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G r e a t
H o m e s ,

G r e a t
N e i g h b o u r h o o d s ,

G r e a t
P e o p l e

Foreword

We've had an outstanding year.

The Group's core business increased as Gedling Homes, a new stock transfer in Nottinghamshire joined in November. Work started to deliver the promises made to tenants. A local organisation for the area, Gedling Homes, will benefit from our support and strength but will transform services from the East Midlands. That was our promise to staff, tenants and the Board.

Best Companies assessed us as "outstanding" with a 2 star accreditation, and we broke into the Sunday Times 100 best companies to work for.

A major review of our governance and constitutional arrangements took place, and has streamlined our structure. We intend to run the brands of New Charter Homes, Akxa and Gedling Homes side by side.

We kept our position on tenant satisfaction. For the fourth year running, we head the league table of large landlords.

This vote of confidence from our tenants makes us proud of our staff and Board members' efforts.

In September, our Academy for 1350 students opened in Ashton-under-Lyne, and we intend this to be a major driver to improve the life chances of young people.

You'll see in the following pages we have much to be pleased about. But our journey is to be great. There's some challenges ahead, but plenty of opportunity.

Our aim will always be to be better again.



Ged Cooney

Chair, New Charter
Housing Trust Limited

Ian Munro

Group Chief Executive

t  g e t h e r

New Charter moved out of Greater Manchester by incorporating Gedling Homes in Nottinghamshire in November 2008. This is a significant move for us, and extends our growth target outside the North West.

A consequence of increases in operational and geographical range was significant change to our structure and constitutional arrangements. We brought our two original landlords in Tameside together to become New Charter Homes.

Our active sponsorship of the New Charter Academy was rewarded by opening in September 2008. This is the largest secondary education school in Tameside and sets us ahead of many other regeneration agencies.

Our dedication to continuous improvement is felt by staff and tenants alike. We were delighted to achieve a two-star Best Company accreditation which assessed us as “outstanding”. This recognition shows we deliver a great service, and in a way which engages our workforce positively. More public recognition

followed when we were listed in 52nd place in the Sunday Times 100 best companies to work for in 2009. Those who know us well will appreciate we are not yet satisfied...

External environment

Regulatory change arrived as the Housing Corporation made way for the Tenant Services Authority (TSA) and the Homes and Communities Agency (HCA) in December 2008. We were quickly able to make our mark with both.

Less than two months after it started, the TSA issued its Regulatory Judgement on our three key approaches - viability, management and governance. We remain the only registered provider of social housing to achieve the top rating for management and have no vulnerability to viability.

The TSA commended our strong commitment to continuous improvement and to effective and efficient service delivery.





It highlighted a strong senior management team, a culture of performance and our work to prevent homelessness. It says New Charter “can demonstrate that it listens and responds to tenant views”, an opinion borne out by the high satisfaction rating from our tenants.

The HCA was able to provide us with grant to move our development programme on and we made more starts on new homes in the last year than ever. Our sites at Stalybridge, Hyde, Ashton and Oldham benefited.

The impact of the credit crunch and recession demands our attention. The potential impact on rent increases and the effects of future assumptions shape our annual business plan. Pre tenancy support helped new tenants with their financial planning and we introduced additional debt and welfare support services. Strict monitoring and control mechanisms manage our expenditure; although not immune to the financial climate, we believe our exposure to risk is limited. We have no shared ownership or properties for sale, and our interest rates are mainly fixed, so future costs are known. Demand for our rented homes remains high.



s a t i s f a c  i o n



We changed our structure and governance arrangements in October 2008, and brought our two New Charter property owning subsidiaries together. We achieved this constitutionally by transferring the assets and liabilities of New Charter Housing (South) Limited to New Charter Housing (North) Limited which subsequently changed its name to New Charter Homes Limited.

This gives a landlord with 14,500 homes in the metropolitan borough of Tameside. And our aim to deliver that change with no effect on our customers bore fruit. For the fourth year in succession, our tenant satisfaction rating puts us at the top of the league table of large landlords in England.

