



Annual report 2020-21



Shian Housing
Association Ltd

Report from the Chair and CEO



Welcome to Shian Housing Association's Annual Report for 2020-21.

Inevitably, the Covid-19 pandemic was the backdrop to everything we did last year. Heading into the first lockdown in March 2020, it was already clear that we were facing a challenging year.

As we closed our offices and went into home-working mode, our staff focused on getting the basics right to keep core service levels high. Over time, we improved our efficiency by upgrading our IT systems and brought new functionality to the MyTenancy portal.

We were particularly concerned for our tenants' welfare. So, we reached out early to the most vulnerable, with regular phone calls. We offered practical support and referrals, and set up a fund to offer small grants to those who needed them.

In a year where face-to-face meetings had to be avoided, we knew that communication would be key. We issued regular newsletters, including Covid-related advice and financial information. We made more use of text messaging and our website.

As it became clear that Black and ethnic minority people were suffering disproportionately in the pandemic, we became concerned about high levels of vaccine hesitancy being reported in our communities. In late January 2021, we commissioned the writing of a targeted leaflet that would specifically address the concerns of Black and ethnic minority people. Our leaflet was subsequently adopted by the BME London landlords, reproduced by

several other housing associations and translated into several languages.

We can be proud of the fact that our performance across several areas actually rose compared to the previous year. Resident satisfaction with our overall service rose by 5% to 85%.

Satisfaction with repairs rose by 15% to 90% – despite our having completed more repairs than in 2019-20. Our first-time fix rate rose by 9% to 88%. We beat our, already high, gold standard target for routine repairs, completing them on average in just 4.6 days.

We still managed to reinvest – completing year three of our window programme. Our development plans progressed – including three shared ownership homes going on site at Penn Street in Hackney and 17 further homes going on site at Barking Road in Newham.

In no small part, our successes were down to the support of our partnerships. The chief executives of the BME London landlords group met on Zoom to share their experiences. Senior managers from the London Acuity peer benchmarking group similarly met regularly to discuss their handling of Covid, to share their ideas and their shaping of services. There were valuable webinars and refreshers for staff.

Our membership of the Build London Partnership, led by L&Q, bore its first fruit, as we benefited from enhanced funding to purchase the homes in Newham. And we positioned ourselves for the future by joining the North River Alliance – a partnership of developing housing associations in north and east London.

So, a year of challenge became a year where we successfully reasserted our commitment to our residents and communities. We are enormously grateful to our contractors and other partners for their hard work this year. We want to thank our staff for their willingness to adapt quickly to agile working. We hugely appreciate the thoughtful support we received from our Board. Finally, we have to say a big thank you to our residents. We have valued your patience and understanding.

Aaron Whittaker, Chair

Leslie Laniyan, Managing Director

About the recipes in this year's calendar

During lockdown, many of us did more cooking than usual. So, we thought it would be fun to share the recipes for some favourite national dishes, as suggested by staff, residents and others, in our Annual Report this year. We hope you enjoy trying them out!

1 W

2 Th

3 F

4 Sa

5 Su

6 M

7 T

8 W

9 Th

10 F

11 Sa

12 Su

13 M

14 T

15 W

16 Th

17 F

18 Sa

19 Su

20 M

21 T

22 W

23 Th

24 F

25 Sa

26 Su

27 M

28 T

29 W

30 Th

31 F



Christmas pudding

Carol Saunders (our designer) says: "This was my Gran's recipe and my own grandchildren help me make them in November. It's traditional to get everyone in the family to take a turn at stirring, while making a wish for the New Year."

Ingredients

225g self-raising flour
 1 tsp salt
 1/2 nutmeg grated & 1tsp mixed spice
 350g white breadcrumbs
 350g shredded suet (beef or vegetarian)
 110g demerara sugar
 450g currants & 450g sultanas
 900g raisins & 110g candied peel
 2 tbs shredded almonds
 1 large cooking apple grated
 Rind and juice of one orange
 6 eggs beaten
 150ml stout (eg Guinness)
 Brandy (optional)

Method

Put all the ingredients into a very large mixing bowl (or two!) and mix really thoroughly. This will take a while.

Grease pudding bowls with butter. There should be enough for two large puddings (17cm), OR a medium pudding (15cm) and two small ones (13cm).

Fill bowls to top and cover with a circle of greaseproof paper on top. Then cover bowl completely using wide tin foil, so that water can't get in. Tie with string.

Place each bowl in a saucepan with water up to the neck. Cover the pans and steam for five to seven hours, depending on size. Top up water regularly. When cool, sprinkle with brandy if using and replace the greaseproof paper and tin foil. Keep puddings in a cool, dry place.

On Christmas Day, steam for another two hours. Turn the pudding out onto a plate, flame with brandy and serve with cream or brandy butter.

Your welfare in the year of Covid-19

Life became very uncertain for many people last year – and our residents were no exception.

As well securing core services, our main priority was to make sure that people who were vulnerable got the additional support they needed.

We began by making regular phone calls to our most vulnerable residents to check on their wellbeing. We could also refer them to the Covid support available from their local authority, to make sure they had the food, medicines and other items they needed during lockdown and beyond.

