities listed, Iranians constitute 2%, Pakistanis 1.54%, Sudanese 1.34%, and Iraqis 0.48%.

Diversity



Our tenant demographic data indicates a diverse ethnic composition, with English, Welsh, Scottish, Northern Irish, or British tenants comprising the largest group (45.99%). Significant representation also exists within the "Other Ethnicities" category (21.32%), Pakistani (12.94%), Black/Black British/Caribbean (7.61%), Asian (5.64%), White (5.44%), and Mixed/Multiple Ethnic backgrounds (1.06%). Birmingham is famous for the warm welcome it offers to all who come to the city - it is one of its strengths and why it is home to people from 187 different nationalities.

The city's ethnic minorities represent 51.44 per cent of the city's population, making Birmingham one of the first super-diverse cities in the UK. The above data illustrates the rich ethnic diversity within our tenants in exempt housing, with a significant representation from various ethnic groups. This diversity underscores the importance of culturally sensitive support services and inclusive community programs to cater to the needs of all tenants.

Building trust among tenants



Our tenant tenure data reveals that a significant 54% of our residents have enjoyed stable accommodation for two years or more, a testament to the quality of housing and community we provide. However, 33.80% have tenancies of less than six months, indicating an area where we can focus our efforts on improving the initial settling-in experience and providing more effective early support. The transient nature of tenants in exempt accommodation means that move outs and move ins are to be expected.

Performance Summary

Midlands

Maintenance

■ Cleaning and rubbish removal had the most significant increase with 207 more tasks completed, this was to ensure that our properties remained in good shape, more painting and decorating was also done. Voids and property clear out

dropped and also Locks & Key Change. This is evidence of better intensive management services as we managed tenants' off boarding in a more efficient manner. We had an increase in the number of kitchen renewals and boiler

replacements carried out. Overall, despite these significant increases and decreases in various categories, the total repair works carried out over 22/23 and 23/24 were comparable.

Incidents

	Incidents Reported	Incidents Resolved
Q1	6	6
Q2	5	5
Q3	7	7
Q4	8	8

■ Due to the nature of the clientele, the nature and frequency of incidents cannot be easily predicted. Q4 saw a significantly higher number of incidents compared to other quarters. TUK has 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.

Repairs and Maintenance	22-23	23-24
Carpentry & general building work	1200	1238
Locks & key change (doors & windows)	895	798
Electrical	767	750
Cleaning (one-off cleaning)/Rubbish removal	454	661
Painting & Decorating	526	606
Plumbing	549	585
Voids/Clear out	773	543
Kitchen renewals	384	403
Bathroom renewals	430	367
Boiler change	178	218
Garden/Grounds maintenance	170	170
Central heating repairs	167	157
Window renewals	212	130
Drains & Gutterings	78	90
Pest control	73	84
Major works	63	66
Roof works	22	21

Property Inspections

	Total Number of Properties Inspected
Q1	256
Q2	212
Q3	362
Q4	318

■ A consistent number of properties were visited during Q1-Q2 and Q3-Q4. Properties are inspected by compliance officers to ensure they meet the standards we have set and to ensure that any repairs that are required are carried out on a timely basis.

Repairs vary from property to property and given different priorities depending on how serious they are. Inspections are also carried out by Birmingham City Council alongside our staff. All housing quality issues identified during inspections were resolved on a timely basis and evidenced.

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	1160	1088	93.79%
Q2	935	820	87.70%
Q3	1960	1720	87.76%
Q4	1412	1310	92.78%