Measured independently in January 2009, our overall tenant satisfaction showed a small increase to 93% of customers happy with New Charter. Even better, 60% of all tenants said they were “very satisfied”.

This customer experience puts us ahead of some of the best performers in Britain. The consumer magazine “Which” reports the best supermarket for customer satisfaction as Waitrose (87%) the best of the big four (Sainsburys) 61% and the best high street bank as the Cooperative (81%). The JD Power survey of all new cars rated Lexus the best manufacturer (87%). But our rating beats them all.

New Charter Homes’ tenants record 86% satisfaction with repairs services, the underlying reason for our high overall ratings. And when asked “How satisfied or dissatisfied are you that your views are being taken into account by New Charter?”, 84% say they are satisfied. This is a new indicator, but we are confident that it will stand comparison with the best performers.



Julie Hardman
Chair



Tony Powell
Managing Director

b u s  n e s s

The rolling rent collection rate of 99.49% exceeded our business plan target. This is excellent performance in the current economic climate. The revenues function focuses on arrears prevention and support. For the second year running, the number of tenants evicted for rent arrears reduced.

Welfare benefit and debt advice has also increased tenants' personal income by £232,000 and removed £71,000 worth of unsecured debt. This support is good for our business; it enables tenants to sustain their tenancy and improve quality of life.

Last year we let 1538 homes and had just 195 empty at the end of March. Improvements to our relet processes have consistently delivered results, and turnaround times fell again to around 39 days. Choice-based letting allows applicants to bid for properties advertised each week. Demand (the number of households seeking accommodation with us) continues to rise, even though we have successfully increased supply locally.

Our repairs service continues to deliver high levels of performance and excellent customer satisfaction.

We completed more than 2000 additional repairs compared with the previous year. Cyclical maintenance including gas servicing



is effectively managed and delivered, and only 11 homes had safety certificates 'out of time'. Caretaking and grounds maintenance services have been extended and improved. With our environmental improvements programme, these delivered real benefits to the security, layout and appearance of many of our neighbourhoods.

i n v e s t m  n t



We aim to deliver the existing investment programme by 2010, and slightly exceeded our expected progress on the year's activity.

A huge amount of work continues to be done each year and our tenants have come to expect the reliability of our programmes and the quality of specification and workmanship we achieve. Work is largely delivered through New Charter Building Company and is on target to achieve and exceed all our transfer promises and ensure all our homes achieve the Decent Homes standard by 2010. Currently 94% of homes reach the standard.

With our tenants' help, we completed research to assess priorities for our investment post 2010. We anticipate more consultation, and our proposals are being built into long-term business plan options.

Our focus to improve the environmental attractiveness of our neighbourhoods remains. It's pleasing to acknowledge active participation by our customers, with the award-winning community garden at Dixon Road in Denton an excellent example. We see the long-term value of creating not just great homes, but great neighbourhoods.

o p p  r t u n i t i e s

Success in contracting services for others reflects our belief that partnership work can often produce the best outcomes for customers. We successfully bid to retain Housing Advice provision, which includes the statutory duties on homelessness, for Tameside council. We also won the same council's Housing Register function.

Through our tenancy enforcement team, we obtained substantial funding to extend the Family Intervention Scheme to improve parenting skills and renamed our work as the Cornerstone project. We also attracted external funding monies to provide a prolific offenders support project.

We sold our professional services to other landlords - in training, systems improvement skills, legal advice and tenancy compliance.



Historically, the sector has struggled to promote the vast range of its involvement. We saw the opportunity to promoting the work of all registered providers by agreeing to participate in the BBC1 series “Neighbourhood Watched”. But we hope the series has positive spin-offs for us, too.



b u i l d i  g

Much of the Group's success on investment and repairs is attributable to our own Building Company.

Performance on completing repairs remains exceptional with improvement in our internal targets alongside maintenance of published data to tenants and the TSA. We maintained 100% performance on attending to all emergency and urgent repairs. A significant increase in repair requests - particularly a high demand for routine (20 day) repairs - has been accommodated. The time taken to complete 'any repair' is now 5.53 days.

