



BUSINESS AND CORPORATE

2009 - 2012

Karin Housing Association Ltd
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BUSINESS & CORPORATE PLAN

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EXECUTIVE SUMMARY

Karin Housing Association Ltd (Karin) is a specialist organisation providing affordable housing and services mainly to the Somali community in East & North London. It has more recently expanded its scope to offer housing to other communities.

Its vision is to aim for fairer access to decent housing and social opportunity for the Somali community and others. Its mission is to meet the housing and support needs of the Somali community and others. Its goals are to expand and maintain its property stock, provide good governance and accountability, campaign for and publicise the needs of its clients, develop its staff and engage the community in its work.

It currently provides housing in 125 dwellings, about 34 of which are temporary dwellings and the rest are permanent dwellings managed for registered housing associations. It currently operates in five London boroughs but proposes to expand to three others.

Karin has approximately 124 more dwellings in the development pipeline. These will come to it to manage under various types of management agreements. This will at least double its managed stock by the end of 2010 but Karin wants to increase the number of properties it manages to around 500 over the next three years. Included in these are 20-30 private sector leased properties which it will acquire over this period. It recognises that these are expensive properties and are only suitable for families currently living in temporary accommodation and whose rents will be paid by local authorities.

Even these resources will be insufficient to meet growing needs posed by the Somali and other communities in its areas of operation. It therefore proposes to employ up to one or two advice and advocacy workers during the course of the Plan to help its beneficiaries avail themselves of housing which is advertised under the councils' Choice Based Lettings (CBL) schemes. This will also help Karin get more firmly rooted in the community beyond its tenant base.

There will be special needs within Karin's client communities. Prominent among these will be needs for supported housing for the elderly and the young at risk. Karin proposes to initiate supported housing programmes during the course of this Plan but recognises that Supporting People funding will be difficult to access.

Karin will measure its progress towards the objectives of this Plan through a set of milestones which are set out in the Business and Corporate Plan. Its strategy is to build on partnerships it has entered into with Registered Social Landlords (RSLs). These strategic alliances have allowed Karin to develop to date.

It will also launch a public relations and marketing exercise to help it acquire more properties. Other needs of its clients will be met through working in partnership with various community organisations offering a variety of services ranging from employment to education and health.

In the Corporate Plan Karin has reviewed its existing organisation and structure and performance. It has a good enough Board with a range of skills capable of managing its proposed growth. It has the management and staffing resources required for this growth and good operational systems.

It has invested in its staff and has introduced a culture of continuous improvement. It is also very conscious of risks and has produced risk management maps that will guide its work.

During the course of the Plan, Karin will look to setting up a new resource centre where it can house other Somali community organisations as well as its offices.

The Plan is costed through financial projections giving forecast balance sheets, income and expenditure accounts and cash flows for the next three years. A set of financial performance indicators and a sensitivity analysis will allow the Board to control the finances of the organisation.

BACKGROUND AND HISTORY

Karin Housing Association (Karin) was initially established in 1988 as Karin Housing Co-op. Its founder members were a group of black women who wanted to address the housing and social needs of ethnic minority refugees, mainly from the Somali community. It subsequently registered as a housing association with the Registrar of Friendly Societies under the Industrial and Provident Societies Acts 1965-78 (No. 26815R).

Karin has provided housing mainly for the Somali community. Somalia has been without a proper government since 1991. The civil war led to large numbers fleeing Somalia to become refugees and settle in other countries, including Britain. The main areas of settlement in Britain were Tower Hamlets and Newham although the Somali community can now be found in virtually every London borough and in many other cities in Britain. The Somali community is one of the most disadvantaged communities in the UK and in severe housing need with a high degree of homelessness and overcrowding.

Karin has taken a decision to extend its services beyond the Somali community and begin providing housing for other groups in the areas in which it operates. This is in line with its mission to work towards greater cohesion and a more inclusive society.

VISION AND MISSION STATEMENTS

KARIN'S VISION:

- Aiming for fairer access to decent housing and social opportunity for the Somali community and others.

KARIN'S MISSION:

- To meet the housing and support needs of Somali refugees and others by providing good quality affordable homes and delivering housing that is based on inclusion, quality, integrity and diversity.
- To engage and empower the Somali community in order to participate in and create cohesive communities.

KEY OBJECTIVES AND GOALS

KARIN'S GOALS:

- To expand and maintain property stock.
- Good governance and accountability.
- Campaigning, publicising and networking.
- To develop and maintain staff.
- Community engagement and development.

KARIN'S VALUES:

We care about our customers and work together with a shared passion and desire to make a difference. The following clear and strong set of values help us achieve our vision and mission:

- Karin will maintain a culture of openness, honesty and accountability;
- Karin will continuously strive for the highest possible level of professionalism and efficiency and deliver the highest standard of quality services;
- Karin will continue to address the housing and social needs and aspirations of the Somali community and refugees living in London;
- Karin will create an environment where our employees are valued and realise their full potential;
- Karin will work in partnership with other housing associations, mainstream housing providers, communities and agencies to address poverty and social issues;
- Karin will promote and value diversity, equality and social inclusion;
- Karin will adhere to the needs of its tenants and service users by involving them in the decision making process.

