

# Business Plan

2020-2022 (Yr1)



Homes & Enterprise

Supporting BME Communities  
and Multi-Cultural Neighbourhoods



**Targets, priorities and  
financial plan 2019/20**

## Contents

Foreword	3
Operating Environment	4
Our Mission and Values	6
Our Objectives	7
Targets	8
Our Priorities	9
Financial Plan	11
Board Structure and Board Members	13
Unity Senior Management Team	17
Appendix 1: Financial Tables	18
Table 1: Unity Housing Five Year Forecast	18
Table 2: Unity Enterprise Five Year Forecast	19
Appendix 2: Charts and Graphs	19
Chart 1: Development Summary	19
Chart 2: 30 Year Plan – Turnover and Surplus	20
Chart 3: 30 Year Plan – Peak Debt and Loan Drawdowns	20
Appendix 3: Risk Map	21



In 2018 we celebrated Unity's AGM with an annual report which had a First World War theme, in recognition of the Armistice centenary and in tribute to the vital contribution of BME Commonwealth soldiers in that conflict and since.

Special guest speaker Colonel Karl Harris told the audience about the positive good work being done by the British Army's Black, Asian and Minority Ethnic Network, which he chairs.

"This is such an important year," he said. "The role that men and women of colour from all communities have played in the British Army for a hundred years and beyond is a story that isn't necessarily told as much as it might be."

Unity was set up to address the urgent housing needs of black and minority ethnic communities (BME) in Leeds and now provides in excess of 1,280 homes. It also continues to support local business and enterprise and provides employment support and training through its subsidiary Unity Enterprise.

Following on from the 30 years celebrations in 2017, with the decision on Brexit looming the need for BME focussed organisations, such as Unity, remains as strong as ever, in particular the focus on promoting community cohesion and integration.

Universal Credit was rolled out to the remaining authorities in late 2018, Leeds being one of the last to adopt it. We have been working with staff to support our tenants through this period of significant change including appointing an additional Housing Officer.

This is the first year of our 2019/20-2021/22 plan and our key focus is on completing the delivery of an additional 139 new homes by 2022. This has been Unity's most ambitious development plan to date with a total of 220 new homes being delivered in partnership with Homes England. We are reviewing our capacity to allow for further growth post 2022.

Finding suitable and viable sites remains challenging as Local Authorities had their Revenue Account cap that controls local authority borrowing for house building abolished in October 2018. This means that Local Authorities can now borrow additional money to fund developments themselves rather than traditionally selling land to Housing Associations/ private developers.

Our subsidiary Unity Enterprise has continued to build on the previous year's improvement and maintained a small surplus whilst improving the buildings and our offering to business tenants. This has allowed some additional support to be offered for local business in the form of free specialist advice sessions and in some cases reduced rents for social enterprise organisations. We have surveyed all of our tenants this year and the feedback has been positive and highlighted where additional support could be offered. We are also encouraged that voids have been filled relatively quickly. The employment support team has again increased its impact this year in supporting more people into employment and training.

In January 2019 Unity was reassessed by the Regulator of Social Housing (RoSH) as achieving a G1V1 rating (G=Governance, V=Viability), which is an improved position on the 2017 rating of G2V2.

Unity was reassessed during 2018 for Investors in People and retained its silver accreditation reflecting the importance place on investment in staff training and development.

Unity is committed to fulfilling its social purpose and continues to be assessed against the nationally recognised Customer Service Excellence standard. Since 2017 the Association has achieved two compliance plus ratings for developing our services to target hard to reach and disadvantaged people. We have specific customer focused training, development and skills initiatives.

We still remain in a challenging environment where our tenants face increasing hardship. Unity will continue moving forward to drive growth and improvement in our communities and support tenants in these challenging times.



Ali Akbor  
Chief Executive



Shruti Bhargava  
Chair of UHA Board

This section summarises some of the key developments in the housing sector in which we operate.

## Sector Update

The Government published the Social Housing Green Paper - **A New Deal for Social Housing** in August 2018 in response to the tragedy at Grenfell Tower which exposed feelings of powerlessness and a disconnection that demanded a response from all parts of society. The paper drew extensively upon the listening exercise ministers carried out with social housing tenants. The paper has a very positive tone about social housing, repeatedly stressing its importance to the country, and is presented as 'a fundamental shift in the state's approach to social housing and the people who call it home'. The consultation closed on 6 November.

The paper covered five key themes:

- Ensuring homes are safe and decent
- Effective resolution of complaints
- Empowering residents and strengthening the regulator
- Tackling stigma and celebrating thriving communities
- Expanding supply and supporting home ownership

In October 2017, the National Housing Federation (NHF)'s board started a conversation with members, tenants and residents about how the sector can respond to the questions raised in the green paper. They wanted to explore how the sector can build trust and create a stronger, more connected relationships between housing associations and their tenants and residents.

The NHF originally called this work Our Offer for Tenants. It has since been renamed **Together with Tenants** to reflect the ambition to build a collaborative, balanced relationship between housing associations and their tenants and residents. The draft plan was launched on 20 February 2019 with four key proposals:

- A new requirement in the Code of Governance for boards to be accountable to their tenants and residents.
- A new charter setting out what tenants and residents can expect from their housing association landlord.
- Tenant and resident oversight and scrutiny of the charter with a report on how their landlord is doing against charter commitments.
- A closer link with regulation.

A consultation on this plan is now open until 19 April.



## Welfare Reform

Rollout of the Universal Credit full service completed in December 2018. After the rollout process has completed, DWP will then begin moving all remaining existing benefit claimants to the Universal Credit full service starting in 2019. All areas in West Yorkshire are now in receipt of universal credit.

The benefit cap is a policy that caps the amount in state benefits that an individual household can claim per year. The Secretary of State for Work and Pension's announced in January 2019 that the current freeze on benefits are planned to stop in 2020. This is very positive news.

The Government also announced changes to the cap on benefits for families with 2 or more children. The cap which was introduced in 2017 will no longer apply to any children who were born before the cap was introduced but it will continue to apply to those children born since.

The Work Allowance element of the new welfare scheme will be increased to £1,000 from April 2019, the previous limit was £370.

## The Government's response to the Hackitt review

The Government published in December 2018: **Building a Safer Future: An Implementation Plan**, which sets out its roadmap to delivering the recommendations from Dame Judith Hackitt's Review of Building Regulations and Fire Safety. The 64-page document recaps on building safety activities since the fire at Grenfell Tower, and reiterates the Government's intention to deliver "a fundamental reform of building safety". A consultation will open in Spring 2019.

## Brexit

The Regulator of Social Housing (RSH) has written to all associations setting out the Regulators expectations of them during the period of uncertainty in the event of a no deal Brexit and to share examples of what associations should consider when stress testing their businesses.

The Regulator expects registered providers to have: identified the risks to which their businesses would be exposed; stress tested their business plans to reflect these; and identified specific, deliverable and timely mitigations, to ensure viability is maintained and tenants and social housing assets are protected.

