

Cara

I R I S H  
H O U S I N G  
A S S O C I A T I O N

# Annual Report

1996-97

## GEARÓID Ó MEACHAIR, CHAIR



**'WE ARE PLEASED TO  
REPORT THAT CARA IS  
CONTINUING TO GROW AT  
JUST UNDER 20%'.**

ON BEHALF OF the board members who are elected by the membership on an annual basis I would like to report on another successful year. The board met six times during the year, receiving reports from the Chairs of the Finance, Housing Management & Maintenance, Development and Research sub-committees. The workload undertaken by the Board, supported by the staff, demonstrates the degree of commitment involved in regulating and controlling the work of the Association. The year has been marked by a number of events and achievements which have further progressed our work in partnership with the local authorities.

In November at our Annual General Meeting at the Irish Club in Eaton Square, we had presentations from Daniel Silverstone, Director of the London Borough Grants Unit and Dr. Cathy Garner from the Housing Corporation. As resource holders their points were most revealing in determining the strategic integrated approach to meeting needs now adopted by such agencies. Of particular importance was the presentation by Seeromanie Harding from the Office of National Statistics on the evidence of disadvantage facing the 2nd generation Irish. Our continuing research into the structural disadvantage and discrimination facing the Irish community in Britain assisted the Commission for Racial Equality to successfully launch its report in June.

Cara has continued to be a vociferous advocate for the needs of our community, arguing for greater resources and raising awareness of Irish housing need. Some of our more notable successes were the publication of articles in the Guardian, the European Labour Forum magazine and Black Housing, a specialist minority ethnic housing publication. Cara's name and cause are becoming more widely recognised and respected. We have attended numerous national conferences and our staff continue to raise our profile at numerous local forums. We have also conducted two surveys: a Needs' Analysis survey of our tenants which built on the findings of the Tenants' Survey of the previous year and a survey of staff time management. Each report provides valuable information for the future progression of the organisation. The Board is grateful to all the members involved in these projects, particularly Dr Teresa Joyce and Maire Gaffney, Andreas Michaelides and Christine McClean, Jan King and Professor Paul Corrigan for his assistance.

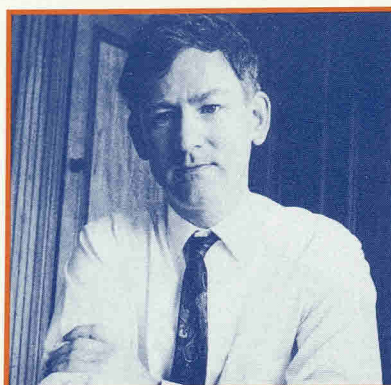
Among other events was our traditional St Patrick's Day social, during which we launched our new Tenants' Handbook. Perhaps the most memorable event was our celebration of International Women's Day held at Central Office and attended by over 60 women. Cara has committed itself to implementing the Opportunity 2000 strategy and also seeking to implement quality criteria to complement our Internal & External Customer Care Charters. Our High Road opening by Nick Raynsford M.P., clearly demonstrated to those interested in our community our ability to deliver high quality homes. We are pleased to report that Cara is continuing to grow at just under 20%. Our financial position remains very healthy.

In previous reports, we mentioned how the unjustified exclusion of the Irish from the minority ethnic housing programme was detrimental to our community. The new Labour Government has committed itself to restoring the programme and to including the Irish. We continue to argue for the inclusion of an Irish category in the 2001 Census. This may prove to be a significant breakthrough in the years ahead.

It remains for the Board to thank everybody for their contribution to Cara's ongoing success, particularly the chairs of the sub-committees, the staff and all our supporters, both in the Irish community and elsewhere who have helped us during the year.



## JOHN BRENNAN, DIRECTOR



IN MY FOURTH year at Cara, we continue to grow and progress whilst maintaining our ethos of being "rooted in the community". The indicators of our performance are impressive for a Special Needs housing association: voids at 2%, arrears at 5%, reserves of just under £1 million and rehousing of over 50 new tenants this year. Our performance has enabled us to secure £2 million of private finance under very favourable terms. A considerable amount of policy work was carried out including rent setting, abandonment, rent arrears, mutual exchanges and a review of referral agents. A substantial number of other documents were revised including health & safety and confidentiality.

However, all of our tangible achievements might well have been overshadowed by the introduction of two new posters and a postcard which 'Housing Today' described as "funky"!!!

Cara continues to commit itself to a consistently high quality service for our tenants. This service we believe is still improving and will continue to do so. We have focused upon customer care and

**'CARA CONTINUES TO  
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OUR TENANTS'.**

established internal and external charters. Service delivery is a critical part of the Association's work. A Tenants' Needs Analysis survey conducted during the last year indicated that we need to provide more information and support to tenants during the move-on process. Greater support is also required to improve the material aspects of our tenants' lives, reflecting the ever increasing marginalisation of the group we seek to help. In response we have introduced care plans.

On development we obtained allocations despite the overall cuts in the capital programme for Housing Associations. We recognise that new

partnerships and alliances will be very important to us in the years ahead.

In Ireland we have continued to assist our sister organisation and trust that the help provided will in due course give rise to the desired projects. Our focus is upon providing foyers in Limerick & Cork as part of the millennium celebrations. We thank all who have assisted us, particularly Jim Kemmy TD and Ald. Sean Griffin as well as Paul Cullen, Chair of Cara Ireland.