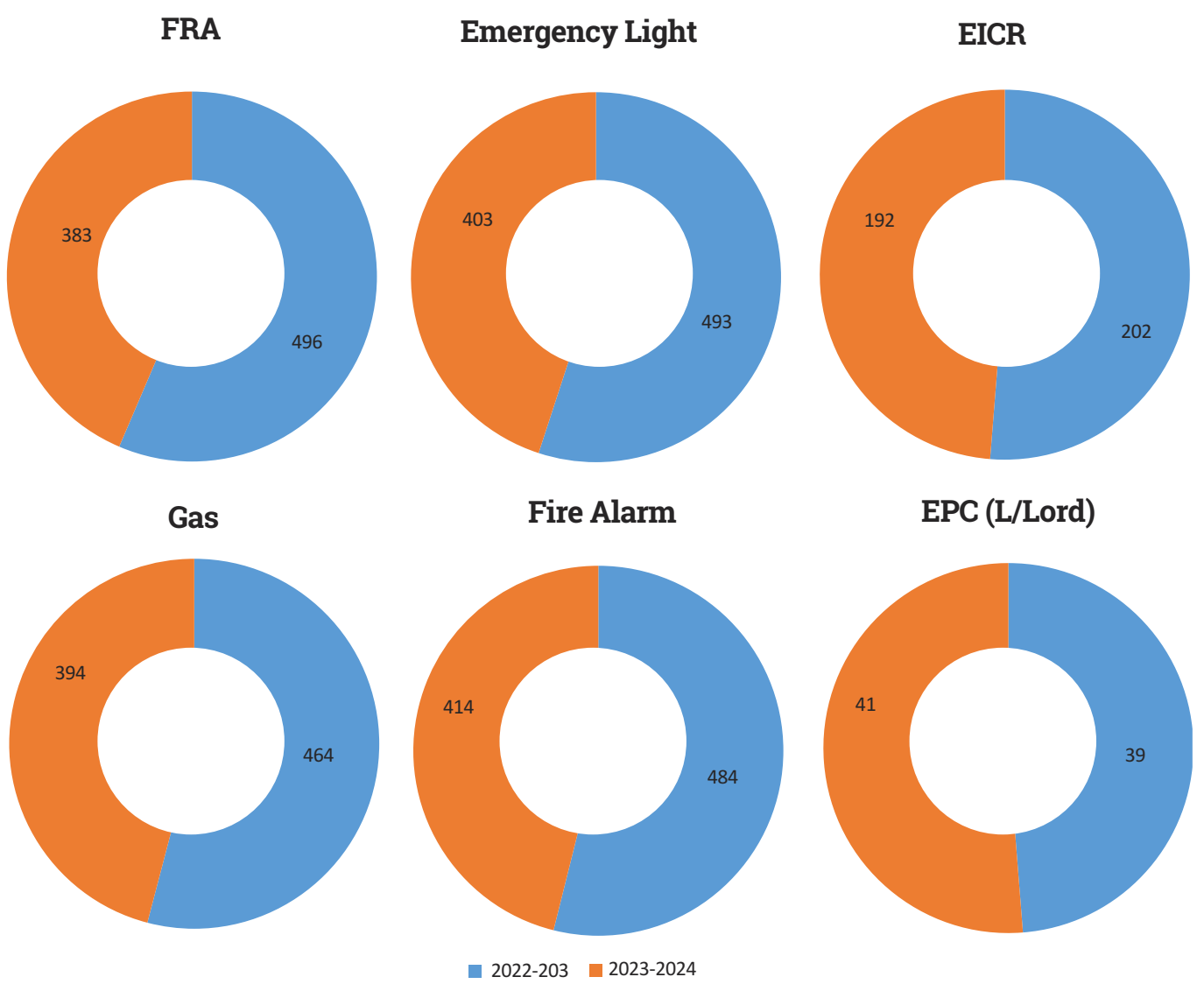
■ From 2022-2023 to 2023-2024, the Total Number of Units Audited for Support Provision increased by 813 units, reflecting more extensive audit coverage in 23/24.. The number of tenant files audited saw an even larger increase of 1,036 files, indicating a significant rise in the range of the audit process. Additionally, the support provision audit sample as a percentage of total units audited improved from 85.07% to 91%, showing that a higher proportion of units underwent a thorough audit, demonstrating an enhanced audit effort.