## Budget 2018 and Housing

The 2018 Budget sets out the Government's continued support for keeping on track with increasing housing supply to 300,000 a year. The budget included:

- A new Help to Buy Equity Loan scheme that will run from April 2021 for 2 years
- Extending Stamp Duty Land Tax relief for first time buyers to purchases of all qualifying shared ownership properties
- Further investment to deliver more homes, including an extra £500m for the Housing Infrastructure Fund
- Confirming that the Housing Revenue Account cap that controls local authority borrowing for house building will be abolished from 29 October 2018.

## Our Mission and Values

### Our Mission

Provide housing choice, improve life opportunities and address inequalities.

### Our Values

**Integrity** – Being honest, transparent and sincere with strong principles

**Respect** – In the way we treat people, service users and each other

**Flexibility** – In how we work for the benefit of our tenants, other people, the organisation and each other

**Commitment** – To provide services to meet the needs of our tenants, local people and local neighbourhoods

**Business focussed** – Continually review and adopt best practice and ensure we operate efficiently and effectively in order to make best use of resources

**Equality and fairness** – In the way we work and deliver services



## Our Objectives

Provide and continue to develop good quality mixed tenure housing which reflects needs and aspirations.

We will ensure the highest standards of repair and maintenance of our existing stock. Our priority will be develop new high quality stock in geographic areas of Leeds where members of the BME community would want to live. We will also consider opportunities to support BME communities across the wider Leeds City Region. Our new development programme will consist of the type and tenure of unit for which we know there is a current and emerging need.

Provide high quality affordable housing services

We aim to achieve the highest level of tenant satisfaction through the delivery of a range of flexible high quality services which respond to the needs of our current tenants. We will take account of emerging needs of new tenants and redesign our services accordingly. We will be sensitive to the needs of existing and new tenants in regard to the current economic climate and the Government's legislative programme.

Involve and work with our tenants and the communities we serve to inform and improve services

We will engage with our tenants and BME communities to develop a good evidence base to help us design our services and influence the policy and delivery of services by others. On this basis, we will seek to represent BME communities, and others, in the multi-cultural neighbourhoods within which we work.

Work with partners to encourage and support the regeneration of our target neighbourhoods

We will work in partnership to deliver physical, social and economic regeneration programmes to help create and sustain neighbourhoods where BME communities want to live. We will focus our efforts in those neighbourhoods where tenants live and where there are high percentages of BME communities. We will aim to deliver and facilitate the delivery of services based on our understanding of current and future needs. We will continue to ensure our tenants have the best advice and access to training and employment opportunities and we will aim to promote and sustain financial inclusion.

Provide and facilitate business support services and encourage local enterprise

Through our Unity Enterprise Company, we will offer affordable managed workspace to support the needs of a wide range of small businesses and other organisations. We will provide and facilitate direct support to encourage local enterprise and we will offer and facilitate business advice to our existing tenants. Through these services, we will aim to support the economic regeneration of our target neighbourhoods.

Be a progressive and expanding business with a sound resource base

We will be a strong and forward-looking organisation. We will have a robust financial plan to support the delivery of high quality services and new development. Our governance and performance management arrangements will be of the highest standard and we will be a place where people want to work.



# Targets

The targets set below are built into our financial plans and need to be met to ensure business viability and high levels of tenant satisfaction. The financial targets will be regularly monitored by the Board and form part of the quarterly management accounts reported to the Board. More detailed targets are considered by the Operations Committee linked to more consumer orientated service standards and by the Unity Enterprise Board. In addition, targets which are likely to be of more relevance and of interest to our tenants are reported to the Tenant Scrutiny Panel and in our tenant newsletter.

	<b>2017-18 Target</b>	<b>2017-18 Actual</b>	<b>2018-19 Target</b>	<b>2018-19 Forecast</b>	<b>2019-20 Target</b>
Unity Housing Surplus	£1,204k	£1,881k	£815k	£934k	£585k
Unity Enterprise Surplus	£39k	£50k	£47k	£49k	£48k
Gas servicing	100%	100%	100%	100%	100%
Electrical testing	100.0%	99.0%	100.0%	98.8%	100.0%
Rent arrears	4.25%	4.83%	3.91%	4.12%	3.91%
Income collection	100.00%	99.80%	100.00%	101.01%	100.00%
Unity Housing – void loss	1%	0.81%	<1%	0.25%	<1%
Unity Enterprise – void loss	9.62%	6.14%	9.62%	5.11%	6.50%
GN Re-let times – excl. new development	30 days	27.8 days	28 days	21.2 days	20 days
Turnover of stock :	<10%	5.21%	<10%	3.48%	<10%
Repairs performance					
Emergency	99.0%	93.9%	99.0%	99.2%	99.0%
Urgent	99.0%	92.1%	99.0%	99.1%	99.0%
Routine	99.0%	94.0%	99.0%	99.3%	99.0%
Appointments kept	99.0%	93.8%	99.05	96.7%	99.0%
Overall satisfaction	95.0%	97.2%	95.0%	97.0%	95.0%
Employment services:					
Into employment	80	110	115	119	115
Training	120	177	175	179	200
Volunteering	30	30	30	24	25
New developments:					
Start on site	85	53	60	60	18
Completed units	12	12	23	23	60

## Our Priorities

We review our objectives and related priorities on a regular basis. By their nature, some of our priorities carry forward from one year to another whilst others represent new ambitions and our approach to changing needs, demands and the environment within which we operate.

Our priorities are set out as statements of intent within this plan. Measurable and time bound actions necessary to achieve our priorities are set out in a more detailed Operational Plan, which is monitored by the Senior Management Team. Specific reports are then considered by the Board(s) and our Committees at key milestone dates. We provide a 'Dashboard' of overall performance to each Board meeting.

### Objective 1

#### **Provide and continue to develop good quality mixed tenure housing which reflect needs and aspirations**

- 1.1 Deliver our current development programme on budget and on time.
- 1.2 Review our capacity for additional new development beyond 2021.
- 1.3 Review and agree contractor framework arrangements.
- 1.4 Review Management and Maintenance Development Appraisal allowances.
- 1.5 Develop a new asset management strategy which offers improved value for money and ensures high levels of tenant satisfaction.

### Objective 2

#### **Provide high quality affordable housing services**

- 2.1 Continue our drive to reduce rent arrears and develop best practice.
- 2.2 Plan and manage the impact of Welfare Reform on our tenants and on our business.
- 2.3 Continue to improve our approach to managing turnover and reducing void levels and rent loss.

- 2.4 Develop the new repairs and maintenance contract and improve services and value for money.
- 2.5 Introduce a new gas repairs and servicing contract.

### Objective 3

#### **Involve and work with our tenants and the communities we serve to inform and improve services**

- 3.1 Continue and input of our Tenant Involvement Panels, inclusive of Tenant Scrutiny Panel.
- 3.2 Review and improve our services based on regular tenant feedback, satisfaction surveys and the results of our tenant census.
- 3.3 Delivering against 'Together with Tenants' post consultation of the social housing green paper.