Gas servicing is a particular strength, and the annual increase in homes offered by our relet process has only been possible by the efforts of our tradespeople.

Attention to health and safety remains paramount. Accidents are at an all time low, and a record level of attendance by employees was achieved.

Last year, work from primary client New Charter Homes began to reduce in line with planned investment programmes. But the Building Company has developed a wide range of clients and remains in great demand as an excellent repairs and maintenance contractor. External contracts of over £11m were secured, far more than our business plan expectations. This work secures employment



for our skilled workforce, maintains our procurement strengths and brings substantial additional resources into the Group.

Valued contracts and relationships are in place with Bowlee, English Churches (Riverside), the Sanctuary project, City South, Southway, Green Vale Homes and Vokera among others. Any surpluses returned to the Group enabled improved services for tenants, and has allowed donations to several local charities.

The Building Company enjoys an impressive marketing conversion rate, which increased 9.32% from the previous year. Important growth opportunities include hotel renovation work, insurance contracts, procurement expertise and vehicle leasing.



Vincent Ricci
Chair



Andy Stafford
Managing Director

i n v o l v e m e n t  t

Involving residents in what we do comes naturally, as everyone who works for us has this objective.

During the last year, we supported our tenants and held several local 'conversations' in line with the TSA's National Conversation. But we had also embarked on something bigger, complementing the TSA's themes of Champion, Challenge, Choice.

We transformed our formal involvement with tenants.

A new resident-led, self-regulated structure has evolved from work with some tenants and experts from the Tenant Participation Advisory Service. This new structure will scrutinise our services, and ensure New Charter Homes' tenants are empowered and directly involved.

Giving tenants a role in scrutinising the ways landlords deliver services is new. We are among the first housing associations to introduce it.

The Tenant Management Team has been described as 'involvement with teeth', and is a new group, made up of tenants. We continue to support existing involvement activities such as tenants' and residents' associations, estate forums and shared interest forums. But the Tenant Management Team has a different role. It will work

for all tenants, looking at standards of services and talking to Boards and the Group Management Team about its findings.

The New Charter Academy

We were the first housing association to sponsor an academy.

We received positive feedback from Ofsted from its pre-registration inspection of the Academy's policies and procedures in July 2008.

The New Charter Academy opened in September 2008 with a fully engaged workforce and foundations laid for improved academic performance on existing sites of the predecessor schools.

We have now finalised the new building designs and work has already started on the Academy's new buildings at the Broadoak campus in Ashton-under-Lyne. We expect students will be taught there from September 2011.

A new sixth form in September 2010 will add capacity for 300, and make this the largest centre of learning (1650 students) in Tameside. Providing better opportunities for young people seems the logical step to us. We want everyone to achieve more than they thought possible.

d e v e  o p m e n t

There was more development activity in 2008/09 than in any other year since the Group formed. We brought over 220 properties into management and made progress on a further 70. Our investment in this area amounted to £14.4m.

Our major acquisition was Cavendish Mill in Ashton-under-Lyne with 165 tenanted apartments bought from another housing association. This provided challenges as the converted mill suffered from a poor reputation locally. Intensive management, firm tenancy enforcement action and a first-class approach to caretaking and cleaning has produced the transformation we promised tenants.

We completed our Hawkshead Close development in Stalybridge which provides 39 houses and apartments. A special needs project at Somerset House opened with 11 apartments with communal facilities for people with learning disabilities. Work started on two new sites for general family housing: Hickenfield, Hyde (11 homes) and Crowhill, Ashton-under-Lyne (22 homes).



w i n n i  g

We were delighted the overall satisfaction rating from our tenants increased slightly to 93%. This maintains our proud record. No other large landlord in England has bettered our satisfaction rating for the last four years.

Part of the reason for this is our approach to customer service. We were awarded the government standard for Customer Service Excellence (the successor to Charter Mark), reflecting the importance and attention we pay to frontline service.

