



ANNUAL REPORT

2023-2024

eldon housing
PASSIONATE | PROFESSIONAL | CARING

www.eldonhousing.org



OUR VISION

To be the best provider of affordable housing and services within our area of operation.

OUR MISSION

Providing accessible and sustainable housing, supported by flexible and reliable services.

OUR VALUES

- Passionate, professional and operating with integrity
- Caring about customers, staff and business
- Respectful – listening and approachable
- Innovative – always working to improve

MESSAGE FROM OUR CHAIR AND CHIEF EXECUTIVE



Over the past year, the Board and everyone at Eldon Housing Association have diligently worked to address the cost-of-living challenges affecting both individuals and organisations.

Despite these challenges, we are proud to report that the Association has not only maintained but strengthened financial performance. This enables the Association to continue providing vital support and services, good quality and safe homes.

We are pleased to report the significant improvement in managing voids, reducing vacancy periods and enhancing our operational efficiency compared to previous years. This progress reflects our commitment to optimising resource utilisation and ensuring that our properties are occupied by those who need them most.

Strengthening our governance is always a central focus. During the year we welcomed two new Board members Jonathan Jarvis and Madi Makgoba-Turpin bringing valuable skills and perspectives to the Board.

We established a new Quality Assurance Committee, dedicated to overseeing and improving the quality of our services across the organisation. This committee is tasked with ensuring that we not only meet but exceed regulatory standards and that our commitment to excellence is reflected in every aspect of our operations. The committee's work will be crucial in driving continuous improvement.

In strengthening the Senior Leadership Team, we welcomed Linda Strong as Head of Housing, Care and Support, and Dawn Knee as Head of People and Resources. Their expertise is already proving invaluable as we continue to improve our leadership capabilities and steer the organisation towards future success.

During the year the Board made a strategic decision to outsource the Association's finance functions to Alwyns. This partnership has already resulted in improvements in our financial operations, bringing enhanced efficiency and expertise to this critical area of our business. We are pleased to welcome Alwyns to the Association and look forward to the positive impact they will continue to make.

We conducted a staff survey and are pleased to report that 93% of our employee's expressed satisfaction with working at Eldon Housing

Association, highlighting our strong and positive workplace environment. We also have plans to address areas that need further improvement.

While it was disappointing to receive a CQC inspection outcome indicating areas requiring improvement, it was reassuring to witness the dedication and caring nature of our staff towards our tenants. We have promptly put in place a comprehensive plan to address these areas identified and are committed to achieving a 'Good' rating in our next inspection. Our focus remains on learning and implementing the necessary improvements to ensure we provide good services.

Tenant engagement continues to be an important part of our strategy. We have made significant progress through the Tenant Panel, which has become a vital platform for ensuring that our tenants' voices are heard and acted upon. The insights and feedback gathered through this panel have been instrumental in shaping our approach to service delivery and will continue to do so.

We hosted a vibrant summer party that brought together tenants from all our schemes, alongside the Mayor of Croydon, local councillors, Croydon Council representatives, and other key stakeholders, including contractors, staff, and Board members. It was a wonderful opportunity to celebrate our diverse community with music, food, and entertainment.

As we reflect on the past year, we would like to extend our gratitude to Board members, staff, stakeholders, contractors and all our tenants for their continued support, hard work, and commitment. This dedication has been the basis of our success, and together, we will continue to build on our achievements to ensure that Eldon Housing Association remains a trusted and valued part of our community. Thank you for your commitment to our shared mission.

**HONY PREMLAL - CHAIR
& SUSAN FARIDI - CHIEF EXECUTIVE**

OUR STRATEGIC AIMS AND OBJECTIVES 2023 - 2026

TO PROTECT AND ENHANCE THE QUALITY OF HOMES AND THE SERVICES THAT TENANTS VALUE

OUR OBJECTIVES ARE TO:

- Achieve a CQC 'outstanding' rating.
- Achieve Investors in People (Standard/Silver/Gold) award.
- Maintain tenants' satisfaction with Eldon at 95% or above.
- Invest £1.7 million¹ over the next three years to maintain good quality homes that are safe to live in.