CURRENT ACTIVITIES

Currently Karin provides temporary and permanent housing. Temporary accommodation is provided in shortlife properties managed for other housing associations under management agreements and for private landlords under leases. Tenants are on periodic assured shorthold tenancies which usually last between six months to five years depending on the property.

Permanent accommodation is provided to Karin's client groups by acting as a managing agent for various Registered Social Landlords (RSLs). Currently the accommodation provided is as follows:

BOROUGH	MANAGED FOR:	NO. OF DWELLINGS	TOTAL
Tower Hamlets	Stadium HA	3	58
	One Housing Group	31	
	Swan HA	18	
	Guinness Trust	6	
Newham	Stadium HA	9	9
Haringey	Sanctuary HA	5	5
Hackney	Stadium HA	4	4
Islington	Family Mosaic HA	14	14
Total Permanent		90	90
Shortlife Properties		35	35

Total stock in management: 125

CURRENT AREAS OF OPERATION

Karin currently operates in the following London Boroughs:

- Tower Hamlets
- Newham
- Hackney
- Haringey
- Islington

Karin will expand its area of operation in the next three years to

- Waltham Forest
- Barking and Dagenham
- Redbridge

RESEARCH

Karin has carried out research into the housing needs of the Somali community and the results of that research have been incorporated into this Plan and form the basic market research for the Business and Corporate Plan.

POSITION AUDIT - WHERE WE ARE NOW

Karin is still a small organisation, currently managing 125 dwellings, consisting of 35 temporary (short life) dwellings and 90 permanent dwellings. However it is expanding rapidly and there are 124 dwellings in the development pipeline.

It has a first floor office at 124 Cavell Street, London E1 2JA at a rental of £28464 per annum. It currently has six staff based at this office but there is potential for expansion and considerable office space available.

Karin currently employs a Director, a Service Manager, two Housing Management Officers, one Supporting People Officer and one Finance/ Administrative Officer. The rest of the staffing is provided by volunteers.

The Committee of Management consists of 9 persons led by Abdi Hassan. Abdi Hassan has been its Chair since 2000 and is a highly respected Somali community activist in Tower Hamlets. He is the Director of Ocean Somali Community Association. The Committee is made up of people from the Somali community and external professionals.

WHERE WE WANT TO BE IN THREE YEARS TIME

The next three years are seen as crucial to Karin's development and its emergence as the leading and significant provider of housing for Somali and other refugee communities in East London. To achieve this, Karin would have expanded both the numbers of dwellings that it managed for other housing associations as well as in the areas and boroughs in which it developed. It would also expand the range of services it offered.

The development projections envisaged in this plan are as follows:

BOROUGH	CURRENT NUMBER OF DWELLINGS IN MANAGEMENT	NUMBERS IN DEVELOPMENT PIPELINE	NEW DWELLINGS STILL TO BE ACQUIRED OVER 3 YEARS	PROJECTED NUMBER OF DWELLINGS AT END OF PLAN
Tower Hamlets	74	89	60	223
Newham	22	0	50	72
Hackney	6	18	24	48
Haringey	9	8	25	42
Islington	14	9	20	43
Waltham Forest	0	0	32	32
Redbridge	0	0	20	20
Barking & Dagenham	0	0	20	20
Total	125	124	251	500

Karin feels that the Somali community, its main beneficiary group, could benefit from advice and advocacy services principally around Choice Based Lettings. At the present time the Somali community finds it difficult to use the system of Choice Based Lettings to obtain social housing. For this reason Karin proposes to expand into advocacy services. Under its proposal it would obtain grants from local government and charities to employ advice and advocacy workers who would assist Somali community members in housing need to bid for advertised housing.

An assessment of future housing needs undertaken by Karin indicates that there are continuing special needs and more will emerge in the Somali community. The key need is likely to be for Somali elderly, first generation immigrants who settled in Britain who are now reaching retirement age and who have not fully integrated into the community. They will require sheltered housing suited to their needs. Karin also wants to develop housing for young people particularly those who are liable to get into trouble with the law or be at risk.

STRATEGIC AIMS AND TARGETS

The Plan sets out the following six strategic aims and targets:

- 1) Increase the number of permanent managed units to around 500.
- 2) Phase out temporary (shortlife) housing over the period of the Plan.
- 3) Acquire approximately 30-40 private sector leased (PSL) units over three years.
- 4) Employ up one or two advice and advocacy workers during the course of the Plan subject to the availability of grant aid.
- 5) Initiate new supported housing programmes for the special needs of the elderly and the young at risk.
- 6) To acquire a building to be used as a resources centre for the Somali community in East London.

Strengths:

Karin is the only recognised Somali organisation providing housing for the Somali community to a significant extent.

Karin has a good track record for providing culturally sensitive services.

Karin is part of a vibrant network of Somali voluntary organisations.

Karin has a committed Management Committee. Karin employs hardworking staff, some of whom have been with Karin a very long time.

Karin has good working relationships with partner organisations.

The people in Karin have the drive needed to push the organisation forward.

