

A better way forward. Together



Sadeh Lok
Annual Report 09

New challenges

The past year has been one of dramatic and positive contrasts. We have continued to focus on the needs of our customers, not just in terms of housing but within the wider community too, as well as seeing unprecedented expansion at a corporate level.

The addition of Children's Links has brought with it an exciting new dimension to our service spectrum. Sadeh Lok has committed expertise, fiscal and strategic rigour to the infrastructure at Children's Links. And, although housing is still central to our mission, we now clearly see how housing is linked to education, training, work and children's services. This merger is a perfect example of our commitment to provide joined-up community service to our customers and the broader society we serve.

Sadeh Lok has taken great strides over the last two decades to build a highly effective community service organisation with a turnover in excess of £9m. Progress has only been made possible by a step-by-step, day-by-day approach to meeting the needs of people in our communities.

The last 12 months have been challenging, with great economic uncertainty affecting our sector, as well as impacting on the lives of the people we serve. Our strategic approach has meant that we have stayed one step ahead of major financial developments, while our dedication to delivering real benefits to our community has helped us respond to new situations quickly. Sadeh Lok has managed its treasury affairs with great skill and success.

Sadeh Lok is now one of the leading and most successful B&ME organisations in the UK, and widely regarded as a beacon of good practice.

This year has seen us retain our Charter Mark and Investors in People Awards. We have also been awarded the Matrix Standard for our effective delivery of information advice and guidance on learning and work, and Customer First, the national quality standard for customer service and care, received by Up & Working.

I am proud to say at Sadeh Lok we have the very best leadership team possible. The Board and I constantly look ahead - planning and creating strategic solutions. We do this by listening carefully to our customers and working together to achieve excellence in customer service. We are committed to the provision of excellent and comprehensive services, in particular in tackling worklessness as a foundation to harmonious community strength.

Our Non-executive Directors across the Group, including our two tenant Board Members, are a crucial element of our success. They have been chosen for their specific talents, perspectives and insights. Our Board is strongly pro-active from the top down, and always considers immediate, medium and long term issues, so we can maintain our standards of service in advance of changing demographic and economic environments.

Following a very positive Short Notice Inspection by the Audit Commission, we will be using their findings to further improve our services and ensure we reach the highest standards possible. I would like to take this opportunity to thank the Audit Commission Inspectors for their thorough and professional approach to our inspection.

The Sadeh Lok approach is typified in our Staff on Site (SOS) and Board on Site Supervision (BOSS) days where staff and board members go into our communities and meet with tenants on site. These days give our customers the chance to feedback to us directly. We take the opportunity to meet people in their homes, to listen carefully and to gain an insight into their lives and their specific service requirements.

On behalf of the Board I would like to thank our many stakeholders, local authorities, community organisations, Yorkshire Bank and the Royal Bank of Scotland, and the many others who continue to support us in our work.

We greet the next 12 months in excellent financial health, with exceptional people and a culture of direct response to our communities. We look forward the challenges ahead.

Brighter futures

Children's Links is a national charity that this year has directly benefited the lives of over 85,000 children and young people.

The biggest news for Children's Links and Linking Up Limited this year is our merger with Sadeh Lok Housing Group. We began discussions over 18 months ago and the merger became official on 1st April 2009.

This will now mean that Sadeh Lok will be able to offer our innovative services to the people in their communities, while we will be able to confidently deliver a more holistic service to children, young people, and their families. We are all looking forward to the exciting opportunities ahead.

Children's Links believe that all children and young people have a right to good quality play, the right to express views and have them heard, and the right to active participation in the community.

During 2008 / 2009 Children's Links has worked to benefit the lives of over 85,000 children and young people by delivering a whole range of services in communities across the country.

Some of our key achievements include: providing vital quality play experiences for children and young people in new regions of the UK, helping to bring communities together, contributing to the development of Children's Centres and Extended Schools, championing the Hear by Right standards, providing over 120 childcare places and 685 junior youth inclusion programme sessions. We have worked with 146 children at risk of exclusion, and 229 prisoners with 407 of their children in six prisons across the East Midlands. We have taken part in the End Child Poverty Campaign, delivered over 200 training courses, and worked with over 2000 volunteers.

This year we will be buying and equipping new premises with a dedicated training facility to give our partners, staff, customers and service users a better environment in which to work, including effective IT support for staff who work remotely.

Linking Up was set up by Children's Links as a social enterprise company delivering outsourced solutions for employee benefits across the UK - specifically managing a childcare voucher scheme for employers. Through efficiency and direct liaison between employee and childcare providers, Linking Up has gained a valuable reputation of reliability and trust within this market. We now serve over 177 customers directly from both the private and public sector, including London Royal Ballet school, Café Direct, UK Archdiocese regional offices, Clariant Global, Crystal Martin International, Home Start UK, various Local authorities and housing associations.