¹Years 2-4 of the Asset Management Plan



TO PENETRATE THE MARKET OF OLDER AND DISABLED PEOPLE'S ACCOMMODATION-BASED SERVICES IN ELDON'S CORE OPERATIONAL AREAS, CREATING NEW SUPPLY AND NEW SERVICES

OUR OBJECTIVES ARE TO:

- Pursue one new opportunity each year with our partner local authorities to optimise the use of land and facilities to improve the quality of supply and/or create new supply.
- Explore delivery partnerships with ethical investors that are building homes for older and disabled people but require housing and facilities management services.
- Expand housing and facilities management to other local social landlords providing sheltered, flexible care, and extra care housing.
- Consider bringing in-house the care provision for all extra care schemes that Eldon owns.
- Redevelop schemes that we own that are no longer fit for purpose to provide additional high-quality homes.
- Ensure the termination of the service level agreement is managed well and MHA (Masonic Housing Association) are supported to make the transition.

INVEST £1.7 MILLION¹

over the next three years to maintain good quality homes that are safe to live in.

TO PROMOTE ELDON'S SERVICE OFFER TO INDUCE FUTURE FUNDERS, PARTNERS, EMPLOYEES, AND SERVICE USERS

OUR OBJECTIVES ARE TO:

- Commission and implement a communications plan to refine key messages, raise Eldon's profile, and publicise the quality of the service offer.
- Upgrade the website to present Eldon as a modern, dynamic, and high-quality operation.
- Improve the communication flow between tenants, senior officers, and the board to ensure Eldon maintains good customer insight and is responding effectively to tenants needs.
- Make annual submissions for at least two reputable industry awards to raise awareness of the quality of Eldon's new developments, the quality of the service, and/or the innovative and successful partnerships that we have helped to create.
- Commission stakeholder perception surveys every two years to get a temperature check on Eldon's public profile.



TO PRESERVE INDEPENDENCE, FINANCIAL STRENGTH, GOOD LEADERSHIP, AND GOOD GOVERNANCE

OUR OBJECTIVES ARE TO:

- Carry out an annual board effectiveness review ensuring a comprehensive review is externally commissioned once every three years. A light touch review to be carried out in the intervening years.
- Ensure adherence to the risk management framework is maintained with an annual review of the risk register, annual update of the assets and liabilities register, and stress testing of the business plan at least once a year and when there is a significant event.
- Review the value for money strategy each year in the context of benchmark comparison, and update the improvement plan to continuously drive efficiencies.
- Review the treasury arrangements each year to ensure Eldon is getting the best return on investment and securing competitive borrowing rates.
- Modernise IT infrastructure by reviewing the key databases and programmes to ensure systems and processes are efficient and add value.
- Develop a learning and development programme for the senior management team and central (head office) staff to ensure they continue to build and maintain skills to lead an effective and efficient business.
- Commission a review of rents and service charges.
- Draft development assumptions to set the parameters within which Eldon must ensure new developments are financially viable.



OUR YEAR



Coronation Celebration

In May 2023, tenants across our communities came together during the Bank Holiday weekend to celebrate the Coronation of King Charles and Queen Camilla. While some chose to watch the service in the comfort of their flats or with family, others gathered in communal lounges to enjoy the event.

At our extra care schemes - Fellows Court, Lindsay Court, Lingfield Lodge, and Westdene - buffet lunches were served, ensuring no one missed a moment of the historic occasion. Sheltered schemes also hosted gatherings throughout the weekend, with tenants sharing food, cakes, and participating in royal-themed quizzes. As a memento, all tenants received a commemorative keyring to mark this special day.



Visit from Sarah Jones, MP

In October 2023, Lindsay Court and Westdene were honoured to host Sarah Jones, MP for Croydon Central. During her visit, she had the opportunity to meet with tenants, staff, Board Chair Hony Premlal, and Chief Executive Susan Faridi, witnessing firsthand the excellent services provided by Eldon Housing Association.