Karin has and has always had effective volunteers.

Weaknesses:

Low profile.

A small property base.

Weak bargaining position with landlord partners.

The management committee and staff need to develop their housing skills.

Opportunities:

Increased government investment in social housing during the recession which can benefit Karin.

The 'Olympic Effect' - Karin operates largely in the Olympic 2012 zone area.

The Government's Community Cohesion Agenda - possibility of linking into it.

Choice Based Lettings - opportunity for advocacy services.

The potential for Karin to tailor existing services to meet the needs of other refugee communities.

The potential for the voluntary sector partners we have links with to use our base to provide services to Karin residents and other refugee communities.

The potential for developing services for private landlords.

The possibility for developing other community services.

Threats:

Loss of Supporting People income.

Choice Based Lettings - possibility of exclusion from housing dedicated for particular groups.

Karin not being resourced enough to take advantage of either the Government's Community Cohesion agenda or the impact of the Olympics 2012.

Having looked at the market research and analysed the strengths and weaknesses of the organisation, Karin has set out the targets and tasks in this Business Plan. These are:

DEVELOPMENT TARGETS

Private sector leasing

By the end of the Plan Karin expects to have 30 privately leased dwellings in management leased for periods of 3-5 years. It is however recognised that this is a difficult area of work and that the rents we can afford to pay may not be acceptable to private landlords.

New permanent stock for management

Year	Number	Total
2009/2010	70	70
2010/2011	90	181
2011/2012	91	251

In summary, the Plan envisages growing from a total of 125 in management and 124 in the development pipeline to around 500 in management and development by March 2012.

STRATEGIC ALLIANCES

The main strategy Karin will adopt as an unregistered association is to build strategic alliances with key local authorities and Registered Social Landlords. It currently works with the following:

1. Genesis Housing Group
2. Swan Housing Group
3. One Housing Group
4. Metropolitan Housing Trust
5. Family Mosaic
6. Sanctuary Housing Group
7. Stadium Housing Group
8. Guinness Housing Trust
9. East Thames Group
10. Newlon Housing Association
11. Springboard

That strategy has proved fruitful and has yielded the current number units for Karin to manage and in the development pipeline.

Karin will use these current partnerships to develop new alliances with other partners.

DEVELOPING OTHER AREAS OF WORK

Advice and advocacy services

It is clear from the findings of the research and Karin's own experience that the efforts of Karin alone will not meet the need among the Somali community and other groups for social housing. For this reason Karin proposes to raise funds and employ up to one or two advice and advocacy staff principally gearing them to help clients bid for social housing available through Choice Based Lettings (CBL)

The role of an advocacy/advice worker would be to assist persons that cannot be housed by Karin to avail themselves of advertised housing by assisting them in the bidding process. Karin believes that an efficient use of this provision would result in more of its beneficiary group accessing social housing as the need in the Somali and other ethnic minority communities is comparatively more acute due to their socio-economic status.

Supported housing

Currently Karin has one Supporting People project (21 bedspaces) providing floating support. It expects to lose this contract by June 2009 due to the reduction in Supporting People's funding and the desire by the Boroughs to have single providers for each needs group. While Karin would argue that there are special cultural and linguistic needs it is not very hopeful of winning this argument in the face of reduced SP funding.

Interim results of the research carried out by Sue Lukes indicate that there are specific needs within our client group that have very special needs. Karin will therefore make a case for the provision of supported housing for these groups particularly the elderly and young people at risk. It will develop shelter housing and foyer types scheme to meet these needs.

Links with other services/service providers

Karin's client group has various needs in addition to housing. It requires debt counselling, immigration advice, language classes, health support and particularly combating the use of khat. Karin also recognises that there are a number of voluntary and community organisations providing services that address these needs and will therefore establish links with them so it is able to refer its tenants and clients onto other providers who are set up to meet these specialist needs. Prominent among these are:

- Ocean Somali Community Association
- Law centres
- Oxford House
- Praxis
- Somali Education and Cultural Project
- Newham Somali Community Association
- Haringey Somali Community Association

GOVERNANCE

BOARD AND STRUCTURE

Currently the Board consists of ten persons including two co-optees. It is a mix of persons of Somali origin and non-Somali persons having specialist expertise. The multi-ethnic composition of the Board has served Karin well and brought in much needed expertise which was not previously available. A smaller Board has also contributed to swift and effective decision making.

Karin will continue to be governed by a dynamic and challenging Board with a high awareness of tenant involvement, diversity, skills required and accountability. Karin's Board is not only reflective of the ethnic communities of its beneficiaries but it also possesses the skills particularly financial skills necessary for a fast growing organisation.

The Board has a strategic remit and sets strategic objectives. It is also concerned with financial control and performance management. The Board is responsible for approving the annual budget and the business plan.

The Board also ensures that the Association has necessary policies and procedures in place for the management of the Association's affairs. It will also ensure that there is the necessary delegation.

Currently the Board meets approximately six times a year with four quarterly performance review meetings and two other meetings including the AGM. This is expected to continue but the Board will hold special meetings to discuss key issues as they arise.

