



A flourishing community in a safe, clean and green environment in the heart of London



Business Plan

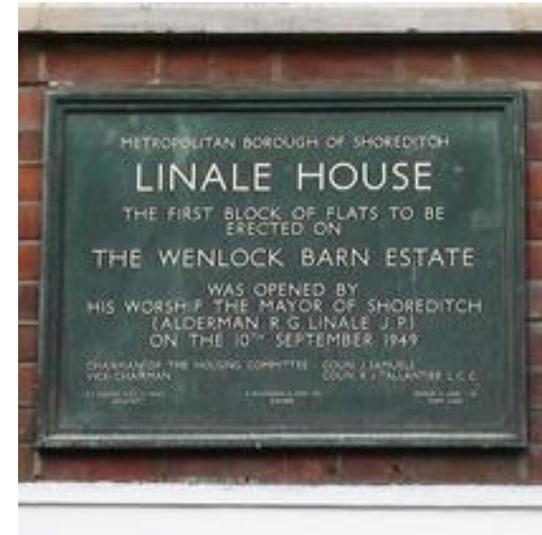
2018 - 2022

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Version 1a (draft)	Working draft following consultation	13/07/18	n/a
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Wenlock Barn Tenant Management Co-operative is a not for profit Registered Society under the Co-operative and Community Benefit Societies Act 2014 Registered in England Registration no. 29930R

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Introduction

Wenlock Barn Tenant Management Organisation Limited (WBTMO) is one of 10 tenant management organisations (TMOs) in the London borough of Hackney managing council housing. It took over management of the estate in 2006.

WBTMO is the largest TMO in the borough and one of the largest in the country. It manages Wenlock Barn and Windsor Terrace estates consisting of 1474 properties (1018 tenanted, 459 leasehold) located in 47 low rise and high rise blocks. The earliest buildings date from 1949 and building continued into the 1960s resulting in a mixture of building styles. It has extensive green and open spaces with leafy areas, children's play areas and a community hall (currently undergoing refurbishment).

The estates are located in Hoxton/Shoreditch, central London, just off of City Road which is a major artery through inner north and central London. It has excellent transport links with Old Street tube and national rail stations nearby and is well connected by various bus routes.

This Business Plan was developed by the management board in consultation with local estate residents. It covers the period until March 2022 and sets out our vision for our neighbourhood and community and our plans for achieving our vision. It describes how we will work with our residents and our partners to improve not just homes and our estate but also the quality of life for our community. As a community led organisation, this is very important to us and provides a central focus for all we do.

We hope you find our Business Plan informative. If you have any comments or questions, do let us know. Our contact details are on page 2.



1. Executive Summary

The Business Plan

The purpose of this Business Plan is to set out our vision for the estate and our community, our key objectives for the next three plus years and to demonstrate how we plan to achieve our objectives. We will use the business plan to communicate our vision and objectives to our community, to our staff team, to our partners and as a management tool to monitor our progress.

What makes WBTMO different?

Our unique selling point is that WBTMO is 'run by residents for the benefit of residents' which influences the way we deliver our services on a daily basis and provides our focus on creating and supporting community spirit and neighbourliness on our estate. We live here and we care. **Our mission is to deliver excellent, resident centred housing services and improve the quality of life for our community.**

Our plans for the future

Our four key strategic objectives reflect our goals for different aspects of our community business: our services, the environment we live in, involving our community and the way we run our business. These are all crucial to achieving **our vision for Wenlock Barn of a flourishing community in a safe, clean and green environment in the heart of London.** We have prepared an action plan to help us to achieve our objectives.

How we will achieve our objectives

We recognise that there are significant financial challenges up ahead. This has been at the forefront of our plans for the future. Like all TMOs, we rely on the Council for our income which given the continuing pressure on housing finances can be an uncertain position. Sourcing income from outside of the allowances we receive from the Council is an area that we will continue to explore together with setting aside a healthy contingency reserve fund to protect us in the face of future financial pressures. But we will not lose sight of our commitment to our community by making sure our mission and vision shape the way we deliver services and put residents at the heart of everything we do.



2. Who we are and what we do

WB TMO is a not for profit registered society (under the Cooperative and Community Benefit Societies Act 2014) set up to manage, maintain and provide housing and associated amenities and activities for the benefit of the community of Wenlock Barn and Windsor Terrace estates. Any 'profit' we make (we call it surplus) must be used for the benefit of our community. We have signed a (legally binding) management agreement with Hackney Council which sets out the services that WB TMO provides and the standards we must meet.

WB TMO is a member owned organisation and has 250 registered members representing 17% of estate households. Our registered rules state that all lawful residents living in the area of benefit aged 18 years or over are entitled to become members. Each member holds a share to the value of 10 pence which entitles them to participate in the decision making processes (one member one vote) and to stand for election to the management board.

WB TMO is managed by a management board made up of a maximum of 12 elected members plus any persons co-opted in accordance with the rules. Co-optees can be independent people who bring particular skills or experience to the board. Board members are elected at the annual general meeting and can also be co-opted throughout the year to fill casual vacancies that arise on the board. All board members are volunteers who do not receive payment for their work on behalf of WB TMO other than an expenses allowance. Details of our board members as at August 2018 are set out on P 8.

ABOUT OUR COMMUNITY

Wenlock Barn is home to a thriving and culturally diverse community. Specific data is not available for Wenlock Barn and Windsor Terrace estates, however Hackney Council's Policy and Partnerships team produced detailed ward profiles in 2015 accessible at <https://hackney.gov.uk/hackney-ward-profiles>. Both estates are located in Hoxton West Ward which lies in the south-western corner of Hackney and is home to the 'Silicon Roundabout', a cluster of high-tech companies located around Old Street station.

In 2011 (date of last census) Hoxton West was home to around 12,000 people (the population of the two estates is estimated at approximately 4500 people so ward data should give a reasonable indication). Hoxton West's population has proportionally more young adults, and fewer under 18's than Hackney, London and England and Wales. The ward has a particularly large number of 18 to 44 year olds at 57% (Hackney 50%, London 43%, England and Wales 34%), fewer people aged 45 and over and fewer children and young people under 18 than Hackney and London. The profile shows that Hackney is one of the most ethnically diverse boroughs in the country – just over 40% of its people are non white. Hoxton West has proportionately fewer white British and black Caribbean people and greater shares of black African, other white and Chinese people than in Hackney and in London.

The ward has proportionally more single and student only households, but fewer couples with children. Over half of Hoxton West's households live in social rented housing.

The ward's economic and social profiles show that a slightly higher proportion of its adults have degree-level qualifications or above and unemployment is around the same as Hackney. Just over 60% of adults are in work. Residents of Hoxton West Ward experience levels of health that are similar to the borough average.

Our estate

The tenure mix on the estates is reflective of many estates in central London with 31% of homes leasehold. Some leaseholders are non residential i.e. they sublet their properties. This does present some management problems for the TMO in terms of managing the behaviour of sometimes short stay sub tenants and a lack of care by some landlords. Property prices in the area are high with 2 bedroom flats on the estate selling in excess of £450,000. Private rents in the area are also very high (well in excess of £1,200 per month) reflecting the central location and easy access to the City and business districts.



