



MAGAZINE
EDITION

ANNUAL
REPORT

2024-2025

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 & CHIEF EXECUTIVE

It gives us great pleasure to introduce Eldon Housing Association's Annual Report for 2024/25. This has been a year of both challenges and achievements, as we continue to deliver high-quality homes and services while preparing the organisation for the future.



HONY PREMLAL
CHAIR



SUSAN FARIDI
CHIEF EXECUTIVE

Despite the pressures of inflation, rising costs, and recruitment challenges, we have remained resilient and financially strong. Turnover increased by 4.9% to £9.17 million and we achieved a surplus of £0.49 million. With £13.22 million in capital and reserves, £6.75 million in cash at year end, we are in a strong position to deliver on our ambitions for the years ahead.

This year has also been one of great progress and celebration. We were proud to welcome our first Housing Apprentice, marking the beginning of an important step in developing future talent within the sector. Our Tenant Panel underwent a transformation, relaunching themselves as The Voice of Eldon's Tenants and co-producing a new Terms of Reference and Engagement Policy, ensuring that tenants' voices are heard more clearly at every level of the organisation. In November, we reached an important milestone with our 100th Board of Management meeting, which gave us a moment to reflect on the Association's journey and achievements to date.

During the year, we said farewell to Kristian Melgaard, who stepped down from the Board after making a significant contribution, most notably as Chair of the Audit & Risk Committee. We also had the pleasure of welcoming two new Board members, Kathleen Boyle and Asif Patel, who bring a wealth of experience and insight. Their expertise will further strengthen our governance and support the Board in fulfilling its responsibilities.

Operationally, our teams continued to deliver to a high standard. The Asset and Facilities Management team exceeded expectations with a 98% response rate to over 1,250 repairs and maintenance reports, while also completing nearly 1,700 preventative maintenance tasks and carrying out important upgrades across our schemes. Through the Care 4 Croydon PFI contract, we provided more than 178,000 meals, supported a wide range of cultural and community events, and maintained high satisfaction levels among tenants. Meanwhile, the launch of our new Activities & Engagement programme brought to life over 80 sessions in just three months, offering everything from exercise and meditation to arts, outings, and wellbeing activities that strengthen community bonds.

We were delighted to receive the Customer Excellence Award again this year, recognising the high quality of our tenant services and our commitment to putting residents at the heart of everything we do.

This award is a testament to the dedication of our staff, who consistently go above and beyond to deliver a positive experience for tenants.

This year we also came together as a community through joyful occasions such as our annual Summer Party, attended by the Mayor of Croydon, and festive Christmas celebrations across our schemes. At our AGM, we were especially proud to present the Gerald Ellis Award to two dedicated members of staff in recognition of their outstanding contribution to the Association. Their commitment, professionalism, and care exemplify the values of Eldon Housing Association, and it was a privilege to celebrate their achievements in front of tenants, colleagues, and Board members.

Looking ahead, one of our foremost priorities is fire and building safety. Over the coming year, we will continue to carry out fire risk assessments, will invest in essential safety works, and ensure that tenants are fully informed and supported at every stage. Fire safety will also form a core part of our forthcoming Eldon Standard, which will define the minimum standards of quality, safety, and sustainability across all of our properties by 2030 giving our tenants the confidence that their homes are safe and secure.

Our Strategic Priorities for 2025–2030 set out a clear roadmap for the future. We will focus on protecting and enhancing the quality of our homes, delivering excellent tenant services, pursuing sustainable growth, and strengthening our people, governance, and resources. By doing so, we will ensure Eldon remains financially strong, well governed, and ready to meet the evolving needs of older people in our community. By 2030, Eldon Housing Association will be recognised not only for the quality of homes and services but also for our commitment to ensuring every tenant feels safe, supported, and truly at home.