COMMUNITY ACCOUNTABILITY

Karin is accountable both to the community which set it up and to its tenant population. Therefore the systems of accountability make provision for both. Karin's Board members will be recruited from amongst the community through advertising locally within community contacts and community organisations. For the time being tenants will be invited to nominate themselves or their peers for membership of the Association and an election will take place every two years for a tenant Board member. In the longer term Karin expects to have a tenant association which will elect representatives.

HUMAN RESOURCES TRAINING AND SUPERVISION

Karin sees training and supervision as the key to good management. All staff will have a bespoke training programme whose implementation will be supervised by their line manager. While the focus is on on-the-job training, staff will also be in the position to attend external courses where they are deemed useful. A certain number of in-house courses will be organised in conjunction with other local housing associations to make them more cost effective.

Karin has achieved ISO 9001 in March 2009. It has also started IIP (Investors in People) to be achieved at the end of 2009.

HEALTH AND SAFETY

Karin's policy will be to provide a safe and healthy working environment for all its employees. It is committed to removing hazards to its employees as and when they arise. There will be adequate procedures and training for those hazards which by their own nature cannot be completely guarded against.

Karin proposes to carry out annual safety reviews on all risks identified in its Health and Safety reviews

RISK MANAGEMENT

Karin has always produced risk assessments. It will ensure that these are not just documents that remain on paper but that there is a risk management based culture throughout the organisation. Therefore risk management maps will be circulated to all staff who will receive briefings on the risks facing the Association and be aware of the need to remain vigilant in the spheres of work.

It will be the responsibility of the Director to manage risks at all times. The Board will receive and review risk maps at least annually.

FINANCIAL OPERATIONS

Karin's Finance and Administration Officer is responsible for maintaining bank accounts, bank reconciliations, security of receipts and making all payments.

The Director is responsible for maximising income and keeping expenditure in check and will be responsible for ensuring that all expenditure is within budgeted amounts.

TREASURY MANAGEMENT

Treasury management is the responsibility of the Director in consultation with the Treasurer and the Lead Member for Finance. The Association seeks to maximise its income from investment while ensuring that funds are not put at risk. Surplus cash is invested in a range of deposits including Treasury deposits to maximise the amount of interest that can be achieved.

FINANCIAL AIMS AND TARGETS

The Association will build up its surpluses on a year by year basis. Karin will maintain adequate reserves against any risks. It will seek to invest any surpluses in property based assets.

FINANCIAL CONTROL

Financial control is exercised by the whole Board through close monitoring of outturn figures against budgets.

Financial control is also exercised by the Director who has a responsibility for authorising all payments and ensuring that they do not exceed budgetary provisions. The Director takes corrective action where expenditure is significantly above budget or there is an unexpected item of expenditure which has to be incurred.

PREMISES — NEW RESOURCE CENTRE

The current premises will suffice for the time being during the course of this Plan. There is sufficient space to house staff and allow for any immediate staff increases. However Karin is paying a rent in excess of £25,000 per annum and it needs to periodically review the need for cheaper and more affordable premises.

Towards the end of this Plan, Karin will seek to invest in a community resource building which allow it to house its offices and offer space to other Somali organisations providing complementary services. That building would be located in Tower Hamlets perhaps near the Newham border, so as to remain accessible to a majority of its tenants.

FACILITIES AND EQUIPMENT

Karin has all the required equipment and facilities for running an efficient and effective business. It will seek to operate in an electronic environment and make maximum use of email. It will strive towards a paperless office.

LEGAL STRUCTURES

Karin will continue to operate as an Industrial and Provident Society and will maintain this legal structure for the foreseeable future.

WEBSITE

Karin has recently upgraded its website. Karin sees its website as being an integral part of its operations. It is not only intended to give out information to the public, tenants and to interested third parties but also to act as an interactive website allowing applications for housing to be made to it, maintenance of records and statistics, reporting of repairs and complaints and offering links to relevant information.

The website will be continuously upgraded so it is attractive to users and will be refreshed as frequently as is necessary.

SUMMARY

In summary, this Corporate Plan sets out how Karin will continuously improve its organisation and capacity and its services in line with the proposed growth envisaged in the Business Plan. Although it is convinced that it has the capacity to cope with the challenges of growth and the external environment, it believes that it should continuously improve its services. How it will do that is set out in the implementation.

3 YEAR BUSINESS PLAN FORECAST MODEL (CURRENT YEAR PLUS 3 YEARS)

The Plan is based on the Audited Accounts for 31st March 2008 & 2008/09 Budget

From 2009 all property is retained in management for the whole of the plan with the exception of handing back a small number of shortlife properties. Properties are added on the same basis as the plan to achieve an extra 375 in total management over the 3 year life of this plan, for planning purposes it is assumed that voids & bad debts are contained within the management fee income.

There is no current expectation of buying property and therefore also no debt.

Additional services are forecast to start in 2009 as is an increase in staffing to manage the extra properties.

Inflation is forecast at a zero% but rising to 2% in line with government forecasts.

All rents are increased by assumed inflation plus a margin of 0.5% as are all main overheads.