As people's finances were hit, we were on hand to help with benefit claims and applications for Discretionary Housing Payments.

To support some vulnerable residents, we also carried out, at no extra cost, some repairs that are normally tenant responsibilities.

We set up a £30,000 Covid-19 Financial Assistance Fund, so that we could offer grants of between £50 to £100 to people affected financially by the virus. We were surprised that very few people applied. To date, we have spent just £1,500. However, the fund is still open and we are happy to use it for wider support – not just related to Covid. To find out more, call us on 020 8985 7120.

In our regular newsletters and on our website, we provided key information

about the various Government support schemes that were operating: including furlough and self-employment grants, and changes to sick pay and benefits. We also offered tips on taking care of your wellbeing.

Our deepest sympathy goes to residents who have lost family and friends during the pandemic. Whether Covid-related or not, we know this has been a particularly difficult time to lose someone.

1 Sa

2 Su

3 M

4 T

5 W

6 Th

7 F

8 Sa

9 Su

10 M

11 T

12 W

13 Th

14 F

15 Sa

16 Su

17 M

18 T

19 W

20 Th

21 F

22 Sa

23 Su

24 M

25 T

26 W

27 Th

28 F

29 Sa

30 Su

31 M

Nigerian Jollof rice

Funke Osikoya (Finance Manager) says: "This is one of our popular Nigerian dishes."

Ingredients (serves a family)

75ml oil (vegetable/coconut, NOT olive)
 6 chopped plum tomatoes, OR a tin
 6 red poblano chilli peppers (or 4 large red bell peppers), seeds discarded
 3 red onions (1 sliced thinly, 2 roughly chopped – keep separate)
 1/2 to 1 hot pepper, or to taste
 3 tbs tomato paste
 2 tsps (Caribbean-style) curry powder
 1 tsp dried thyme
 2 dried bay leaves
 1.25-1.5 litres of stock (vegetable, chicken, or beef) or water
 2 tsps unsalted butter (optional)
 840g long-grain rice, rinsed
 Salt, black & white pepper
To add: sliced onions, tomatoes

Method

In a blender, combine tomatoes, all the peppers and chopped onions, with 500ml of stock, until smooth. Pour into a large pan. Bring to the boil, then cover and simmer (10-12 mins).

In a large pan, heat oil, then stir fry the sliced onions (2-3 mins), season with salt. Add bay leaves, curry powder, dried thyme, black pepper (3-4 mins on medium heat). Add tomato paste (2 mins). Mix in reduced tomato-pepper mixture. Cook on medium heat (10-12 mins) with the lid on, until reduced by half.

Add 1 litre of stock to cooked tomato sauce and bring to the boil (1-2 mins).

Add the rinsed rice and 1 tsp butter, stir, cover with a double piece of foil/baking/parchment paper and put a lid on the pan. Turn down the heat and cook on low for 30 mins. Stir before serving.

If you like, add and stir in sliced onions, fresh tomatoes and 2nd tsp of butter.

For the time being, we are only offering residents a very limited number of essential office appointments. We expect the office to be shut to the public until January 2022 at the earliest.

When you do visit, you will find that office has been refurbished to provide a modern, open-plan space, with good ventilation – all with Covid safety in mind.

Keeping service standards high

Our staff spent the year mainly working from home, with meetings on Zoom, which proved to be really successful. We found that it had little impact on our service for residents. It worked well for staff too.

As a result, we have decided to adopt 'agile working' as our new normal. We may strengthen this by introducing changes to our working contracts. At the same time, we protect the welfare of our staff by giving them access to an employee assistance programme.

With online capacity more important than ever, we upgraded our systems for remote working. Our data is now in the Cloud, not on individual hard drives, and access is by two-step authentication for added security. This means we can now provide an even better service to residents – wherever we are working from.

Our MyTenancy tenant portal has never been more important. We introduced a major upgrade during the year, bringing better controls to allow you to manage and update your tenancy record, report repairs, view your repair history, download rent statements and access your rent account.

In future, to bring savings and reduce our use of paper, we will put letters and newsletters in the portal, rather than posting them to you. We will send you a text or email alert when we upload them. This makes it vital that you keep your contact details with us up to date.



1 T

2 W

3 Th

4 F

5 Sa

6 Su

7 M

8 T

9 W

10 Th

11 F

12 Sa

13 Su

14 M

15 T

16 W

17 Th

18 F

19 Sa

20 Su

21 M

22 T

23 W

24 Th

25 F

26 Sa

27 Su

28 M

Zigni

Sam Bereket (Asset Manager) says: "I'm from Eritrea and one of my national dishes is called Zigni. It's traditionally eaten with a spongy flatbread called injera, but you could serve it with ordinary flatbreads."

Ingredients (serves 6)

600g of beef shin, diced
 4 tbsp of olive oil
 1 onion, diced
 1 red pepper, quartered & sliced
 2 garlic cloves, sliced
 1 knob of ginger, grated
 2 tbsp of berbere
 2 tbsp of tomato purée
 3 plum tomatoes, chopped
 500ml of beef stock

Method

Season diced beef with salt and pepper. Heat 2 tbsp of olive oil in a large pan and sear beef on a high heat until evenly browned. Remove from the pan and set aside.