The pages ahead demonstrate that it has been a good year for the Association. We continue to achieve our targets in line with our Corporate & Business plan which was reviewed during an "away-day" in April, where it was decided that in the future, the range of needs which Cara seeks to address should be widened. Our success comes from the dedication of Board members and staff alike and I unreservedly thank them all. I also wish to thank the Irish community and local council members who are too numerous to mention, for all their support and encouragement during the year.

## Director's Report

**'CARA IS PROUDLY IRISH AND THIS  
FACT IS RECOGNISED AND  
SUPPORTED BY BOTH TENANTS  
AND THE WIDER IRISH COMMUNITY'.**

THE RECENT PUBLICATION of the Commission for Racial Equality's report into the disadvantage and discrimination facing the community provides official acknowledgement of the many problems Cara has identified. It will strengthen our position with regard to lobbying for the resources that the community needs. Cara is proud that it is uniquely positioned to provide much more than housing management services. As an association it is ideally placed to advocate on behalf of its community and ensure that its needs are addressed. Cara has always been in the forefront of research into the Irish community.

## NETWORKING

Cara is closely integrated with other Irish agencies who provide a wide range of services for the Irish community, including legal advice centres, housing and welfare, aid & advice, day centres, health services, employment/training guidance, initiatives, cultural activities and so on.

Cara provides specific services targeted to our community, in particular the recently established Alcohol Service and the Welfare Fund, which enables tenants moving on to purchase furniture. Cara also provides assistance to the wider Irish community with advice, sponsorship and support for numerous

community events. We seek to raise awareness of the issues affecting our community, such as housing disadvantage, alcohol misuse and AIDS/HIV.

Cara also seeks to invest in its staff, positively encouraging members to undertake courses on a day-release basis to gain qualifications which will enable career progression. We are mindful of the fact that very few Irish people reach the top of the caring professions.

## A SHARED CULTURE

Cara is proudly Irish and this fact is recognised and supported by both tenants and the wider Irish community. Cultures are created through a complex series of shared assumptions and interactions that are largely unconscious; like gravity, we cannot touch, feel or smell them but to a greater or lesser extent they control the lives of those who

share them. Such shared cultural understanding creates a more personal relationship between our Project Managers and tenants. Tenants can communicate more easily when they have the confidence that they are being heard and understood.

Such culturally sensitive support is difficult – if not impossible – to provide across cultural boundaries, as such barriers allow too much space for misunderstanding. The understanding and support which Cara aims to provide generates a more sensitive approach from Project Managers and helps to create a culture of mutual support between tenants.

The Commission for Racial Equality, in its recently published report "Discrimination and the Irish Community in Britain" (Dr. Mary Hickman & Dr. Bronwen Walters. 1997) clearly identified the nature and extent of the problems facing the Irish community in Britain. The culturally sensitive service provided by Cara therefore provides a means to tackle this discrimination and hostility faced by so many Irish people, encouraging and enabling them to take control of their lives in a sympathetic and nurturing environment.





## RESEARCH FOCUS



**'MOST ANTI-DISCRIMINATORY INITIATIVES HAVE NOT DEALT WITH THE IRISH DIMENSION'.**

CARA HAS OVER the last decade continued to conduct research into the needs of the Irish community. The Irish community is the largest minority ethnic community in Britain, with a population in excess of 2 million people. Although evidence of Irish settlement predates the twelfth century, there were three waves of mass immigration which provided the roots of today's community. After the Great Famine of 1846, approximately 1.5 million emigrated, so by 1961 3% of England's population and 2% of Scotland's were of Irish origin. Between 1940 and 1955 the Irish arrived in large numbers and made a huge contribution to the war effort and also to the post-war reconstruction

period. The final wave occurred in the 1980's when about 500,000 left Ireland.

The Centre for Research in Ethnic Relations has found that:-

- \* The percentage of Irish headed households lacking housing amenities or not owning a car is well above the average for all white people
- \* The percentage of Irish born with long-term limiting illnesses is well above the national average
- \* A higher percentage of households with Irish born heads live in public sector rented property than either white or other minority ethnic group households.

### THE IRISH AS A MINORITY

Most anti-discriminatory initiatives have not dealt with the Irish dimension. This is due in part at least to the adoption of an

American model of race relations which focuses primarily on skin colour. The Irish community like other "invisible" ethnic groups, for example the Jewish or Greek-Cypriot communities, has traditionally not been represented by this model of understanding. Most ethnic monitoring programmes do not therefore contain a separate 'Irish' category. In particular, monitoring by local authorities, health authorities and research bodies often omit an Irish dimension.

There is however, substantial published evidence from Cara and others that the experience of the Irish in Britain is similar to that of other ethnic groups. In addition to the above statistics, evidence shows:-

- \* the Irish are over-represented in the homeless population
- \* they are concentrated in disadvantaged sectors of the labour force
- \* they are discriminated against in the criminal justice system

### FUTURE DIRECTIONS

The election of a new government and lobbying by the Irish community has created awareness and hopefully willingness to address the problems facing our community. Future initiatives include:-

- \* the inclusion of the Irish in the Minority Ethnic housing programme
- \* rising levels of awareness of the position of the Irish in Britain following the launch of a report into discrimination and disadvantage in the Irish community by the Commission for Racial Equality
- \* the re-appraisal of the need to include an Irish category in the 2001 census, which would provide much needed data on the status of the community.