Eldon Housing Summer Party

On July 25th, 2023, we hosted our first Summer Party at Lindsay Court, welcoming around 110 tenants, staff, and guests. We were honoured to have the Mayor of Croydon, Cllr Jason Perry, and Deputy Mayor, Cllr Lynne Hale, join us.

Special thanks go to our speakers: Eldon’s Chief Executive Susan Faridi, Board Chair Hony Premlal, Lindsay Court tenant Sally Ingram, and representatives from Age UK, Maddie Cowey, and Ruth Seymour.

Mayor Jason Perry commented on the event, stating:

“I was delighted to attend the Eldon Housing summer party and hear about the vital work you are doing in providing care and support for older people in Croydon. The appreciation from tenants speaks volumes about the positive impact Eldon Housing has on their lives, enabling them to live independently within their communities.”

Entertainment was provided by singer Kenny Charles, caricaturist Soozihumor, and magician Professor Palmermoff, adding a special touch to the event. We extend our gratitude to Faithorn, Farrell Timms (FFT) Surveyors for sponsoring the entertainment.

The event’s raffle raised £207 for Age UK Croydon, with prizes including executive tickets to a Tottenham Hotspur vs. Sheffield United game, gift cards for Next and Amazon, and a wash and blow dry from Shirley Locke Hairdresser. We are grateful to all the organisations that donated prizes and to everyone who purchased raffle tickets.



OUR YEAR CONTINUED...

Tenant Involvement and Influence

Eldon Housing Association is committed to being the leading provider in our area, offering accessible and sustainable housing supported by flexible and reliable services. Our values—professionalism, integrity, customer care, listening, and continuous improvement—drive our vision.

We actively promote tenant engagement and involvement through regular meetings facilitated by our Welfare and Support Officer, or the House Manager at Joan Nightingale House. Our Tenants' Panel, representing nearly all our sites, meets bi-monthly with the CEO and Head of Housing, Care, and Support to discuss tenant views and influence decision-making.

We are working to further develop the Tenants' Panel as our main consultative body for service standards and decisions that affect all tenants. To support this, the Panel are taking part in a series of workshops to develop a Tenant Engagement and Influence Policy and Strategy.



Christmas 2023 Celebrations and Tenant Activities

Our Christmas celebrations in 2023 were filled with joy and community spirit. At Claremont Court, tenants prepared a festive meal, followed by music and dancing. Fellows Court hosted a buffet with entertainment by a singer, while Lingfield Lodge enjoyed performances by the Wrinkles Ukulele Band and a carol service with the local Beavers Club. Bardsley Court also celebrated with a buffet, music, and dancing.

Throughout the year, tenants continued to enjoy activities such as visits from The Ukulaviators at Garden Court, an Arts & Craft afternoon at Fellows Court organised by tenant Marie Beadle, and regular Domino evenings at Bardsley Court led by tenant Sherona Williams. The Friends of Claremont Court group also formed to discuss tenant concerns and plan future events.



Facilities and Improvements

This year saw significant improvements to our facilities. At Garden Court, new patio doors were installed in the communal lounge, providing direct access to the garden. Tenants expressed their satisfaction with comments like, “Happy to see the results that will benefit us all,” and “Over the moon with the new patio doors, it has made a huge improvement to the lounge.”



Following the record-breaking temperatures in the summer of 2022, air conditioning was installed in the communal lounges at Fellows Court, Lingfield Lodge, Lindsay Court, and Westdene, providing cool spaces for our most vulnerable tenants.

Our Facilities Management Team, along with Eldon’s approved contractors, successfully completed 3,150 Planned Preventative Maintenance tasks across all schemes, as well as at the three Croydon Council-owned Residential Care Homes and Day Centres, ensuring our properties are well-maintained and safe for all residents.



Our programme of upgrading kitchens and continued, with Claremont Court, Garden Court, and Lindsay Court each receiving three new kitchens. Additionally, two bathrooms at Claremont Court were converted to wet rooms. A tenant from Garden Court shared, “It’s lovely, I was pleased to choose the colour of the units and worktops—I have no complaints at all.” The daughter of a Claremont Court tenant praised the new wet room, stating, “The new wet room means that Mum can have a shower every day without the risk of slipping. The non-slip flooring is excellent.”