Turn heat down and add the remaining 2 tbsp olive oil. Sauté the onion, peppers, ginger and garlic with the berbere spice for 5-8 mins, or until soft.

Add the tomato purée, stir well and cook out for a further minute.

Return beef to the pan with the chopped tomatoes and stock. Cover with a lid. Simmer on a very low heat for 1 hour, then remove lid and simmer for a further half hour, or until sauce has reduced and the beef is tender.

Using your feedback

Acuity, our independent survey company, rings residents to ask for your views on our services. We use this to follow up with dissatisfied residents and to see where we need to make general improvements.

We reviewed our complaints process to bring it into line with the new Complaints Handling Code of the Independent Housing Ombudsman. As a result, we:

- changed our definition of a complaint
- now send letters at each stage
- include complaints response times as a key performance indicator, and
- use a complaints satisfaction survey.

We received 12 complaints during 2020-21. Ten were resolved at stage 1 of our process and two at stage 2. Six complaints related to repairs. We apologised for poor service, sorted out outstanding issues and gave compensation in two cases.

For poor communal services and lack of communication, we apologised to one resident. In five other cases, we did not agree the complaint. They included one

claim of unfair treatment, another about our arrears actions and two about parking controls. One complaint was really about neighbour nuisance not our services.

Acuity: Customer contact survey	2020 to 2021
Overall satisfaction	85%
Ease of contact	89%
Query resolved first time	67%
Overall satisfaction with call	86%
Easy to deal with this time	86%
OK to contact	63%
Number of interviews	193

Acuity: Repairs survey	2020 to 2021
Overall satisfaction	90%
Ease of reporting repair	94%
Worker's performance	93%
On time	90%
Quality of work	90%
Right first time	88%
Easy to deal with this time	90%
OK to contact	66%
Number of interviews	189



Hilsa curry

Minara Sultana (Operations Director), says: "Hilsa (or ilish) fish curry is one of the national dishes of Bangladesh. Make sure you check for bones!"

Ingredients (serves 4)

- 500g washed & dried, sliced ilish fish (or substitute shad, salmon or herring)
- 1 tsp black cumin seeds
- 2 pinches salt
- 120ml mustard oil
- 1 tsp powdered turmeric
- 4 green chilli
- 500ml boiled water

Method

Wash the fish and slice it into pieces. Marinate the pieces in salt and turmeric.

Heat some oil in the pan and shallow fry the marinated fish pieces until they turn golden.

In another pan, heat the remaining oil, and add the cumin seeds. Slit the green chillies and add to the oil. Keep stirring.

Add the fried fish pieces, then pour in the boiled water. Add the salt and turmeric to taste. Bring to a boil and cook for a few minutes. Serve hot with steamed rice.



Good quality repairs

We began the pandemic carrying out emergencies only, but quickly reverted to a normal repairs services – thanks to a huge effort from our contractors. We are grateful to everyone for taking the safety precautions that made this possible.

By the end of the year, we had spent £518,037 on day-to-day repairs. Despite the challenges, we carried out 113 more repairs than in the previous year and our performance improved. We beat the targets we report on to our regulator, as well as our internal gold standard targets.

Fixflo trial

We tried out a new online ordering system during the year. However, few residents used it and it only allowed users to report one repair at a time. We took swift action to end the partnership.

The best and most convenient way to order your repair is now through the MyTenancy portal. You can access this at shian.mytenancy.co.uk

How long repairs took in 2020-21	Regulator standard	Gold standard	Average achieved
Urgent repairs	5 days	3 days	1.5 days
Routine repairs	20 days	10 days	4.6 days

Repairs completed on target	2020 to 2021	2019 to 2020	Target 2020 to 2021	Peer group median
Emergencies (24 hours)	100%	100%	95%	100%
Urgent (5 working days)	100%	100%	97.5%	98.7%
Routine (20 days)	100%	100%	97.5%	97%
Repair completed 1st visit	88%	79%	75%	90%
Annual gas safety certificate	100%	100%	100%	100%

1 T

2 W

3 Th

4 F

5 Sa

6 Su

7 M

8 T

9 W

10 Th

11 F

12 Sa

13 Su

14 M

15 T

16 W

17 Th

18 F

19 Sa

20 Su

21 M

22 T

23 W

24 Th

25 F

26 Sa

27 Su

28 M

29 T

30 W

31 Th



Jamaican rum cake

Ingredients

4 large eggs, separated
500g confectioners' sugar
180ml cup orange juice
60g butter, cubed
180ml rum
125g plain flour
1 tsp baking powder
1/2 tsp ground cinnamon
1/4 tsp salt & 1/4 tsp ground nutmeg
110g packed brown sugar, divided
1 tsp vanilla extract
180g butter, melted

Method

Preheat the oven to 190°C. Thoroughly grease and flour a fluted tin.

Break egg whites into a large bowl and let stand for 30 minutes. Drop the yolks into a separate bowl.