MARY TILKI

## The Irish in Britain



# International Women's Day

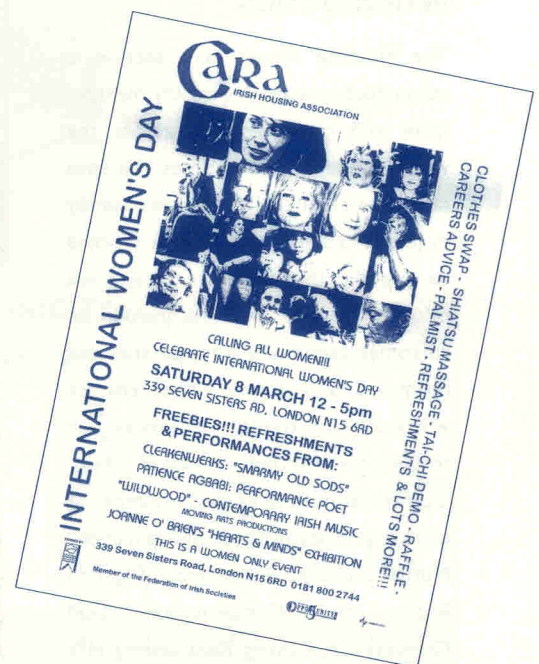
THIS YEAR CARA celebrated International Women's Day in style! The Women's Support group organised a line-up of events and alternative therapies to create a pampered and hilarious day. On offer was shiatsu massage, reflexology, palmistry, careers' advice, citizen's advice – all of which proved very popular. We also had performances of traditional Irish music from WildWood, stand-up poetry by Patience Abgagi and an hysterical finale by Clerkinwerks with an extract from their performance "Smarmy Old Sods".

With a turn-out of over 60 women, this was definitely the most popular event that Cara has ever organised. With a limited budget almost everything was organised internally – we designed the posters (Laura Howard,



Development Manager is a dab hand with some scissors and a few magazines!), organised the food and so on in order to further cut costs. Also, many of the artists and therapists provided their services free or on an expenses only basis. Which just goes to prove what us "wimmin" are capable of!

**'WITH A TURN-OUT OF OVER 60 WOMEN, THIS WAS DEFINITELY THE MOST POPULAR EVENT THAT CARA HAS EVER ORGANISED'.**



**SHOLA ERINOSO**  
VOLUNTEER

I STARTED WORKING as a volunteer for Cara through answering an advertisement placed in the newspaper. When I came along for the interview, I was impressed by the welcoming atmosphere and the open and informal way in which the interview was conducted.

Starting in a new place is always tinged with apprehension but I have to say that this didn't last long. The staff here at Cara have put up with all my mistakes as I learned new office procedures and systems. I have always been thanked for all the tasks which I have carried out for them. From doing a piece of work on the computer to sticking hundreds of labels on envelopes, folding hundreds of posters and putting up the Christmas tree.

Working here has given me a new prospective on the problems facing the

Irish Community. Being Irish myself, from Co. Antrim, I have met prejudice in many areas both at work and socially. The ability to put forward a positive Irish image is a difficult but not impossible undertaking. For years the public at large has swallowed the derogatory viewpoints aimed at the Irish without even questioning them. It is good to be associated with an organisation which is dedicated to dealing with the issues faced by the Irish here in London and other large cities in Britain in a positive and informative way.

I have now been working in my capacity as a volunteer for almost a year. The experience has enabled me to make the step of returning to full-time work. So let me take this opportunity to thank the staff and Board members of Cara for all their encouragement and help.

Norah Magill

## Who would be a volunteer!



## JOAN KANE, SECRETARY



## INTRODUCTION

The Housing Management section is committed to achieving quality management and care standards across the whole range of our activities. We have taken the results of the Tenants Survey in June 1995 and continuously worked to improve the quality of service we offer our tenants. We have introduced customer care training for all staff and produced a customer care charter which sets out the level of service our tenants are entitled to expect of us. During the year we revised a number of our key policies and procedures namely; Mutual Exchange, Recruitment, Right to Repair and Compensation, Staff Consultation, Training, Rent Setting, HIV and Tenant Arrears.

## MAINTENANCE

We have reviewed and expanded our list of Approved Contractors to ensure the contractors we employ can deliver the quality of service our tenants are entitled to. We have also entered into a contract with Green Flag to provide our tenants with a 24 hour emergency maintenance service. Throughout the year Cara has monitored the maintenance

**'WE COMPLETED 95% OF REPAIRS WITHIN OUR SET TARGET TIMES'.**

service in terms of response times and appointments kept. There were 488 maintenance appointments made and 475 kept by contractors. This is an impressive rate of 97% of appointments kept. We completed on average 95% of repairs within our set target times. We are currently undertaking a stock condition survey to improve our future maintenance planning.