MEET THE MANAGEMENT BOARD

The membership of our Board (April 2018) is as follows:

Chair	Kingsley Akano
Secretary	Maggie Gallon
Treasurer	Frank Baffour
Vice chair	Michelle Gregory
Vice chair	Clayeon McKenzie
Assistant treasurer	Kevin Johnson
Board member	Sarah Adams
Board member	Olori Grace Alli-Tijani
Board member	Michael Smithers
Board member	Victor Telfer
Board member	Margaret Wyse
Board member	Anthony Olabode Ayodele
Co-opted Board member	Andy Bates
Co-opted Board member	Ian Nelthorpe

We have established the following sub committees to ensure our TMO is run effectively

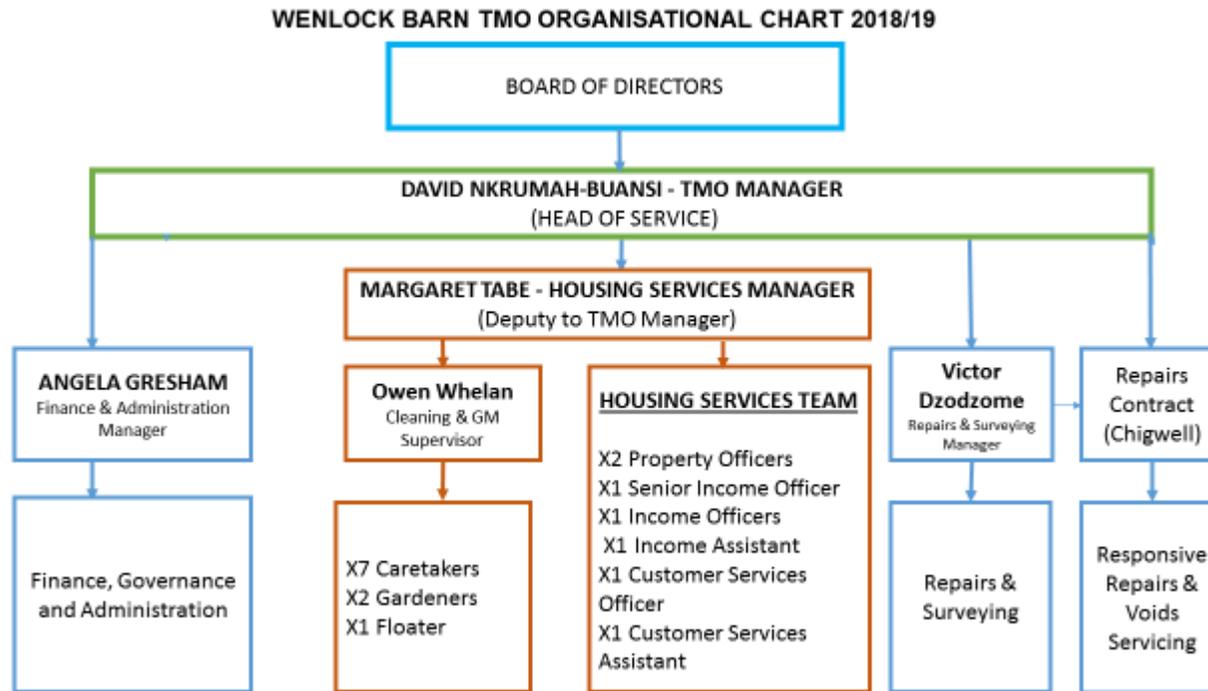
Finance sub-committee:	Frank Baffour Kingsley Akano Kevin Johnson Michael Smithers Maggie Gallon
Employment sub-committee	Kingsley Akano Michelle Gregory Margaret Wyse Andy Bates Ian Nelthorpe
Social Tenant Engagement sub	Olori Grace Alli-Tijani Anthony Olabode Ayodele Kevin Johnson Margaret Wyse Michael Smithers Maggie Gallon



Board members at the National Federation of TMOs national conference 2018 receiving one of their two achievement awards for Wenlock Barn TMO

OUR STAFF TEAM

Our senior officer is David Nkrumah-Buansi, the TMO Manager (Head of Service) who manages our staff team and reports to the chair board. We currently employ 21 people, our staff structure is:



Our Management Team

David Nkrumah-Buansi, TMO Manager; Margaret Tabé, Housing Services Manager; Owen Whelan, Cleaning & Grounds Maintenance Manager; Angela Gresham, Finance & Administration Manager; Victor Dzodzome, Surveying & Repairs Manager

OUR SERVICES

Wenlock Barn TMO is responsible for:

- Property and tenancy management including accompanied viewings for housing applicants, tenancy checks and audits
- Dealing with nuisance and anti social behaviour including legal action where appropriate
- Administering rent collection into council's bank account, rent arrears management, welfare advice and enforcement action
- Responsive repairs and maintenance
- Out of hours emergencies
- Estate lighting
- Managing empty properties and preparing for reletting
- Estate cleaning and grounds maintenance and removing bulky rubbish
- Garden Maintenance
- Community Engagement and development

The Council retains responsibility for:

- Allocations
- Gas Servicing and Maintenance
- Maintenance of heating and hot water systems
- Setting rent levels
- Leaseholder's service charge billing and collection;
- Lifts and entry phone maintenance
- Maintaining the structure of the buildings and programming, commissioning and undertaking major works in consultation with WBTMO;
- Tree maintenance
- Refuse collection
- Estate parking (council scheme)



OUR PERFORMANCE AND ACHIEVEMENTS

We closely monitor the standard of the services we provide against performance targets set by the Council for TMOs and Council Neighbourhood offices. We report to the Council on this set of pre determined performance indicators on a monthly basis and report to the board on a bi-monthly basis unless exceptions to normal performance arise. Our performance for 2017/18 year is as follows:

Key Performance Indicator	Target	Achieved	Position	Comments
Rent collection 2017/18	100%	100.05%	5 th of 13	Includes TMOs and Council housing offices
Void net turnaround time 2017/18	30days	1.7 weeks	1st of 13	WBTMO has been the top Hackney performer on voids turnaround for 3 years running
Tenancy audits 2017/18	10%	16%		Our audits have resulted in the recovery of 5 properties that have now been relet to those on the housing list, and 6 further cases are under investigation
Tenancy audits to date	101	176		We will continue to prioritise this area of our work achieving over and above target

Repairs Performance				
KPI priority day to day repairs	Completed on Target	%	Tolerance	Target
Emergency	553 of 553 reports	100%	97%	100%
Urgent	1369 of 1412 reports	96.9%	95%	97%
Routine	639 of 659 reports	96.9%	96%	97%
Recall	3 of 3 reports	100%	100%	100%
Total Completed orders	2561 of 2624	97.59%	93%	100%
Tenant Satisfaction Surveys	Completed	%	Tolerance	Target
Repair completed first time	2016 of 2624 repairs	77%		
Tenant Satisfaction overall		76.8%	70%	75%

Rent collection

Following a Housing Management restructure which took place in 2017, our rent team has worked hard and more effectively as a team to improve the service. Our strategy has involved late openings, selective weekend working, targeted visits, support to maximise tenants' income, and welfare benefit advice.

Estate services

Recognising that we could make improvements in the area of cleaning and grounds maintenance, we carried out an estates services review which has just been completed. As a result, we have a new staffing structure in place and have adopted a strategy which we believe will deliver improvements.

Repairs

We procured an all encompassing repairs contract in 2015 (through an EU compliant procurement process) and we have worked closely with our partner Chigwell Construction to deliver significant improvements in the repair service to our tenants. We will continue to look at areas where further improvements can be made and in particular we will consider whether direct employment of repairs operatives can deliver an improved service and improved value for money. We will also investigate how we can provide a 'buy in' service to leaseholders and potentially a property management service to landlord leaseholders.