I would like to thank our staff, tenants, Board members, contractors and partners for their dedication and contributions over the past year. Together, we have much to be proud of, and together, we will continue to build a safe, supportive, and thriving future for everyone who calls Eldon Housing home.

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

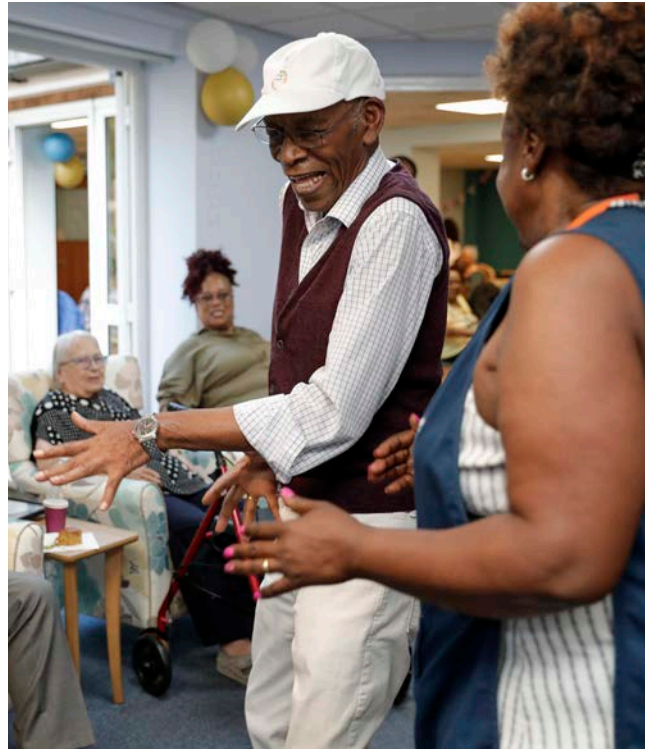
STRATEGIC PRIORITIES 2025 - 2030

1. Property

To protect and enhance the quality of our homes.

OUR AIM BY 2030

- Establish an “Eldon Standard” to define the minimum physical standards for asset management and amenities across our properties.
- Set a realistic costed plan for achieving the standard
- Develop an asset and investment strategy
- Implement comprehensive robust health and safety plans
- Implement a comprehensive sustainability plan
- Ensure robust and sustainable arrangements for the Care 4 Croydon (C4C) PFI contracts.



2. Services to tenants

To deliver a great customer experience that enhances the quality of life and promotes independence. By actively involving our tenants and tailoring our services to their needs, we will provide high-value services that truly enrich their lives.

OUR AIM BY 2030

- Establish an “Eldon Standard” to define the service levels we aim to achieve for all user-facing activities.
- Establish a feasible, costed plan for meeting the standards.
- Maintain tenants’ satisfaction with Eldon at 95% or above.
- Achieve and maintain a CQC ‘good’ rating
- Develop and deliver clear programs and activities in care and support to promote independence.
- Maximise opportunities for tenant voices to clearly influence our work and the board’s decisions.
- Ensure the needs and aspirations of our tenants are voiced in local decision-making forums, including health, local authorities, and other relevant agencies.

STRATEGIC PRIORITIES 2025 - 2030

3. Growth

Expand our services and reach through strategic partnerships, innovation, and development, meeting the needs of older people while maintaining financial sustainability.



4. People, Governance, Infrastructure and resourcing the strategy

To enhance our people, governance, infrastructure, and resources to ensure Eldon Housing Association is well-equipped to achieve its strategic goals. By fostering a strong organisational culture, ensuring effective governance, and optimising resources and infrastructure, we will support the delivery of high-quality services and sustainable growth.

