



Maynard Co-operative  
Housing Association

# Annual Report and Accounts 2020/21

# About us

Maynard Co-operative Housing Association (MCHA) is proud to have been providing quality affordable homes for local people for over 40 years.

Formed in 1977, we own 117 homes in the Highfields area of Leicester and rent properties to people from a diversity of cultures.

As a community-based housing co-op, our tenant members are at the heart of everything we do.

Run by and for our tenant members, we reinvest any profits into improving our homes and services. We are also looking to invest in buying new homes, to expand our housing stock further.

“... our tenant members, are at the heart of everything we do.”

Our managing agent, PA Housing, delivers various services on our behalf. These include managing waiting lists, allocating homes, collecting rent and maintaining and repairing properties.

We work in partnership with our tenant members, local residents, funders and other partners to build thriving, vibrant communities where people are proud to live.



# Welcome



## **A message from Alam Navsa, Chair of Maynard Co-operative Housing Association**

2020/21 was a year which brought many challenges, as the global pandemic affected us all in so many ways.

But I am proud of how the Maynard co-op team and our tenant members worked together to overcome the obstacles we faced.

With the help of your cooperation and understanding, we maintained vital services while ensuring we kept everyone as safe as possible.

We offered extra support to those of you struggling practically, financially or emotionally due to the impact of the coronavirus crisis over the past year.

Our team prioritised your safety throughout, ensuring our homes remain up-to-date with gas, electrical and fire safety compliance.

Despite having to restrict our repairs work to emergencies only during lockdown, I am delighted that we were able to make excellent progress getting all our repairs back on track by the end of the financial year.

Our team has also done a phenomenal job in ensuring we maintain our rental income, which is essential for us to continue providing Maynard's homes and services.

I would like to take the opportunity to thank you all – our tenant members, committee, managing agent and partners – for your hard work, commitment and patience over the last difficult 12 months.

It was of course disappointing to have to suspend our social activities too, but I look forward to celebrating with you once they are finally allowed to resume.

We offered extra support to those of you struggling practically, financially or emotionally due to the impact of the coronavirus crisis over the past year.

# Rising to the challenge

Your safety remained our top priority throughout the past year's pandemic.

As non-essential work had to be suspended, we focused our attention on health and safety matters in your homes.

Our team carried on working, while observing social distancing and using personal protective equipment, to carry out important checks on Maynard properties.

These included fire risk assessments, annual gas safety checks and the electrical testing which we carry out every five years.

As a result, we have completed every scheduled fire check and all our homes have up-to-date gas and electrical safety certificates.

On behalf of the co-op team, thank you for your understanding and flexibility in allowing us into your homes to carry out this vital work.



## Taking to the streets

Over the last year we started carrying out street inspections to make sure we are keeping our neighbourhoods pleasant and well-maintained.

Our Housing Management Officer, Shereen Sheikh, now visits every street where there are Maynard homes at least once every six months.

She checks how our properties and gardens are looking from the outside and, while she is there, sometimes gets chatting to our tenant members to see how they are getting on.

## Keeping homes in good repair

Lockdown restrictions in 2020/21 forced us to suspend non-urgent work for some months but we continued to carry out emergency repairs throughout the year.

As soon as we were able, we started catching up with non-emergency and routine repairs, making good progress to clear the back-log by the end of the financial year.

In order to make sure we provide you with the best repairs service we can, Maynard co-op has now re-tendered for this work and began a new contract with PA Housing's Direct Labour Services team in August 2021.



# Supporting Maynard families

As well as keeping up with important safety inspections, we provided extra practical and emotional support for some tenant members over the past year.

We made weekly phone calls to our elderly and vulnerable residents to see how they were getting on and to check if they needed any additional help.

Working with community groups and local temples, we arranged food parcels for some households and our team provided information and advice to people struggling financially.

Our help, such as support to claim benefits, proved a lifeline for some tenant members.



Feedback about our advisors included:

**“I am eternally grateful to her and the team for their willingness in helping me.”**

**“I am so thankful for your help with benefits and food parcels when I was really struggling.”**

## Getting to know you

Our team continued carrying out our annual ‘profile visits’, which help us get to know you better and make sure you have any support you need.

During lockdown, instead of face-to-face visits, we conducted these chats remotely by phone – and this was a great success.

## Online success

More and more Maynard families are signing up to easier online access to our services.

A total of 53 tenant members (nearly half our households) have registered to use the MyPA app, which can be used 24/7 from the comfort of your own home.

The app allows you to pay your rent, report repairs, book appointments, inform us of any problems or chat with us live at a time to suit you.

To sign up or find out more, check out [www.pahousing.co.uk](http://www.pahousing.co.uk)

## Money advice



Many of our tenant members moved to the new Universal Credit benefit over the past year.

Our Housing Management Officer, Shereen Sheikh, and our Tenancy Sustainment Team provided them with advice about the process and what to expect.

