



# Annual Report 2016/17



**MOSSCARE  
HOUSING  
GROUP**

## Welcome to the final Annual Report from Mosscare and Mossbank Homes.

Preparing the annual report always presents a time to reflect over the preceding year/years. The last couple of years have largely focused on 'Change' and 'Resilience'. We saw these trends continue into 2017, which has certainly proved to be challenging on all fronts and be possibly the most significant period of change for the Mosscare Housing Group. Merger talks were dominant, but that never interrupted the core function of putting our customers and communities at the forefront of every activity, improving and building homes, achieving better value by refining practices and partnerships. Colleagues

have worked tirelessly to minimise the impact of welfare reforms; appealing and campaigning against sanctions and organising collections for food banks.

Along with many community events, taking part in the Manchester Pride parade and the Manchester Carnival granted us the privilege of embracing humanity, diversity and unity after the shocking, destructive events in the city earlier in the year.

Mosscare's 50th Anniversary gave us the chance to celebrate with old friends and new. Again, a time for reflection and to acknowledge with pride how much we have grown, how many lives have been touched and changed for the better.

We saw the retirement of our great friend and CEO Rob Ferguson after taking Mosscare into a merger with St. Vincent's Housing Association and into the safe hands of new CEO Charlie Norman leading fantastic teams of colleagues, all with a huge ambition to grow our social purpose – delivering; more homes, better services and opportunities to enrich more people's lives.

Rob's passion for people will live on in his legacy 'Rob Ferguson Charitable Fund' – providing help to make a difference where it is needed.

A full and vibrant year with truly exciting times ahead. I am very proud to be the last Chair of Mosscare Housing

Group and the very first Chair of Mosscare St. Vincent's Housing Group.

On behalf of the Board I would like to extend huge thanks to all colleagues for contributing to the Mosscare 'Magic' and for their energy and commitment to bring about the success of MSV. Good luck and very well done everyone.

Jan Tasker, Chair



"It's a big weight off my shoulders. I can't thank you enough for helping me through this. Your 'can do' attitude and enthusiasm for your work makes you a great asset for Mosscare."

"I would like to compliment you on the handling of my situation when I found myself locked out with a very poorly child. The lady who took the call was very helpful and handled the situation perfectly and the operative was excellent, did everything to make sure I got into my home. Excellent! Thank you."

### Merger Discussions

It's fair to say that a major focus for 2016 was the merger discussions we were engaged in with St Vincent's Housing Association. We put a lot of effort into engaging with our stakeholders and customers and seeking their views on the proposed merger. The feedback from all sides was extremely positive and, as a result, we formally merged with St Vincent's on 21 July 2017.

lighting a Christmas tree, singing carols, music from local musicians and an event in the library in the park with Christmas craft activities for children. Around 150 local residents took part in the event which was a fantastic turnout.

### Compassion Food Bank

The Compassion Food Bank aims to reduce food poverty in Greater Manchester by providing a food source for people in need as well as a drop in facility for ex-offenders and the wider community. They offer free emergency food parcels to our tenants and their family members as well as a membership scheme providing low cost food and household products.

The demand on their service was so great that the food bank was starting to run out of food, so Neighbourhood Officers, Tanique McIntosh and Angela Hunter worked in partnership with Compassion Food Bank to collect donations of food from Mosscare staff and residents so that the service could continue its invaluable work.

### Digital Inclusion

In partnership with Manchester Metropolitan University we ran a series of focus groups on Digital Inclusion with Mosscare's tenants. The sessions were designed to provide support whilst providing important research on the barriers to using digital technology among our tenants. A report highlighting the findings from the research will be produced and analysed by the Digital Inclusion Steering Group. This is an important part of our future strategy as Mosscare St Vincent's Housing Group.

### House Proud

We also took part in House Proud's first LGBT Residents' Conference in the North West at the Peoples' History Museum. This brilliant conference was a unique networking opportunity for LGBT customers and allies living in social housing. The event featured inspirational speakers, live theatre and interactive exhibitions.

### White Ribbon Day

The White Ribbon Campaign is a global campaign to end violence against women and once again Mosscare and Mossbank Homes were proud to be involved.

On the day staff and residents wore White Ribbons in support of the campaign and also donated money for the ribbons which went to the residents of our domestic abuse refuges in time for Christmas.

Mosscare Officers and Managers contributed £200 towards presents and attended a Christmas Event in Broadfield Park, Moss Side. The event included

"A year of change and celebration for the Mosscare Housing Group. Our journey towards the merger with St Vincent's gathered pace. We remained determined to ensure a successful outcome, building on our strong foundations providing much needed new homes and continuing our good work with residents.

January 2017 was Mosscare's 50th Birthday - a time to celebrate, reflect on past achievements and acknowledge the huge contribution from so many - residents, staff, board members and partners all playing their part in making Mosscare and Mossbank such special organisations. A fantastic celebration took place fittingly at the West Indian Sports and Social Club, one of our long term partners in Moss Side.