Our staff team

We were keen to take the housing service back in house in 2014 and to employ the staff directly (who had been working for previous contractors) because we believed that together we could make a real difference and improve the service to residents. We were also keen to create a positive working environment for our staff and ensure decent working conditions including fair pensions and good salaries. The TMO board believes wholeheartedly that our staff team are our greatest asset. We recognise that the TMO would not have achieved the success we have without the contribution, dedication and commitment of our staff. It is the board's responsibility to ensure that all of our staff team feel valued and rewarded for their contribution to Wenlock Barn TMO. We know that with our staff on board, there is no limit to what the TMO can achieve going forward. Therefore it is our duty to demonstrate to staff our appreciation for their contribution and we will seek ways to do this.

Community development and outreach work

Community Hall - The community hall on the estate in Cropley street, which has never been under the TMO's management, has been disused for a number of years (primarily because it is located on the first floor without good access) and has fallen into disrepair. The TMO in seeking to manage this venue as a community resource has been negotiating with partners to provide a community facility under our management that will provide activities, events and resources for our residents that they will make use of and that could make a real difference in terms of bringing the community together. One prerequisite for

our board members was that a lift needed to be installed to provide access to residents, in particular those with disabilities.

As part of an education project around the Wenlock Barn area, the Council's Education department has now agreed with the TMO to refurbish the Wenlock Barn community hall. The project will be funded by the Learning Trust (part of Hackney Council Education dept) with works commencing in September 2018. It has been agreed that following the refurbishment Wenlock Barn TMO will manage the facility. We have lots of ideas for this building including working with partners to provide a much needed community hub with resources such as playschools, after school clubs, activities for older people, computer access and support, wellness programme and more. But we will consult our community to make sure that we deliver what our residents want and will make use of.

Youth Forum – we have at least 8 fully committed young people who represent young people from the diverse communities living on our estate. The forum aims to engage and encourage young people to become involved with issues that concern them and so become active citizens in their communities. It enables the TMO through the forum to support young people to become actively involved with a local area and develop projects that they identify with. And most importantly the Youth Forum aims to inspire and motivate. To date they have engaged with at least 120 youths across the estate. Their involvement has led to our now annual neighbourhood youth event and our successful annual youth project. This takes place over the summer holidays and involves a wide range of activities for young people.

Over 50's club - Our over 50s club meets monthly for a get together and to discuss any concerns our older residents may

have. They always manage to fit in a round or two of Bingo. They visit places of interest across England including the Houses of Parliament, Kew Gardens, the mayor's parlour and celebrate members' birthdays. This is a lifeline for many older people who can often feel lonely and isolated.

Events and activities

- We hold a number of different community events every year including Easter festivals, children's Halloween parties, street festivals, family fundays, neighbourhood youth events and Christmas parties for different age groups. We also organise annual family trips which are always oversubscribed. In summer 2017 we visited Hastings which was a huge success and we have an adventure packed agenda for a family trip to Southend-On-Sea in 2018. We know these events are special to many residents of all ages offering some much needed family fun time and in many cases providing the only 'see the sea' opportunity for children on our estate.



A safe, clean and green environment

Growing Kitchen Residents' Group We have supported Wenlock Barn residents to set up and run the award winning Growing Kitchen project where residents grow different fruits, herbs and vegetables. One resident reports "It brings neighbours together. Everybody has shared input into what we do. Everybody brings something different to the garden – something very special."

The Growing Kitchen Residents Group, with the TMO's support, has gone on to develop the community orchard and flower meadow project, using a much neglected area on the estate, known as a dumping ground and dog toilet, to provide an orchard and wildlife area. This involved a huge amount of work from involved residents to clear, renew and mulch the soil and to plant additional trees and hardy, wildlife friendly. This has resulted in regular crops of apples, pears, plums, apricots and medlar.

Estate improvements The TMO secured funding from a local business to renew the Sylvia Court play area which had fallen into disrepair, looked battered and tired. The brand new play area with modern equipment was completed in December 2016 and has been a huge success with local children since then.

We have also focused on improving the appearance of the blocks of flats. In 2015, following consultation with residents we lobbied the Council to paint and seal the neglected and battered staircases in all blocks at Wenlock Barn and Windsor Terrace Estates. The



newly painted staircases drew attention to the grubby and dirty walls in the stairwells. Although communal painting is a Council responsibility, the TMO accepted this was unlikely to happen in the foreseeable future given funding pressures. So with the support of its members the TMO initiated a programme to paint the interior of all blocks over a period of 3 years using the TMO's special projects budget. This has been a huge success and all blocks will be completed in the 2018/19 financial year.

We also set up our environmental and garden project designed to provide support to our elderly and disabled residents who cannot maintain their gardens and to clear high level bushes, hedges and trees on the estate to keep the estate tidy and to prevent criminal activities.

TMO special projects and community support

Each year the TMO sets aside funds for special projects supported by residents at the AGM. This budget provides the funding for many of the projects set out above including the environmental and garden project, supporting and funding our community groups, the youth project which takes place over the summer months, and the capital works project (which has been used to fund the painting of the communal stairwells).

Awards

Since taking the housing service back in house in April 2014 (previously it was contracted out to a housing provider), the board and staff team have made great strides in not only improving services and the estate environment but also in making a positive difference for our community. We were nervous about this transition as were the staff team but it has empowered both the board and staff team to be able to focus and make real progress

on our shared objectives. Our board members and our staff team are committed to the success of the TMO which they see as not being just about improved local services but also about creating and supporting a flourishing community.

In 2014, the TMO received an award at the National Federation of TMOs annual conference for 'Involving the Community' and again in 2017 for 'Outstanding Housing Management Performance'. In 2015 we were awarded the "Hackney Community Project of the Year" for youth engagement. In 2018, we received two awards at the NFTMO conference for 'Outstanding Housing Management Performance' (for the second year running) and 'Supporting the Community and Going the Extra Mile'. These awards are a badge of achievement and signal Wenlock Barn TMO as one of the leading TMOs in the country and go some way to rewarding board members and our wonderful staff team for all of their hard work and dedication. But we will not rest on our laurels as we recognise that we have much work to do.

Residents' support

All TMOs are required by their statutory management agreements to carry out a consultation exercise with all tenants and leaseholders once every 5 years as to (a) whether the TMO should continue to manage the area and (b) how effective the TMO has been at managing the TMO area. It can be either a ballot or questionnaire but it must be secret not giving the identity of the respondent. If there is not majority support for the TMO (including a majority of secure tenants) then the TMO must take steps to hand the service back to the Council and the management agreement will come to an end.

We carried out our continuation ballot in 2017. We received a massive 'thumbs up' from our residents with an 87% vote in

favour of the TMO continuing to manage the estates. 77% of residents said they were satisfied to very satisfied with the TMO's management of the Wenlock Barn and Windsor Terrace estates.



Our community young and mature celebrate 10 super TMO years





Let's celebrate

Our 2016 anniversary celebrations

WHERE WE COULD IMPROVE

Using technology more effectively to aid communication

While feedback indicates our newsletters are well read and our community events and activities are well attended we do need to consider how we can improve our use of technology to engage with our residents. Our website, which has been established for some years, has limitations in terms of residents' ability to interact with the TMO. Contact is by telephone or by calling into the office. There is no link on the website to report items and we do not have a social media presence. Our community profile shows that there is a particularly large number of 18 to 44 year olds at 57% when compared to the rest of Hackney, London and England and over 60% of adults are in employment. We understand that many people live very busy lives and it can be difficult to find the time to participate in meetings and events but they still may have something very valuable to contribute.