OUR FINANCES



The Association demonstrated strong operational and financial resilience in a year of severe structural challenges for the UK, such as the post-pandemic consequences, inflationary pressure, the interest rate hike, and recruitment challenges.

The turnover had increased by 13% to £8.80m and we achieved a surplus of £1.32m (£0.60m). Following our structural challenges and transitioning to a new leadership team in the previous year, our operating efficiency increased to 27% from 20%. This was partly due to a reduction in the routine, cyclical and planned maintenance costs, and a reduction in the staff costs for the senior management personnel,

which was high in the previous year due to the cross over in the staff changes.

As of 31st March 2024, we remained financially strong with capital and reserves increased to £13,021,678 and long term liabilities reduced to £25,928,850 (March 2023: £11,832,760 and £26,659,709 respectively).

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST MARCH 2024

	2024	2023
	£	£
Turnover	8,823,533	7,797,485
Operating costs	(6,406,891)	(6,244,913)
Gain on disposal of other fixed assets	1,347	-
Operating Surplus	2,417,989	1,552,572
Interest receivable	143,866	59,444
Interest payable and finance costs	(1,238,907)	(1,011,321)
Surplus/(deficit) for the year	1,322,948	600,695
Other comprehensive income		
Actuarial gain/(loss) on pension schemes	(134,000)	(69,000)
Total comprehensive income for the year	1,188,948	531,695

OPERATING MARGIN

27% | **15%** | **20%**
ELDON | ACUITY | HOUSEMARK

£13.012M
REVENUE RESERVE

RETURN ON CAPITAL EMPLOYED

6.1% | **2.5%** | **2.8%**
ELDON | ACUITY | HOUSEMARK



CASH AT BANK
AND IN HAND

£6.27M | **£5.47M**
MARCH 2024 | MARCH 2023



£39.68M

TOTAL ASSETS LESS
CURRENT LIABILITIES



LONG TERM
BORROWING RATIO

65% | **68%**
MARCH 2024 | MARCH 2023

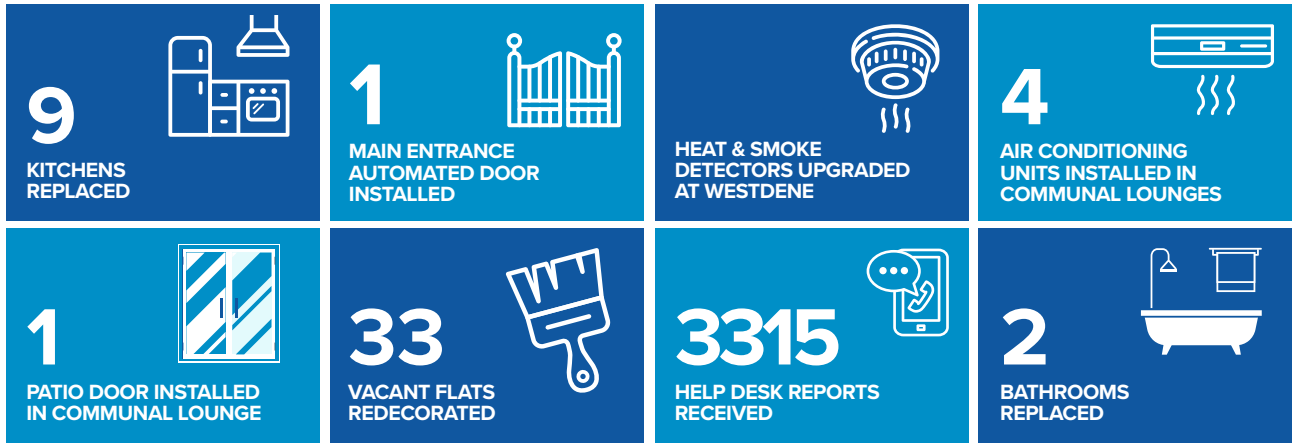
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2024