## HEALTH AND SAFETY

Cara takes health and safety of tenants and staff very seriously. Health and safety inspections are carried out on all properties every 3 months and any

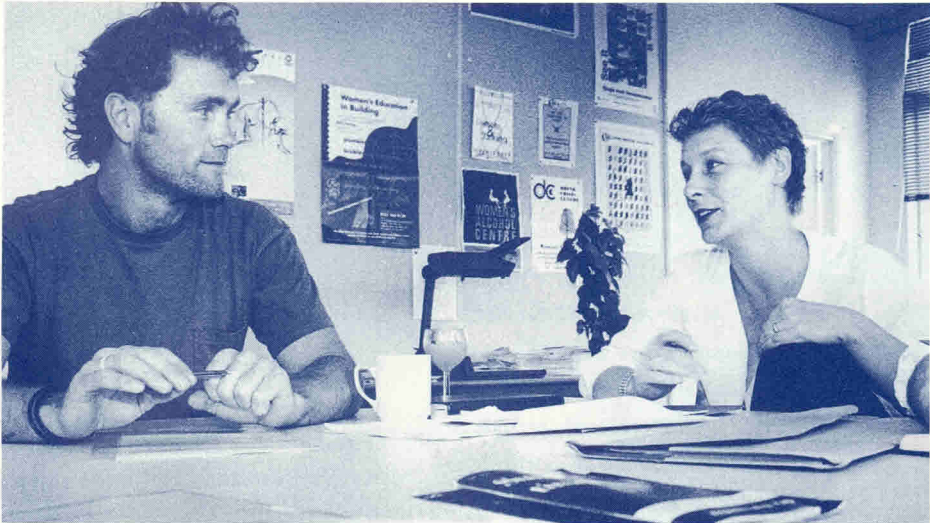
follow up work needed is done straight away. Fire drills are carried out in all shared houses every three months. During the year we carried out health and safety risk assessments at all projects and had our annual inspections of all gas and electrical appliances as per our statutory responsibilities.

## RENT ARREARS AND VOIDS

Our total voids for the year were 2.2%, which for an association with so much temporary shared accommodation is very impressive. Our rent arrears were 5%, which is above our target figure of 3%. This still compares favourably with other special needs housing associations. Recent changes to housing benefit regulations and difficulties with some housing benefit offices have made it more difficult to reduce our arrears figures.

**Average weekly rents for the year April 1996 to March 1997**

Shared	£40.00
Self-contained	£45.00



### CARE, SUPPORT AND RESETTLEMENT

During the year we carried out a needs analysis of our tenants. From this analysis we plan to introduce a comprehensive system of care planning appropriate to the type of accommodation we provide.

ETHNICITY						
Ethnic Group	Women		Men		Total	
Black African/Caribbean	0	0%	0	0%	0	0%
Black Asian	0	2%	0	0%	1	1%
Black Irish	1	2%	0	0%	1	1%
Black – Other	0	0%	0	0%	0	0%
Irish Traveller	0	0%	0	0%	0	0%
White Irish	39	89%	56	92%	95	90%
White English/Scottish/Welsh	0	0%	1	2%	1	1%
White Other	4	9%	4	7%	8	8%
TOTALS	44	42%	61	58%	105	100%

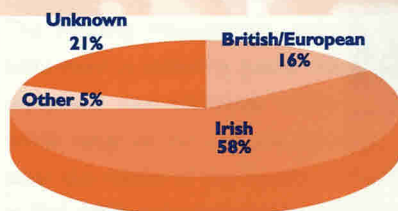
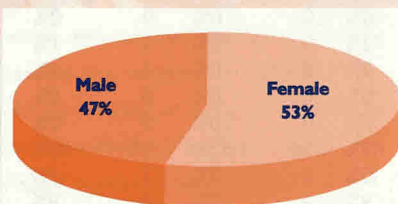
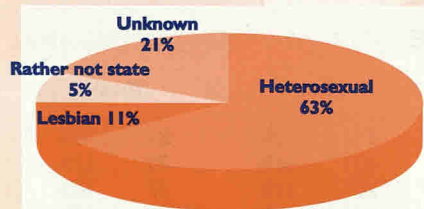
### MOVE-ON

DESTINATION OF TENANTS LEAVING CARA		
Destination	Women	Men
HA (General Needs)	15	26
HA (Supported Accommodation)	0	2
Local Authority	5	15
Cara Permanent Housing	4	5
Ireland	3	1
Left Voluntarily	3	4
Deceased	0	2
Evicted	1	1
Abandoned	5	3
TOTALS	36	59

AGE						
Age Group	Women		Men		Total	
Under 25	7	16%	1	2%	8	8%
25 to 44	30	68%	40	66%	70	67%
45 to 64	7	16%	20	33%	27	26%
65 or over	0	0%	0	0%	0	0%
TOTALS	44	42%	61	58%	105	100%

SEXUALITY						
Sexuality	Women		Men		Total	
Heterosexual	35	80%	48	84%	83	82%
Gay	0	0%	0	0%	0	0%
Lesbian	4	9%	—	—	4	4%
Bisexual	2	5%	1	2%	3	3%
Rather Not State	3	7%	8	14%	11	11%
TOTALS	44	44%	57	56%	101	100%



**ETHNICITY – BOARD MEMBERS****GENDER – BOARD MEMBERS****SEXUALITY – BOARD MEMBERS**

CARA'S ADMINISTRATION SECTION will usually have an input into the majority of Cara's work at some stage. The Administration staff provide a central information and support role to the whole organisation and will no doubt have had contact with whichever "paper" is in circulation at any given time.

We have successfully raised Cara's profile in the media. A number of articles have appeared in both the British and Irish press as well as the housing and Irish community publications. These have focused on the housing and health needs of our community.

Our publicity material has been given a welcome face lift with new exhibition material and eye-catching posters and postcards. Our postcard was described as "funky" by Housing Today.