FLAGE+ Midlands

From 2022-2023 to 2023-2024, there has been an overall decrease of 523 certificates, attributed to the fact that the data provided represents renewal certifications only, not new certifications which are submitted separately for new properties. Specifically, Insurance certifications decreased from 485 to 437, Fire Alarm from 484 to 414, Emergency Light from 493 to 403, Gas from 464 to 394, FRA (Fire Risk Assessment) from 496 to 383, PAT (Portable Appliance Testing) from 463 to 339, and EICR (Electrical Installation Condition Report) from 202 to 192. The only category that saw an increase was the EPC (Energy

Performance Certificate) for Landlord, which rose slightly from 39 to 41. Overall, the total number of certifications decreased from 3126 in 2022-2023 to 2603 in 2023-2024, indicating reductions across most categories with only the EPC for landlords showing a slight increase.

Certificate	2022-2023	2023-2024
Insurance	485	437
Fire Alarm	484	414
Emergency Light	493	403
Gas	464	394
FRA	496	383
PAT	463	339
EICR	202	192
EPC (L/Lord)	39	41
TOTAL	3126	2603



Risk Heat Map

Organisational

The Board agreed that ASHA would operate two risk registers: an Organisational Risk Register, and SEA Risk Register. Our risk registers are reviewed regularly by the Board throughout the year as well as at the Audit and Risk Committee.

ASHA Organisational Risk Profile

The Overall Assessment is that ASHA's Risk Profile has slightly increased since the last review due to ASHA taking court action against tenants for rent arrears leading to possession claims. This has a risk of financial and reputational damage for ASHA.

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

SEA Risk Profile

The Overall Assessment is that ASHA's SEA Risk Profile has not changed since April when it increased due to growth of SEA to 5000 units approved by Board. This is being mitigated by stress testing complete, improvements being put place as operation scales up e.g. maintaining ratio of Staff/SPs to Tenants. This may change depending on the future growth plans.

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>	SEA01 - Managing the statutory health and safety and property conditions	
Possible		SEA13-Differing government policies and priorities	SEA9-Adverse ASHA publicity SEA0-B-ham Council bankruptcy SEA3-Tenant care and support SEA2-Tenant satisfaction and complaints	<u>SEA11-Breakdown in relationship with/between partners</u>	
Unlikely		SEA4-SPs move over to other RSLs / terminate leases SEA10-Assurance and reliance on data and information	<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 and providing comparison to the latest Housemark Sector Scorecard which was published in 22/23. 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 rise from 1.84% to 8.06% relates predominantly to the purchase of a new property in the 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 a new property in the year, but none in the year before.

• 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. Whilst the gearing position demonstrates a robust financial position, the net current asset position reflects the liability in respect of lease, support and management agents due. Gearing excluding Supported Exempt Accommodation funds remains significantly lower than industry standard.

• 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.

Metric	Performance 2023/24	Performance 2022/23	Housemark Scorecard
1 - Reinvestment %	8.06%	1.84%	5.7%
2 - New supply delivered %:			
A. New supply delivered (Social Housing Units)	0.50%	0%	1.2%
B. New supply delivered (Non-Social Housing Units)	0%	0%	0%
3 - Gearing %	-103.9%	-84.2%	35.8%
Gearing % (excluding Supported Exempt Accommodation)	7.1%	22.2%	35.8%
4 - EBITDA MRI Interest Cover %	688.48%	621.23%	181.9%
5 - Headline social housing cost per unit	£6,106	£5,821	£4,230
6 - Operating margin %:			
A. Operating margin (Social housing lettings only)	13.25%	18.58%	22.2%
B. Operating Margin (overall)	3.09%	3.08%	20.2%
7 - Return on capital employed	12.58%	13.27%	2.8%

• Cost per Unit:

This metric measures the economy and efficiency of the Association. The lower the amount, the more economic and efficient the Association is. The results for the year reflect rising costs across Services and Maintenance, which are expected given the current economic climate. Ash-Shahada also engaged in community improvement programmes which benefit tenants and the communities that the Association works with.

• Operating Margin:

These metrics measure the overall profitability of the Association, excluding exceptional items. This metric reflects that fact that there has been significant

investment in property, maintenance and repairs at Social Housing properties in the year.