As I move to the next phase of my life in retirement I would like to say a huge thanks to all for your friendship over my 36 years with Mosscare/Mossbank- it has been a pleasure and privilege. I end with the Mosscare words "pride in our past and passion for our future" which I believe are so important and relevant.

Rob Ferguson, Chief Executive



Pictured: right the Lord Mayor of Manchester, Cllr Carl Austin-Behan officially opening Stody House which provides a home and support for ex-servicemen and women.



Far right: Customers and colleagues joined the celebrations at the Manchester Pride Festival.



Bottom far right: Colleagues celebrate Mosscare's 50th anniversary, and right Colleagues at the White Ribbon Campaign stall



# In figures...

## Mosscare Housing

### Average weekly rent levels

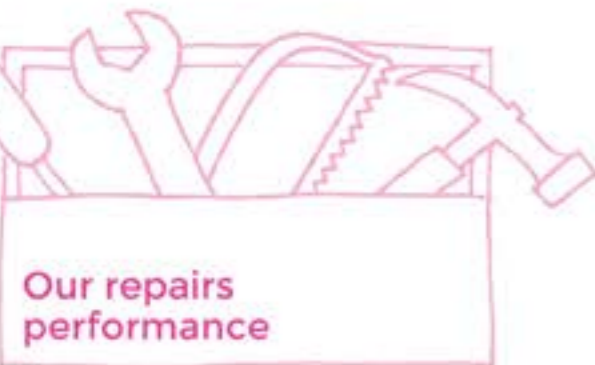


### Our management of empty properties

Average number of days homes are empty and available for letting

**22 days**  
**0.52%**

Rent loss from empty homes as a percentage of total rent income



### Our repairs performance

Mosscare analysed all repairs raised up until 31st March 2017.

**99.35%** of **emergency** repairs (24 hours) were completed within target.

**96.99%** of **urgent** repairs (7 days) were completed within target.

**93.72%** of **routine** repairs (28 days) were completed within target.

### Rent collection



The average weekly rent levels are based on General Needs lettings and include affordable conversions or affordable new developments.

Of the 146 Households rehoused, 21 prior to rehousing had been Statutory Homeless and 101 were made to Black and minority ethnic households.

# Our Homes...

### Our Lettings

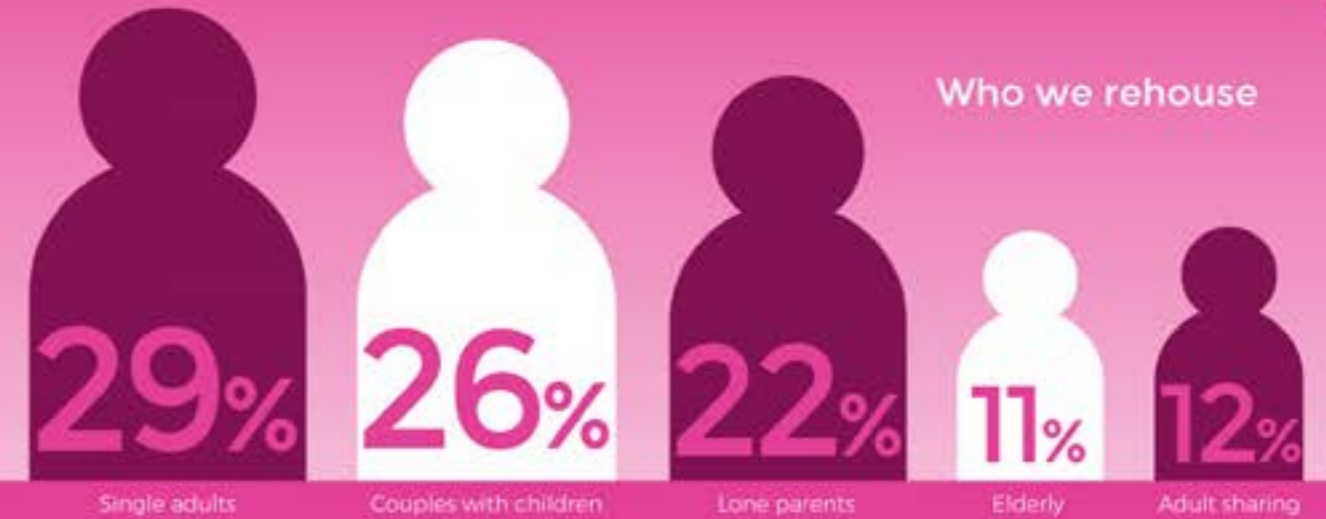
**146**  
Total number of new households\*

\* All properties other than disabled adapted properties or supported housing are now let using the Choice Based Lettings system.