### Objective 4

#### **Work with partners to encourage and support the regeneration of our target neighbourhoods**

- 4.1 Review our current employment service offer, success to date and future work programme.
- 4.2 Encourage and participate in neighbourhood regeneration initiatives relevant to our existing tenants, new development sites and our high priority areas (Chapeltown/Harehills and Beeston/Holbeck).
- 4.3 Review our longer term approach to community/neighbourhoods regeneration.

### Objective 5

#### **Provide and facilitate business support services and encourage local enterprise**

- 5.1 Agree a new business plan and work programme for Unity Enterprise services and business.
- 5.2 Undertake further financial capacity analysis.
- 5.3 Review services based on regular feedback from tenants.

## Objective 6

### **Be a progressive and expanding business with a sound resource base**

6.1 Monitor, review and strive to continually improve our Value for Money Strategy.

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6.2 Investigate and develop opportunities for growth and improved financial capacity.

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6.3 Continue to improve our management and staff development programmes and our drive for customer service excellence.

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6.4 Update and regularly review our Risk Management Strategy.

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6.5 Ensure systems and operating procedures are up to date and fit for purpose.

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6.6 Update and regularly monitor the organisations 'self-assessment' and Operational Plan.

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6.7 Review our communication strategy and influencing role.



## Financial Plan

Unity has put together a strong and viable plan for the next 30 years which completes our current major development programme and which demonstrates further development capacity in future years.

This section sets out the five year financial forecasts for both Unity Housing and Unity Enterprise. There is also a summary of the 30-year plan for Unity Housing. Unity Housing Development Services is allocated a zero budget because its small surplus is not material to the overall group.

## Development Summary

Our current development programme is illustrated in the chart 1. It is supported by two Homes England grant funding agreements consisting of 120 homes from the Affordable Homes Programme and 100 homes via the Shared Ownership Affordable Homes Programme, a total of 220 homes to be developed by March 2021.

Sites have now been identified for all 220 units. The plan assumes that all of the developments are built for Affordable Rent. No development is included post 2021.

## 30 Year Plan

The 30-year plan for Unity Housing is illustrated by the two charts in Appendix 2.

The second chart shows the amounts and timing of loans drawn and the levels of total debt, which peak at £32million in 2024. A new loan of £7million will be required in 2024. All debt is repaid within the 30 years of the plan.

The plan meets or exceeds all of our banking covenants. Gearing peaks at 63% in 2021 (vs a covenant of 80%) and the interest cover measure always exceeds 145% versus the covenant level of 115%.

## Stress Testing – 30 Year Plan

Stress tests are designed to test the ability of our plan to cope with adverse financial events or shocks. These possible events have been built in to the forecasting model and each one can be switched either on or off.

This allows us to see the impact of a single adverse event or any combination of events, including the impact of any mitigating actions we might take.

We have identified seven key stress factors below and measured both the individual impact and the combined impact.

Key stress factors were identified as follows:

No.	Description	Impact measured
1	Increased bad debts arising from the transition to Universal Credit	Increase by: 2% in 19/20 1% 20/21 onwards
2	Void rates double	To 2%
3	Increased development costs	5% increase
4	Increased maintenance costs	Additional £50k for 5 years
5	A steeper rise in interest rates	Increase by 2% from 2021
6	A period of zero rent increase post 2025 caused by economic downturn.	4 years at CPI at 0%
7	Mitigations	Cost savings and suspension of some services offered.

Although requiring significant amounts of additional working capital, none of these scenarios (or combinations of) result in the plan breaching any of its banking covenants. However, the combination of all scenarios 1 to 6 results in a plan which is effectively unviable.

Applying the mitigations does bring the plan back to a more viable position, albeit with minimal capacity to absorb any further adverse events. Mitigating actions would include cost savings which might impact on social outcomes currently achieved by the Association.

## Key Assumptions

Our key assumptions for Unity Housing and Unity Enterprise are set out in the tables below.

### Unity Housing

What	When	Assumption
Rent Inflation	April 2019 April 20 to April 25 April 26 onwards	Minus 1% CPI +1% CPI only
RPI	2020 onwards	3.20%
CPI	2020 onwards	2.00%
Interest rates (BASE)		Rising to 3.75% in 2023
Wage inflation		CPI
Staircasing/ RTA sales	Throughout plan	None assumed. Although it is likely some will occur it is more prudent not to include them
Shared Ownership	All	There are no shared ownership properties in the plan. It is currently unlikely that sites identified would deliver sustainable SO homes. There would be financial upside in the plan (less debt required) if this situation changes.
Bad debts	2020 2021 for 4 years Rest of plan	1% 0.75% 0.60% due to the current size of the provision in comparison to arrears or else the provision ends up higher than the rent arrears growth
Maintenance inflation	First 4 years Remainder of plan	Entered as per profile of spend RPI increases

### Unity Enterprise

What	When	Assumption
Voids	All	10%
Bad debts	All	1%
RPI/CPI	All	Same as Unity Housing above
Intercompany loan	All	Interest set at 4% over base rate Scheduled repayment of £32k. The opening balance will be £347k.
Maintenance	All	Has been included in line with our current maintenance plan.

# Board Structure and Board Member Profiles

## The Board

Shruti Bhargava (Chair)

Waheed Butt

### (Chair of Operations Committee)

David Heels

### (Chair of Audit and Risk Management Committee)

Naseer Ahmed

Richard Walker

Liz Cook

Emma Green

Abdul Hamied

John Jeffries

David Richmond

Nahim Ruhi-Khan

Abdul Rashid (observer)

## Audit and Risk Management Committee

David Heels (Chair)

Naseer Ahmed

John Jeffries

Abdul Rashid (co-optee)

Abdul Ravat

Nahim Ruhi-Khan

## Operations Committee

Waheed Butt (Chair)

Naseer Ahmed

Richard Walker

Liz Cook

David Richmond

## Enterprise Board

Emma Green (Chair)

Abdul Hamied

Kalsoon Iqbal

Will Jennings

Ravinder Panesar

Cyril Powell

Abdul Ravat

Andrew Welsh

## HR & Governance Committee

Liz Cook (Chair)

Shruti Bhargava

David Heels

John Jeffries

Andrew Welsh

Waheed Butt

## UHA Board

### Shruti Bhargava (Chair)

Shruti Bhargava is an independent consultant specialising in strategy, leadership and change, and has been Chair of Unity Homes & Enterprise since January 2015.

She began her career as an Operational Researcher in the steel industry, and has had a diverse career which has spanned sectors and roles since then.

Her journey has included being a management consultant in Cap Gemini, a VFM specialist at the Audit Commission, leading on Best Value transformation reviews at Sheffield City Council, and working as a facilitator with community groups.

Within housing, she has worked with tenants groups, led on Sheffield Homes' first two successful inspections, was a Board Director at Sheffield Homes, and a trustee of a BME domestic abuse charity. She has strengths in visioning, making sense of complex problems, and has particular interests in public policy creation and delivery. Shruti is especially passionate about addressing issues of equality, diversity, and cohesion in our society.