• 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 Performance

	2024	2023
	£	£
TURNOVER		
Operating Expenditure	£41,101,607	47,228,475
OPERATING SURPLUS	1,388,766	1,439,151
Interest Receivable	36,804	8,196
Interest and Financing Costs	216,241	235,380
SURPLUS FOR THE YEAR	1,201,575	1,075,385
FIXED ASSETS		
Housing Properties	8,444,184	7,986,090
Other Tangible Fixed Assets	372,432	352,864
Investment Property	193,846	201,600
TOTAL FIXED ASSETS	9,010,462	8,540,554
CURRENT ASSETS		
Debtors	1,282,805	1,349,565
	11,996,212	10,813,259
TOTAL CURRENT ASSETS	13,279,017	12,162,824
CREDITORS		
Amounts falling due within one year	11,249,994	9,859,692
Net Current Assets	2,029,023	2,303,136
Total Assets Less Current Liabilities	11,039,485	10,843,690
CREDITORS		
Amounts falling due after more than one year	4,165,337	5,171,107
TOTAL NET ASSETS	6,874,148	5,672,579
CAPITAL AND RESERVES		
Share Capital	11	17
Income and expenditure reserve	6,874,137	5,672,562
CAPITAL AND RESERVES	6,874,148	5,672,579

OPERATING SURPLUS FOR THE YEAR

£1.38m - 2024
£1.43m - 2023

FIXED ASSETS

£9m - 2024
£8.5m - 2023

CASH & CASH EQUIVALENTS

£11.99m - 2024
£10.81m - 2023

CAPITAL & RESERVES

£6.87m - 2024
£5.67m - 2023

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.

Mayors Recognition Ceremony



Chair of Ash-Shahada Housing Association, Mr. Joseph Mbang (Nji), speaking at the private recognition ceremony of ASHA leadership. Alongside him are Co-Vice Chair, Mr. Muhammad Ahmad, and CEO, Mr. Toaha Qureshi MBE.

Ash-Shahada leadership was recognised by the Worshipful Mayor of Lambeth Cllr Sarbaz Barznji for contribution to the community in a private ceremony at the Mayor's Parlour. The Mayor's Award for Service to the Community recognises individuals, groups and organisations who have gone above and beyond to serve their local community.

Praising Ash-Shahada Housing Association for what it has achieved, The Mayor of Lambeth said:

"..Having you here is recognition that you are doing great things for the community and myself and the community appreciate what you are doing. This is the sort of relationship we need to be strengthening in our communities. Having organisations like yourself, who are supporting people who are vulnerable and struggling... from me and on behalf of the people of Lambeth, I thank you for all the hard work you do for our community, helping those who are in

need most, forgotten sections of society. As a refugee who came to this country for safety, I know what support I needed and could not access. The work you do makes life a lot easier for those who are already suffering. You are saving lives."

Chair of Ash-Shahada, Mr. Joseph Mbang (Nji), said:

"..It is a great privilege to be the Chair of this organisation. Ash-Shahada is an organisation that offers its services to people from all backgrounds. As a Muslim organisation, the ethics of what we do are informed by the Islamic faith, and you can see the support we offer. We call on the Mayor of Lambeth and his colleagues to continue to support community organisations like ours, stand by us and support us to reach the vulnerable people in this community and expand our reach to those who need it most.

CEO of Ash-Shahada, Mr Toaha Qureshi MBE, said:

"We are pleased to be recognised by

the Mayor of Lambeth Cllr Sarbaz Barznji for our community work. We are offering more than just housing, it is a comprehensive approach which has been instilled from the top of the organisation. All of our board members and staff are involved in some way or another with community work and giving back to the communities they live and work in.

The forgotten sections of society the Mayor referenced earlier has included all of us at one point. We must never forget where we come from and we must always support the people that need it. We would welcome working with the Council in partnership to build more social housing. Community based housing associations are embedded in the community, we are part of the fabric. Let us join hands to serve our communities."