	2024	2023
	£	£
Tangible Fixed Assets		
Housing Properties	27,253,953	27,439,888
Other Fixed Assets	186,283	204,868
	27,440,236	27,644,756
Investments	173,276	173,276
	27,613,512	27,818,032
Current Assets		
Debtors	703,554	749,518
PFI Contract Debtor due After More Than One Year	6,439,138	6,781,327
Cash at Bank and In Hand	6,274,064	5,479,998
	13,416,756	13,010,843
Creditors: Amounts Falling Due Within One Year	(1,349,740)	(1,639,436)
Net Current Assets	12,067,016	11,371,407
Total Assets less Current Liabilities	39,680,528	39,189,439
Creditors: Amounts Due After More Than One Year	(25,928,850)	(26,659,709)
Provision for Liabilities and Charges		
Pension Liabilities	(730,000)	(697,000)
Total Assets Less Liabilities	13,021,678	11,832,730
Capital and Reserves		
Called-up Share Capital	83	83
Restricted Reserve	9,583	9,583
Revenue Reserve	13,012,012	11,823,064
	13,021,678	11,832,730

OUR PERFORMANCE



REPAIRS & MAINTENANCE TO OUR PROPERTIES



COMPLAINTS & COMPLIMENTS

Throughout the year, we have received numerous compliments highlighting the exceptional service and dedication of our staff across various schemes. Compliments praised our team’s professionalism, approachability, and helpfulness.

Specific mentions included the catering team at Heaver’s Court Care Home for their friendly demeanour and consistently high-quality, flavourful food. At Addington Heights, significant improvements in atmosphere, cleanliness, and overall environment were noted, with special recognition given to the lead housekeeper, Sally, and her team for their outstanding work.

A new tenant expressed immense gratitude and satisfaction with their new flat and the service provided. Families also shared heartfelt thanks for the care and support provided to their loved ones across all our schemes. These compliments reflect the positive impact of our staff’s hard work, and the strong relationships fostered across the organisation.



A new tenant expressed immense gratitude and satisfaction with their new flat and the service provided.

TENANT SATISFACTION

The following are the Regulator of Social Housing's new Tenant Satisfaction Measures questions which form part of a larger suite of satisfaction questions issued to our tenants. The results have been benchmarked against Housing for Older People (HfOP) and Housemark median results.

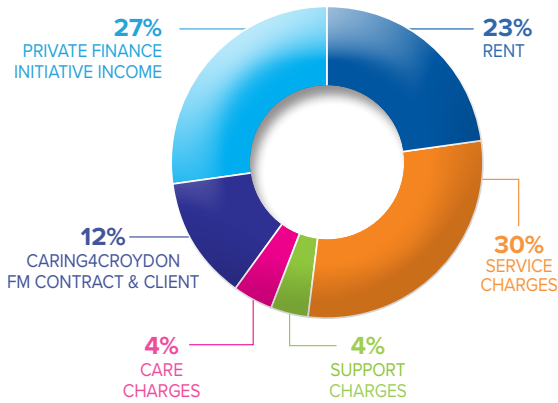
Please note that these figures were presented in the 2022-2023 Annual Report as they cover a two-year period.

	Very or Fairly Satisfied	Housing for Older People HfOP (Median)	Housemark (Median)
How satisfied or dissatisfied are you with the service provided by Eldon Housing.	87.82	91	84.7
How satisfied or dissatisfied are you that Eldon Housing provides a home that is well maintained.	92.24	91	---
How satisfied or dissatisfied are you that Eldon Housing provides a home that is safe.	89.66	92	90.6
How satisfied or dissatisfied are you that Eldon Housing keeps the communal areas clean and well maintained.	94.60	87	80.4
How satisfied or dissatisfied are you with the overall repairs service from Eldon Housing in the last 12 months.	87.32	93	85.5
How satisfied or dissatisfied are you with the time taken to complete your most recent repair after reporting this	79.71	91	76.85
How satisfied or dissatisfied that Eldon Housing listens to your views and acts upon them.	77.88	77	71
How satisfied or dissatisfied are you that Eldon Housing keeps you informed about things that matter to you.	79.09	85	79.4
To what extent do you agree or disagree with the following "Eldon Housing treats me fairly and with respect".	85.84	92	---
How satisfied or dissatisfied are you that Eldon Housing makes a positive contribution to your neighbourhood.	72.34	81	---
How satisfied or dissatisfied are you with Eldon Housing's approach to handling anti-social behaviour.	84.21	80	61.8
How satisfied or dissatisfied are you with Eldon Housing's approach to complaints handling.	52.17	57	54.8