Access to skills

A total of 1,291 people have benefited from the Millin Centre services this year.

The Millin Centre goes from strength to strength with a range of projects carefully tailored to meet the needs of our community. We continue to work with local people to identify where training, skills development and facilities can make the most difference and are looking forward to another exciting, fulfilling and successful year.

In 2008/2009 we delivered a total of 18 courses including Accredited Interpreting, Business Skills and Planning, ESOL with Citizenship, Food Hygiene, Numeracy and Literacy, and IT.

Our Health Programme has provided informative and engaging sessions on healthy cooking and eating, nutrition, diet and exercise. The course attracted groups of all ages and backgrounds including young people and children.

Our weekly Learndirect outreach sessions have been running since January 2009. As an Outreach Centre we have helped people in the community complete IT certification including the European Computer Driving License (ECDL), as well as Numeracy and Literacy courses.

Our community festival gave people an insight into a wide range of cultural activities. Over 120 local residents from a wide range of nationalities attended. The Lord Mayor visited and commented on the success of the festival.

A capital grant from the Capacitybuilders Fund has been used to refurbish and re-equip our IT suite. It is now suitable for use in Learndirect sessions, by young people during study support classes and youth clubs, as well as for the drop-in internet facility available to residents. We hope to launch a new Internet Cafe to offer the local community free internet access and online training.

Capital grants have also been allocated to refurbishing the training hall kitchen area, to create a fit-for-purpose catering facility.

This will lead to the opening of Café Millin - a Social Enterprise Community Café that will serve healthy, high quality, affordable food.

In 2009 and 2010 we hope to deliver a range of new projects for children and young people including Circus Skills, Urban Dance and DJ Groups.

We are busy developing a women's only arts and crafts group where women can meet, socialise and take part in a variety of craft activities. The group has been designed to empower women, help them develop craft skills and confidence that they can take into future employment.



Time to build

It has been a year of consolidation, stability and great steps forward. A recent STATUS customer satisfaction survey showed overall tenant satisfaction rose by 6% to 82%, placing Sadeh Lok among the top performing social housing organisations nationally.

We also improved satisfaction levels in the condition of tenants homes, repairs and maintenance and keeping tenants informed. We received a rating of 'promising prospects for improvement' (the second highest rating) from the Audit Commission in one of the first Short Notice Inspections.

We are building on this performance by reshaping our Housing Management team, increasing the number of Housing Officers and boosting our Customer Service staff.

We are also investing in the IT we need to improve communication capabilities and mobile working technology.

Our new Service Improvement Officer, Jane Ashcroft has helped us focus more on resident involvement and empowerment. With the wider support of the Housing team Jane has delivered a number of initiatives while ensuring the existing Sadeh Lok Residents' Panel gains the profile and status it deserves as the primary link between the residents and staff at an organisational level.

We have achieved a 100% success rate in the legally required annual gas safety testing. This is in part due to the excellence and efficiency of contractors Aqua Interiors who have been identified as one of the top ten performance gas contractors in the country by our third-party auditors Morgan Lambert. We hope to consolidate this success by developing a partnering-based arrangement with the contractor so we can 'lock-in' the performance and the contractual agreement.

Our residents' satisfaction with day-to-day repairs has increased for the fourth consecutive year – up by 1.3% to 91.1%. This was based on a very solid feedback rate of almost 23%. Over 79% of feedback cards contained a written comment, of which 86% was positive.

In the last 12 months we have reduced overall rent arrears from 7.2% to 5.6% - impressive given the economic difficulties and rising unemployment. We have averaged 14-day turnaround from a tenancy terminating on a property to it being re-let, improving on our target of 16 days.

SOS days were introduced in April 2008 to give Sadeh Lok more of a presence, increase direct contact with people, get direct feedback, and promote resident involvement and influence. In 2008 we spoke to over 225 residents on eight SOS days. There are plans for more SOS days in the coming year, with added features and participants.



Group Welcome

Annual reports provide a great opportunity for us all to reflect on the past year's successes, take stock of where we are, and look forward to the challenges ahead. Forward-thinking strategies are right at the heart of everything we do, and we always welcome the opportunity for reflection.

Now we have merged with Children's Links, our group has the opportunity to provide outstanding new services, and bring existing services to new areas. Other parts of the group are healthy and sustainable with excellent results in terms of both financial and service-user feedback. We are rightly proud of the progress we have made, and look forward to significant achievements in the next 12 months.

Helping people

UP & Working has seen some fantastic achievements this year and the team has worked hard to achieve quality awards and recognition for what we do and the service we deliver.

It has been a tough trading year for our commercial division with the economy affecting recruitment and local job centres seeing an abundance of higher qualified, ready-to-work individuals, increasing choice and lower recruitment costs for recruiting employers.