### Richard Walker

Richard has been within social housing since 1998, predominantly dealing with tenancy and neighbourhood management and customer services with strategic responsibility since 2004.

He has been responsible for service delivery over a range of challenging areas including community engagement and housing strategy, as well as overseeing a £300m Decent Homes Programme. He is now the Managing Director of his own consultancy firm, specialising in housing, customer services, operations and business transformation, working both inside and outside of the housing sector

### **David Heels**

(Chair of Audit & Risk Management Committee)

David's background is predominantly in finance. He has worked for Housing Corporation as Head of Financial Appraisal, as a Housing Consultant for PriceWaterhouseCoopers, for a subsidiary of another registered provider and as Director of Corporate Services/Head of Business Centre for the ALMOs in Leeds. He currently holds the position of Head of Finance at Horton Housing Association.

David has experience of heading up large projects and advising on and upholding policy at a senior level. He has extensive reporting and influencing experience at both Board and Committee.

### **Naseer Ahmed**

Naseer Ahmed has over 35 years' experience within the social housing sector at both non-executive and senior management levels, including for the CIH National Council, and the Together Housing Group.

Naseer also possesses a sound knowledge of governance, investment and development and community involvement issues.

### **Waheed Butt**

(Chair of Operations Committee)

Waheed has many years experience of front line services in the public sector, both as a team member and more recently at a more senior level.

Within a social housing environment, he has significant experience of all aspects of tenancy management, developed and led on policies and procedures. He has primarily worked in housing for Leeds City Council and an ALMO for 7 years.

### **Liz Cook**

Liz has worked in public sector housing for 30+ years as CEO of an ALMO, Chief Housing Officer at Leeds, Programme Director for Vulnerable People at Sheffield and Assistant Director of Housing at Barnsley, gaining extensive experience delivering strategic and operational leadership in a range of different organisations with different cultures and challenges. Liz started her career delivering housing management and regeneration in East London. She is committed to the

provision of exceptional housing services. Liz is currently a Director on ONGO Homes Board and a Director of ONGO's Development Company, and was a Northern Housing Consortium Board Member for 5 years.

Liz has recently moved to Chesterfield Borough Council as Assistant Director of Housing.

### **John Jeffries**

As co-owner of a social housing consultancy, John's primary skills are based in strategic planning and regeneration. Working across the country, often within areas of challenge, he has held several senior posts dealing with stock transfers and policy development.

John has a proven flexible approach, working alongside Management teams in both the private and public sectors. Currently however, he deals mainly with business and finance planning.

### **David Richmond**

Dave is in charge of one of the ten largest Local Authority departments in the country. In 2018 he led the service to be declared as the "Strategic Housing Authority of the Year" at the prestigious CiH uk Housing Awards. He has a keen interest in transforming and improving housing services and is a member of the Disruptive Innovators Network. Committed to partnership working, he believes strongly that tenants and VCF organisations are often well placed to drive innovations and deliver effective local services.

### **Nahim Ruhi-Khan**

Nahim is currently employed in a senior leadership position within Leeds City Council and has over 25 years' experience of working within the housing sector. Her roles have included delivery of housing operations, non-housing asset management, refurbishment schemes, and delivery of a housing PFI project and creation of employment opportunities within areas of need throughout the Leeds area.

### **Abdul Rashid (Observer)**

Abdul is a qualified accountant (FCCA) with significant experience of working in finance roles (in the commercial, voluntary and public sectors), including 13 years as a Non-Executive Director; 10 years with York Housing Association and 3 years with 4-Integrity e-Learning for Health Community Interest Company in London.

Abdul has extensive experience of working in the housing sector having been a Management & Financial Accountant for Sadeh Lok Housing Group for 10 years. He worked at the Department of Health & Social Care in Leeds for 10 years where his most senior role was as Head of Finance & Procurement for the Strategy & External Relations Directorate, with responsibility for the financial management, assurance & control of budgets totalling £325m. Abdul is currently employed as an LCRN Accountant at the NHS National Institute for Health Research in Leeds.

### **UE Board**

#### **Emma Green**

Emma has a background as a Finance Director, and extensive working with SME and Social Enterprises.

Emma has an MSc in Social Enterprise, and particular expertise and interest in Charity Finance. Emma sits on the UHA Board and she is also Chair of the Unity Enterprise Board.

#### **Abdul Hamied**

Abdul is a Senior Programme Manager within NHS England supporting the implementation of General Practice Development Programme having previously managed/supported various NHS Transformation Programmes including Integrated Care and Mental Health.

Prior to this Abdul held a number of senior roles leading social, economic and area-based transformation in Local Government. At Rochdale MBC, he led transformation programmes focused on step-change in local social and economic conditions, housing market renewal, improving mainstream services and reducing inequalities as well as leading on the work of the Local Strategic Partnership. He was also a Neighbourhood/Local Improvement Advisor, supporting

improvement across a range of areas (economic development, community empowerment, equalities performance management and tackling inequalities) working closely with local authorities and Local Strategic Partnership's.

Abdul is an experienced Non-Executive Director having previously served on a number of Housing Associations (Manningham HA and Nashayman HA,) Heywood Middleton & Rochdale Primary Care Trust Board, NW Learning & Skills Councils, and been a member of DWP Ethnic Minority Advisory Group. Abdul is a member of both the UHA and UE Boards.

### **Kalsoom Iqbal**

Kalsoom began her career in housing progressing to a managerial position before moving into the Corporate Policy Section. In her role as Lead Policy Officer she was responsible for developing corporate strategies, plans and working directly to the Executive Leadership team. She has extensive experience of community and stakeholder engagement.

Kalsoom currently works in the Integrated Commissioning Directorate within a local authority developing services for Older People and Carers.

### **Will Jennings**

Will has over 30 years' experience within the social housing sector, the majority of this time at a senior level. Moving within development and regeneration areas, his comprehensive knowledge has helped develop regional and local strategies and initiatives.

Will is also Chair of a small Charity working with disadvantaged young people in Bradford. Recently, Will retired from Incommunities in Bradford where he spent 5 years managing local employment programmes in partnership with the Local Authority and community based organisations. His broad knowledge and expertise have proved vital to the aims and objectives of Unity Enterprise.

### **Ravinder Panesar**

Rav has spent the last 8 years as a Business advisor within the West Yorkshire area. He assists and supports new enterprises and small businesses ensuring sound beginnings and growth into successful ventures.

Previous experience, although still linked to business and enterprise, includes trade and investment both in the UK and abroad. Rav was the winner of Outstanding Individual 2005 for UK Trade & Investment, and was Business Advisor of the Year in 2009.

### **Cyril Powell**

Cyril has over 30 years' experience within the social housing sector. From front line management to senior level with his main areas of responsibility being in regeneration and development.