Therefore we plan to research communication systems that would allow us to communicate directly with residents by text and for them to communicate with us, for example to report and track a repair or any complaint or report. It will also enable the TMO to gauge resident satisfaction with specific services through very short 3 to 4 question text surveys as used by many commercial companies. This in turn will help us to identify potential issues and to continue to make improvements to the services we provide. We also need to review and improve our website to bring it up to date and to make it more interactive. Making minutes of our meetings, our key policies and business plan accessible online is a priority.

While our continuation ballot survey in 2017 indicated a high level of satisfaction, the TMO does need to carry out a satisfaction

survey to gauge residents' views of all of the services we provide and to identify residents' priorities for improvements. The Council does undertake periodic surveys but does not analyse data for the TMO area so we have no way of knowing the feedback from our residents. It can also be confusing for residents as the wording tends to imply all services are provided by the Council. Carrying out our own survey will enable us to tailor the questions and to gather feedback that is specifically relevant to the TMO.

A safe, clean and green environment

We are keen to encourage a sense of ownership amongst our residents reinforcing their role in making the estates a pleasant environment for us all to live in. Keeping communal areas clean, ensuring rubbish is recycled where possible and if not, is disposed of promptly in plastic bags and deposited in the bins provided. We expect residents to play their part in keeping landings and stairwells clear of all obstructions and the TMO will take action where this is not the case. This has become a pressing issue since the Grenfell tragedy.

For our part we will continue to improve the appearance of our communal areas through improved cleaning standards following on from a recent review of our cleaning and caretaking service. We will look at how we can improve recycling opportunities in particular lobbying the Council to provide more recycling bins and to admit our residents into the Hackney Reward scheme. We also plan to explore the installation of additional CCTV in hotspot areas to help deter anti social behaviour (often from non residents) provided there is clear support from residents.

OUR SERVICE STANDARDS

Our service standards are set by the Council on key performance areas (see next page). However we want to expand and improve upon these performance targets setting out what our residents can expect from the TMO in a service pledge card delivered to every household. Our service pledge will be our promise to residents and set out clearly and concisely the service standards we are committed to meet covering areas such how we answer the telephone to when a repair will be completed.

STANDARD	Annual Target 2018/19	STANDARD	Annual Target 2018/19
ASB complaints responded to within 5 working days	95%	% of residents' satisfied with the quality and standard of repair works undertaken	90%
% of ASB complaints receiving a case work plan within 10 working days	90%	% of Repair Appointments Kept	95%
% of residents satisfied with the landlord's handling of ASB cases	50%	% of repairs completed on first visit (based on tenant satisfaction)	85%
% of residents satisfied with the outcome of ASB complaint	50%	% of repairs completed on first visit (based on system generated data)	85%
% of urgent ASB complaints responded to within 24 hour of the complaints	98%	Resident satisfaction with the quality of repair work	90%
Average number of days taken to resolve Resolution Stage complaints	15 days	% of repair post inspection passed	90%
% of residents satisfied with the handling of their complaint	50%	% of all repairs completed within specified time limits	95%
% of residents satisfied with internal block cleaning	65%	Tenancy Audits - YTD % completed	10%
% of residents satisfied with the maintenance of communal areas on estates	60%	% of initial tenancy visits completed within 20 working days	95%
% of cleaner inspections giving a grade of 'Good' or 'Acceptable'	95%	Average time taken to re-let local authority housing [minor voids]	30 days

STANDARD	Annual Target 2018/19	STANDARD	Annual Target 2018/19
Total Collection Rate as a % of Rent Debit (inc. arrears b/f)	97.5%	% of all new tenants stating they were satisfied with the condition of the property	75%
Rent Arrears as a % of rent debit	3.40 %	% of Tenants Satisfied with the Lettings Process	80%
% rent lost through vacant dwellings	1.6%		

3. What we aim to achieve

OUR VISION

A flourishing community in a safe, clean and green environment in the heart of London

OUR MISSION AND PURPOSE

Our Mission is to deliver excellent, resident centred housing services and improve the quality of life for our community

OUR CORE VALUES

We have adopted the following values to reflect our commitment to providing the best possible services and empowering local people. These values will be our guiding principles underpinning the services we provide and the decisions we make:

- **OPENNESS AND TRANSPARENCY** - Being open and transparent in all our activities and maintaining the highest integrity
- **EMPOWERMENT** - Putting the community at the heart of our decision making process
- **EQUALITY AND DIVERSITY** - Celebrating the diversity and vibrancy of our community and making sure that our services meet their varying needs
- **PRIDE IN OUR COMMUNITY** - Fostering a sense of pride in our homes, estate and community
- **EXCELLENCE**- Delivering excellent, value for money services and striving for continuous improvement
- **LEARNING** - Meeting new challenges and developing the skills and knowledge of our members and staff
- **INNOVATION** - Managing change creatively and being open to new approaches and ideas

OUR STRATEGIC OBJECTIVES

We have developed four overarching strategic objectives to help us achieve our vision. Under each objective, we have identified a number of tasks.

Delivering high quality homes and services

- We will make a pledge to residents setting out the standards we will achieve across all of our services.
- We will improve our cleaning and grounds maintenance service following the review making sure we have trained staff and resources in place.
- We will explore using a text and email based communications management system to make it as easy as possible for residents to keep in touch with us and vice versa.
- We will research ways to reward residents for their contribution to surveys and meetings through ideas like Nectar points, and /or potential benefits TMO can offer.
- We will set up a Leaseholder's Forum with regular meetings and develop a leaseholder's pack and package of services that we can provide at competitive prices.
- We will continue to review the way we deliver services – are we achieving the best value for money and providing the best service we can, are there different ways of doing things which would give us a better result, what are the priority issues for residents?
- We will complete our communal staircase painting programme across the estates.
- We know parking is an issue so we will lobby the Council to provide more estate car parking options.
- We will make sure our staff team is fully trained and up to speed and our contractors deliver.
- We will work to improve resident satisfaction with all of our services so that we are one of the best providers in and outside of the borough and use techniques such as mystery shopping and spot surveys to evaluate our service.

Running our community business transparently and effectively to grow in strength

- We are reviewing our contract (management agreement) with the Council and will look at taking over more services where we can make improvements and deliver more cost effectively.
- We will continue to manage our finances efficiently and prudently to provide a secure future for the TMO and to deliver added value to our residents. This includes providing for a contingency fund if things go wrong and continuing to make savings each year that we can invest into estate improvements and community initiatives.
- We will review and update our constitution and our core policy documents.

- We will apply for the National Federation of TMOs Good Governance Kite Mark.
- We will increase membership of the TMO to at least 50% of all households by 2022.
- We will develop an induction pack and programme for board members and a board succession policy.
- We will update and improve our website to make it more comprehensive (including core policy documents and minutes of meetings) and making it interactive for residents i.e. able to report repairs, complaints etc and possibly a 'chat' option.