For sauce: combine confectioners' sugar, juice and cubed butter. Stir over a medium-low heat until dissolved. Remove from heat and stir in the rum.

Sift flour, baking powder, cinnamon, salt and nutmeg together, then set aside.

Whisk to beat the egg whites on medium until soft peaks form. Gradually add half the brown sugar, a tablespoon at a time, beating on high after each addition until the sugar is dissolved. Continue beating until stiff peaks form.

In the second bowl, beat the egg yolks until slightly thickened. Gradually add remaining brown sugar and vanilla, beating on high until thick. Fold a quarter of the egg whites into this batter. Then alternately fold in flour mixture and the remaining whites, before folding in the melted butter.

Transfer to tin and bake on lowest oven rack for 25-30 minutes or until the top springs back when lightly pressed. Immediately poke holes in the cake with a fork. Slowly pour the sauce over cake, allowing sauce to absorb. Cool completely on wire rack, then turn upside down onto a serving plate. Serve with any remaining sauce and cream.

Reinvesting in homes

Despite the pandemic, we were able to keep our latest works programme going. Over the year, we spent £462,598 on replacing and repairing the windows in 47 homes. We also replaced 25 boilers and a kitchen. We then opted to focus on additional health and safety work.

Since the Grenfell tragedy and the introduction of the Fire Safety Act 2021, we now need fire risk assessments for all our properties, including balcony inspections.

Following consultant-led fire risk assessments carried out last year, we installed 20 new fire and heat detector panels, upgraded or installed hand rails at 10 sites and put up fire signage in all our communal areas. We spent £51,000 on this work. We had already, in earlier years, fireproofed meter cupboards at 18 sites.

We continued with regular electrical safety checks. We also planned routine water risk assessments to check water safety in all our homes. We began these checks during the current financial year.

There are now good health and safety resources on our website for residents, so that you can play a role in keeping everyone safe. This includes key fire safety messages that landlords are expected to pass on, including our zero tolerance policy towards personal belongings of any kind left in communal areas or meter cupboards.

During 2021-22, we are continuing with our window replacement programme. We will also carry out roof replacement works at a number of sites.

1 F

2 Sa

3 Su

4 M

5 T

6 W

7 Th

8 F

9 Sa

10 Su

11 M

12 T

13 W

14 Th

15 F

16 Sa

17 Su

18 M

19 T

20 W

21 Th

22 F

23 Sa

24 Su

25 M

26 T

27 W

28 Th

29 F

30 Sa



Celelinai (zeppelins)

Pov Vaitkevicius (Tenancy Services Co-ordinator) says: "This is a traditional Lithuanian delicacy. They are known as zeppelins because of their shape."

Ingredients (serves 6)

For the meat filling:

454g ground pork (or mix pork, beef, veal)
1 med. onion, peeled & finely chopped
1 tsp salt & 1/4 tsp black pepper
1 large egg, beaten

For the dumplings:

1 tbs lemon juice
8 large starchy potatoes, peeled & grated
2 large starchy potatoes, peeled, boiled & riced (push through a sieve or ricer)
1 medium onion, finely grated
1 tsp salt & 1 tbs cornstarch

For the gravy:

227g bacon, diced
1 large coarsely chopped onion
250ml sour cream
Freshly ground black pepper
1-2 tbs milk, if needed

Method

Make the meat filling: In a large bowl, mix the ingredients well. Cover and refrigerate until ready to use.

Make the dumplings: Add lemon juice to grated potatoes so they don't turn brown. Place in a fine-mesh cheesecloth or cotton dishtowel, and twist over a large bowl to get rid of the excess water.

Pour off the water, reserving the potato starch at the bottom of the bowl. Unwrap the cheesecloth and place potatoes in the bowl with the potato starch.

Add the riced boiled potatoes, grated onion and salt to taste. Mix well. Put a large stockpot of water on to boil.

To form the zeppelins, take about 250g of dumpling mixture and pat flat in the palm of the hand. Place 50g or more of meat mixture in the centre and, using slightly dampened hands, fold the potato mixture around the meat into a zeppelin shape, sealing well.

Cook the dumplings: Carefully lower into salted, boiling water with 1 tbs of cornstarch added. Bring the water back to boil for 25 minutes. Remove dumplings, drain on clean dish towel and keep warm.

Make the gravy: While the dumplings are boiling, in a medium pan, fry the bacon and chopped onion until tender. Drain and combine with sour cream and black pepper. Thin with 1 to 2 tbs of milk if necessary. Serve with the gravy.

Lettings and empty homes

In the interests of Covid safety, we suspended our lettings from April till June in 2020. This meant a higher than usual loss of income from empty properties.

When we began letting homes again, we made the process as Covid-safe as we could. For example, we invited applicants to our vacant homes to view property videos online. We will continue with this policy.

During the year, 12 properties became empty: two for market rent, one for intermediate rent and nine for social rent.

Successful lets included two existing residents being able to transfer to another home with Shian and four new residents who were put forward by their local authority. We accepted one family who were being decanted from their previous home.