Repairs are projected as a continuation of the current budget and increased in line with extra properties.

Limited expenditure on capital items such as computers etc is forecast each year.

Cashflow generally is forecast as strong with credit balances building.

KARIN HOUSING ASSOCIATION LTD
Business and Corporate Plan

Forecast Model
Karin Housing Association Ltd
Income & Expenditure Summary

	Accounts date	April 2008	April 2009	April 2010	April 2011	April 2012
	Rents & S/C managed property	403,792	1,007,838	1,764,386	2,323,870	2,862,202
	Rents shortlife	365,242	323,884	287,717	249,539	209,272
Gross Income		769,034	1,331,722	2,052,102	2,573,409	3,071,474
	Voids	0	0	0	0	0
Net rental incomes		769,034	1,331,722	2,052,102	2,573,409	3,071,474
	Revenue Grants LBTH	4,798	4,774	4,846	4,918	4,992
	Revenue Grants Carr Gomm	26,818	26,684	27,084	27,490	27,903
	Support fee	63,788	63,788	65,064	66,365	67,692
	other income	1,000	1,000	1,020	1,040	1,061
Total net income		865,438	1,427,968	2,150,116	2,673,223	3,173,123
	Management Expenses	(302,314)	(385,433)	(425,188)	(482,962)	(519,493)
	Licence fees & other charges	(439,864)	(905,346)	(1,464,326)	(1,887,097)	(2,292,750)
	Affiliation fees	(250)	(515)	(832)	(1,073)	(1,303)
	Audit & Accountancy	(2,000)	(4,116)	(6,658)	(8,580)	(10,425)
	Repairs & maintenance	(36,500)	(75,126)	(121,510)	(156,592)	(190,253)
	Legal & Professional	(2,500)	(5,146)	(8,323)	(10,725)	(13,031)
	Council Tax	(250)	(515)	(832)	(1,073)	(1,303)
	Bad debts	0	0	0	0	0
Operating Costs		(783,678)	(1,376,196)	(2,027,670)	(2,548,101)	(3,028,558)
Surplus before interest cost & tax		81,760	51,772	122,446	125,122	144,565
	Interest income	16,800	9,037	4,704	16,936	19,899
	Interest on long-term debt	0	0	0	0	0
Total interest paid		16,800	9,037	4,704	16,936	19,899
Surplus before tax		98,560	60,809	127,150	142,058	164,464
Surplus after tax		98,560	60,809	127,150	142,058	164,464
Retained surplus brought forward		138,459	237,019	297,828	424,979	567,037
Retained Surplus carried forward		237,019	297,828	424,979	567,037	731,501

KARIN HOUSING ASSOCIATION LTD
Business and Corporate Plan

Forecast Model
Karin Housing Association Ltd
Cash flow statement

	<i>Accounts start date</i>	April 2009	April 2010	April 2011	April 2012
Operating surplus					
Operating surplus		51,772	122,446	125,122	144,565
Depreciation other assets		1,803	1,990	2,143	2,270
Debtors (inc)dec		-43,327	-31,385	-29,993	-34,252
Creditors inc(dec)		116,524	93,085	85,935	93,131
Net cash inflow from operating activities		126,772	186,137	183,207	205,714
Financing charges					
interest received		9,037	4,704	16,936	19,899
Interest on long-term debt		0	0	0	0
Total financing charges		9,037	4,704	16,936	19,899
Non-operational cash flows		135,809	190,841	200,143	225,613
Capital expenditure					
purchase of fixed assets housing		0	0	0	0
grants received		0	0	0	0
purchase of fixed assets other		-2,500	-2,550	-2,601	-2,653
Net Capital expenditure		-2,500	-2,550	-2,601	-2,653
Cash flow before funding		133,309	188,291	197,542	222,960
Funding changes					
Long-term debt inc(dec)		0	0	0	0
Short-term debt inc(dec)		0	0	0	0
Total funding cash flows inc(dec)		0	0	0	0
Net movement		133,309	188,291	197,542	222,960
Cash balance brought forward		807,484	940,793	1,129,084	1,326,626
Cash balance carried forward		940,793	1,129,084	1,326,626	1,549,587
Balance sheet check		133,309	188,291	197,542	222,960

IMPLEMENTATION PLAN

Composite implementation plan (Business Plan)