OUR AIM BY 2030

- To ensure that the people, infrastructure and resources required to deliver the strategy are in place
- To ensure that Eldon is well resourced and is structured in such a way as to ensure:
 - Financial strength
 - High quality well motivated staff
 - Organisational culture and behaviours
 - Infrastructure
 - Fit for purpose Governance



OUR YEAR

Our Summer Party 2024

On 18th July 2024, Lindsay Court buzzed with excitement as we hosted our annual Summer Party. Over 100 tenants, staff, and local stakeholders gathered to enjoy an afternoon filled with entertainment, music, and delicious food. We were honoured to have the Mayor of Croydon, Cllr Jason Perry, join us for this special occasion.

We extend our gratitude to the speakers at the event: Hony Premlal, Board Chair; Cllr Jason Perry, Mayor of Croydon; and Sally Ingram, Vice Chair of the Tenant Panel, who delivered an inspiring speech about her experience on the panel. Several Tenant Panel members also shared their insights, adding to the significance of the occasion.

Our Tenant Panel members were recognised with chocolates and certificates presented by Hony Premlal and Cllr Jason Perry. This acknowledgement reflected their invaluable contributions to the Eldon Housing Association's Tenant Panel.

The event came to life with performances by talented entertainers: musician Kenny Charles, caricaturist Soozihumor, and magician Brian, who brought joy and laughter throughout the afternoon.

A highlight of the party was the raffle, where each tenant received a free ticket. Generously sponsored by several contractors, the raffle featured an array of prizes, including an M&S hamper, a wine gift set, various gift cards, a haircut and blow-dry, afternoon tea for two, prosecco, chocolates, and craft sets.



Christmas 2024

December 2024 was filled with festive cheer across our schemes, featuring joyful gatherings and activities that brought everyone together. As always, Christmas at the Association was a magical celebration, showcasing delicious food, lively music, and stunning decorations.



Tenant Activities & Engagement

The recruitment of the Tenant Activities & Engagement Officer in December 2024 has led to the creation of a comprehensive program of activities across eight sites, utilising a co-creative model where tenants shape and influence the activities.

From January to March 2025, we provided 88 activity sessions, which included seated exercises, guided meditations, themed quizzes, arts and crafts, a visit to the Croydon Clocktower, appearances from CareDogs UK, and karaoke, among others. The Tenant Activities & Engagement Officer aims to create a sustainable and evolving program that embeds social connection and well-being into the everyday fabric of supported housing life offered by the Association.



OUR YEAR CONTINUED...

Tenant Panel

During the 2024/25 period, the Tenant Panel underwent significant development in both its structure and purpose, strengthening its role in amplifying the tenant voice across the organisation. Through a series of dedicated workshops held in July, September, and December 2024, the Panel co-produced and formally adopted a new Terms of Reference, Code of Conduct, and Tenant Engagement, Involvement, and Influence Policy. As part of their refreshed identity, the Panel chose to rename themselves “The Voice of Eldon’s Tenants,” reflecting their growing visibility and influence.

A key achievement from the workshops was the Panel’s decision to identify specific areas of the Association’s operations in which they wish to be actively engaged. During regular bi-monthly meetings, the Panel established their preferred levels of involvement, which range from being informed and consulted to co-production, scrutiny, and shared responsibility. The Association is committed to supporting the implementation of these engagement strategies throughout 2025/26.



100th Board of Management Meeting

On November 28, 2024, we proudly marked a significant milestone: our 100th Board of Management Meeting. To commemorate this achievement, we took a moment to celebrate together with slices of Eldon-themed cake!



Adoption of Updated Model Rules

The Association previously operated under a set of Rules adopted in April 2013, based on the National Housing Federation’s (NHF) Model Rules 2011. In late 2024, the Association formally adopted the NHF’s updated 2015 Model Rules, with several specific amendments tailored to suit the Association’s governance requirements.

By adopting the 2015 Model Rules, we are ensuring our governance remains aligned with recognised standards and best practices, reinforcing our commitment to strong leadership and high-quality service for the communities we serve.