1 Su

2 M

3 T

4 W

5 Th

6 F

7 Sa

8 Su

9 M

10 T

11 W

12 Th

13 F

14 Sa

15 Su

16 M

17 T

18 W

19 Th

20 F

21 Sa

22 Su

23 M

24 T

25 W

26 Th

27 F

28 Sa

29 Su

30 M

31 T

Waakye

Oliver Affum (Tenancy Services Officer), says: "This is one of our Ghanaian dishes."

Ingredients (serves 4)

225-250g dried black-eyed beans, or 400g can black-eyed or red kidney beans
400g medium or long-grain brown rice
1 tbs coconut oil
1 onion, finely diced
3-4 dried millet or sorghum leaves, or 1 tsp bicarbonate of soda
1 red Anaheim or bird's-eye chili, thinly sliced
1 litre boiling water, or good quality chicken or vegetable stock

Serve with (optional)

2 soft-boiled eggs, shelled and halved
Chives, finely sliced
1 green chili, finely sliced
Beef or meat sauce
Cooked spaghetti
West African Gari
Fried plantains

Method

If using dried beans, rinse, cover with water and bring to boil, before simmering for at least an hour or until beans squeeze easily between your thumb and forefinger. Drain and set aside. Or drain and rinse your canned beans.

Wash the rice in several changes of cold water until the water runs clear.

Heat a large, heavy-based saucepan. Add the oil and onion and sauté over a medium heat for about 3 minutes or until lightly golden.

Wash the dried millet or sorghum leaves, if using – swiftly, as the color will start to run. Cut them into pieces 75-100mm long.

Add the rice, beans, leaves, chili and salt to the onions, tossing slightly. Stir in the water or stock (and bicarbonate of soda, if using). Simmer, covered, for 15 minutes.

Turn off the heat. Leave to stand, covered, for 15 minutes until the water has been absorbed and the rice is tender.

Serve with the options listed above.



Developing new homes

Our planned new developments moved on a stage during the year.

Our head office in Mare Street in Hackney has been reconfigured and the back of the building is now blocked off, ready to be demolished. We will build three flats here over the next few months, probably for market rent, while maintaining our office on the ground floor.

As a member of the Build London Partnership, led by L&Q, we are developing our first homes in Newham for many years. At a privileged grant rate that gave us an additional £25,000 for each rented flat and £12,000 for shared ownership properties, we are now on site with 17 new units in Barking Road in E13.

Our development at Penn Street in Hackney, which provides one x one-bed and two x two-bed flats for shared ownership, was delayed by Covid restrictions on site, but will now be completed by February 2022.

We have planning permission for six flats for affordable rent to be built in the car park at Pitfield Street in Hackney. We have now gone out to tender.

Looking to the future, we have joined the North River Alliance, a successful development partnership of locally based housing associations in north and east London. The Alliance is led by Islington & Shoreditch Housing Association.

Membership will allow us to bid for funding as part of the consortium and it gives us access to the services of an experienced development team.

1 W

2 Th

3 F

4 Sa

5 Su

6 M

7 T

8 W

9 Th

10 F

11 Sa

12 Su

13 M

14 T

15 W

16 Th

17 F

18 Sa

19 Su

20 M

21 T

22 W

23 Th

24 F

25 Sa

26 Su

27 M

28 T

29 W

30 Th



Szarlotka (Polish apple cake)

Ingredients (serves 12)

For the filling:

1/2 lemon & 6 large cooking apples
4 tbsp soft brown sugar
1 tbsp ground cinnamon

For the dough:

450g plain flour, & 1 tsp baking powder
200g unsalted butter, cut into pieces,
225g golden caster sugar
3 egg yolks & 1 whole egg, at room temp.
1 tbsp natural yogurt
1 tbsp lemon zest (from the 1/2 lemon)
1 tsp vanilla extract

To serve:

Icing sugar & 300ml whipping cream
1 tsp cinnamon

Method

Heat oven to 180C/160C fan. Grease and line a 20 x 29cm tray with parchment.

For the filling, zest lemon half and put aside. Peel, core and thinly slice apples. Add the juice of the lemon. Put the apples in a large pan and add the sugar, 200ml water and cinnamon. Cook for 5 mins, then leave to cool in the liquid (you'll need this later).

For the dough, combine the flour and baking powder in a food processor or large bowl. Add the butter and mix until the mixture is sandy. Add the sugar, egg yolks and egg, yogurt, lemon zest and vanilla extract. Mix into a dough. Tip onto a floured surface. Bring it together with your hands and roll it into a ball.

Split the dough in half. Wrap one in cling film and freeze for 1 hr. Roll out the other half so that it is big enough to fill the bottom of the lined tray. With the palm of your hand, push the dough about halfway up the sides of the tray until the whole base is covered. Prick the dough with a fork and bake in the oven for about 15 mins until it is golden and lightly springy to the touch.

Spoon over the apple filling, with about half the cooking liquid, then set aside.

Remove the dough from the freezer and coarsely grate, like a block of cheese. Sprinkle the grated dough over the apples and bake for 40-45 mins until it is golden and the topping has cooked through. Leave to cool completely, dust with icing sugar, then cut into squares. Whip the cream until thick, stir in the cinnamon and serve alongside the cake.