He has been involved at board member level with a number of organisations including Willow Park Housing Trust, Keniston Housing Trust and Bluecoat Arts Centre. He was involved in setting up Unity and has recently returned to the board of Unity Enterprise following a gap of some years.

### **Abdul Ravat**

Abdul has spent many years within regeneration and development environments at a senior level. He has previously worked for the Housing Corporation dealing with regulations and investment and more recently at the HCA at a more local level, driving investment, regeneration and economic growth.

### **Andrew Welsh**

With a background in local government and HR, Andy has been involved in the education sector for over 25 years. Andy has worked up to CEO level in further and higher education with additional leadership and governance experience in school education. He has successfully completed a number of significant capital projects in schools and colleges.

Andy has a strong interest in the employment and skills agenda particularly the way it supports regeneration and inclusive, economic growth. He is also a Trustee of Unipol providing accommodation to 3,000 students as well as administering a number of national and local housing Codes.



## Unity Senior Management Team

### Profile and staffing structure

#### Chief Executive

#### Operations Director & Deputy Chief Executive

Enterprise Team  
Housing Services  
Maintenance

#### Regeneration & Development Director

Regeneration  
Employment Services  
Team

#### Resources Director

Finance  
PA & Office Services  
Corporate Services Team  
IT. Performance &  
Compliance

#### Chief Executive

##### Ali Akbor, MSc CPFA

Ali was appointed in January 1999. Before joining Unity he was at the City of Salford as Head of Finance for the community and Social Services Directorate.

He has extensive organisation and financial experience and has worked with Housing Associations for many years, having been a Board Member for two other Housing Associations. He is also a member of the Chartered Institute of Public Finance and Accountancy (CIPFA).

#### Operations Director & Deputy Chief Exec

##### Parveen Sidhu BSc (Hons)

Parveen joined Unity in February 2005 and successfully project managed Unity's Audit Commission Inspection on the Housing Management and Maintenance Services.

Parveen has a proven track record in social housing, with her previous roles including working as an Area Manager between 2001 and 2003 for Local Authority and subsequently as Head of Operations. In 2004 she led on rewards and loyalty, website development and marketing as Head of Intouch Services, for a large LSVT.

#### Regeneration & Development Director

##### Wayne Noteman BA (HSG)

Wayne was appointed Regeneration & Development Director in April 2010. Before joining Unity he has held a number of posts including Senior Projects Manager (Firebird JVC), Housing Projects Manager (Bradford Trident NDC) and was New Initiatives Manger for Leeds City Council.

After over 20 years in housing regeneration he has extensive knowledge of the sector and serves on the Boards of Horton Housing, Chartford Homes and was previously a Board Member on Bradford Youth Board and Bradford Community Housing Trust. Wayne is also a School Governor at Hillcrest Primary School.

#### Resources Director

##### Ann Marie Matson BSc (Hons) CPFA

Ann Marie joined Unity in November 2018. She has worked in Social Housing Finance for over 22 years, having been a Management Accountant for a local Authority and then worked in a Housing Association in a variety of roles: Finance Manager, Company Secretary, coordinated a successful Audit Commission Re-Inspection, and spent the last 5 years as Head of Finance and Procurement. She is a member of the Chartered Institute of Public Finance and Accountancy (CIPFA) and a School Governor at Rothwell St. Marys R.C. Primary School.



## Appendix 1: Financial Tables

### Table 1: Unity Housing Five Year Forecast

Income and Expenditure	2020	2021	2022	2023	2024
	£'000s	£'000s	£'000s	£'000s	£'000s
<b>TURNOVER</b>					
Gross Rental Income	5,864	6,390	6,973	7,194	7,430
Less Voids	(59)	(64)	(70)	(72)	(74)
Net Rental Income	5,805	6,326	6,903	7,122	7,356
Other Income	12	12	13	13	14
Grant Amortisation	864	916	977	977	977
<b>Total Turnover</b>	<b>6,682</b>	<b>7,254</b>	<b>7,893</b>	<b>8,113</b>	<b>8,347</b>
<b>OPERATING EXPENDITURE</b>					
Management Costs Total	(1,474)	(1,507)	(1,540)	(1,571)	(1,603)
Service Costs	(250)	(278)	(303)	(312)	(323)
Routine Maintenance	(672)	(681)	(699)	(724)	(773)
Planned Maintenance	(255)	(285)	(285)	(319)	(318)
Major Repairs	(82)	(127)	(89)	(67)	(115)
Bad Debts	(58)	(54)	(59)	(61)	(63)
Depreciation of Housing Properties	(1,644)	(1,866)	(2,117)	(2,108)	(2,136)
Other items	(996)	(987)	(965)	(961)	(974)
<b>Operating Expenditure Total</b>	<b>(5,431)</b>	<b>(5,784)</b>	<b>(6,057)</b>	<b>(6,123)</b>	<b>(6,304)</b>
<b>Operating Surplus</b>	<b>1,251</b>	<b>1,470</b>	<b>1,837</b>	<b>1,989</b>	<b>2,043</b>
Interest Receivable	17	19	20	19	15
Interest and financing costs	(684)	(887)	(1,036)	(1,152)	(1,127)
<b>Surplus for the year</b>	<b>584</b>	<b>602</b>	<b>821</b>	<b>856</b>	<b>931</b>
<b>Balance Sheet</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
	£'000s	£'000s	£'000s	£'000s	£'000s
Fixed Assets Total	76,359	83,418	81,834	80,320	78,753
Current Assets Total	1,015	1,710	2,205	1,049	7,070
Creditors - amounts due < 1 year	(1,325)	(1,325)	(1,325)	(1,325)	(1,325)
<b>Assets less current liabilities Total</b>	<b>76,048</b>	<b>83,803</b>	<b>82,714</b>	<b>80,044</b>	<b>84,499</b>
<b>Creditors - amounts due &gt; 1 year</b>					
<b>Loan</b>	(24,438)	(30,977)	(29,449)	(27,098)	(31,801)
<b>Deferred Income - Grant</b>	(32,833)	(33,632)	(33,440)	(32,462)	(31,485)
<b>Pension creditor</b>	(1,365)	(1,180)	(989)	(793)	(590)
<b>Net assets Total</b>	<b>17,413</b>	<b>18,015</b>	<b>18,836</b>	<b>19,692</b>	<b>20,623</b>
<b>Reserves</b>					
Income and Expenditure Reserve	17,413	18,015	18,836	19,692	20,623
<b>Total reserves</b>	<b>17,413</b>	<b>18,015</b>	<b>18,836</b>	<b>19,692</b>	<b>20,623</b>
<b>Cash Flow</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
	£'000s	£'000s	£'000s	£'000s	£'000s
Cash flow from Operating Activities	2,006	2,311	2,819	2,934	3,012
Total Cash flow from investing activities	(8,533)	(7,286)	225	(598)	(574)
Cash flow from financing activities	4,888	5,664	(2,553)	(3,496)	3,582
Net Change in Cash	(1,639)	689	492	(1,159)	6,020
<b>Cash at the end of year</b>	<b>740</b>	<b>1,429</b>	<b>1,921</b>	<b>761</b>	<b>6,781</b>