Objective	Strategy	Task No.	Task Description	Who by	Start Date	When by	End Date
Develop and acquire more permanent housing.	Strengthen existing partnerships and build new partnerships.	T1	Maintain good relationships with existing partners.	Director	April 09	March 12	March 12
		T2	Negotiate agreements with new partners.	Director	April 09	March 12	March 12
		T3	Regularly meet with all key local authorities.	Director	April 09	March 12	March 12
Phase out shortlife housing.	Allow existing agreements to run their course and do not enter into new ones.	T4	Do not enter into new agreements.	Director	April 10	March 12	March 12
Acquire up to 50-60 private sector leased units.	Advertise widely and offer better terms to private landlords.	T5	Advertise in local papers.	Service Manager	April 09	March 10	March 10
		T6	Negotiate leases.	Service Manager	April 09	March 12	March 12
		T7	Offer housing to homeless persons.	Service Manager	April 09	March 12	March 12
Develop advocacy services.	Raise grants and employ first one and then second worker.	T8	Discuss scheme with local authorities	Director	April 09	Sept 09	Sept 09
		T9	Submit grant applications.	Director	June 09	Sept 09	Sept 09
		T10	Recruit and appoint first one then two workers.	Service Manager	Oct 09	March 11	March 11
Develop specialist housing for special needs.	Submit relevant bids through RSLs.	T11	Submit bids for elderly scheme.	Director	June 09	Oct 09	Oct 09
		T12	Discuss needs with local authorities.	Director	June 10	Oct 10	Oct 10
		T13	Discuss and develop scheme for young people at risk.	Director	June 10	Oct 10	Oct 10
Research into needs of client groups.	Engage in relevant research projects.	T14	Budget for research or raise grants.	Director	April 10	April 11	April 11
		T15	Appoint researchers and agree brief.	Director	April 10	March 12	March 12
		T16	Implement recommendations.	All staff	April 11	April 12	April 12
Promote Karin.	Develop and implement a public relations strategy.	T17	Continuously upgrade website.	Service Manager	April 09	March 12	March 12
		T18	Produce excellent annual reports.	Director/ Service Manager	Sept of each year	Nov of each year	Nov of each year
		T19	Hold two public events including AGMs.	Director/ Service Manager	Oct/Jan of each year	Oct/Jan of each year	Oct/Jan of each year
		T20	Attend all relevant meetings.	Director	April 09	March 12	March 12
		T21	Produce regular newsletters.	Service Manager	April 09	March 12	March 12

KARIN HOUSING ASSOCIATION LTD
Business and Corporate Plan

Composite implementation plan (Corporate Plan)

Objective	Strategy	Task No.	Task Description	Who by	When by	
					Start Date	End Date
Strengthen governance and accountability.	Review membership and appraise performance. Renew and refresh.	T22	Annually appraise Board.	Chair	Sept of each year	Sept of each year
		T23	Identify and invite suitable community representatives onto Board.	Chair/Board	As and when required	
Be accountable to the community and to tenants.	Invite community members to join Board and co-opt tenants	T24	Co-opt tenants onto Board when vacancies arise.	Chair/Board	As and when required	
		T25	Conduct annual skills audit.	Chair/Board	Sept of each year	Sept of each year
Develop and maintain staff.	Supervise, support, train and appraise staff.	T26	Devise and implement staff training.	Service Manager	Annually	
		T27	Conduct annual appraisals.	All line managers	January of each year	
Maintain a healthy and safe working environment.	Rigorously implement health and safety policy.	T28	Carry out regular health and safety checks.	Service Manager	January and July of each year	
		T29	Update website	Service Manager	April 09	March 12
Raise profile of Karin.	Implement public relations strategy.	T30	Publish annual report	Director/ Service Manager	Sept of each year	Nov of each year
		T31	Hold two public events including AGMs.	Director/ Service Manager	Oct/Jan of each year	Oct/Jan of each year
		T32	Attend all relevant meetings.	Director	April 09	March 12
		T33	Produce regular newsletters.	Service Manager	April 09	March 12
Maintain a proper framework of policies, procedures and delegations.	Periodically review and update policies, procedures and systems and delegation.	T34	Carry out policy update.	Director/Board	Nov of each year	

BOARD PROFILE

ABDI HASSAN (Chair) is a Director of the Ocean Somali Community Association and has been its Director for the last 10 years. He has lived in the London Borough of Tower Hamlets for ten years. His skills are in community development and governance. He has been on the Board of Karin since 2000.

MUSA NOOR is the **Secretary**. He is an accountant and has specific responsibility for financial control. He has been active in the organisation for 10 years.

SALMA BADRUL (Treasurer) is an Chartered Accountant (ACCA). She has strong financial and auditing skills. She currently works as the internal auditor for London Borough of Redbridge. Previously she was a Finance officer for Labo Housing Association. She has been a Board member of other RSLs.

DEBORAH HILLER currently works for Genesis as a Senior Development Manager. She has a long track record in development. Previous to this she was the New Initiatives Manager for East Thames Housing Group. She has worked as a Development Manager for New Islington & Hackney HA and as a Scheme Work Officer at the Housing Corporation. She has also been a self-employed housing consultant. Her skills are in housing development and regulation.

ZIGGY CRADFORD currently works for Housing and local Government. She has previously worked for the Housing Corporation and the London Borough of Hackney. She has a wide range of contacts within the social housing sector and regeneration sectors.

ABDIRIZZAQ HUSSEIN has an MA in mineralogy. He also has a Diploma in marketing. He is an executive of the Dahabshiil Money Transfer. He brings financial control and finance skills to the Board.

JEFFREY NIGEL ACKERMAN works for Hackney as a Housing Management Officer. He has a long standing commitment to the communities in Tower Hamlets and experience both in housing management and housing support.

FARHAN HASSAN (BA Education & Community and Early Childhood Studies). For the last ten years he has been working with children and their families in education settings. Advising younger people between age of 16-19 about social opportunities that are available to them such as training, education, employment and sports.