Working with residents

Sadly, the realities of the pandemic severely limited our work with residents and the local community.

People had their own worries this year and many were wary of Zoom meetings, so we were unable to hold Scrutiny Panel meetings. We are pleased that residents say they are now ready to come back.

In the near future, our levels of resident involvement will increase – especially at scheme level.

We will be checking our work against the Social Housing White Paper. In addition, we are already adopting the National Federation's Together with Tenants Charter. Both make resident involvement more important than ever.

Covid meant no work experience placements during the year – either with adults or school children.



1 F

2 Sa

3 Su

4 M

5 T

6 W

7 Th

8 F

9 Sa

10 Su

11 M

12 T

13 W

14 Th

15 F

16 Sa

17 Su

18 M

19 T

20 W

21 Th

22 F

23 Sa

24 Su

25 M

26 T

27 W

28 Th

29 F

30 Sa

31 Su

1 M

2 T

3 W

4 Th

5 F

6 Sa

7 Su

8 M

9 T

10 W

11 Th

12 F

13 Sa

14 Su

15 M

16 T

17 W

18 Th

19 F

20 Sa

21 Su

22 M

23 T

24 W

25 Th

26 F

27 Sa

28 Su

29 M

30 T

31 W

Sambar

Indran Thavendra (Finance Director), says that Sambar is traditionally served in Tamil Nadu with dosas (thin pancakes) or idlis (a savoury rice cake).

Ingredients (serves 6)

For the vegetables:

100g toor dal (yellow split pigeon peas), well rinsed

1 small onion, chopped

100g carrots, cut into 2cm chunks

100g pumpkin or butternut squash, peeled and cut into 2cm chunks

100g green beans, cut into 2cm lengths

1 medium tomato, chopped

1½ tsp ground turmeric

1½ tsp sugar

1½ tsp salt

For the masala:

50ml vegetable oil

1 tsp chana dal

1 tsp fenugreek seeds

1 tsp coriander seeds

4 dried Kashmiri chillies with seeds

Handful fresh curry leaves

1 tsp asafoetida

For the tarka:

2 tbsp vegetable oil

1 small onion, finely chopped

1 tsp black mustard seeds

1½ tsp fenugreek seeds

Method

For the vegetables, bring 1.5 litres of water to boil in a large, deep pan. Add the tur dal, onion, carrots, pumpkin, green beans and tomato. Lower the heat and simmer uncovered for 30 minutes. Stir in the turmeric, sugar and salt. Simmer gently for a further 15 minutes, or until the dal is soft.

For the masala, heat the vegetable oil in a frying pan over a medium heat. Once hot, add the rest of the masala ingredients and fry for 30 seconds to one minute, or until fragrant. Tip them into a spice grinder or mini food processor, along with the oil, and blend to a paste. Stir the paste into the pan of vegetables.

For the tarka, heat the oil in a clean frying pan over a medium heat and fry the tarka ingredients for 10 minutes, or until the onion is softened and golden. Stir into the pan with the vegetables, along with any oil, and serve.

A fresh start for young people

We provided housing and mentoring support for young men at risk of gang-related crime.

Our Makeda Weaver project provides two hostels in Hackney for low-risk offenders. During the year, 16 hostel residents, aged 16-24, benefited from our practical and emotional support, as well as basic life skills training.

We also provided self-contained accommodation and additional mentoring support to six young men referred to us by Southwark Council's SERVE project. The overall project gives young people a safe way to leave gang life.

In their typical 12-week stay with us, we provide these young people with emotional and practical support, and get them to address their employment, education and training needs.

Makeda Weaver project in 2020-21	Hostels	Serve project
Clients	16	6
Clients who reoffended	1	2
Clients who started training	7	2
Clients started work	6	2
Moved to temporary accommodation	3	2

1 Th

2 F

3 Sa

4 Su

5 M

6 T

7 W

8 Th

9 F

10 Sa

11 Su

12 M

13 T

14 W

15 Th

16 F

17 Sa

18 Su

19 M

20 T

21 W

22 Th

23 F

24 Sa

25 Su

26 M

27 T

28 W

29 Th

30 F

Pho ga

Vietnamese chicken noodle soup.

Ingredients (serves 6)

1 tbsp vegetable oil
 3 shallots & 3 garlic cloves, sliced
 1 lemongrass stalk, chopped
 2.5cm piece ginger, sliced
 3 star anise & 1 cinnamon stick
 1 tsp coriander seeds
 ¼ tsp Chinese five spice
 ¼ tsp black peppercorns
 1 tsp caster sugar & 1 tbsp fish sauce
 1.25 - 1.5 litres fresh chicken stock
 3 large chicken breasts (about 500g)

To serve:

450g rice noodles
 4 spring onions, finely sliced on an angle
 1 carrot, shredded or peeled into ribbon
 150g mung bean sprouts
 Large bunch coriander, chopped
 Small bunch mint, leaves chopped
 1 red chilli, thinly sliced (optional)
 2 tbsp crispy fried shallots (optional)
 1 kaffir lime leaf, finely sliced, (optional)
 1 lime, cut into wedges

Method

Heat the oil and gently cook the shallots and garlic until golden brown (about 4-5 mins). Add lemongrass, ginger, star anise, cinnamon stick, coriander seeds, Chinese five-spice, peppercorns, sugar, fish sauce, chicken stock and chicken breasts. Cover with a lid and bring to a very gentle simmer for about 15 mins.