## Table 2: Unity Enterprise Five Year Forecast

Income and Expenditure Account	2020	2021	2022	2023	2024
	£'000s	£'000s	£'000s	£'000s	£'000s
Turnover	571	587	606	625	646
Operating Expenditure	(506)	(529)	(550)	(552)	(566)
Interest and financing costs	(16)	(17)	(18)	(17)	(15)
<b>Surplus for the year</b>	<b>48</b>	<b>41</b>	<b>38</b>	<b>56</b>	<b>65</b>

Balance Sheet	2020	2021	2022	2023	2024
	£'000s	£'000s	£'000s	£'000s	£'000s
Fixed Assets Total	2,078	2,014	1,972	1,934	1,872
Cash & cash equivalents	31	71	85	112	173
Other Current Assets/ (liabilities)	(154)	(156)	(158)	(158)	(159)
Creditors due after 1 year	(1,451)	(1,384)	(1,316)	(1,249)	(1,182)
<b>Net assets Total</b>	<b>504</b>	<b>545</b>	<b>583</b>	<b>639</b>	<b>705</b>

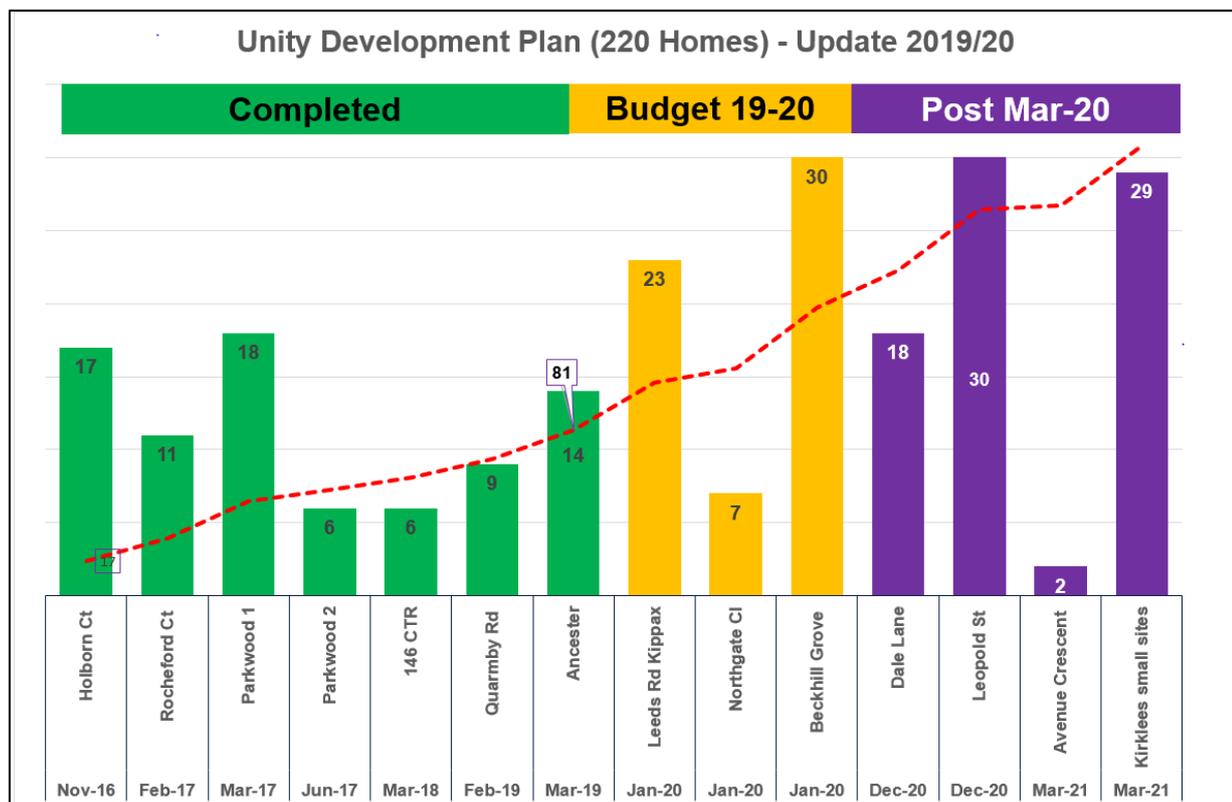
### Reserves

Income and Expenditure Reserve	504	545	583	639	705
<b>Total reserves</b>	<b>504</b>	<b>545</b>	<b>583</b>	<b>639</b>	<b>705</b>

## Appendix 2: Charts and Graphs

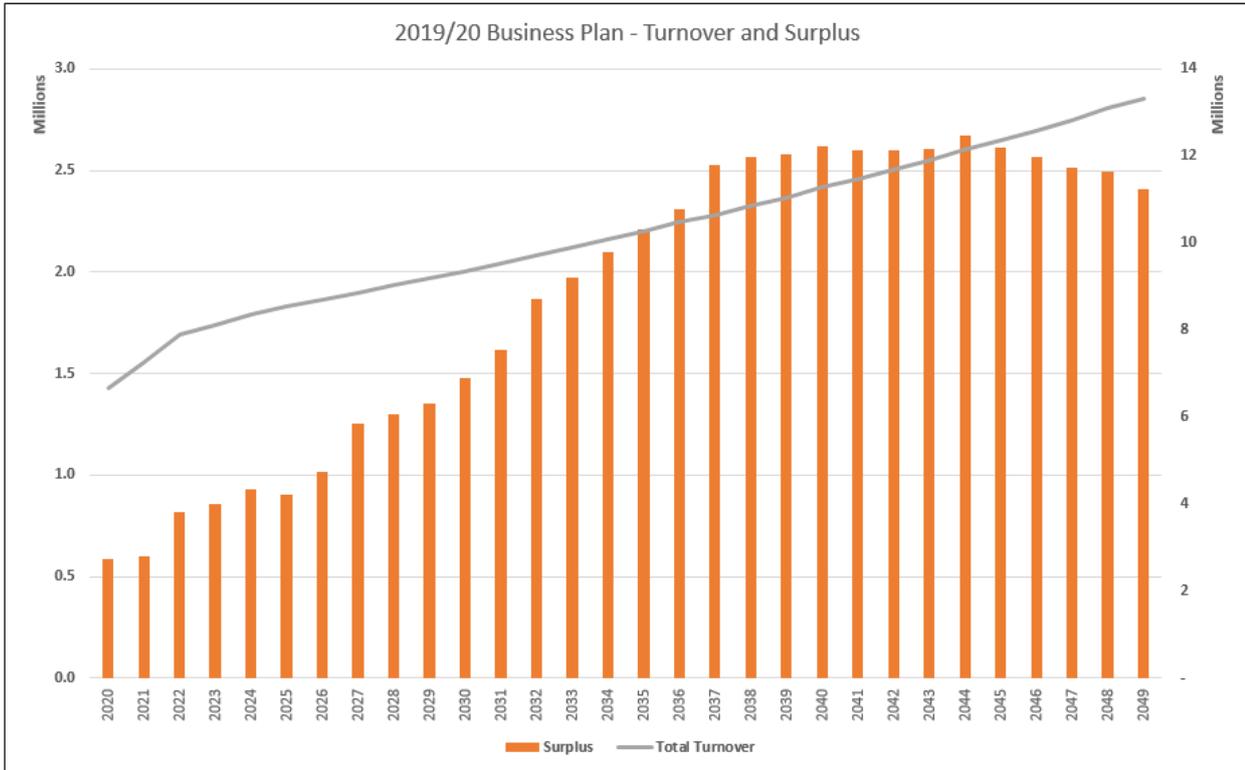
### Chart 1: Development Summary

The green bars are the schemes already completed. The yellow bars show the completions budgeted for 2019/20 and the purple bars show the forecast for the remaining schemes.