MOHAMOUD HUSSEIN is a PHD student in Economic (food and Hygiene)

Cooptees

ALI EGAL has been coopteed for his financial and management and experience in the education sector.

SENIOR MANAGEMENT PROFILE

ZAHRA HASSAN (Director) has been with Karin since the start. An able and hardworking woman, she has been principally responsible for the success of Karin to date. She has been a tremendous asset to the Association and has acquired good management skills. She has a comprehensive knowledge of the social housing sector and an extensive range of contacts. She is seen as the public face of Karin.

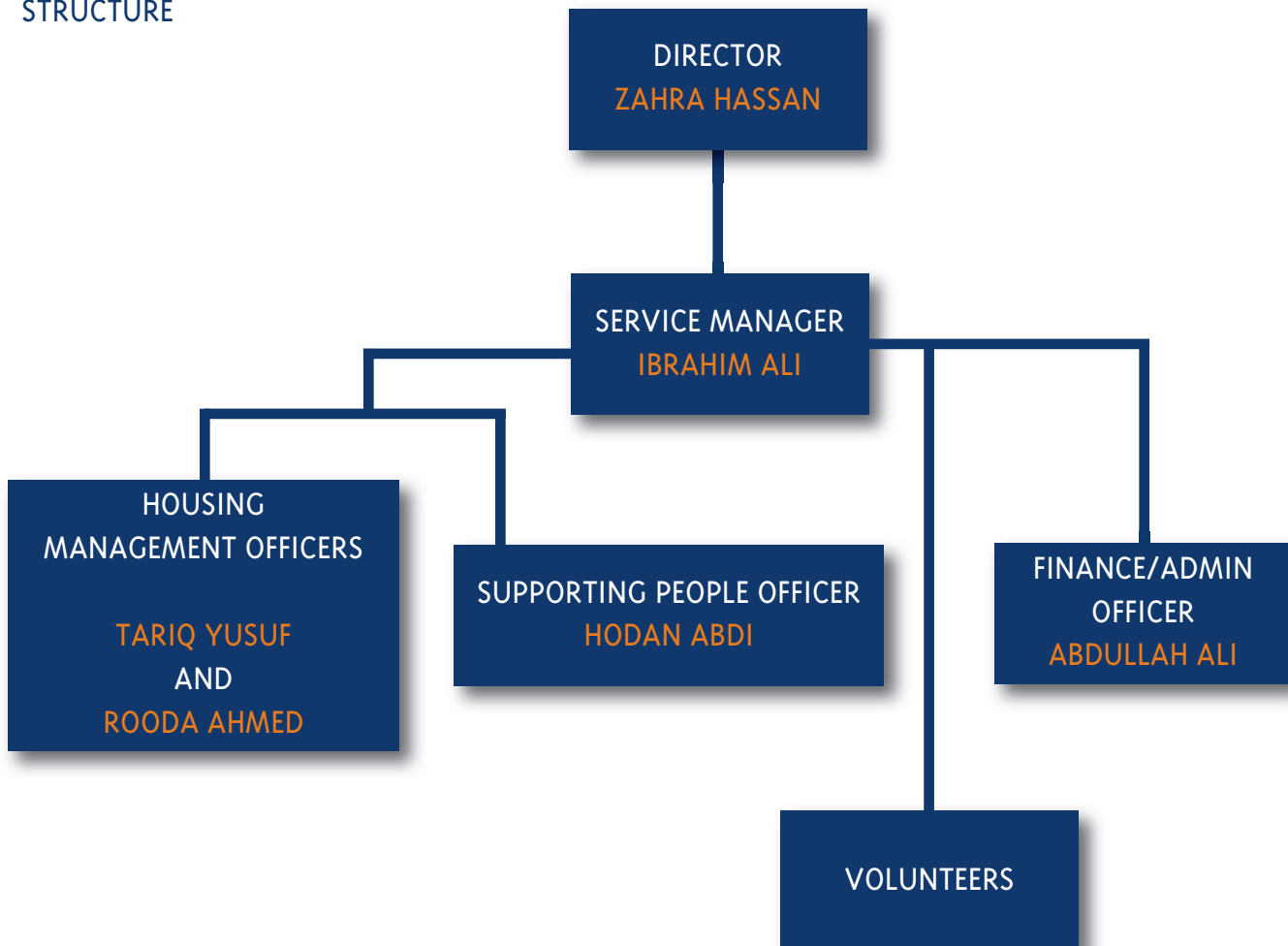
IBRAHIM ALI (Service Manager) has been with Karin since 2006. He is a qualified social worker and obtained a social work qualification from London Metropolitan University. He spent 10 years working as a social worker with LB Tower Hamlets. He was a member of the Family Support and Protection Team. He is an efficient administrator and has wide experience as a member of the management committees of two voluntary organisations where he held the responsible positions of secretary and chairperson. His organisational skills include team working, negotiations skills, persuasion, facilitation, mentoring, reviewing and supervision.