CEO, Mr. Toaha Qureshi MBE, speaking with Mayor of Lambeth, Councillor Sarbaz Barznji, in the Mayor's Parlour.



Mayor of Lambeth, Councillor Sarbaz Barznji, with ASHA leadership in Council Chambers.



Mayor of Lambeth, Councillor Sarbaz Barznji, encouraging Negeni to get involved in politics by becoming a councillor.

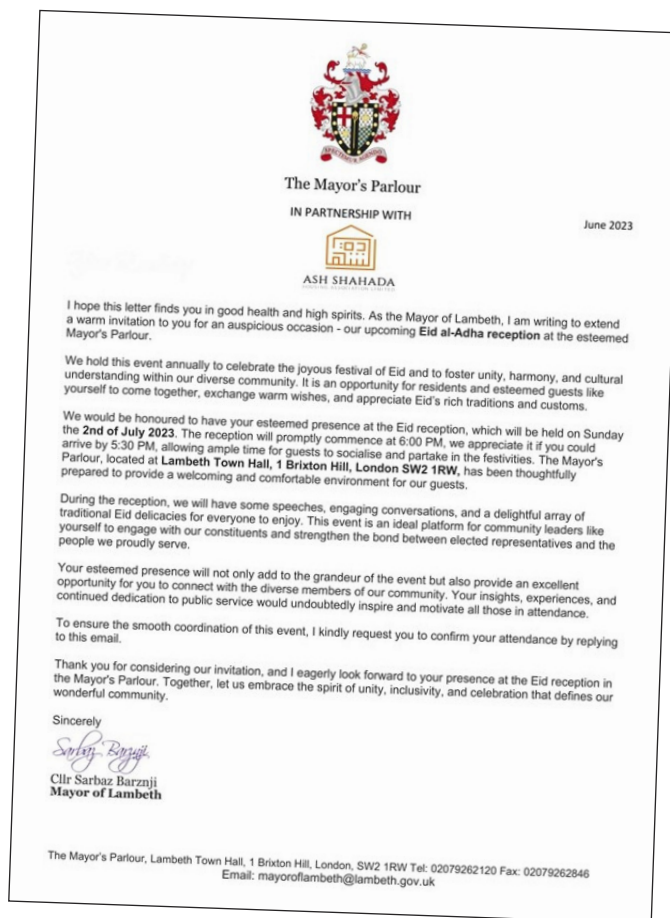


Eid Reception 2nd July 2023

In partnership with the Mayor of Lambeth, Ash-Shahada Housing Association organised a reception for Eid Al-Adha at the Mayor's Parlour. Guests included Mayors from across London, councillors together with High Commissioners and other representatives from Pakistan, Sri Lanka, Mauritius, Kurdistan, Iraq, Portugal, Somalia, Malta, Nigeria and Trinidad & Tobago.

Mayor of Lambeth, Cllr Sarbaz Barznji said he was delighted to host a heartfelt Eid reception honoring our vibrant Muslim community. "This is a beautiful gathering highlighting love, respect, & unity. We welcome diverse cultures, backgrounds, faiths, & traditions, cherishing our collective strength." The Mayor emphasised the importance of inclusivity, building bridges of understanding, joyous conversations, shared traditions, & new friendships forged, showcasing the richness of our Muslim community.

He continued: "I am grateful to all the attendees who





made this event special. Thank you to Ash-Shahada Housing Association for making this event possible and for being such impactful community leaders, particularly Umar Mahmood our host, Toaha Qureshi MBE the CEO and Joseph Mbang, the Chair. They have been providing much needed community housing to people in Lambeth and beyond and without organisations like Ash-Shahada, the community voice would not be echoing in corridors of power. I have seen their leadership advocate for people who cannot advocate for themselves. This has been inspiring to me and I know first hand they are part of the fabric of this society. They are an example to us all and I would like to recognise the important work you do. Let's uphold love, respect, & unity in our lives, creating a welcoming future for all. May Eid inspire kindness, compassion, & celebration of our differences."