Valuing our diverse community, actively supporting community cohesion and being there for residents when they need us

- We will develop the community centre in Cropley Street to be a vibrant Community Hub - a resource for our residents with a variety of activities. Our ideas include English as a second language classes, after school club, age appropriate activity classes, computer access for residents with support and guidance.
- We will ask residents and the local community what activities and events they would like to see in the WB Community hub.
- We will find ways to involve hard to reach groups in our community who have traditionally not been involved such as our young people, people who may feel isolated, and people from different ethnic groups.
- We will continue to support our community groups including the Youth Forum, the 'over 50's' and the GKRG (Growing Kitchen Residents Group) and other potential groups based in our community that can make a positive impact.
- We will continue to hold are community events and activities to bring people together.
- We will evaluate our activities to make sure they deliver what residents want and they contribute to our community objectives.
- Research and apply for community grants for community initiatives.
- Explore the feasibility of creating an open air gym on the estate.
- We will make sure our residents' views are heard by the Council and other agencies especially with regard to development in and around our area and the impact upon the community, estates and local amenities.

Creating a safe, green and sustainable environment

- We will improve CCTV coverage on the estate in consultation with residents.
- We will look at the feasibility, cost and demand for more secure bike stands.
- We will continue to 'green' our estate with an estate wide planting programme and look at creating wild areas to encourage wildlife.
- We will continue to support and expand our award winning Growing Kitchen Initiative, the Back Garden project and future green initiatives.
- To encourage recycling, we will find ways to make it easier for residents to recycle especially those who are housebound or disabled. We will press the Council to extend the Hackney Recycling Rewards scheme to our residents.

Monitoring our progress

Our business includes an action plan¹ which identifies specific tasks, many of which are set out above, to assist us to address each key objective together with a lead person responsible for delivery and target date. This will be reviewed at least quarterly by the management board to ensure progress is being made and the action plan will be updated as necessary. We will report on progress to our membership and residents through our website and newsletters. A formal report will be presented to our Annual General Meeting.

Working with our residents

We are keen to foster a community where volunteering and giving something back is seen as a positive step. To do this we will engage with residents on issues that are close to their hearts. These may be service or community driven or may relate to other issues impacting upon their day to day lives such as the lack of IT skills or welfare reforms. It is our task to identify these issues and to make the services and activities we provide relevant. The revamped community centre will be our community hub - a space for people with common interests to come together in activities and somewhere people can come to get support or to get signposted to the right place. We understand effective communication is key to the TMO's future and we will find ways to engage with all sections of our community from young to old, people who are disabled or in some cases

¹ See Appendix A Action Plan

housebound, people from different ethnic backgrounds and different religions, and those who work long hours to those who cannot work.

4. Managing our finances

FINANCIAL PLAN AND ASSUMPTIONS

We have included in this business plan our projections for the financial position of Wenlock Barn TMO for the next three plus years until April 2022. We have taken a prudent approach because we are fully aware of the risks and challenges facing us in the future. We have therefore produced two models. Table 1 sets out our financial plan which assumes increases in income and expenditure around the assumed inflation (CPI) level. Table 1a sets out projections for our Surplus and Reserve funds based on the financial projections in Table 1. Table 2 is a sensitivity analysis on the financial plan. This is our 'what if' scenario (specifically what if there are annual reductions in our allowance income – see allowances section below). It is accompanied by Table 2a – a plan of our Surplus and Reserve funds in this scenario i.e. allowance reductions year on year.

Below is a detailed explanation of those projections and the reasoning behind some of the assumptions we have made.

Allowances and Income

The main source of income the TMO receives is the management and maintenance allowance from Hackney Council. This allowance ostensibly reflects what it would cost the Council to provide the same services using the method of calculation set out in statutory guidance

published by the Government. Annual changes in the allowances should reflect overall changes in council expenditure. Given the current pressure on council housing finances there is a possibility that annual reviews could result in a reduction to the allowances that all TMOs receive. This has been the case in recent years for Wenlock Barn TMO. The guidance states that variations in excess of 5% should be phased in over a 3 year period to minimise the impact upon TMOs so we can have a level of assurance. For the purposes of this plan and taking a prudent approach we have prepared our financial plan based on a modest annual increase in the TMO's allowances of 2.5% (inflation). We have also modelled a 'What if' scenario on the basis of a potential 5% annual reduction in our allowances. We believe this to be highly unlikely but nevertheless we have tested the worst case scenario.

We have planned modest increases in other income. As the new community centre comes on stream, we plan to increase revenue from renting the hall. We also have some plans to generate some income from providing services such as repairs and possibly management to leaseholders.

Expenditure

In our financial projections at Table 1 we have included the budget for 2018/19. Our forecast of expenditure for 2018/19 and following years has used this budget as the base figure. We have assumed a 2% to 2.5% increase in expenditure in line with inflation estimate. The tenant engagement and board training budget is static (it corresponds to the

Committee and communications element of the allowances). Additional community activities will be funded from our surplus fund where there is an annual set aside for tenant projects of £100,000. This is subject to members' agreement each year but in recent years members' have been keen to approve funding for additional community projects. To date, spend on these projects has in fact been offset against annual savings that we have made through efficient management of our finances and we have not had to draw on our surplus fund but this may not be the case in the future.

In our sensitivity analysis at Table 2 we have planned for an annual 5% reduction in expenditure from 2020. The 2019 budget has been approved and is what we are currently working to. The tenant engagement and board training budget has remained static but this can be supported by surplus funds.

Reviewing costs and services

Prior to April 2014, the TMO contracted out all services to one housing provider. We took a decision to take all services back in house (letting our own contracts where appropriate e.g. repairs) which involved a comprehensive review of the way we do things. We have continued to look at various elements of our services having just completed a comprehensive review of cleaning and grounds maintenance to ensure we provide excellent services to our residents and achieve value for money. If faced with further reductions we will explore different options, including:

a) taking over more services if we can deliver more cost effectively and efficiently (we recently took on the emergency out of hours repairs function and we are currently exploring high value void management up to £10,000 per void);

(b) expanding our TMO to include nearby blocks and estates if we can do so cost effectively;

(c) increasing income by utilising our assets to the maximum including hire of the community hall and our meeting rooms at Murray Grove and selling our services to on estate leaseholders and landlord leaseholders and potentially tenants who want to make their own improvements and to other social housing providers;

(d) identifying services we currently provide through contractors where we could achieve improved value for money if delivered in house and vice-versa;

(e) considering handing back any specific service to the Council where we cannot add value and it is not cost effective for us to provide it.

Designated Reserves - We have always recognised the need to make provision to cover potential financial challenges in the future that we may not have foreseen and therefore we have been prudent with spending our surplus. We do not however have a designated contingency reserve fund although this is a requirement of all modular management agreements since 1994. We have therefore budgeted to create and build a reserve fund (separate to our

surplus fund) over the life of this business plan which will be shown on our balance sheet.

Surplus Fund - Each year we try to budget to make a small surplus on our income over expenditure. However we will need to transfer some of our surplus into the newly created contingency reserve fund. This is not an actual transfer of funds since all surplus reserves sit in the same higher interest bank account but rather a balance sheet exercise. We have plans to continue spending some of our surplus on supporting our community development programme. Our surplus fund anticipated income and expenditure is set out on Table 1a (annual 2.5% increase in income) and 2a (annual 5% decrease in income).

In summary, the TMO is in a relatively good financial position at the moment and we will take steps to secure our future through ongoing prudent financial management. The future will undoubtedly present financial challenges but we will be prepared.