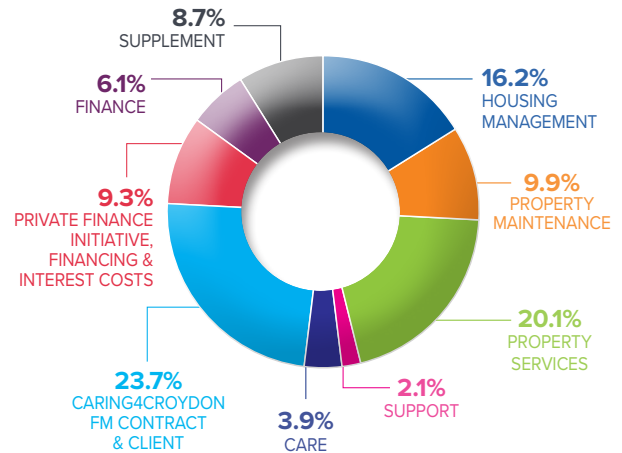
OUR PERFORMANCE



WHERE OUR MONEY COMES FROM



WHERE OUR MONEY GOES



HOUSING/INCOME MANAGEMENT

Average re-let time (Days)



Rent Collection



Current Rent Arrears

(excluding Housing Benefit) – Older People



Current Rent Arrears

(excluding Housing Benefit) – General Needs



Current Rent Arrears

(excluding Housing Benefit) – Independent Living



Former Tenant Arrears



OUR TEAM



RECOGNISING EXCELLENCE

Our hardworking staff team are based at our Head Office, 4 Extra Care housing schemes, 4 Sheltered housing schemes plus 3 Croydon Council Residential Care Homes/Day Centres.

EMPLOYEE POSITION BREAKDOWN

17	40	27	9	7	4
CARERS	CATERING	HOUSE KEEPING	HEAD OFFICE	HOUSE & WEEKEND MANAGERS	MAINTENANCE & PREMISES OFFICERS

ETHNICITY PROFILE

4	16	2	19	5	2	4	5	36	5	5
ASIAN	BLACK AFRICAN	BLACK BRITISH	BLACK BRITISH AFRICAN	BLACK BRITISH CARIBBEAN	BLACK BRITISH OTHER	BLACK CARIBBEAN	MIXED OTHER	WHITE BRITISH	WHITE OTHER	UNKNOWN

AGE PROFILE

3	6	17	28	38	12
16 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+

WHERE OUR STAFF ARE BASED

86% AT CROYDON LOCATIONS

14% AT WEST SUSSEX

WHERE OUR STAFF LIVE

61%	18%	12%	9%
LONDON BOROUGH OF CROYDON	NEIGHBOURING BOROUGHs	LIVING FURTHER AWAY	EAST GRINSTEAD, WEST SUSSEX

It is our policy to attract locally based employees.

EMPLOYEE EXCELLENCE AWARDS



EMPLOYEE
EXCELLENCE
★ AWARDS ★

These awards enable anyone visiting, living or working in any of our properties or Croydon Council's Residential Care Homes/Day Centres the opportunity to acknowledge when a member of our team has gone the extra mile through service delivery, supporting their colleagues or sharing innovative ideas.

The winners for this year were:

Elaine Beveridge **Welfare and Support Officer**

Elaine is recognised for her approachable and hardworking nature. Always smiling, she has gone the extra mile to assist a tenant with crucial paperwork, resulting in significant savings for the tenant.