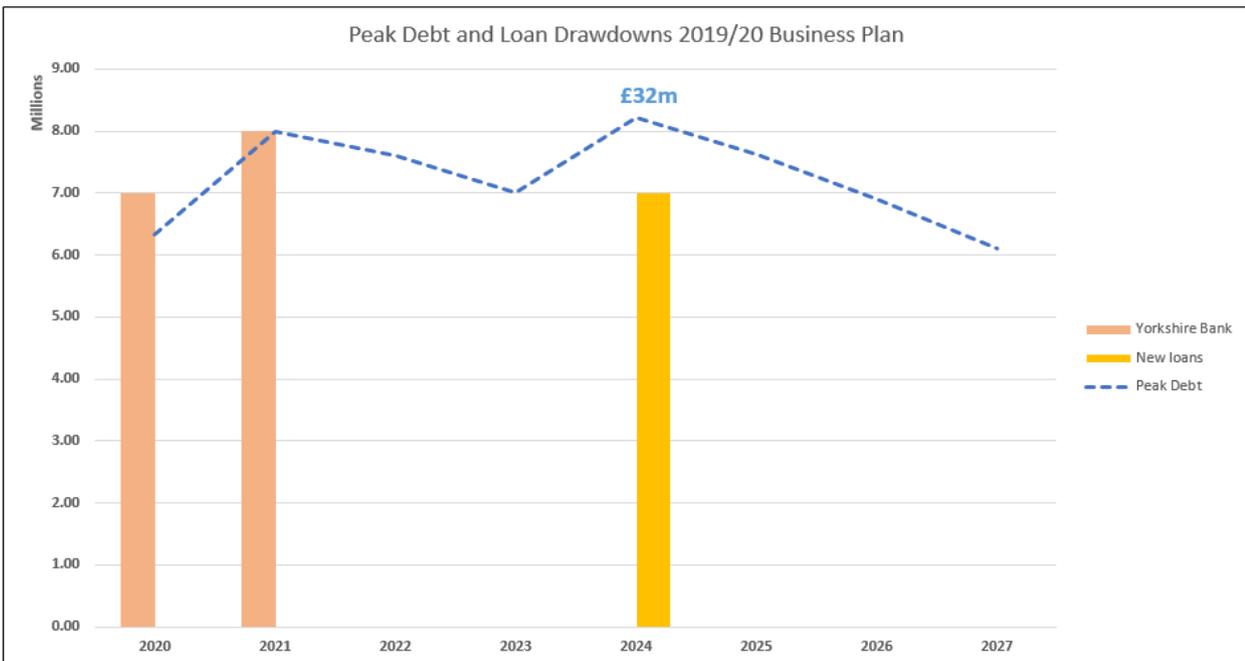
## Chart 2: 30 Year Plan – Turnover and Surplus

Turnover (grey line) and surplus (orange bars) are shown in the first chart.



## Chart 3: 30 Year Plan – Peak Debt and Loans Drawdowns

This chart shows the amounts and timing of loans drawn and the levels of total debt, which peak at £32million in 2024. New loan of £7million will be required in 2024. All debt is repaid within the 30 years.



## Appendix 3: Risk Map

### Risk Scoring

The method for quantifying the risk both in terms of impact and probability are shown in the tables below. Impact multiplied by probability gives a risk score. The scoring system used in the risk register is based on 5 as being the highest and 1 the lowest. Probability multiplied by impact gives the risk score.

### Impact

Monetary Impact	Reputational Impact
£0 - £5,000	One or two customer complaints
£5,000 - £20,000	Many complaints
£20,000 - £100,000	Local news headlines, regulatory interest
£100,000 - £500,000	National news, not main item, regulatory supervision
More than £500,000	National headline news

### Probability

1. Negligible likelihood of occurrence
2. Remote possibility
3. Possible but not likely
4. Moderately likely
5. Very likely

### Consequence of residual risk scores

1-5 The Association is comfortable with this risk.

6-9 The area with this risk score will be reviewed by the Senior Management Team on a regular basis and at least quarterly.

10+ The area with this risk will be reviewed urgently and reported to the Board.



Description of risk	Risk total Impact/Prob	Key controls/ actions	Risk - Post mitigation	Responsible	Monitoring
Poor performance and internal controls expose the Association to the risk of fraud and other criminal activity. This can result in financial cost and damage our reputation.	12	Periodic rotation of duties and spot checks Fraud Register Whistle Blowing policy Internal and external audit Review of key systems and procedures	6	CEO, FinMgr	Periodic reports to Board. Regular reports to ARMC
Unplanned M&A activity impacts on our financial performance.	10	Undertake robust due diligence, legal and financial Ensure appropriate governance structures and executive resources are in situ.	8	CEO, Board	Reporting to SMT & Board Merger task group
Inadequate plans in an emergency resulting in the disruption of service. This can result in the loss of life, serious injury or loss of data and corporate liability, manslaughter in the most serious cases	10	Full daily backups of data on server Insurance cover Virtual servers in place. Disaster recovery plan in place also specific IT risk map detailing risk	4	Operations Director, SMT	Monitoring by SMT. Periodic reports to OC. External consultancy BISCON
Theft or loss of customer data resulting in a Data Protection breach and potentially significant fines.	12	Hardware/OS updated in 2017 Planned upgrade of IBS in readiness for GDPR Staff training Periodic penetration tests.	6	Operations Director, SMT	Reports to SMT External consultancy.
Safeguarding policies, procedures and knowledge are not sufficiently embedded across the organisation resulting in potential incidents not noticed or reported.	12	Policies are in line with Leeds City Council Training for all staff is carried out Reporting systems in place	8	Operations Director	Report as necessary
Poor management of the development programme. This could lead to a breach of the Homes England contracts and have a serious financial impact as well as resulting in damage to our reputation and relationship with stakeholders.	12	Internal audit Leadership programme for all managers Staff training Regular on site progress updates and monitoring.	3	Regen Director, SMT	Monthly reporting SMT. ARMC and qtrly Board reporting. Homes England meetings via consortia Robust appraisals.
Failure to manage contractor performance resulting in delays, overspends or poor quality of work.	12	Robust procurement processes and procedures Regular and robust contractor monitoring and site meetings Use of Consultants where required Review of gas installation quality control and audit	9	Regen Director, SMT	Monthly report to SMT Quarterly report to Operations Committee
Poor quality or work may result in potential health and safety risk.					