Cook the noodles until just cooked (not over-cooked). Rinse under cold water. Drain and divide between serving bowls.

Strain the soup through a sieve. Discard the spices. Shred the chicken and keep to one side. Return soup to the pot and bring to a boil. Season to taste with more fish sauce if needed.

To serve, ladle piping hot soup into bowls of noodles and chicken, and top with spring onion, carrot, bean sprouts, and herbs, plus the chilli, crispy shallots and kaffir lime leaf if using. Serve with a lime wedge to squeeze over, and more fish sauce and chilli to taste.

How well we performed

We provide and own outright:

- 445 general needs homes
- 14 bedspaces in two hostels
- three supported housing lets
- six shared ownership homes
- three homes under the Rent to Homebuy scheme
- 26 homes rented at less than 80% of market rent, and
- two homes at market rents.

Our performance on rent collection was good last year. More of you are now making pre-payments. Hackney Council, also paid a helpfully stable amount of Housing Benefit each month – as a cyber attack made adjustments impossible.



Key performance figures	2020-21	2019-20	Target 2020-21	Peer group median
Rent collected	101.4%	98.5%	100%	100.4%
Current rent arrears	4.37%	5.47%	5%	4.1%
Rent loss from empty properties	1.15%	0.61%	1%	0.67%
Management cost per home	£1,226	£1,327	£1,498	£1,354
Repairs/maintenance cost per home	£3,426	£3,027	£3,007	£1,945



Kunefe (also Kunafa or Knafeh)

A popular Turkish dessert, served in restaurants across Hackney. Eat hot, straight after cooking.

Ingredients (serves 2)

500g shredded kadayif noodles (buy from a Turkish shop, or online)
400g soft, melting, unsalted cheese, shredded (mozzarella works fine)
200g butter

For the syrup:

400g sugar
500ml water
2 slices of lemon
2 tbs ground pistachio for garnish

Method

Make the syrup first. Combine sugar, water and a slice of lemon in a sauce pan. Bring it to boil and let it simmer for 15 minutes. Let it cool completely.

Place the first layer of kadayif noodles in a pan, then a layer of cheese, then a second layer of noodles. Press down with your hands. Do the same in a second pan.

Over the lowest heat on the stove, cook until the bottom is golden.

You now need to flip the result to cook the other side. Use a buttered pan or plate to make the switch. Cook the other side until golden as well.

While still hot, pour over the cold syrup. Garnish with pistachio and serve immediately.

Value for money

We continued delivering the best possible value for money to our residents and stakeholders.

We are proud of our homes, which are 100% compliant with the Decent Homes Standard. We set high standards for our housing services and hold ourselves accountable through our independent service satisfaction monitoring.

We used our membership of the BME London landlords group and the Build London Partnership to enhance our work and boost our development plans.

We focused on better communication, with regular resident updates, text messaging and an improved website. We improved our IT infrastructure.

We continued to bring value to the community through our work with young people.

Value for money reporting metrics	2020-21	2019-20	Target	Peer group median
Reinvestments (<i>spend on existing homes</i>)	1%	1.19%	0.91%	2.14%
New supply delivered (<i>new homes</i>)	0	0	0	0
Gearing (<i>our debt levels – finance debt allows us to invest in existing homes or to develop new ones</i>)	28.1%	25.5%	31.8%	11.35%
EBITDA MRI interest cover (<i>measures our surpluses against the interest we pay</i>)	229.46%	238.59%	217%	356%
Headline social housing cost per unit	£5,585	£4,818	£5,203	£4,732
Operating margin (<i>shows how profitable our business is</i>)	30.74%	38.82%	30.75%	20.3%
Return on capital employed (ROCE)	2.77%	3.29%	2.62%	2.7%

1 Sa

2 Su

3 M

4 T

5 W

6 Th

7 F

8 Sa

9 Su

10 M

11 T

12 W

13 Th

14 F

15 Sa

16 Su

17 M

18 T

19 W

20 Th

21 F

22 Sa

23 Su

24 M

25 T

26 W

27 Th

28 F

29 Sa

30 Su

31 M



Apple mocktail (non-alcoholic)

A refreshing autumn drink.

Ingredients and method

In a jug, put thin slices from 1 apple and ½ lemon. Add 1 litre apple juice, 3 tbsp lemon juice, 2 tbsp honey.

Refrigerate for 1 hour.

Put ice cubes in glasses. Fill half with juice. Top up with club soda. Garnish each glass with ½ cinnamon stick and a slice of apple.