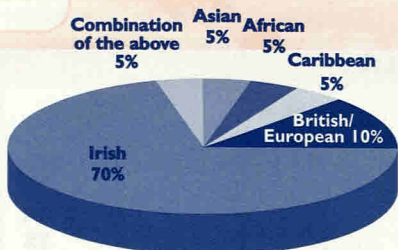
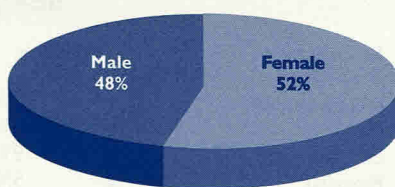
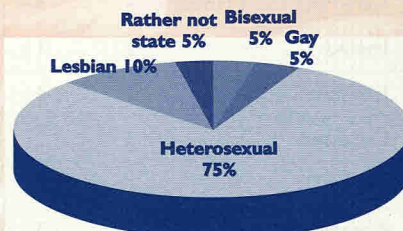
The opening of our High Road scheme by Nick Raynsford MP was a success in spite of the "muddy conditions" with live musi-

cians creating a welcoming atmosphere.

Recruitment in the past year has concentrated on Alcohol Workers, Development Manager and Project Managers as other staff move on to new challenges.

Our Management Board and sub-committees held a total of 20 meetings during the year.

Staff training continues to be varied, ranging from the planned internal training programme focusing on Cara's care and support service through to individual training needs identified from the appraisal system. Staff continue to undertake courses leading to professional qualifications such as MSc in Housing and Social Policy. The coming year will see even more begin day release courses. Our monitoring of training has been revised to ensure equal opportunities are available to all members of staff. This ties in with the goals of our Opportunity 2000 strategy.

**ETHNICITY – STAFF****GENDER – STAFF****SEXUALITY – STAFF**



DESPITE CONTINUING CUTS to the Housing Corporation's Approved Development Programme, Cara continues to develop new properties and achieve a steady growth rate. Cara has grown in both size and financial strength to the point where we are able to incorporate substantial levels of private finance into our schemes, providing new supported housing schemes at excellent value for money and allowing Cara to carry out new developments independently.

The past year has seen the handover of new homes in Tottenham and Islington, the start of construction works on 12 new flats in Hackney for Irish people with mental health problems and the conversion of a warehouse in Haringey to provide Cara's first specially designed scheme for Irish elders.

During the coming year Cara will be developing new schemes for people leaving alcohol rehabilitation, and with mental health support needs in the London Boroughs of Camden and Haringey. The development programme has also expanded to include the Tenant's Incentive Scheme for the first time. This one-off grant to help



### **PARTNERSHIP WORKING HAS ALWAYS BEEN AT THE CORE OF CARA'S DEVELOPMENT ETHOS**

tenants into home ownership has generated continued interest from Cara's tenants.

Other new departures in the coming year include the construction of 27 flats in Birmingham in partnership with Family HA (Birmingham), and agreement to build 12 sheltered flats for the Irish Community in Leicester. Cara remains committed to extending the high levels of service enjoyed by our tenants across London to the large Irish populations in the Midlands.

In response to the demands of local authorities and the needs of our

tenants, Cara's services are becoming more specialised; the success of our alcohol team in providing care and support across Cara's housing stock has provided a model of care provision which can be extended to include other areas where our tenants need support (eg mental health).

We will continue to provide and to build on our existing housing plus services and expertise in providing housing with culturally sensitive support. Cara is constantly looking for new ways to tailor our provision to the needs of our community and improve the services we provide. We have also taken the decision to extend Cara's range of housing provision to include a small proportion of housing for Irish families, whilst retaining special needs provision as our core business.

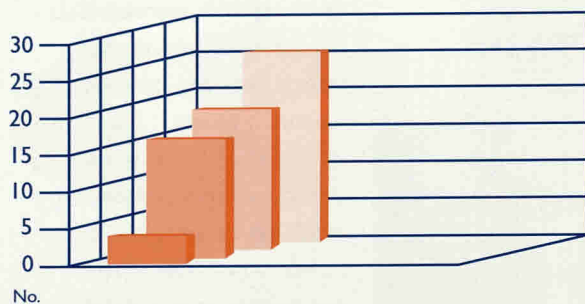
Partnership working has always been at the core of Cara's development ethos, and we will build on our relationships with Local Authorities, partner Housing Associations and community groups in order to increase housing provision for Irish people wherever there is the need.



**VICKI  
SAVAGE**

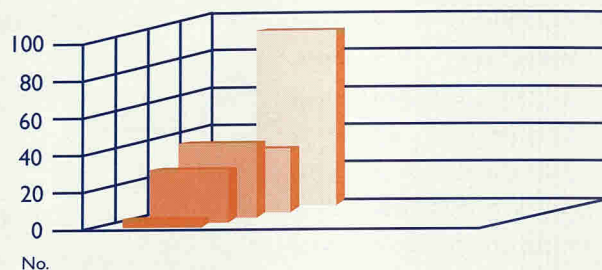


Outputs at 7 months



referred to other services  
home support  
attended counselling  
arranged detox

Inputs at 7 months



contacts incl. group work  
completed assessments  
average age  
male service users  
female service users

IN RESPONSE TO the last Tenants' Survey and in line with Cara's culturally sensitive approach to its tenants' needs, a specialist service employing two experienced alcohol staff has been operating within Cara since September 1996.