As a result, our residents got the right benefits and support in place to ensure they were able to manage their money and keep up with their rent payments.

# Business as usual

Although face-to-face events had to be halted during lockdown, our management committee maintained the smooth running of the co-op and its services by getting together online.

Meetings have been conducted virtually via video call, with the help of laptops and tablets which we bought to enable business to carry on remotely.

MCHA Chair Alam Navsa said: “Holding online meetings worked extremely well, enabling us to

carry on business as usual in spite of lockdowns.

“It was a very useful way of doing things. So, looking ahead, we will keep the option of virtual get-togethers – for instance, when we just need a quick chat about an issue – as well as holding our usual in-person meetings.”



## Tracking performance

We constantly keep track of how we are doing in different areas of our business by conducting internal audits and reviews of our services.

Having started an audit focusing on our compliance with health and safety regulations, this will continue over the next year.

During the past year we have also carried out a self-assessment of our complaints process to ensure we handle your concerns in the right way.

As a result, we have been updating our complaints policy, monitoring cases more closely and ensuring we learn from your feedback.

## Committee training

Maynard committee members continually work to develop and expand their skills, to help them in their role running our housing co-op.

Our usual training sessions had to move online over the past year, including a virtual workshop focusing on equality and diversity.

Participants discussed the latest legislation covering such issues, how to ensure equality of



opportunity, encourage diversity and promote understanding within our communities.

We have now drawn up a programme of further training, in partnership with the Confederation of Co-operative Housing, for the coming year.

Subjects covered will include governance, regulation of social housing, managing homes, budget setting and business planning.

# Stepping into the spotlight

Maynard housing co-op's achievements won national recognition in 2020/21, with our Chair scooping two prestigious awards for his hard work over the last 26 years.

Alam Navsa, who has led our management committee since 1995, won the title 'Housing Co-operator of the Year' in the Confederation of Co-operative Housing Awards 2020.

More recently, he was again named 'Co-operator of the Year' in the Co-operative UK's Co-op of the Year Awards 2021.

Alam has dedicated much of his life to Maynard's homes and tenant members, crusading community-led housing and steering the co-op's success – all while bringing up three children and running a full-time business.

He said: "I am honoured to receive these awards on behalf of our co-op. To me, they recognise the work not just of myself but all Maynard's committee members over the years.

"They shine a light on what can be achieved by us, as a community, when we work in a spirit of co-operation to provide truly affordable quality housing – and ultimately improve people's lives."



## Looking to the future

Our rolling programme of improvements to Maynard homes had to be suspended in 2020/21 due to Covid restrictions, so we are keen to re-start this work over the coming year.

We have budgeted £208,000 to carry out various upgrades in 2021/22, including installing:

- five kitchens
- seven bathrooms
- new exterior doors
- new roofs
- extra insulation.

To assess what further work needs doing on our homes, we are now carrying out the planned stock condition survey which was delayed by lockdown.

We also hope to re-launch Maynard's usual social activities with a day trip this winter, depending on the latest coronavirus restrictions.

# Your committee

## Attendance

Committee member	Meetings attended April 2020-March 2021
Mr A Navsa	7 out of a possible 8
Mr Lorgat	8 out of a possible 8
Mrs Lorgat	8 out of a possible 8
Mr Sheikh	8 out of a possible 8
Mr S Gaffar (co-optee)	8 out of a possible 8
Mr M E Yakub	7 out of a possible 8
Mr Tim Clarke (co-optee)	7 out of a possible 8
Miss Hussain	6 out of a possible 8
Mr Butt	4 out of a possible 8
Mr Makda	2 out of a possible 4 ( <i>resigned 6/11/20</i> )



From left to right -  
 Top row: Mr Navsa, Mr Lorgat, Mr Sheikh, Mrs Lorgat, Mr Gaffar, Miss Hussain  
 Bottom row: Mr Yakub, Mr Clarke, Mr Makda  
 (Mr Butt not pictured)

## Play your part

We are always on the look-out for new committee members to help us manage Maynard Co-operative Housing Association – particularly more women, to make sure the committee fully represents the views of our tenants.

As a committee member, you are able to influence how the co-op is run and our future plans. You can have your say on different aspects of our work, including home improvements and service performance.

Meetings generally last no more than a couple of hours and we offer full training, out-of-pocket expenses and even child care support if needed.

If you'd like to find out more, please contact Nicola Parlby on **0116 204 4135**.