Umar Mahmood said: "Eid al-Adha reinforces the importance of togetherness, compassion, generosity, and humility. It teaches that true leadership involves putting others before oneself and making tough decisions. With those important themes in mind, we bring the community together from all different backgrounds, from all different walks of life. It is to recognise the contribution from the Muslim community for what they do throughout the year. It is great that we can work with local authorities like Lambeth to bring people together. We continue to grow in our influence in our communities being the voice for so many, carrying out our civic

duty and the responsibilities we have. It is events like that showcase and highlight what we are doing and yet how much we need to go further and what else we need to do to make sure our communities are safe, and our communities are represented. We hope this kinds of activities will continue to bring us all together and celebrate these festivities and traditions."

Muhammad Ahmad, Co-Vice Chair of Ash-Shahada, said: "We support these community events to celebrate the commonalities that bring us together. This celebration of Eid is one of sacrifice and what giving up that which you love the most, a time for increased

compassion and giving to those in need. Our mission and vision is to put people in need at the core of everything we do, not just to provide bricks and mortar, but to be the bridge between people both at times of celebration and at times of need. I am sure this will continue and ASHA will always support our communities."

Representative Deputy Lieutenant for Lambeth, Christopher Wellbelove, congratulated the Mayor for organising such a fantastic celebration and spoke of the importance of awareness and celebration of people of all faiths and how this was essential to build social cohesion .



Representative Deputy Lieutenant for Lambeth, Christopher Wellbelove, Muhammad Ahmad, Co-Vice Chair, Mayor of Lambeth Cllr Sarbaz Barznji and Umar Mahmood, Director Operations.



Muhammad Ahmad, Co-Vice Chair, with Marina Ahmad, Assembly Member for Lambeth and Southwark, and Detective Chief Superintendent Sebastian Adjei-Addoh, BCU Commander Central South BCU.



Attendees at the Eid Reception enjoy food and refreshments sponsored by Ash-Shahada Housing Association.

Eid Reception at New Scotland Yard



Umar Mahmood and Cllr Irfan Mohammed (Board Member) were invited to an Eid Reception at New Scotland Yard where Sir Mark Rowley, Commissioner of Metropolitan Police Service, was they keynote speaker. Also in the photo Commander Colin Wingrove and Cllr Issa Issa.

Islamophobia Awareness Conference in Lambeth



Bell Ribeiro-Addy, MP for Streatham, speaking at the Islamophobia Awareness Conference at the Lambeth Town Hall.

The Lambeth Islamophobia Awareness Conference 2023 took place in November to mark the ending of the Islamophobia Awareness Month. It was organised by the Lambeth Muslim Council and supported by Ash-Shahada Housing Association. In addition to the keynote speeches at the conference, an exhibition was held at Lambeth Town Hall. The conference was hosted by Umar Mahmood, Director Operations at ASHA, and Nordin Jahar, a local community leader.

The aim of the event was to raise awareness of Islamophobia, understand the lived experience of it, and celebrate the contributions of the various Muslim communities. There will be a range of guest speakers, refreshments and an insightful exhibition exploring Islamophobia and the extensive positive contributions of British Muslims to society. Speakers included Umar Mahmood, Cllr Claire Holland (Leader, Lambeth Council), Bell Ribeiro-Addy MP (MP for Streatham), Bayo Dosunmu

(Chief Executive, Lambeth Council), Superintendent Gabriel Cameron (Lambeth Metropolitan Police), AbdulMaalik Tailor, Saad Qureshi, Cllr Issa Issa, Cllr Irfan Mohammed and more.

ASHA Staff volunteered at the event as part of their efforts in giving back to the community.

Bell Ribeiro-Addy MP (MP for Streatham) said:

“It could not be more important for us to raise awareness about the increase in anti-Muslim hate that we are seeing,



Councillor Claire Holland, Leader of Lambeth Council, speaking at the event.