This year UP & Working was recognised in the UK Housing Awards, sponsored by the Chartered Institute of Housing, for innovation and tackling worklessness. We have achieved both the Customer First and Matrix Standard national quality accreditations.

They highlight the quality of service we provide in the delivery of information advice and guidance, and customer service. We had excellent feedback from both assessors, with special praise for our Candidate Peer Support and Community Champion models.

We have developed our education translation market, and now supply a number of bilingual Language Support Assistants and translators on a temporary or permanent basis.

We work closely with teachers to induct new pupils and provide an accurate assessment of their ability in their heritage language – often identifying educational needs that may be obscured by language barriers. We also provide classroom based support, one to one guidance and IT support.

Relationships and contacts with local schools and education centres continue to grow and UP & Working plan to develop their translator provision throughout the next financial year.

Our commercial division will continue to take advantage of growth sectors and expand its delivery of language support staff in local schools.

We have built important relationships with partners, in particular other Housing Associations and bodies who have been keen to replicate the UP & Working model.

New housing tenant referrals procedures have given residents the opportunity to take advantage of our services as well as taking these services to residents in their own homes with the continuation of the Staff On Scheme days (SOS).

Developing a new marketing strategy has been key in making sure the UP & Working brand remains strong enough to see us through the recession and maintain our current clients. We will also focus on developing the UP & Working brand in other geographical areas surrounding Kirklees by tapping into the exceptional expertise of Children's Links to enhance the scope of the services we can deliver.



Accreditations from



Adding value

Access Matrix Ltd is a social enterprise of three parts: the group's corporate services function (HR, finance, secretariat, facilities management, IT and marketing), the commercial trading activity (diversity and community engagement, HR consultancy and payroll services) and an innovation hub where new business ideas can be assessed by a working group.

Access Matrix will be looking at ways to add value across all the group activities to reinforce and enhance the competitive advantage of all the business units by working across our operational foot print.

This year the corporate services team has been successful in building a strong team ethos and delivering results in terms of the set objectives within the business plan. We are particularly proud that key performance indicators have been achieved and high levels of customer satisfaction reported.

The consultants within the business unit continue to deliver a range of key contracts across the UK to assist other employers to build their business by capitalising on our experience. This year has also seen a productive partnership with Dutton Fisher Consultancy based in Ilkley, particularly in the delivery training and community research.

We have a strong commitment to develop talent from within, so we are delighted that our HR Officer Rizwana Kauser has successfully passed the Post Graduate Diploma in Human Resource Management at Huddersfield University.

Following the merger of Children's Links, we are providing corporate support to the new group structure and employees based right across the UK, as well as projects to ensure the merging companies are integrated effectively.

We have set up a diversity working group from members of each division and a board champion. We are making real progress in developing a corporate approach to equality and diversity. A new single equality strategy and action plan has been drafted and is currently under consultation with residents/ service users, employees, contractors and board members.

A series of training sessions on E&D are scheduled to take place over the year to ensure all the staff and board are up to date on current developments within the field. Residents and contractors will be invited to the sessions.

A corporate training plan has been developed for the group and this year all employees will receive training in equality and diversity, project management, ECDL IT training, health & safety, value for money, tenants service authority updates. There will also be a robust training plan for the board.

Building on

This has undoubtedly been a difficult year for the whole global economy. However, by staying true to our objectives and maintaining a rigorous approach to our finances, Sadeh Lok has been able to increase the consolidated surplus for the year from £46k in 2008 to £174k in 2009.

Our housing stock has remained buoyant and did not suffer any impairment as a result of the downturn in the property markets during the year. All the properties built for sale under shared ownership have been sold, and we have increased our total housing stock by £8.4m (14%).

The addition of Children's Links and Linking Up will further strengthen our financial position, bringing new income

streams and expanding opportunities for the whole Sadeh Lok group.

Sadeh Lok continues to enjoy excellent relationships with our principal bankers who remain keen to support us as we meet the challenges of this new year.

Balance sheet

as at year ended 31 March 2009

	Consolidated		Parent	
	2009	2008	2009	2008
	£'000	£'000	£'000	£'000
Tangible fixed assets				
Housing properties	67,777	59,373	68,192	59,837
Social Housing Grant	(37,483)	(33,973)	(37,483)	(33,973)
	30,294	25,400	30,709	25,864
Other tangible fixed assets	969	1,030	654	730
Other intangible fixed assets	10	19	0	0
	31,273	26,449	31,363	26,594
Current assets				
Properties for sale	56	1,695	56	1,695
Debtors due within one year	1,428	1,151	3,187	3,012
Cash at bank and in hand	5	276	0	0
	1,489	3,122	3,243	4,707
Creditors: amounts due within one year	(1,955)	(1,831)	(3,590)	(3,480)
Net current assets	(466)	1,291	(347)	1,227
Total assets less current liabilities	30,807	27,740	31,016	27,821
Creditors: amounts due after more than one year	25,357	22,423	25,357	22,423
Capital and reserves				
Negative goodwill	73	79	0	0
Non equity share capital	0	0	0	0
Restricted reserves	0	0	0	0
Designated reserves	0	1,720	0	1,720
Revenue reserves	5,377	3,518	5,659	3,678
Association's funds	5,450	5,317	5,659	5,398
	30,807	27,740	31,016	27,821