# How are we doing?

Here is a summary of our performance from 1st April 2020 to 31st March 2021

## Repairs

We aim to respond to



**99%**

of **emergency repairs** within 24 hours

**64**

out of **64 jobs (100%)** responded to on time



**95%**

of **routine repairs** within 21 calendar days

**164**

out of **183 jobs (89.54%)** responded to on time

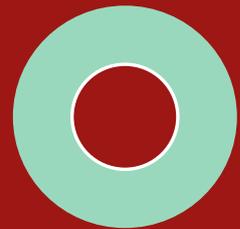
## Rent collected

Target

**100%**

Achieved

**102.65%**



## Lettings



We have re-let **2** homes in the last year

## Empty properties



At March 2021, we had **0** empty properties

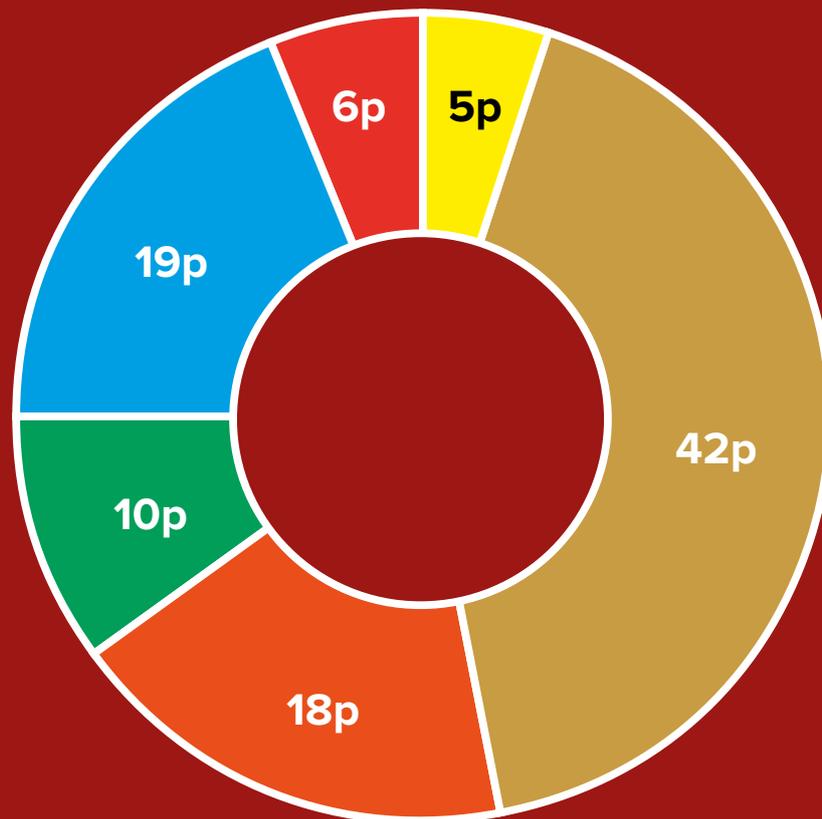


# Money matters

Statement of Comprehensive Income		
	2021 £'000	2020 £'000
<b>INCOME</b>		
Rent Receivable	539	518
Service Charges	12	13
Other Income	10	–
Social Housing Grant	30	30
Other Grants	12	12
<b>Total Income</b>	<b>603</b>	<b>573</b>
<b>EXPENDITURE</b>		
Services	20	8
Management	163	186
Routine Maintenance	68	82
Bad debts	(4)	–
Major Repairs/Planned Maintenance	63	68
Depreciation	72	71
<b>Total Expenditure</b>	<b>382</b>	<b>415</b>
<b>OPERATING SURPLUS</b>	<b>221</b>	<b>158</b>
Interest Receivable	0	1
Interest Payable	–	–
<b>SURPLUS FOR THE YEAR</b>	<b>221</b>	<b>159</b>

Statement of Financial Position		
	2021 £'000	2020 £'000
<b>FIXED ASSETS</b>	<b>2,973</b>	<b>3,031</b>
Current Assets	982	798
Creditors (<1 Year)	(100)	(153)
<b>NET CURRENT ASSETS</b>	<b>882</b>	<b>645</b>
<b>Total Assets less Current Liabilities</b>	<b>3,855</b>	<b>3,676</b>
Creditors (> 1 Year)	(1,980)	(2,022)
<b>TOTAL NET ASSETS</b>	<b>1,875</b>	<b>1,654</b>
<b>SHARE CAPITAL AND RESERVES</b>	<b>1,875</b>	<b>1,654</b>

# How we spent each £1 of your rent in 2020/21



- Services
- Management
- Routine maintenance
- Major repairs
- Depreciation
- Planned maintenance

# Thank you

We would like to thank all our contractors, suppliers and partners who have worked with us over the last year for their ongoing support. These include:

- PA Housing (managing agent)
- The Venue (AGM venue)
- Sanjay Foods (caterers)
- Confederation of Co-operative Housing (business planning support)
- Furry Dice Promotional Goodies (stationery suppliers)
- Rogers Spencer (external auditor)
- TIAA (internal auditor)
- Neil Plumb Photography (photographic services)
- Woods Coaches (travel provider)
- Word Association (communications)
- Assured Alarms (office security works).

## **MAYNARD CO-OPERATIVE HOUSING ASSOCIATION LIMITED**

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