Table 1 Financial plan and 3 year forecast Assuming a 2.5% (CPI) annual increase in allowances and expenditure from 2019

Income	2018 Actuals	2019 Budget	2020 Budget	2021 Budget	2022 Budget	
LB Hackney allowances	1,357,167	1,356,665	1,390,582	1,425,346	1,460,980	2.5% increase CPI
Other income	4,560	10,000	12,000	14,400	17,280	20% increase
Interest	68	50	50	50	50	
Total Income	1,361,795	1,366,715	1,402,632	1,439,796	1,478,310	
Expenditure						
Supervision and management	580,724	617,791	633,236	649,067	665,293	2.5% increase
Estate services	285,794	304,036	311,637	319,428	327,414	2.5% increase
Repairs & maintenance	388,540	413,340	421,607	430,039	438,640	2% increase
Tenant engagement/training	20,680	22,000	22,000	22,000	22,000	static
Total Expenditure	1,282,283	1,357,167	1,388,479	1,416,249	1,453,347	
(Deficit)/Surplus for the year before tax	79,512	9,548	14,152	23,547	24,963	

Table 1a Surplus and Contingency Reserves 2.5% annual increase in allowances and increases in expenditure from 2019

	2018 Actuals	2019 Budget	2020 Budget	2021 Budget	2022 Budget
Surplus Fund B/forward	1,118,410	1,097,922	957,470	851,622	755,169
Transfer to contingency Reserve fund	(100,000)	(50,000)	(20,000)	(20,000)	(10,000)
TMO Special projects	*	(100,000)	(100,000)	(100,000)	(100,000)
Surplus for the year	79,512	9,548	14,152	23,547	24,963
Surplus Fund	1,097,922	957,470	851,622	755,169	670,133
Contingency Reserve fund	100,000	150,000	170,000	190,000	200,000
TOTAL RESERVES	1,197,922	1,107,470	1,021,622	945,169	870,133

*Funded from revenue income

Table 2 'What if' Sensitivity analyses financial plan (5% reduction annual allowances and expenditure from 2020)

Income	2018 Actuals	2019 Budget	2020 Budget	2021 Budget	2022 Budget	
LB Hackney allowances	1,357,167	1,356,665	1,288,832	1,224,390	1,163,171	5% decrease
Other income	4,560	10,000	12,000	14,400	17,280	20% increase
Interest	68	50	50	50	50	
Total Income	1,361,795	1,366,715	1,300,882	1,238,840	1,180,501	
Expenditure						
Supervision and management	580,724	617,791	586,901	557,556	529,679	5 % savings
Estate services	285,794	304,036	288,834	274,392	260,673	5% decrease
Repairs & maintenance	388,540	413,340	392,673	373,039	354,387	5% decrease
Tenant engagement/training	20,680	22,000	22,000	22,000	22,000	static
Total Expenditure	1,282,283	1,357,167	1,290,409	1,226,988	1,166,739	
(Deficit)/Surplus for the year pre tax	79,512	9,548	10,473	11,852	13,762	

Table 2a Surplus and Contingency Reserves (5% annual reduction allowances and expenditure from 2020)

	2018 Actuals	2019 Budget	2020 Budget	2021 Budget	2022 Budget
Surplus Fund B/forward	1,118,410	1,097,922	957,470	847,943	739,795
Transfer to contingency Reserve fund	(100,000)	(50,000)	(20,000)	(20,000)	(10,000)
TMO Special projects	*	(100,000)	(100,000)	(100,000)	(100,000)
Surplus for the year	79,512	9,548	10,473	11,852	13,762
Surplus Fund	1,097,922	957,470	847,943	739,795	643,557
Contingency Reserve fund	100,000	150,000	170,000	190,000	200,000
TOTAL RESERVES	1,197,922	1,107,470	1,017,943	929,795	843,557

*Funded from revenue income

Table 3– Proposals for improvements

	ITEM	APPROVAL FROM MEMBERS	Cost and Funding Source	Timescale
1	Develop a Service Pledge to residents setting out the service you they can expect from the TMO on repairs, cleaning, contact with the TMO, etc	Not required	To be funded from revenue income	2018/19
2	Research and develop communications management system to improve how we communicate with residents and to allow them to report issues track progress	Only required if funding from surplus	If agreed, set up costs from surplus. Annual running costs to be funded from revenue	2019/20
3	Review and update our website to include core policies, minutes of meetings, ability to report repairs and other issues	Not required	To be funded from revenue income	2018/19
4	Continue with block cleaning improvements and improve the appearance of communal areas in blocks	Approved for 2019	Further improvements to be made from within current resources	Ongoing
5	Greening the estate with estate wide planting initiative and related initiatives	Approved for 2019	Revenue and Surplus – Community Support Projects budget	Ongoing
6	Improving CCTV coverage particularly in trouble spots or explore mobile CCTV that can be moved when needed	Yes - if funded from surplus	Full consultation with residents required before any installation	2019/20
7	Continue with block painting programme in block stairwells	Approved for 2019	Ongoing project – funded from Special projects budget	completion March 2019
8	Dealing with overgrown gardens for elderly and disabled residents who cannot maintain their own gardens. Clearing high level bushes, hedges and trees on the estate	Approved for 2019	Ongoing project Funded from Community Support Projects budget - Environmental and Garden project	2018/19

	to keep the estate tidy but also to prevent criminal activities			
9	Develop the new Community Hub to provide a variety of activities and initiatives	Annual budget for members approval	Surplus fund Community Support Projects budget and income raised from use of hall	Ongoing
10	Supporting our current and future community groups including the over 50's the youth forum and project, the Growing Kitchen Residents Group, Back garden project	Approved for 2019	Surplus – Community Support Projects budget	Ongoing
11	Explore feasibility (space, cost, funding, demand) of open air gym as part of Wenlock Wellness project- proceed subject to support, funding and space	Required	Research community wellness funding and possibly some from surplus	2019/20
12	Explore feasibility and whether demand for further secure bike stands	Required	Research green funding initiatives and possibly some from surplus	2021/22

5 Our operational environment and managing risk

THE OPERATIONAL ENVIRONMENT WE WORK IN

Government policy

One of the biggest challenges facing many council tenants and managers of council housing is the implementation of Universal Credit which replaces most benefits including housing benefit and is paid directly to the claimant. This will place a greater emphasis on tenants managing their own finances effectively and many landlords including Hackney Council are concerned about potential increases in rent arrears. In addition there has been a compulsory 1% reduction in social housing rents from 2016 for 4 years with the aim of reducing rents in the social housing sector by around 12% by 2020. These initiatives impact upon the housing funds available to the Council and may subsequently impact upon TMO allowances.

Hackney Council and Tenant Management Organisations

Hackney Council owns 31,000 homes approximately 9,000 of which are leasehold. There are ten tenant management organisations in the borough. Between them, the TMOs manage 5,040 homes (16% of the council's housing stock), 1498 of which are leasehold. Wenlock Barn TMO is the

largest in the borough managing 1498 properties with the smallest TMO managing 114 homes.

The Council monitors the performance of all TMOs and the Council Liaison Officer attends occasional board meetings and AGMs. TMOs provide regular performance statistics against agreed key performance indicators and receive feedback from the Council in the form of TMO performance tables. The Council holds regular TMO Forum meetings to which board members and managers from all of the borough's TMOs are invited to attend.

HATMOS (Hackney Association of TMOs)

HATMOS represents all TMO in the borough. They meet every 2 months to consider topical matters and any issues of concern. The group also meets with council representatives to discuss policy and strategic matters as well as issues or council directives that are common to most of the TMOs.

New Management Agreement and Review of TMO allowances

This is an ongoing project that commenced in 2016/17. The allowance review has been problematical with significant delays on the part of the Council in not providing accurate figures. TMOs have been operating on provisional allowances and are still waiting for confirmation of specific elements. In the meantime the MMA group (Council

officers, TMO Managers, and the TMO advisor) have been meeting regularly to progress the management agreement. It is anticipated that the new agreement should be completed by the end of 2018 subject to the Council providing the necessary information on the allowances.