In recognising that alcohol can have an adverse effect on peoples' lives, the service has made numerous interventions to enable those Cara tenants who are misusing alcohol, to function capably within their own community. So far, the work that has been carried out by the service has included assessments, counselling, home support, group work, referrals to other specialist agencies,

crisis management and satellite work in partnership with other Irish front line services. These interventions, we believe, can act as a safeguard towards assisting Cara tenants and the wider Irish community to secure a more settled way of life.

By offering a service with the emphasis on care and support we would hope that in the future the team will expand into a multi-disciplinary unit. The alcohol service would gratefully like to thank those who have assisted with its funding and to those members of the steering group for its support.

## Responding to the needs of our tenants

CARA'S FINANCES have continued to grow from strength to strength. The quality of our financial service has been enhanced at no extra cost to our tenants. Efficient management has enabled us to achieve cost savings in our budget and maintain a rent level that is below our local average and often below that of local authorities. Sensitivity to our tenants spurs us to keep re-appraising the costs, quality and relevance of our service provision.

Keeping abreast with new technology has enabled us to lift the timing and quality of our information provision. The underlying financial policies and controls in our systems have enabled us to retain the loyalty of grant providers despite

budget cuts. In addition to the Housing Corporation's Capital and Revenue grants, we obtained grants from other providers who acknowledge the strategic relevance of our work within the Irish community. Those who have supported us include City Parochial Foundation, HACT, Charity Projects and the Tudor Trust. Our heartfelt thanks goes to them all.

Our Balance Sheet shows that our housing stock is keeping pace with our growth plan but more importantly we have a secure base and balanced structure for future growth. We have grown to date without private finance and are therefore unencumbered in our assets. We are attractive to lenders and we are

currently finalising an arrangement for £2 million loan to support future developments and asset transfers from partner housing associations.

Our treasury is buoyant and remains one area we manage with critical attention.

Our operational activities for the year have resulted in a surplus of £220,000.

This is mainly attributable to careful management, prudent judgement in cost savings and income generation. Private finance providers want us to maintain this level of surplus and it is in line with our medium term financial planning and our Corporate and Business Plan.

**Note:** *Cara's audited Financial Statements are also available on request.*

### Performance Indicators

Key Context Indicators	1997	1996	1995
Size of association: Housing units	248	236	207
Rate of growth: Housing units	5%	14%	8%
Asset Value	11.8%	15%	57%
Proportion of shared housing	56%	59%	61%
Size of association by employees	28	27	24

### Financial Position & Performance Indicators

Surplus for the year	£220,000	£218,000	£104,000
Surplus on property revenue as % on rent receivable	27%	33%	17%
Free reserve as % of rent receivable	9%	8%	5%
Total reserve as % of rent receivable	105%	96%	50%
Ratio of current assets to current liabilities	3.4: 1	5.23: 1	2.75: 1
Gearing i.e. proportion of assets represented by loan finances	0.7%	0.74%	0.9%
Service costs as % of service charges	130%	97%	98%
Time between year end and Housing Corporation receipt of our year end accounts	4 months	4 months	4 months

### Housing Management

Average Housing Management expenditure per unit:			
Special Needs (allowance £2568) with care cost	£2,622	£2,898	£3,615
Housing Accommodation	£602	£91	£724
Average maintenance cost per unit	£750	£531	£265
Average rent arrears	5.7%	8%	5%
Void and bad debts	4%	5%	3%
Rent increase for the year	4%	4%	Nil

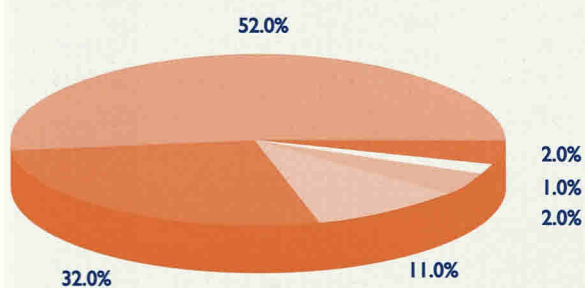
## Financial Strength



### Summary of Income and Expenditure for the Year ended 31 March 1997

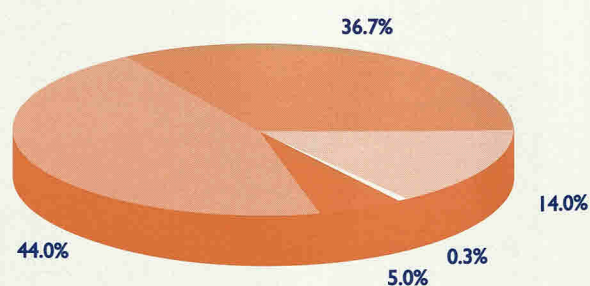
	1997 £'000	1996 £'000
<b>Income</b>		
Net rent from tenants	815	659
SHMG	501	487
London Borough & other grants	160	141
Development income	33	85
Donation and other income	20	2
Bank Interest	28	38
<b>Total</b>	<b>1,557</b>	<b>1,412</b>
<b>Expenditure</b>		
Staff costs	572	622
Other operating costs	682	505
Development administration	79	62
Interest payable	4	5
<b>Total</b>	<b>1,337</b>	<b>1,194</b>
<b>Surplus for the year</b>	<b>220</b>	<b>218</b>
Transfer to designated reserve	(200)	(311)
	20	(93)
Surplus at start of the year	52	145
Surplus at end of the year	72	52

Summary of Income 1997



- Net rent from Tenants: £815,000
- London Boroughs & Other Grants: £160,000
- Donations & Other Income: £20,000
- SHMG: £501,000
- Development Income: £33,000
- Bank Interest: £28,000