Kyley Myant **Premises Officer**

Kyley is celebrated for her unwavering commitment to her duties across Bardsley, Claremont, and Garden Courts. Known for her helpful and positive attitude, she never hesitates to go the extra mile, earning her the reputation of being "one in a million."

Monique Do Rosario **Head Domestic**

Monique stands out for her promptness and dedication. Her willingness to resolve issues immediately, even if it means staying late, and her attentive approach to residents make her a valued member of the team.

Hilda Matovu **Registered Manager**

Hilda is commended for her patience and support, particularly during a tenant's move-in process. Her consistent care in managing medication and her ability to spread positivity have made a significant impact.

Donna Millward **Carer**

Donna is praised for her caring and cheerful nature. Always polite and dependable, she went above and beyond by ensuring swift medical attention and staying with a resident after a fall, providing comfort and support.

Carol MacArthur **Carer**

Carol's exceptional care for a resident's mother-in-law, particularly after a fall, is deeply appreciated. Her compassion extends beyond her duties, offering emotional support and encouragement, making a real difference in the lives of those she helps.

GERALD ELLIS AWARD

At the Association's Annual General Meeting on 21st September the winner of the Gerald Ellis Award for 2023 was announced.

This award is presented in memory of Gerald Ellis, a long serving Board Member and Honorary President, who passed away in July 2018. Gerald always acknowledged the hard work and dedication of Eldon's staff team and the award is a way to continue to recognise that hard work.



The winner, selected from all the Employee Excellence Award winners in the 12 months to 31st March 2023, was Carol MacArthur. Gerald's widow, Sandra Ellis, presented the award to a very surprised Carol. It was particularly nice that the Annual General Meeting took place at Westdene, Carol's place of work, which meant that some of her colleagues were present to congratulate her. Carol had received 4 Employee Excellence Award Nominations during the year, 2 from tenants and 2 from family members.

The nominators recognised Carol's care and support for a tenant after a fall, both whilst waiting for emergency services and in the days that followed, for taking a tenant out to the shops until she got used to the journey and for always knowing when a tenant was feeling low and listening, encouraging, caring and supporting them. Many congratulations to Carol.

CUSTOMER EXCELLENCE

Eldon Housing have once again been awarded a Customer Excellence Award!

Thank you to all staff who contributed to the process and spoke to the assessor! And thank you for your hard work and continued commitment to providing an excellent service to our tenants.

**CUSTOMER
SERVICE
EXCELLENCE**



OUR BOARD



HONY PREMLAL MBA, CIHCM **BOARD CHAIR**

Hony Premlal is a much sought-after, highly regarded executive in the Social Housing sector with an experience spanning nearly three decades. She has a proven career track record in small and large housing providers, where she has held several executive and non-executive positions including Managing Director.

Hony is the Founder and CEO at Honoy Premlal Consultancy, an organisation that provides executive mentoring/coaching and housing consultancy services. She also fulfils the role of Chair for WISH London. She holds board memberships with SCLT and Trinity Housing, in addition to being a Regional Group Member of the CIH.

ANNE CHAPMAN BA (Hons), PGDIP, CIHCM **DEPUTY CHAIR**

Anne is the Deputy Chair of the Board of Management at Eldon. A practising solicitor for more than 20 years, Anne is also Assistant Director – Governance and Compliance at Golding Homes which is one of the largest not-for-profit housing associations in the South East. In addition, Anne is the Vice Chair of the Governing Board for the CIH, the Chair of the Audit and Risk Board for the CIH and Vice Chair at the national charity We Are With You which provides support to people experiencing issues with drugs, alcohol or mental health.

DAN GOWER-SMITH CMgr FCMl **QUALITY ASSURANCE COMMITTEE CHAIR**

Has worked within the social care sector for over 16 years. Dan started his career as a support worker for adults with learning disabilities and associated conditions and progressed to a Registered Manager, Area Manager and is currently a Regional Director all within the social care sector.