STAFFING STRUCTURE

STAFF

NAME	QUALIFICATIONS	POSITION	YEAR COMMENCED IN POST
Zahra Hassan	Diploma in Business Administration	Director of Karin	1990
Ibrahim M. Ali	BA Social work	Service Manager	2004
Abdullah Ali	Diploma in Accountancy	Finance Officer	June 2006
Hodan Abdi	BA Computing & information system PGCE Secondary	Supporting People Officer	December 2007
Tariq Yusuf	BA (Hons) Economic & International Business HND Accounting & Management	Housing Management Officer	May 2008
Rooda Ahmed	BSC in Criminology & Criminal justice system	Housing Management Officer	May 2008

STRUCTURE



THE SOMALI EMERGENCY IN NORTH AND EAST LONDON

Research commissioned by Karin Housing Association and carried out by research consultant Sue Lukes and her researchers, has found evidence of housing deprivation among Somalis in north and east London so extreme as to be called an emergency.

158 people interviewed told researchers about the conditions in which they live, their efforts to improve them and their difficulties in accessing appropriate advice and advocacy. They talked about the effects on them and their community, especially the youth, and why they believed this had happened. The researchers also interviewed local council officers and discussed the issue with the Equalities and Human Rights Commission because many interviewees spoke of discrimination.

The comparison made with general conditions in these areas of significant housing need do show that levels of housing deprivation within Somali communities in these areas are extremely high and probably unparalleled by other communities. While 85% of Londoners find their current housing satisfactory, only 12% of those in our survey reported this to be so for them. The way in which this deprivation is combined with, and connected to, high levels of unemployment and long term illness and disability, results in the community feeling deprived and demoralised, under attack and sometimes helpless.

Less than a third of those interviewed had a home big enough for them and their family (compared, for example, with Tower Hamlets, the most overcrowded borough in England, reporting 13% of families as overcrowded). Many faced quite devastating levels of overcrowding, with six children in a two bedroom flat, nine people in three rooms, or seven people in one bedroom. One family of 8 including a disabled woman share a two bedroom house, with five beds in one room.

The overcrowding is caused by

- Larger families combined with a failure to recognise this as a need and provide for it in the relevant areas
- Difficulties faced by households (often headed by women, facing very high levels of illness or disability) in accessing advice and support that might get them the housing they need
- Families accommodating relatives or friends who have no housing access themselves because of low priority, rules on local connection or eligibility
- Family reunions, leading to people crowding into existing accommodation

45% of interviewees' homes suffer from disrepair. Over a third said that major repairs were needed, and 38% reported damp. Some were without heating or hot water, urgent repairs are not being done, and some suffer significant ill health as a result. A third of interviewees had long term illnesses, and 16% were disabled. Many felt that stresses caused by poor housing conditions, repairs not being made, overcrowding, anxiety of waiting for a house, lack of choice, and uncertainty of temporary housing caused depression and damaged family relationships.

The poor housing is linked to other problems: only 17% of the group were in employment, with people identifying ill health, lack of skills/education and housing as barriers to work. The average personal weekly income was £130 a week. Housing deprivation is also affecting

children's education and chances which combined with intergeneration problems risk young people becoming alienated and involved in crime or anti-social behaviour.

The mix of extreme and unacknowledged housing needs with so many other very high levels of deprivation creates a "perfect storm" in which it is very difficult or impossible for individual households to break out of the cycles and change their dreadful situations: they are battling on too many fronts simply to survive, and do not have the resources to pursue complex applications or complaints.

Many Somalis believe that they face discrimination in housing allocation and in other crucial areas of life, and this report provides some evidence of discrimination in the housing field. Somalis also believe that they have not been able to make their housing applications properly because of lack of access to language, information, advice and advocacy. A majority of those who went to solicitors, for example, got their problems resolved, which might indicate that if they had access to appropriate professional services they could deal with some aspects of their needs.

Choice Based Lettings (CBL) have created particular problems, because many Somali families find it difficult to ensure that they have been given the right priority and even if that is sorted out, to bid well, because of the language and other barriers to access. It is significant that very little appears to be being done to address this.

The mix of long term, seemingly intractable problems with no obvious solutions appearing or being proposed from either within the community or those responsible for community relations and housing poses a very serious challenge. The level at which these problems are presented, the depth of need involved, the seriousness of the possible long term consequences and the near total failure to recognise them lead us to characterise this as a housing emergency.

There is a sense throughout the area that Somalis are at the bottom of the housing heap and this is borne out by this research. Somali presence is rarely registered on most monitoring systems used to identify discrimination.

There is also a global shortage of large size accommodation in the social rented sector, so it is likely that even the best support, advocacy and representation would eventually run up against a brick wall of a simple shortage of provision. This shortfall in provision can be remedied by lobbying and 'political' pressure on housing providers.

What becomes apparent from this work is that "voice" and "choice" are intimately linked. The lack of voice over many years has meant that the choices offered to many or most Somalis in housing need is essentially minimal. We found that Somalis are

- not recognised as a community or monitored as such
- not heard in consultations
- not included in decision making
- and so not housed adequately

The full report will be available on Karin's website for downloading. (www.karin-ha.org)



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