Income and expenditure account

for the year ended 31 March 2009

Turnover	5,413	4,508	5,179	3,959
Operating costs	(4,096)	(3,528)	(3,667)	(2,839)
Operating surplus	1,317	980	1,512	1,120
Loss)/surplus on sale of housing properties	36	52	(22)	27
Amortisation of negative goodwill on acquisition	6	92	0	0
Interest receivable and similar income	23	22	22	21
Interest payable and similar charges	(1,208)	(1,100)	(1,208)	(1,100)
Surplus for the financial year	174	46	304	68

Executive Team Remuneration

Salary bands for the Executive Team excluding pension contributions are:

£100,001 – £120,000	1
£80,001 – £100,000	1
£60,001 – £80,000	1

Employee Numbers

2009	42
2008	50
2007	47

The Board

Group Board Members at 31st March 2009

**Balbir Singh Uppal
OBE JP**

(Business Proprietor)
Self Employed
Age 53, Appointed 1989

**Robin Lawler
BA (Hons), FCIH**

(Vice Chairman)
Chief Executive
Age 55, Appointed 1993

Abdul Guefor ACA
(Treasurer)

Managing Director,
Intel Capital
Age 42, Appointed 1999

James Stone LL B

Solicitor
Age 52, Appointed 1996

**Javid Patel
BSc (Hons) MRICS**

Chartered Surveyor
Age 36, Appointed 2002

Mohammed Daji

Estate Management Officer
Age 54, Appointed 1989

Howard Ellis

Retired Headteacher
Age 60, Appointed 2007

Gillian Bishop MBA

Lecturer
Age 48, Appointed 2007

**Shabir Pandor
MCIH, PGDHA, PGCM**

Cabinet Member for Adults
and Communities
Age 44, Appointed 2007

Kate Truscott

Director of Human
Resources
Age 54, Appointed 2009

Cheryle Berry

Retired
Age 61, Appointed 2009

In addition to their
Governance responsibilities
the Board also take on
specific individual projects
and to this end Javid Patel,
Chartered Surveyor, is the
Board Champion for 'Value
for Money' and Howard
Ellis, retired Head teacher,
is the Board Champion for
'Equality & Diversity'.

Access Matrix

Howard Ellis (Chairman)
Balbir Singh Uppal OBE JP
Abdul Guefor
James Stone
Saleem Sarwar

Audit Committee

Robin Lawler (Chairman)
Balbir Singh Uppal OBE JP
Abdul Guefor
Saleem Sarwar
Yanping Wu
Stephen Dixon

Children's Links

Kate Truscott (Chair)
Balbir Singh Uppal OBE JP
Cheryle Berry
Howard Ellis
Nigel Sisley
Jessica Linacre
Rebecca Wilson
Sally Jollands
Laura Maidens
Tony Maione

Linking Up

Cheryle Berry (Chair)
Balbir Singh Uppal OBE JP
Howard Ellis

Millin Centre

Shama Ahmed (Chair)
Balbir Singh Uppal OBE JP
Naveed Aslam
Yasmin Khan
Faisal Chowdhury
Ken Elliott

Sadeh Lok Housing

Javid Patel (Chairman)
Balbir Singh Uppal OBE JP
Mohammed Daji
Howard Ellis
Shukat Hafez
Carol Williams

Sadeh Lok Developments

James Stone (Chairman)
Balbir Singh Uppal OBE JP
Robin Lawler
Javid Patel
Howard Ellis
Nhlanhla Mahlangu

Up & Working

James Stone (Chairman)
Balbir Singh Uppal OBE JP
Abdul Guefor
Howard Ellis
Saleem Sarwar


Executive Team

Ken Elliott MCIH, MCIM
Group Chief Executive,
Age 61

Clive Unitt FCA
Group Finance Director,
Age 57

Paul Dolan MCIH, BA
(Hons) (Housing Studies)
Group Operations Director,
Age 39

Elaine Clowes C Dir
Group Children's Services
Director, Age 47



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Registered under the Industrial
and Provident Act 1965 No. 2641

Registered with the Housing
Corporation L3807

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Grant Thornton

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browndog-design.com

Photography
Mark Hemingway Photography