Working with our partners

We work closely with the Police and other statutory agencies as the need arises. Our key partner is Hackney Council. We have worked hard to develop a positive working relationship with key council officers in a range of departments. We welcome officer attendance at our meetings and we attend joint TMO meetings arranged by the Council and the MMA working group meetings. Our manager also attends HATMOS meetings and reports back to the board if board members cannot attend.

We also work with developers working in our area as there is quite a lot of development close to the estate. We try to ensure that the negative impact on our residents is kept to a minimum and we negotiate with developers to obtain benefits for our community which could be funding to support community projects, equipment for community use etc.

We try to make sure our residents' views are taken on board by the Council and other agencies especially with regard to

local development that could impact upon our community, the estates and local amenities.

/MANAGING RISK TO THE TMO

We have identified the 12 highest risk areas to the ongoing development and effective operation of our TMO. In order to manage these risks, we have considered a number of controls we can put in place to mitigate these risks. We will continue to monitor our risk register ² to ensure that the board is prepared for the challenges ahead.

² Appendix B Risk Assessment

Appendices

- A. Action plan
- B. Risk Assessment



Appendix A –Action plan

OUR THREE YEAR PLAN

We have developed our action plan taking into account our strengths and weaknesses, the opportunities and threats facing our TMO, our risk assessment and with our eyes firmly on our vision and strategic objectives to make sure we achieve everything we have set out to do.

We have identified lead Board members and/or staff members who have responsibility for overseeing the delivery of specific actions and who will report on progress to the Board. This action plan will be monitored by the Board quarterly.

Strategic objective 1			
Delivering high quality homes and services			
Actions:	Measured by	Lead person responsible	When
We will provide all residents with the WBTMO pledge card setting out our promise to residents on the standards we will achieve across all of our services.	Pledge card delivered to all residents and on website	TMO Manager	April 2019
We will complete our communal staircase painting programme across the estates	All stairwells painted to resident satisfaction	TMO Manager	April 2019
We will continue to improve our cleaning and grounds maintenance service following the review making sure we have trained staff and resources in place.	Improved resident satisfaction levels, outperforming Council and TMOs	TMO Manager	April 2019 - ongoing
We will make sure our staff team is fully trained in line with personalised training plan following completion of performance appraisals,	Training plan in place for all staff following completion of performance appraisals. To be carried out annually and training plan updated	TMO Manager and management team	July 2019

Strategic objective 1

Delivering high quality homes and services

Actions:	Measured by	Lead person responsible	When
We will make sure our contractors deliver to the standards we set.	High levels of satisfaction with repairs and other contracted out services. KPI targets exceeded Benchmark performance where possible	TMO Manager and management team	2018 ongoing
We will set up a Leaseholder's Forum with regular meetings and develop a leaseholder's pack and package of services that we can provide at competitive prices.	Leaseholders Forum set up	TMO Manager	April 2019
	Leaseholders pack in place including TMO services/cost		April 2020
We will continue to review the way we deliver services – are we achieving the best value for money and providing the best service we can, are there different ways of doing things which would give us a better result, looking at the priority issues for residents.	Reviews documented and completed Continual improved resident satisfaction with services	TMO Manager	2019/20 ongoing
As above – Review Responsive repair service – whether a part/ all of service can be delivered more efficiently and more cost effectively in-house	Review completed recommendations to the Board	TMO Manager	2019/20
We will work to improve resident satisfaction with all of our services so that we are one of the best providers in and outside of the borough.	TMO resident satisfaction surveys completed every 2 years - indicate continuous improvement Service specific satisfaction using new communications system TMO position in benchmarking tables - upper quartile	TMO Manager	Sept 2019 Ongoing
We will explore using a text and email based communications management system to make it as easy as possible for residents to keep in touch with us and vice versa.	Communications system in place, used by 25% residents in Year 1 of operation rising to 50% by 2022.	TMO Manager	April 2020

Strategic objective 1

Delivering high quality homes and services

Actions:	Measured by	Lead person responsible	When
	Measure and report on use of system		
We will lobby the Council to provide more estate car parking options.	Agreed estate car parking options	Chair	April 2021
We will research ways to reward residents for their contribution to surveys and meetings through ideas like Nectar points, and /or potential benefits TMO can offer.	Reward scheme in place	Chair	April 2021

Strategic objective 2

Running our community business transparently and effectively to grow in strength

Actions:	Measured by	Lead person responsible	When
We will continue to manage our finances efficiently and prudently to provide a secure future for the TMO and to deliver added value to our residents. This includes providing for a contingency fund if things go wrong and continuing to make savings each year that we can invest into estate improvements and community initiatives.	Designated contingency reserve in place- on balance sheet Audited accounts showing above and surplus for year	Treasurer	Sept 2018 annually
We are reviewing our contract (management agreement) with the Council and will consider taking over more services where we can make improvements and deliver more cost effectively.	Management agreement signed and in place Any additional services included	TMO Manager	April 2019

Strategic objective 2

Running our community business transparently and effectively to grow in strength

Actions:	Measured by	Lead person responsible	When
We will review and update our constitution (Rules) and our core policy documents.	Programme of review for core governance policies - reviews completed as per programme	Secretary	April 2019
	Revised rules agreed, registered with FCA	Secretary	Jan 2020
We will apply for the National Federation of TMOs Good Governance Kite Mark.	Kitemark award achieved 2019	Chair	June 2019
We will develop an induction pack and programme for board members and a board succession policy.	Pack and policies in place	Chair	July 2019
We will update and improve our website to make it more comprehensive (including core policy documents and minutes of meetings) and making it interactive for residents i.e. able to report repairs, complaints etc and possibly a 'chat' option.	Minutes, policy documents etc on website asap	Chair	Dec 2018
	Revamped website with interactive capacity – report repairs, ASB, complaints etc, track reports, possible 'chat' service		April 2020
We will increase membership of the TMO to at least 50% of all households by 2022	Annual increase of 10%	Secretary	April 2019
	50% of all households are members	Secretary	April 2022

Strategic objective 3

Valuing our diverse community, actively supporting community cohesion and being there for residents when they need us

Actions:	Measured by	Lead person responsible	When
We will continue to support our community groups including the Youth Forum, the 'over 50's' and the GKRG (Growing Kitchen Residents Group) and other potential groups based in our community that can make a positive impact.	All groups active and flourishing. Report to board on participation, activities etc	Chair Social sub comm	2018 Ongoing
We will continue to hold our community events and activities to bring people together. We will evaluate our activities to make sure they deliver what residents want and they contribute to our community objectives.	Event timetable in place, Evaluation of attendance, survey outcomes, setting and achieving outcomes, increased TMO membership, reports to board	Chair Social sub comm	2018 Ongoing
We will ask residents and the local community what activities and events they would like to see in the WB Community hub.	Consultation completed. Priorities identified	Chair	July 2019
We will find ways to involve hard to reach groups in our community who have traditionally not been involved such as our young people, people who may feel isolated, and people from different ethnic groups.	Communications and involvement strategy in place	Chair	Dec 2019
Research and apply for community grants where feasible for new community initiatives.	Grants identified, applications submitted, grant received	Chair	Dec 2019
Explore the feasibility of creating an open air gym on the estate as part of community wellness agenda.	Report to board setting out potential demand, cost , funding sources, and action plan if to proceed	Chair Social sub comm	July 2020
We will develop the community centre in Croypley Street to be a vibrant Community Hub - a resource for our residents with a variety of activities. Our ideas include English as a second language classes, after school club, age appropriate activity classes, computer access for residents with support and guidance.	Community Hub has full programme of well attended activities – outcomes measured Resident satisfaction with Hub Some income generated from hire etc Community Hub self financing	Chair	April 2021