The Association's First Apprenticeship

In the summer of 2024, the Association proudly welcomed its first Housing Apprentice. The apprentice has been working closely with the Senior Housing Officer and the Head of Housing, Care, and Support, gaining valuable hands-on experience in housing operations.

To broaden their understanding of the organisation, the apprentice has also spent time with the Asset and Facilities Management Team, further enhancing their knowledge of the Association's wider functions.

Asset & Facilities Management – Eldon Core Schemes

During 2024/25, the Asset and Facilities Management team achieved strong performance across key areas. The Help Desk responded to 1,257 reports, achieving a 98% response rate that exceeded the 97% target, and raised 240 work orders for planned works and equipment.

A total of 1,692 planned preventative maintenance tasks were completed, covering essential safety and compliance checks. Maintenance and upgrade works included repairs to 35 void properties, four kitchen replacements, and one bathroom upgrade across core schemes. In response to tenant feedback, the team enhanced communication regarding repairs and increased its presence at tenant meetings. Facilities Management updates and practical advice were also shared regularly through the Tenant Link magazine.



Facilities Management – Caring For Croydon (C4C)

The Association has been the Facilities Management provider for the London Borough of Croydon - Caring 4 Croydon Homes since 2008, delivering high-quality services through locally employed staff and contractors.

Helpdesk operations remained a core part of service delivery, with 1,502 calls logged over the year, averaging 125 per month.

Key projects delivered included the replacement of a walk-in fridge, boiler systems at Langley Oaks, and the replacement of communal furniture and carpets at Heavers.

Catering services provided over 178,000 meals during the year, averaging nearly 15,000 per month. Satisfaction levels remained high, with December 2024's tenant survey rating the service as "Good". Catering also played a central role in hosting over two dozen events throughout the year, celebrating cultural diversity, well-being initiatives, and community cohesion.

OUR FINANCES



The Association continues to achieve strong operational and financial results in a year of continuing inflationary pressures, increased costs, and recruitment challenges.

The turnover had increased by 4.9% to £9.17m, and we achieved a surplus of £0.49m. Following our transitional changes, increase spending in our operations, our operating efficiency decreased to 17% from 26%. This was partly due to the work carried out on our rent compliance reviews, an increase in contract staff at a senior level and an increase in works on C4C (PFI) contract.

We remain financially strong with £13.22m of capital and reserves. Our financial leverages (non-current

liability as a percentage of total assets that excludes current liabilities) is at 65% (65% in 2024) and had £6.75m cash at year end. Our credit rating was considered at the top tier by our largest lending bank.

Overall, 2024/25 was a challenging year. The Association rigorously pursued value-for-money for both the organisation and customers, strengthened the leadership team and financial strength. These have strongly positioned us for delivering the strategic objectives.

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST MARCH 2025

	Notes	2025 £	2024 (Restated) £
Turnover	3	9,174,928	8,742,978
Operating costs	3	(7,665,617)	(6,406,891)
Gain on disposal of other fixed assets		-	1,347
Operating Surplus	3	1,509,311	2,337,434
Interest receivable		167,797	143,866
Interest payable and finance costs	7	(1,187,890)	(1,238,907)
Surplus/(deficit) for the year		489,218	1,242,393
Other comprehensive income			
Actuarial gain/(loss) on pension schemes	17	6,514	(134,000)
Total comprehensive income for the year		495,732	1,108,393