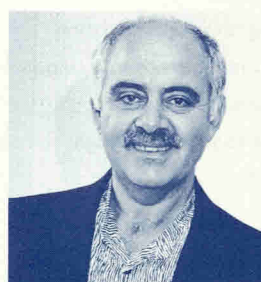
Summary of Expenditure 1997



- Staff costs: £572,000
- Interest payable: £4,000
- Other operating costs: £682,000
- Surplus for year: £220,000
- Development administration: £79,000

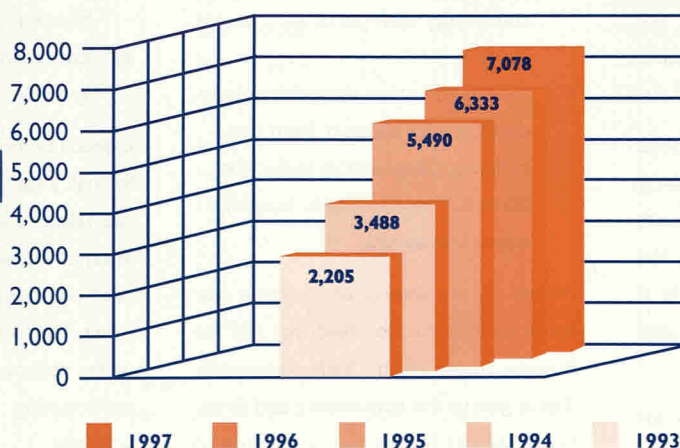
### Balance Sheets as at 31 March Five year summary

	1997 £'000	1996 £000	1995 £'000	1994 £'000	1993 £'000
<b>Assets</b>					
Housing Land & Buildings at cost	6,334	5,700	5,058	3,194	2,101
Other fixed assets	62	96	59	29	14
	<u>6,396</u>	<u>5,796</u>	<u>5,117</u>	<u>3,223</u>	<u>2,115</u>
<b>Current Assets:</b>					
Debtors	77	115	138	245	214
Cash & Bank Balance	891	549	447	332	191
Less: Creditors due within one year	(286)	(127)	(212)	(312)	(315)
Net current assets	<u>682</u>	<u>537</u>	<u>373</u>	<u>265</u>	<u>90</u>
<b>Total</b>	<u><b>7,078</b></u>	<u><b>6,333</b></u>	<u><b>5,490</b></u>	<u><b>3,488</b></u>	<u><b>2,205</b></u>
<b>Funding Sources</b>					
Creditors – due after more than 1 year	47	47	47	20	189
Provisions	0	0	115	82	45
Deferred Capital Grant	0	0	0	1	2
Housing Associations' Grant	6,178	5,654	5,028	3,190	1,909
Designated reserve	781	580	270	132	56
Other reserves	72	52	30	63	4
<b>Total</b>	<u><b>7,078</b></u>	<u><b>6,333</b></u>	<u><b>5,490</b></u>	<u><b>3,488</b></u>	<u><b>2,205</b></u>



**ANDREAS  
MICHAELIDES**

**CARA's 5 year growth of assets (£000s)**



**EDEL CLARKE**





**'AS A SPECIALIST ASSOCIATION, WE CAN FOCUS ON AREAS OF EXPERTISE BUT ALSO ENSURE COMPETITION IS MANAGED EFFECTIVELY AT LOCAL LEVELS'.**

THE BOARD HAVE considered the future direction of the Association and decided that the most appropriate options are consolidation and diversification. We are mindful also of the growth required to increase economies of scale, our achievements and strength of the association, and how we are poised to take advantage of future opportunities.

We intend to remain independent, proudly identifying with our community and to develop despite the resources required and the risks inherent in the current climate. We believe that it is important to maintain our energy and dynamism in the years ahead.

We believe we have the potential for growth in the following areas:

- extending further our expertise in community development

- continue to focus on the needs of existing tenants
- extend our special needs expertise in partnership with social services
- building without capital grant for particular groups within our community with particular housing needs
- looking for other opportunities to develop with support from the Housing Corporation under the Black & Minority Ethnic housing needs framework.

Above all, we intend to maintain our focus upon our core objectives and the housing needs of the Irish community. These give us the consistency and direction that has led to our successes to date. These include:

- seeking financial strength
- providing quality management and care standards
- seeking to raise awareness of Irish housing needs
- developing tenant participation
- seeking to meet needs in a culturally sensitive manner
- continuing to maintain a high growth rate

Consolidation also involves making formal alliances or partnerships. As a specialist association, we can focus on areas of expertise but also ensure competition is managed effectively at local levels. This will be extremely important when approaching local authorities or participating in wider regeneration schemes.