Director Operations, Umar Mahmood, and Office Manager Zohara Palmer, with ASHA staff at the Islamophobia Awareness Conference, Lambeth Town Hall.

not just in our country but worldwide. In the UK, we are seeing it in our criminal justice system, health, education, we are also seeing it increase in the workplace and street harassment. We cannot overlook the increasing Islamophobia due to the conflict in Gaza. It is no surprise there is growing sentiment of anti-Muslim hatred because of the sustained negative stereotypes that we see in the discourse of the media. Almost 90% of mosques across the UK have experienced acts of hate crime in this last

year alone, whilst instances of anti-Muslim hate crime have more than doubled in the last decade...

I believe that our diversity and our multicultural is greatest strength. We need to make sure that we are redoubling our efforts to ensure that it is not reflected in all these areas in our society and that takes education. Which is why it is so important that we have an Islamophobia Awareness Month and that is something that happens every single year in Lambeth since I've been a

Member of Parliament. We know that all of this bigotry comes directly from ignorance. What is ignorance? It is the absence of education. I'm really pleased that people have come here to learn and that so much work is going on to educate people about the Muslim faith and also about the horrors of Islamophobia. You have somebody in me who always takes Islamophobia seriously and stands against Islamophobia.



Umar Mahmood (co-host), Ex CEO LB Lambeth, Cllr Holland, Leader of Lambeth Council, Cllr Issa Issa and Nordin Jahar (Co Host)



Director Operations, Umar Mahmood, addressing the audience on the critical issue of Islamophobia.

Iraqi Delegation Meet with Faith Leaders



Iraqi government delegation visited London to meet with prominent faith leaders at Lambeth Town Hall. The Mayor of Lambeth, Cllr Sarbaz Barznji invited Ash-Shahada to attend given the “rich history of [ASHA] and leadership in the field of interfaith harmony and community cohesion”.



Staff Training and Development During the Year



Board member, Saif Pathan, providing training to staff on front line customer services and engagement.



Paul Sowerbutts, Landlord Action, providing training to staff on income and arrears management.



Gary Dempsey, OmniLedger, provides training to staff and updates on the roll out of the new and improved housing management software.

Tenant Forum at ASHA Offices



Christmas hampers and dinner 2023



During Christmas staff and support providers handed out Christmas dinner and hampers to tenants to share the Christmas spirit and joy

Remembrance Sunday



Umar Mahmood is joined by Rabbi Herschel Gluck OBE, Bishop Michael Steele and Professor Gus John after his speech at Remembrance Sunday commemoration in Windrush Square, Lambeth, to offer prayers for those who died in war and the innocent people suffering in current wards with a call to end all wars.

On Remembrance Sunday, we pay tribute to the brave men and women who have served and sacrificed for our

nation. This day is a solemn reminder of their courage and dedication. We honor their memory and reaffirm our

commitment to supporting those who continue to serve.



Dr Jak Beula welcomes attendees as master of ceremony.



Colonel Abdirizak Dagne, Kenya Defence Advisor, delivers the African Military Tribute.



Bell Ribeiro-Addy MP delivers the Lambeth address alongside Florence Eshalomi MP and Helen Hayes MP.



Umar Mahmood, Director Operations, urges the government and public to learn from history and past mistakes to end the suffering of innocent people following deaths of innocent people in Palestine and Israel.



Attendees at the Remembrance Sunday commemoration in Windrush Square, Lambeth.



Faith leaders pour sand in a symbolic gesture of peace.

Away Day



On behalf of Mayor of Lambeth, Cllr Sarbaz Barznji, Chair Joseph Mbang (Nji) presents a certificate of recognition to board member Remon Fahim for his contribution to community services.



Chair Joseph Mbang (Nji) and CEO Toaha Qureshi MBE at the Away Day 2023.

Board members and staff at the Away Day 2023 in London.



Board Meeting



Knox Cropper LLP, external auditors for ASHA, report to the Board on the financial performance of ASHA.

Rewilding The Car Park at Redan Terrace

In the spring of 2023 we decided to rewild 2 patches of grass in the car park at Redan Terrace. They had become something of a barren terrain over the years, and so, armed with little more than a huge box of wildflower seeds and a pickaxe, we set about rectifying this. We also put in a small, low lying fence - recycling an old metal bed.