OPERATING
MARGIN

17.11%
ELDON



15.37%
ACUITY



£13.217M
REVENUE RESERVE

RETURN ON
CAPITAL EMPLOYED

3.86%
ELDON



3.00%
ACUITY



CASH AT BANK
AND IN HAND

£6.74M | **£6.27M**
MARCH 2025 | MARCH 2024



£39.151M
TOTAL ASSETS LESS
CURRENT LIABILITIES 2025



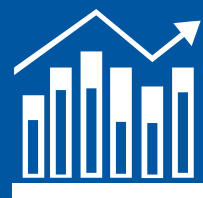
LONG TERM
BORROWING RATIO

65% | **65%**
MARCH 2025 | MARCH 2024

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2025

	Notes	2025 £	2024 (Restated) £
Tangible Fixed Assets			
Housing Properties	9	26,851,142	27,253,953
Other Fixed Assets	10	321,361	186,283
		27,172,503	27,440,236
Investments	11	173,276	173,276
		27,345,779	27,613,512
Current Assets			
Debtors	12	780,102	703,554
PFI Contract Debtor due After More Than One Year	12	6,069,714	6,439,138
Cash at Bank and In Hand		6,746,937	6,274,064
		13,596,753	13,416,756
Creditors: Amounts Falling Due Within One Year	13	(1,832,595)	(1,639,700)
Net Current Assets		11,805,815	11,777,056
Total Assets less Current Liabilities		39,151,594	39,390,568
Creditors: Amounts Due After More Than One Year	14	(25,258,487)	(25,928,850)
Provision for Liabilities and Charges			
Pension Liabilities	17	(624,000)	(730,000)
Total Assets Less Liabilities		13,227,450	12,731,718
Capital and Reserves			
Called-up Share Capital	18	83	83
Restricted Reserve		9,583	9,583
Revenue Reserve		13,217,784	12,722,052
		13,227,450	12,731,718

OUR PERFORMANCE



REPAIRS & MAINTENANCE TO OUR PROPERTIES

4

KITCHENS
REPLACED



35

MAINTENANCE AND UPGRADES
TO VOID PROPERTIES



2759

HELP DESK REPORTS RECEIVED



1692

PLANNED PREVENTATIVE
MAINTENANCE TASKS
WERE COMPLETED



COMPLAINTS & COMPLIMENTS

In April 2024, the Association implemented a refreshed Complaints Policy and Procedure. This was supported by comprehensive staff training, widespread promotion of the revised policy to tenants, and consultation with the Tenant Panel. A key focus was to ensure that complaints are welcomed, appropriately recognised, and consistently recorded.

Between 1st April 2024 and 31st March 2025, we received 31 formal complaints and 3 service requests, with 75.11% of complaints upheld either fully or partially.

We are pleased to report that the results of the most recent tenant survey, conducted in 2024, showed that 100% of tenants who had made a complaint were satisfied with how it was handled. This represents a significant improvement from the 52% satisfaction rate recorded in the 2023 survey, reflecting the positive impact of the revised approach, which is aligned with the Housing Ombudsman's Complaint Handling Code.

75%

COMPLAINTS UPHELD



100%

SATISFACTION WITH
COMPLAINTS HANDLING



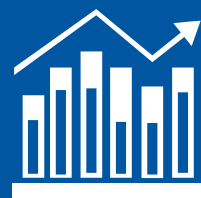
A tenant expressed their satisfaction with the service provided and complimented the Association's contractors for making their home significantly more accessible.

TENANT SATISFACTION

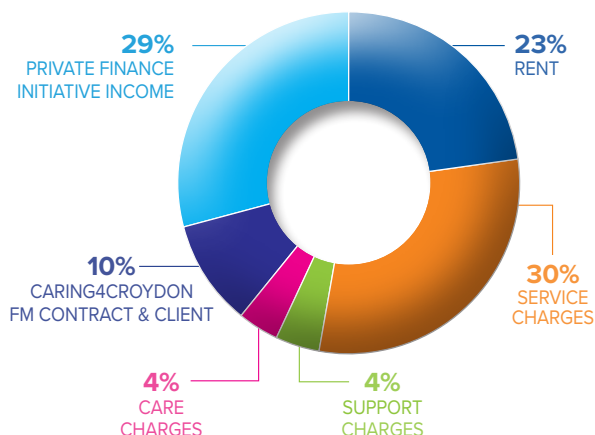
The following are the Regulator of Social Housing's new Tenant Satisfaction Measures questions, which form part of a larger suite of satisfaction questions issued to our tenants. The results have been benchmarked against Housing for Older People (HfOP) median results.