### How people came to us...

All properties other than disabled adapted properties or supported housing are now let using Choice Based Lettings



### Who we rehouse

### Complaints



# financial summary

# board and management team

## Statement of comprehensive Income\*

	Year ended 31 March 2017	Year ended 31 March 2016
	£'000	£'000
Turnover	24,278	25,947
Cost of property sales	(156)	(1,391)
Operating costs	(15,539)	(16,651)
<b>Surplus on ordinary activities before interest</b>	<b>8,583</b>	<b>7,905</b>
Interest receivable	56	16
Interest payable and similar charges	(4,138)	(4,297)
<b>Surplus for the year</b>	<b>4,501</b>	<b>3,624</b>

The Group made a surplus of £4.5m, which was £0.9m higher than the previous year. Mosscare Housing, made a £3.9m surplus, Mossbank Homes made a £0.6m surplus and Mosscare Shared Services (MSS) broke even. Both housing associations performed better than planned. MSS was busier than expected on work for SVHA.

The Group invested £1.6m in new homes and £2.6m improving existing ones in the year, a slight increase over the previous year. The Group plans to increase its investment spending, funded by its cash balances, new borrowing and realisation of efficiencies from the amalgamation.

At the end of the year the Group's total borrowings were £81m and the Group had safely met its loan covenants. At 31 March 2017 Mosscare had undrawn loan facilities of £30m and the Group had £6.7m of cash and deposits, which is a healthy reserve for future investment and against future challenges.

## Statement of financial Position

	Year ended 31 March 2017	Year ended 31 March 2016
	£'000	£'000
Fixed assets	191,148	191,316
Net current assets / (liabilities)	595	(789)
<b>Total assets less current liabilities</b>	<b>191,743</b>	<b>190,528</b>
Loans and other long term liabilities	172,105	175,391
Reserves	19,638	15,137
<b>Reserves and long term liabilities</b>	<b>191,743</b>	<b>190,528</b>

## Statement of cash flows

	Year ended 31 March 2017	Year ended 31 March 2016
	£'000	£'000
Net cash from operating activities	12,133	10,528
Net cash used in investing activities	(3,648)	(2,678)
Net cash used in financing activities	(10,820)	(6,646)
<b>Net increase / (decrease) in cash and deposits</b>	<b>(2,335)</b>	<b>1,204</b>
Cash and deposits brought forward	8,991	7,787
<b>Cash and deposits at end of year</b>	<b>6,656</b>	<b>8,991</b>

Group cash and bank deposits fell by £2.3m in the year due to investment and loan repayments.

Financial Statements

\* This report includes information summarised from the financial statements, which were audited by BDO LLP and received an unqualified opinion. For a copy of the full accounts, please write to the Company Secretary at the head office or refer to our website [www.msvhousing.co.uk](http://www.msvhousing.co.uk)

## MSV Board of Management

From 21 July 2017

- Jan Tasker (Chair)
- Jon Lord (Vice Chair)
- Anna Beaumont
- Nick Cole
- Peter Cudlip
- Derek Long
- Grace McCorkle
- Martin McNally
- Richard Morris
- Tracy Neil
- Jason Saenz

## Executive Directors

- Group Chief Executive - Charlie Norman
- Executive Director Neighbourhoods & Wellbeing - Tola Adesemowo
- Executive Director of Growth, Partnerships & New Business - Yvonne McDermott
- Executive Director Assets & Property Services / Deputy Chief Executive - Patrick Nolan
- Executive Director of Finance & Business Excellence - Vince Ormrod

## Mosscare Housing Board of Management

To 21 July 2017

- Jan Tasker (Chair)
- Peter Cudlip
- Grace McCorkle
- Martin McNally
- Tracy Neil
- Helen Knowles (Resigned 21 July 2017)
- Janet Machen (Resigned 21 July 2017)
- Brian Davenport (Appointed 17 Oct 2016/ Resigned 21 July 2017)
- Howard Totty (Vice Chair - resigned 20 Sept 2016)
- Zahid Amin (Resigned 20 Sept 2016)
- Sheila Burden (Resigned 20 Sept 2016)
- Paul Hammersley (Resigned 20 Sept 2016)

## Mosscare Housing Executive Management

- Chief Executive - Robert Ferguson (Retired 16 June 2017)
- Housing Services Director - Tola Adesemowo
- Technical Services Director - Patrick Nolan
- Corporate Services Director - Vincent Ormrod

### External auditors:

BDO LLP, 3 Hardman Street, Spinningfields, Manchester, M3 3AT



Pictured right: the Claremont Primary school steel band who helped with the Great Get Together Celebrations and Freda the Frog, enjoying the Manchester Caribbean Carnival

\*The above financial summary is for Mosscare Housing Group

**Mossclare St Vincent's Housing Group**  
101 Great Western Street, Moss Side, Manchester, M14 4AA  
Tel: 0161 226 4211  
email: [enquiry@msvhousing.co.uk](mailto:enquiry@msvhousing.co.uk)

**Mossclare Housing Group**  
101 Great Western Street, Moss Side, Manchester, M14 4AA.  
Tel: 0161 226 4211

**Mossbank Homes**  
Highgate Centre, Bents Avenue, Bredbury, Stockport, SK6 2LF.  
0161 474 8340