To our delight, over the coming months a beautiful scene unfolded, and we were blessed with

butterflies and bees and even some rogue tomatoes!

The garden has proved remarkably resilient throughout the colder months. However, as is standard practice, in February we plan to cut the current planting right down in preparation for new growth in the spring, and we will also be adding in some roses.

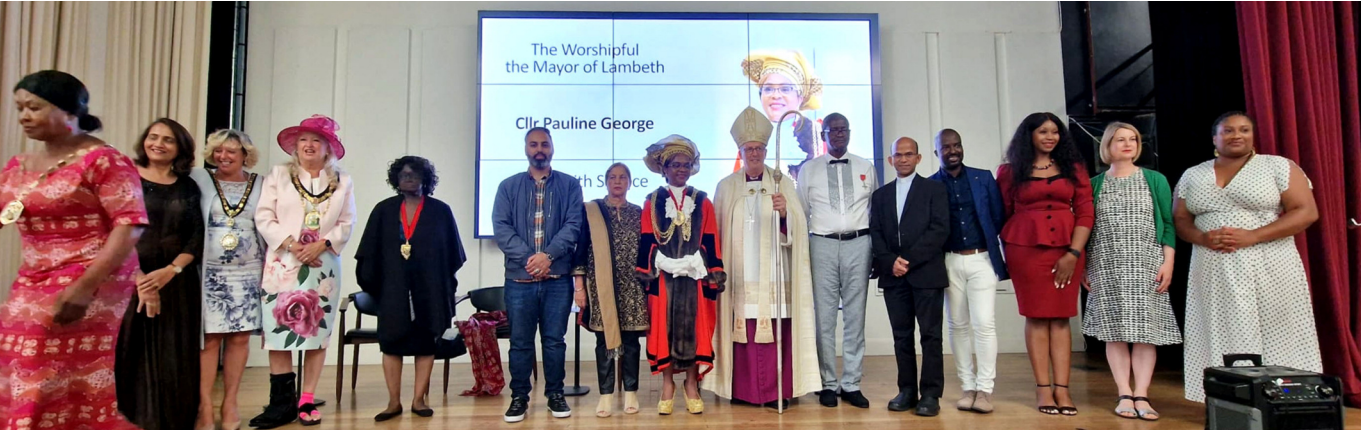
We hope that our neighbours will continue to enjoy these delights that nature brings.



ASHA in the Community

Last Year's Highlights 2022/23

Mayor of Lambeth's Multi Faith Civic Service September 2022



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.



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



Lying in State Visit - September 2022



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

Tenant Forum Meeting 2022



Board Strategic Away Day - November 2022



CEO Meeting the President of Pakistan



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



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



Interfaith Iftar supported by ASHA - April 2022



Florence Eshalomi MP, Borough Commander Colin Wingrove, Cllr Nanda Manley-Browne, Cllr Marianna Masters and others join the local community for the Interfaith Community Iftar.

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.

External Auditors

Knox Cropper LLP,
8/9 Well Court, London, EC4M 9DN

Internal Auditors

Morgan Reach Chartered Certified Accountants
Morgan Reach House, 136 Hagley Road, Birmingham, B16 9NX

Accountants

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

Advisors/Consultants

Tenet Compliance & Litigation Limited
William Sturges LLP
Devonshires Solicitors LLP
Landlord Action UK
Vedanta Hedging Limited
Peninsula Business Group (Legal HR Specialists)
Knox Cropper LLP
Morgan Hunt UK Limited
Adam Lowe Data Engineering and Analytics Consultancy

Bankers

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Web: www.ash-shahada.org

“

I believe that our diversity and our multicultural is greatest strength. We need to make sure that we are redoubling our efforts to ensure that it is not reflected in all these areas in our society and that takes education. You have somebody in me who always takes Islamophobia seriously and stands against Islamophobia.

”

Bell Ribeiro-Addy MP
(MP for Streatham)



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