	Very or Fairly Satisfied	Housing for Older People HfOP (Median)
How satisfied or dissatisfied are you with the service provided by Eldon Housing.	96%	93.60%
How satisfied or dissatisfied are you that Eldon Housing provides a home that is well maintained.	96%	94.60%
How satisfied or dissatisfied are you that Eldon Housing provides a home that is safe.	96%	96%
How satisfied or dissatisfied are you that Eldon Housing keeps the communal areas clean and well maintained.	93%	93.89%
How satisfied or dissatisfied are you with the overall repairs service from Eldon Housing in the last 12 months.	92%	94%
How satisfied or dissatisfied are you with the time taken to complete your most recent repair after reporting this.	92%	89%
How satisfied or dissatisfied that Eldon House listens to your views and acts upon them.	88%	82%
How satisfied or dissatisfied are you that Eldon Housing keeps you informed about things that matter to you.	84%	88.81%
To what extent do you agree or disagree with the following "Eldon Housing treats me fairly and with respect".	92%	93.97%
How satisfied or dissatisfied are you that Eldon House makes a positive contribution to your neighbourhood.	75%	85.28%
How satisfied or dissatisfied are you with Eldon Housing's approach to handling anti-social behaviour	76%	79.50%
How satisfied or dissatisfied are you with Eldon Housing's approach to complaints handling.	100%	56.3%

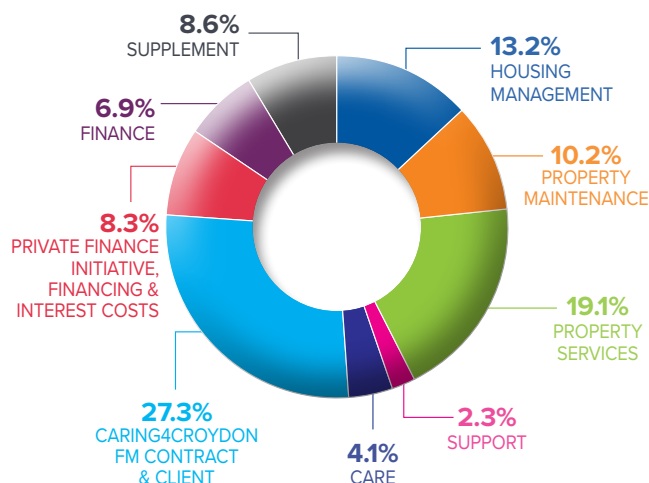
OUR PERFORMANCE



WHERE OUR MONEY COMES FROM

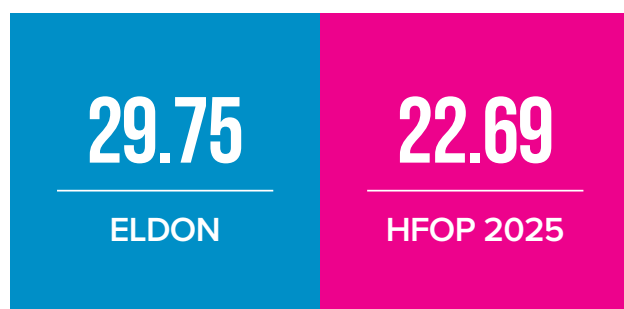


WHERE OUR MONEY GOES



HOUSING/INCOME MANAGEMENT

Average re-let time (Days)