KRISTIAN MELGAARD BSc (Hons), MBA **AUDIT & RISK COMMITTEE CHAIR**

Kristian is an interim Housing Executive at the Royal Borough of Greenwich and has worked in the affordable housing sector for 18 years and has occupied a variety of senior housing roles at both registered providers and local authorities.

He brings a wealth of experience in housing operations, customer services, asset management, development and sales.

MICHAEL CHINN FCCA, CPFA

Michael joined Saxon Weald as Executive Director of Resources in March 2020. Before moving into the housing sector, he trained in Practice Accountancy. He was previously Deputy Finance Director of a medium sized housing association in West London and then Director of Finance at a Croydon association. He is also a Board Member and Audit Committee Member of Gateway Housing in East London.

NANNETTE SAKYI BA(Hons) MA

Nannette is an experienced Housing professional with a track record of successfully developing new build properties, winning new business, delivering business change and project management within the public sector. Nannette's experience of over 15 years ranges from New build development, operational management and delivery through to strategy and service improvement, stakeholder management and business transformation. Nannette holds a Master's degree in Housing and is passionate about developing much needed homes for families.

BEN DOWLING

Ben is a social entrepreneur working with young people of all ages to build their life skills and help them become changemakers; currently through Unloc Learning Limited, a company he co-founded aged 19 and in which he remains an active Director with overarching responsibility for strategic direction, strategic finance, human resources, asset management, IT and health & safety. Ben's expertise is primarily in good governance, finance and leadership.

JONATHON JARVIS CMGR, FCMl **CO-OPTED ON 7TH DECEMBER 2023**

Jonathon joined the Board in November 2023 and was formally elected during the Board meeting held in December 2023. He has over 25 years' experience as a solicitor specialising in the social housing sector. He has been a Partner at Devonshires Solicitors since 2012.

MADI MAKGOBA-TURPIN **CO-OPTED ON 22ND FEBRUARY 2024**

Madi is a Commissioning Consultant known for supporting and delivering programmes across Social Care, Housing and Health. She has worked with over 100 purchasing authorities and has been instrumental in driving efficiency savings, service transformation, and quality assurance across the health and social care sectors. Madi's commitment to social care extends beyond professional duties, serving as a trustee for Women's Aid Federation England. She is also the founder of Black Connects, a membership group for Black professionals.



National Housing Federation Code of Governance 2020

Following the adoption of the National Housing Federation's Code of Governance 2020 last year, a Board effectiveness review and a comprehensive review of all the Association's Governance documents took place during the year to ensure compliance with the Rules and the National Housing Federation's Code of Governance. This review was conducted in partnership with a specialist governance consultant.

Existing Board Members at the time of the adoption of the National Housing Federation Code of Governance 2020 will continue on their current term, a maximum of 9 years – 3 terms of 3 years each, and new Board Members appointed after the adoption of the code will be appointed for a maximum of 6 years – 2 terms of 3 years each.

The Association continues to comply with the principles of the Code of Governance, evident in its practices.

Governance and Financial Viability Standard

The Board confirms compliance with the Regulator of Social Housing's Governance and Financial Viability standards.

BANKERS

Barclays Bank
1 Churchill Place
Canary Wharf
London E14 5HP

Unity Trust Bank
9 Brindley Place
Birmingham B1 2JB

AIB Capital Markets
St Helens
1 Undershaft
London EC3A 8AB

AUDITORS

Knox Cropper LLP
Chartered Accountants
65 Leadenhall Street
London EC3A 2AD



Eldon Housing Association Ltd

The Office
21 Bardsley Court
174-176 Selhurst Road
South Norwood
London SE25 6LX



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Scan QR code to visit website
www.eldonhousing.org

Registered with the Regulator
of Social Housing No: L3262

An exempt charity, registered
with the Financial Conduct Authority
under the Co-operative and
Community Benefits Society Act
2014 No: 23431R

Registered with the Care Quality
Commission.

**NATIONAL
HOUSING
FEDERATION**



Homes
England

**CUSTOMER
SERVICE
EXCELLENCE**