Financial performance

Statement of comprehensive income for the year ended March 2020	March 2021 £	March 2020 £
Turnover	4,215,713	4,224,995
Operating costs	(2,919,986)	(2,584,997)
Surplus on disposal of fixed assets	-	-
Operating surplus	1,295,727	1,639,998
Interest receivable and other income	-	-
Interest payable and similar charges	(513,240)	(575,138)
Movement in fair value of investment properties	(80,000)	27,790
Surplus on ordinary activities before and after taxation	702,487	1,092,650
Actuarial gain/(loss) on defined benefit obligations	(218,000)	197,000
Total comprehensive income for the year	484,487	1,289,650

Balance sheet at 31 March 2020	31 March 2021 / £		31 March 2020 / £	
Fixed assets				
Housing properties		49,121,963		47,147,566
Other fixed assets		722,200		405,045
Investment properties		2,315,000		2,395,000
		52,159,163		49,947,611
Current assets				
Debtors	433,189		380,527	
Cash at hand and in bank	882,614		883,494	
	1,315,803		1,264,021	
Creditors: amounts falling due within one year	(6,706,688)		(1,394,329)	
Net current liabilities		(5,390,885)		(130,308)
Total assets less current liabilities		46,768,278		49,817,303
Creditors: amounts falling due after more than one year		(34,828,393)		(38,517,905)
Pension liability		(347,000)		(191,000)
Net assets		11,592,885		11,108,398
Capital and reserves				
Share capital		14		14
Revaluation reserve		1,373,058		1,453,058
Retained surplus		10,219,813		9,655,326
		11,592,885		11,108,398

1 T

2 W

3 Th

4 F

5 Sa

6 Su

7 M

8 T

9 W

10 Th

11 F

12 Sa

13 Su

14 M

15 T

16 W

17 Th

18 F

19 Sa

20 Su

21 M

22 T

23 W

24 Th

25 F

26 Sa

27 Su

28 M

29 T

30 W

Board of management

Aaron Whittaker (Chairman)

Aaron has worked in housing since 1983. He chaired the governing body of a secondary school for eight years. He has run his own computer software company since 1991. He has studied Tai Chi for 11 years, is a fully qualified instructor and runs classes for over 50s, old people's homes and people with learning disabilities.



Terry Rocque (Vice-chairman)

Terry is a Director with a management consulting organisation. He holds an MBA (Marketing) and a BA in Computing. He has previously worked as a housing manager for a local authority and as a director for a Registered Provider. *Resigned 30 September 2020.*



Bolade Odewale (Treasurer)

Bolade currently works as a Team Leader in a local authority housing needs department. She holds ACIB (Banking) and MBA (Finance) qualifications. *Resigned 30 September 2020.*



Anton Kumar (Chair Audit and Risk)

Anton is a civil/ structural engineer. He holds an MSc (Structures) in structural engineering, a BE(Civil) degree, is a Chartered Engineer (CEng) and a fellow of the Institute of Civil Engineering (FICE) and the Association for Project Management (FAPM).



Lexanna Anderson

Lexanna has a number of years' experience within the housing sector, where her role included income and tenancy management in large mainstream housing associations. *Elected 30 September 2020.*



Sandra Brown

Sandra is a debt specialist with the Citizens Advice Bureau. She formerly worked as a Senior PA Legal Secretary. She holds a BSc (Hons) in Social Science and Diplomas in Geography and Environment, and Development. She is Chair of Odu Dua Housing Association.



Vernon Clarke

Vernon is a principal policy officer working in tenant participation. He has an LLB (Hons) and is also the author of *Getting Black Tenants Back*. Vernon's work focuses on tenants' rights and housing management. *Resigned 30 September 2020.*



Dr Bola Odepidan

Bola is Training Director with Housing Advocacy, which is an international regeneration, renewal and training organisation.



Abisola Omodeni

Abisola has a number of years' experience as a Project Management Officer and is currently working at one of the big four consultancies. She holds a BSc in Finance from Portsmouth University. *Co-opted 30 September 2020.*



Rudolph Rutherford

Rudolph started out as a central heating engineer, but gained substantial experience in asset management, particularly around day-to-day repairs and rehabilitation of properties. He takes a particular interest in ensuring there are high levels of tenant satisfaction with maintenance. Rudolph has previously worked with Shian and Odu Dua Housing Associations.



Vera Tama

Vera worked for a local authority in roles including Race Relations Supervisor, Housing Estate Manager, Homelessness/ Housing Needs Officer and Housing Advisor. Vera holds a Postgraduate Diploma in Housing Studies from South Bank University. *Elected 30 September 2020.*



Leslie Laniyan (Executive Board Member)

Leslie has been the Managing Director of Shian Housing Association since 1989. He is one of the most experienced chief executives of a Black and Minority Ethnic housing association.



Indran Thavendra (Executive Board Member)


Indran has been Shian's Finance Director since 1992. He was Treasurer for Apna Ghar Housing Association for nearly 10 years and is currently Chair of the Tamil Community Housing Association.





Shian
Housing
Association
Ltd

 info@shian.org.co.uk

 020 8985 7120

 www.shian.org.uk

For the MyTenancy login, go to shian.mytenancy.co.uk