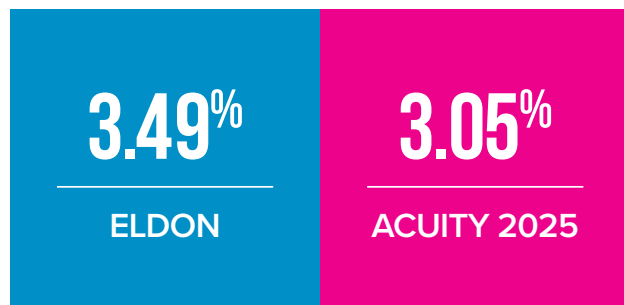


Rent Collection

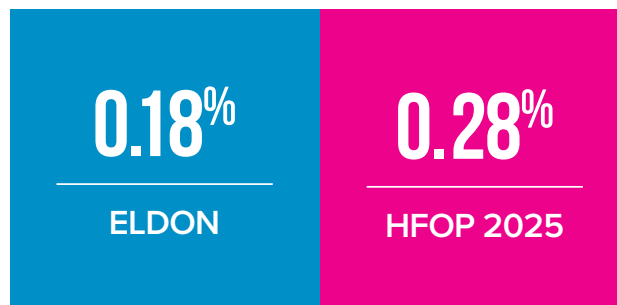


Current Rent Arrears

(excluding Housing Benefit) – GN & HfOP



Former Tenant Arrears



OUR TEAM



RECOGNISING
EXCELLENCE

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

EMPLOYEE POSITION BREAKDOWN

17	39	36	26	6	3
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

7	19	26	37	43	14
16 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+

WHERE OUR STAFF LIVE

57.55% AT CROYDON LOCATIONS	7.55% AT WEST SUSSEX	34.91% AT OTHER LOCATIONS
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It is our policy to attract locally based employees.

EMPLOYEE EXCELLENCE AWARDS

One of the ways in which the Association recognises the commitment of its employees is through the Employee Excellence Awards programme. This initiative was established to acknowledge staff members who consistently go above and beyond in the course of their daily duties, whether by offering exceptional support to tenants or colleagues, or by introducing innovative ideas that enhance the lives of our tenants or improve working practices for the wider team. In 2024/25, we received 135 nominations, from which 14 staff members were selected to receive an Employee Excellence Award.



THE WINNERS FOR THIS YEAR WERE:

Tina Rashidi, Premises Officer at Fellows Court

Tina's professionalism and leadership shine through as she consistently leads by example. She's always ready to step in when colleagues are away and goes out of her way to help others. Her helpful and caring nature makes her an invaluable member of our team.

Natalie Madgwick, Chef at Lingfield Lodge

Natalie's warm and cheerful demeanour brightens everyone's day. She is always pleasant and a joy to be around. Her delightful afternoon cakes have become a much-loved treat for all.

Julie Colville, Premises Officer at Lingfield Lodge

Julie's dedication to our community is truly remarkable. She generously gives her own personal time to support tenants with activities, always going the extra mile to ensure that everyone feels included and valued.

Kwame Asare Bediako, Housekeeper Across C4c Schemes

"Outstanding member of staff, calm, hardworking, always maintains a positive attitude no matter the challenge"

"A pleasure to work with, always goes the extra mile and helps others"

Linda Pither, Senior Registered Care Manager

"Always there for staff."

"Linda is caring and compassionate."

"Linda is a huge asset to Eldon, her door is always open, and nothing is ever too much."

Sakeena Wilson, Assistant Cook

Tenants have shared that "their food is always delicious, consistently great and served with a warm smile"

Scarlet Hill, Facilities Officer

"Went above and beyond to help a tenant. Always engages with tenants, showing genuine interest and empathy."

Sharon Johnson, Senior Housing Officer

"In recognition of exceptional dedication and effective management in her areas of work"

Nafisa Ali, Carer

"Nafisa is incredibly kind and thoughtful, she is warm, approachable and always makes me feel better about myself by checking in to see if I'm okay, while also talking and listening to me, which is so important"

Osasu Ogbeide, Central Services & Resources Administrator

"For his kindness and patience on the phone talking to tenants"

Joana Kormi, Chef

"For commitment, dedication and delivering outstanding food services."