Description of risk	Risk total Impact/Prob	Key controls/ actions	Risk - Post mitigation	Responsible	Monitoring
The transition to Universal Credit results in significant delays to payments resulting in higher arrears and an impact on cash flow	12	Review of process and resources to manage transition process Modelling and testing of transition scenarios to quantify risk. Introduction of Rent Sense New claims monitored daily on landlords portal	6	Operations Director, SMT	Ops Committee SMT monitoring Manager's meeting review
Poor procurement and contract management E.g, development/maintenance results in poor customer services and inefficient operations. Risk increased due to appointment of new contractor, following comprehensive procurement process. Exit from an existing maintenance contract results in a claim against Unity	12	Deliver maintenance improvement plan. Maintain emphasis on VFM when selecting Contractors Procurement questions ask about previous service delivery and request references Maintenance Manager and SMT review Contractor selection and tender evaluation results Periodic review of major contracts Close management of process and existing performance issues Contractors contain clear clauses re: when Unity can exit	6	Operations Director, SMT	SMT monitoring Periodic reports to the Board. OJEU processes followed and reported to SMT
Poor management and control of the Association's health and safety can result in adverse publicity, service failure, injury or loss of life and corporate manslaughter. It can also lead to higher financial costs and reputational damage and potential claim under the Homes (fit for Human Habitation) Bill from March 2019.	12	External annual review our health and safety. Staff training Improved internal controls Fire risk assessment of flats and review of any action plan. External review of gas safety via Corgi Regular review of KPIs by SMT and Board Asbestos policy and asbestos monitoring	6	Operations Director, SMT	Quarterly performance reporting to OC.
Failure to maintain 100% compliance for gas servicing certification can result in adverse publicity, service failure, injury or loss of life and corporate manslaughter. It can also lead to downgrading of financial viability and reputational damage.	15	Internal monitoring controls in place and monitored on a regular basis by primary officer. Other staff trained to act as back if necessary. All staff trained in control process. Monitoring of contractor involved in control process. Budget for service reviewed to ensure adequate finance. Regular external review of process.	8	Operations Director	Monthly SMT monitoring Quarterly performance reporting to OC. Quarterly performance reporting Minutes of the meetings

Description of risk	Risk total Impact/Prob	Key controls/ actions	Risk - Post mitigation	Responsible	Monitoring
Failure to maintain safe electrical installations in our properties leading to injury or loss of life. Checks are recommended every 5 years (previously 10 years).	12	Installations tested on re-let. All installations tested per advice from previous inspection. Programme of work to move to 5-year reviews. Internal monitoring controls - checked on a regular basis. Regular external review of process.	8	Operations Director	Monthly SMT monitoring Quarterly performance reports to SMT and OC. Minutes of the meetings
Failure to keep up to date with increasingly complex fire safety regulations or to properly maintain fire alarms in communal areas	16	Weekly testing of alarms by contractor Sufficient risk assessments in place Notice boards updated Expert advice on requirements taken	4	Maintenance Manager	Team meeting Contractors meetings
Poor performance and internal controls expose Unity Enterprise (UE) to the risk of fraud and other criminal activity. This can result in financial cost and damage UE reputation.	12	Segregation of Duties – Enterprise Manager not accepting cash Promotion of electronic payments Periodic spot checks Fraud Register & Whistle Blowing policy Internal and external audit review of key systems and procedures	6	Operations Director, Finance Manager	Periodic reports to Board. Regular reports to ARMC

## Our Mission

Provide housing choice, improve life opportunities and address inequalities



Homes & Enterprise

Supporting BME Communities and Multi-Cultural Neighbourhoods

### Integrity

Being honest, transparent and sincere with strong principles.

### Respect

In the way we treat people, service users and each other.

### Flexible

In how we work for the benefit of our tenants, other people, the organisation and each other.

### Commitment

To provide services to meet the needs of our tenants, local people and local neighbourhoods.

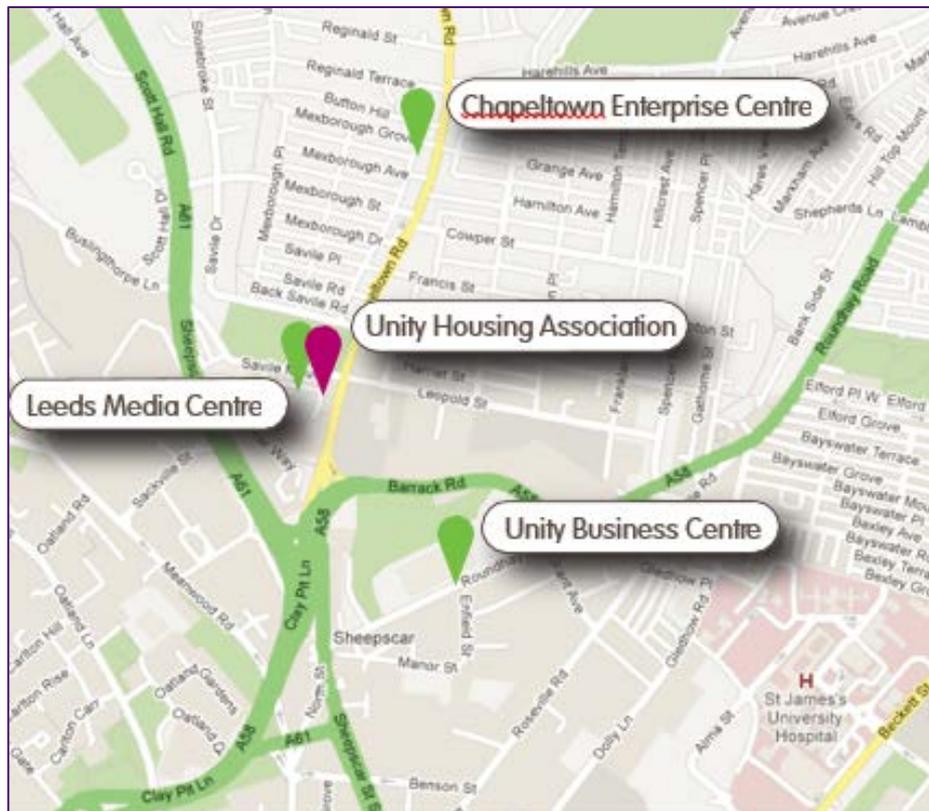
### Business focussed

Continually review and adopt best practice and ensure we operate efficiently and effectively in order to make best use of resources.

### Equality and fairness

In the way we work and deliver services.

CUSTOMER SERVICE EXCELLENCE®



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business for neighbourhoods