Strategic objective 4

Creating a safe, green and sustainable environment

Actions:	Measured by	Lead person responsible	When
We will continue to support and expand our award winning Growing Kitchen Initiative and Back Garden project.	Both projects continue to be supported with active resident involvement, New residents participating - report to board	Chair	2018 Ongoing
We will continue to 'green' our estate with an estate wide planting programme and look at creating wild areas to encourage wildlife.	Programme approved and in place	TMO Manager	April 2019
To encourage recycling, we will find ways to make it easier for residents to recycle especially those who are housebound or disabled. We will press the Council to extend the Hackney Recycling Rewards scheme to our residents and to provide more recycling bins.	Increase in estate recycling Residents included in Hackney Recycling rewards scheme	TMO Manager	Oct 2019
We will improve CCTV coverage on the estate in consultation with residents	a) CCTV installation approved by residents, agreed and plan in place or b) CCTV rejected by residents	TMO Manager	April 2020
We will look at the feasibility, cost and demand for more secure bike stands	Feasibility study completed plan, if appropriate in place	TMO Manager	April 2021

Appendix B Risk Assessment

HIGH = high risk

MEDIUM= medium risk

LOW= low risk

	Risk	Issues	Level of risk	Controls	Level of risk After controls
1	Fraud and misappropriation of funds	Risk for all TMOs as fraud has been committed in the past in TMOs and other non profits by staff and/or board members or others who have access to the banking systems. Robust controls are essential.	High	Ensure robust financial procedures, reporting and checks in place. Bank reconciliations by treasurer/finance sub committee. Double/triple authorities for any online banking. Co signatories on cheques, Arrange online viewing for board members as a minimum. Regular quarterly audits, Internal audits, Clear division of responsibility, Procurement procedures – open and transparent. Fidelity insurance in place	Low
2.	Ineffective financial management Overspending on budget	Overspending on the budget is a danger with increasing pressure on finances and the need to still meet performance standards. WB TMO does have surplus and contingency funds so impact is contained.	Medium	Ensure sufficient contingency reserves as safety net. Set realistic budget, e.g. building inflation. Review services to test value for money. Review financial procedures. Regular at least quarterly financial reports to the Board, monthly to Treasurer/Finance sub committee to review accounts in detail, monthly bank reconciliations. Training for Finance sub committee. Investigate partnering to reduce costs or selling services to other TMOs/council.	Low
3.	Sustainability of the Board in future/ board overload	A concern for most non profits who generally need to be more proactive about identifying and engaging with potential new board members rather than waiting till problems occur. Does not as yet present a major problem for WB TMO	Medium	Develop board sustainability policy and induction policy to include mentoring of potential board members, observers at board meetings, carer's policy, accessible info pack for interested residents, newsletter articles etc, report on board decisions, JD for board members, training and regular evaluation, Positive PR - Publicise advantages of voluntary work. Board stay strategic.	Low

	Risk	Issues	Level of risk	Controls	Level of risk After controls
4.	General apathy and lack of support from the community (e.g. loss of 5year ballot)	Annual vote in favour of TMO continuing to manage and 5 year continuation ballot always present a risk and TMO must be mindful of this and track resident satisfaction with TMO services.	Medium	Use communications/ website to engage residents, text comms, social media, newsletters and notice boards. Ongoing satisfaction surveys – reporting back to residents. Organise activities which are likely to engage residents (positive use of Community hall) – use of outdoor spaces, make sure residents aware of TMO achievements – positive PR, branding/ marketing events.	Low
5.	Reduction in TMO allowances	Financial pressure on the council’s housing revenue account (1% annual rent reduction, increasing rent arrears due to Universal Credit) may result in annual reductions in allowances.	High	Ensure Council provides evidence to substantiate any proposed reductions in allowances. Plan and budget for efficiency savings on allowances. Ensure adequate contingency reserve fund. Generate income from other sources. Investigate partnering/ sharing resources with another TMO/selling services.	Medium
6.	Sudden loss of key staff through long term sick leave and/or staff leaving WBTMO	WBTMO has a dedicated staff team who can cover for each other in emergencies. The loss of a the Head of Service could impact upon the TMO – need to have a succession plan in place.	Medium	Succession plan - Ensure provision in budget for in house staff resources -acting up (up skilling staff) or covering (overtime) or external agency cover and/or research other TMO providing cover at cost. Ensure sick leave and recruitment procedures fit for purpose. Monitoring in place. Research HR support for staff. London Living Wage for all staff (accreditation). Develop staff – key skills/aspirations, pension provision, training jointly with other TMOs, good office environment.	Low
7	Emergency on estate – e.g. fire	Always a risk although relatively low with regular estate inspections and provided action points from Fire risk assessments are implemented.	Low	Emergency plan with plan of action, contact details – copy with council. Business continuity plan in place to ensure TMO can continue to operate, Computer data backed up offsite.	Low

	Risk	Issues	Level of risk	Controls	Level of risk After controls
8	Health and Safety failures e.g. Personal injury claim	A major accident claim could have a significant financial impact if the TMO has been negligent hence the importance of keeping inspection records and clear responsibility lines. Regular checks are carried out across estate and documented and TMO has PL insurance.	Low	Implement recommendations for TMO from fire risk assessments. H & S policy with documented estate inspections/ risk assessments, named H & S committee member. Access for emergency services, Accident book and procedure, Fire service and First Aid training raise awareness and understanding, Testing smoke and fire alarms, adequate PL insurance	Low
9	Development on estate	Councils looking to build on existing land. No plans for Wenlock Barn as yet. Council has record of discussing management options with TMOs.	Medium	Consider potential expansion of TMO if proposals arise, Involve councillors if not receiving info about development, Ensure residents benefit from new development i.e. transfers, agree procedure with council to meet and sign up residents and to provide services from the outset	Medium
10	Contractors not performing/ inferior works	Always a risk but minimised with careful contractor selection, robust contracts and effective management	Low	Take up references, qualifications, registered companies, check and keep copies of insurance documents/policies, Staff to sign off works after inspection, maintain approved list, get residents views – telephone questionnaire	Low
11	Conflict between committee members	Sometimes a lack of understanding of roles and responsibilities combined with the passion of voluntary committee members causes conflict which can fracture the board and disrupt the community. In some cases, it can cause cliques to form and the committee to fall apart endangering the organisation. Training is crucial and should	High	Clear governance policies signed by all members. Governance training compulsory. Annual committee member assessments and board evaluations. Policies in place to deal with disputes. Informal resolution where possible. Suspension from board for disruptive member (policy) Ensure rules are up to date and fit for purpose	Medium

	Risk	Issues	Level of risk	Controls	Level of risk After controls
		be compulsory for all board members together with fit for purpose policies and procedures.			
12	Changing attitudes towards TMOs in the wider environment, political or otherwise	Negative press and media attention following Grenfell enquiry interim findings. Influences key decision makers, Changes in the RTM regulations.	MEDIUM	Getting positive message across about what TMO is achieving and raising resident satisfaction levels. Using media wisely including social media. Working with other TMOs to combat negative press/views Responding to government consultations on initiatives that will impact on TMOs	Low