Vaida Uzaite, Head Housekeeper

"For commitment above and beyond her duties as Head Housekeeper and for delivering outstanding service."

Edison Galarza, C4c Operations Manager

"Excellent leadership, commitment, and a positive role model to others."

Wasia Qamar, Housekeeper

"For always providing a great laundry service that is reliable, and extra care is taken"

GERALD ELLIS AWARD

At the Association's Annual General Meeting on 21st September 2024, the Gerald Ellis Award for 2024 winner 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 winners, selected from all the Employee Excellence Award winners between 1st April 2023 to 31st March 2024, were Elaine Beveridge and Kyley Myant.

Sandra Ellis would usually present this award; however, she was unable to attend, so David Scott (Honorary President) kindly offered to present the awards in her absence.



Elaine Beveridge Welfare and Support Officer

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

Kyley Myant Premises Officer

Kyley was 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."

Many congratulations to Elaine and Kyley!

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 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 Honi 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.

CHARLES CULLING FRICS FCIH MCIQB

DEPUTY CHAIR DESIGNATE

Appointed 29th May 2025

Charles is a housing professional and Chartered Surveyor with over 20 years of experience driving strategic and operational excellence in the housing sector. As Head of Supported Housing and Intermediate Rent Services at Sovereign Network Homes, he leads services across 3,900 properties. Charles has a proven track record in service transformation, customer satisfaction, and cost efficiency.

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.

MADI MAKGOBA-TURPIN

QUALITY ASSURANCE COMMITTEE CHAIR

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.

SIMON BELL

AUDIT & RISK COMMITTEE CHAIR

Appointed 29th May 2025

Simon is an NHS finance leader with a strong track record in strategic leadership, financial recovery, and governance across complex healthcare systems. Simon is the Chief Finance Officer at South East Coast Ambulance Service NHS Foundation Trust. A qualified CIPFA accountant and NHS Top Leaders programme graduate, Simon has led financial turnarounds and major transformation programmes across multiple NHS organisations.

KATHLEEN BOYLE

Appointed 28th November 2024

Kathleen has held various roles in social care, supported housing, and community development. Her positions have included Head of Housing Management and Support at the National Housing Federation, Director of New Business for Look Ahead Housing and Support, and Board Member of Housing 21. Most recently, she served as Deputy National Leader of L'Arche, a learning disability charity providing housing, care, and day services. Additionally, she volunteers for two homelessness charities.

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.

JONATHAN JARVIS

Jonathan has over 25 years' experience as a solicitor specialising in the social housing sector. He has been a Partner at Devonshires Solicitors since 2012. Prior to Devonshires Solicitors, Jonathan spent 15 years at Trowers & Hamlin LLP.

ASIF PATEL

Appointed 28th November 2024

Asif trained and qualified with Arthur Andersen as a Chartered Accountant in 2001. Since then, he has worked in the banking sector in various positions in Internal Audit and Compliance in both the UK and Switzerland. Asif is currently the Global Head of Market Conduct Surveillance at UBS AG. Asif also holds a number of external mandates at the Institute of Chartered Accountants in England & Wales and the John Whitgift Foundation, a large charity in South London.



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

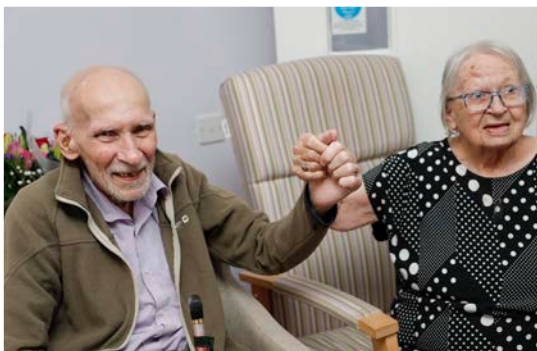
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Chartered Accountants
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Registered with the Regulator
of Social Housing No: L3262

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
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