## The Way Forward



**BOARD OF MANAGEMENT:**

Gearóid Ó Meachair	<i>Chair</i>
Joan Kane	<i>Secretary</i>
Andreas Michaelides	<i>Treasurer</i>
Christine Arthur	<i>Resigned Nov 96</i>
John Bonner	
Geraldine Casey	
Edel Clarke	
Mary Cribben	
Jan King	
Stephany McEvaddy	
George Meehan	
Rory Murphy	
Mary Tilki	
William Miller	
David D'Arcy	
Vicky Savage	
Peter Scott	<i>Resigned Jan 97</i>
Sean O'Connor	
John Walsh	<i>Resigned Nov 96</i>
Patrick O'Sullivan	
Gobnait Ni Chruaí	<i>Co-opted</i>
Pat McAllister	<i>Co-opted</i>

**SUB-COMMITTEES****Housing Management & Maintenance**

Joan Kane	<i>Chair</i>
Jan King	
Clare Furlong	
Sean O'Connor	
John Bonner	

**Research & New Initiatives**

Mary Tilki	<i>Chair</i>
Dr Theresa Joyce	
Stephanie McEvaddy	
John Scott Davies	
Nora Guinan	
Moirá McKeown	

**Finance**

Edel Clarke	<i>Chair</i>
Andreas Michaelides	
Geraldine Casey	
Gearóid Meachair	
Patrick O'Sullivan	

**Development**

Vicky Savage	<i>Chair</i>
William Miller	
Patrick O'Sullivan	
John Walsh	
Mary Cribben	
David D'Arcy	
Gearóid Ó Meachair	

**STAFF****Central Office**

John Brennan	<i>Director</i>
Charles Oganya	<i>Finance &amp; Admin Manager</i>
Laura Howard	<i>Development Manager</i>
Patrick Walsh	<i>Allocations Manager</i>
John Thompson	<i>Team Leader</i>
David Burke	<i>Team Leader</i>
Audrey Neufville	<i>Senior Finance Officer</i>
Edward Rajadurai	<i>Finance Officer</i>
Pat O'Keefe	<i>Finance Assistant</i>
Caroline O'Neill	<i>Co-ordinator</i>
Patricia Young	<i>Administrative Assistant</i>

**Project Managers**

Joan Barber
Mary Boyle
Stephanie Burns
Barry Butler
Geraldine Chapwell
Noel Clarke
Shane Cormican
Terry Conway
Gerry Devine
Don Magee
Kieran McInerney
Joe McLoughlin
Maria O'Donnell
Dan Thompson
Clare Willis



**Alcohol Support & Development  
Workers**

Caroline Maher  
Paul O'Connell

**Volunteers**

Anne Adesida  
Shola Erinoso  
Nora Magill  
Phil Simpson

**Auditors**

Knox Cropper  
16 New Bridge Street  
London EC4 6AX

**Solicitors**

Devonshires  
Salisbury House  
London Wall  
London EC2M 5QY

**Solicitors**

Regan & Co  
64 Battersea Park Road  
London SW11 4JP

**Solicitors**

Evans Butler Wade  
165 Greenwich High Street  
London SE10 8JA

**Bankers**

Allied Irish Banks plc  
629-635 Holloway Road  
London N19 5SU

Cara Irish Housing Association endorses the NHF Code of Governance and this report follows its principals and recommendations in most respects

Our Annual General Meeting will be held on Wednesday 5 November 1997 at a central London venue to be confirmed.

We would like to acknowledge the funding which we have received from HACT, Charity Projects, Resettlement Agency, London Borough Grants Unit, The Housing Corporation and the City Parochial Foundation

Cara is affiliated to the National Housing Federation, the Federation of Irish Societies, the London Housing Associations Council, SITRA and TPAS

Registered at the Housing Corporation (LH3810),  
Company Registration No: 1833268,  
Charities Registration No: 290182

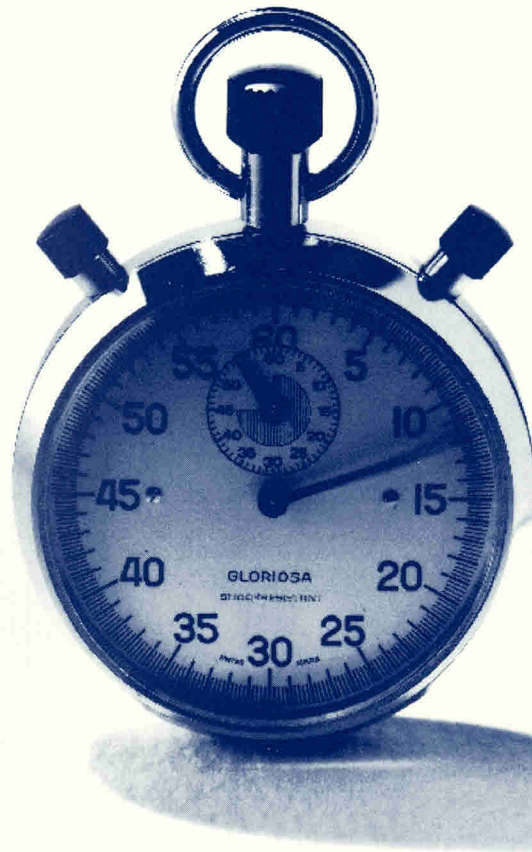
Cara is a company limited by Guarantee, Registered Office – 72 Stroud Green Road, London N4

**Cara Irish Housing  
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339 Seven Sisters Road,  
London N15 6RD.  
Tel: 0181 800 2744  
Fax: 0181 802 4910**





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Wood Green, London N22 6DS  
Tel: (0181) 881 2881.

**Jim Quinn**  
Senior Banking Manager  
629/635 Holloway Road,  
London N19 5SU  
Tel: (0171) 272 0404.



**Joe O'Sullivan**  
Senior Banking Manager  
241/243 High Road, Ilford  
Essex IG1 1NE  
Tel: (0181) 553 3746

**Michael O'Mahony**  
Senior Banking Manager  
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London NW6 6JQ  
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