We submitted ourselves to scrutiny and were awarded 2 stars “outstanding” by Best Companies. Encouraged by this, we entered the Sunday Times 100 best companies to work for list at position 52. Being a great place to work is important in tougher economic times. A great company is made by its great people.

Attention to Health and Safety brought the Trust a coveted gold medal from the Royal Society for the Prevention of Accidents. We were also awarded the British Safety Council International Safety accreditation.

We were proud to be shortlisted as finalists in two categories of the

inaugural Housing Heroes awards. Two ‘back office’ functions, Human Resources and Information Technology were finalists. Although neither won the ultimate prize, we know the quality of our support to frontline services underwrites our success.

Our attention to diversity was recognised by the Certification charter for supporting women in science, engineering and technology.

Two of our Building Company apprentices, Bryn Shelley (Plasterer) and Anthony McNally (Plumber) were awarded Second Year Apprentice of the Year by MANCAT (Manchester College of Arts & Technology), one of our apprentice training providers.





Gedling Homes was delighted to join New Charter as a charitable subsidiary on 3rd November 2008 following the transfer of 3366 properties from Gedling Borough Council. The stock transfer took place after a successful ballot of tenants where 78.2% of those who voted, voted in favour of the move.

Around 126 promises were made to tenants, the key promises being around security of tenure, right to buy, rent increases, service improvements and - most importantly - a comprehensive programme of repairs and improvements.

In consultation with tenants, staff and Board, we developed an organisational aspiration, 'Gedling Homes - Where people matter - Pride in our Homes and Neighbourhoods'.

This vision will be delivered through our values:

- **Great homes in great neighbourhoods**
- **Efficient and effective, giving value for money**
- **Dedicated to working together with our tenants, our people and our partners**
- **Locally accountable and accessible, embracing equality and diversity**
- **Investing in sustainable, high quality, affordable homes**
- **New, innovative and forward thinking**
- **Great people delivering excellent customer service**

Gedling Homes will use these to underpin all that we do and to drive through the necessary changes to ensure we become an excellent organisation and deliver the promises made to tenants in the Consultation Document.



Adam Jacobs
Chair



Lynn Clayton
Managing Director



An exciting first 5 months

Our tenants told us their priority is the repairs and improvement service so we dedicated much time and effort to getting the £41.9million investment programme started.

We've appointed our partnering contractor

We appointed a partnering contractor to deliver the internal investment programme following an extensive procurement exercise that included our tenants.

Frank Haslam Milan (FHM), part of the Keepmoat Group, started work in February on a pilot, with the full programme starting in April 2009.

As part of the internal improvement programme we will install 2800 kitchens, 2350 bathrooms and rewire 540 homes.

This was a major step forward in our first few months. FHM will work alongside our other contractors to deliver the full £41.9 million investment programme over the five years from transfer.

We got off to a great start

Tenants have been quick to praise the major improvements being carried out to their homes by FHM as part of the pilot.

George and Sue Bates were delighted to be among the first tenants to have their homes improved. George was pleasantly surprised to find their home on Walton Crescent in Carlton was going to be the first to be improved by Gedling Homes.

Tenants of nearby Walton Court also benefited from new kitchens, bathrooms and flooring. We've been working hard to ensure we are not just delivering better homes, but that tenants are satisfied with the work too.

Local residents have the chance to find work and training while these improvements are taking place. This is not just good for us, but for the wider community too.

Our heating and window and door replacement programmes are with T&S Heating and Bullock Construction.

Olive Hemingway's home at Walton Court was one of the first to have a new central heating system. Olive's previous space heating was by storage heaters so she was delighted with the transformation. Our partnerships with all our contractors will deliver significant improvements to homes across Gedling.



We've consulted our tenants

We invited 500 tenants to help choose kitchen and bathroom manufacturers at the Richard Herrod Centre in February. They inspected the quality and choice offer of two kitchen displays,

Symphony and Spen Valley plus two bathroom displays, Twyford and Shires. We asked tenants to comment on our proposed improvement programme. Twyford also demonstrated a shower unit that we will install in our sheltered schemes.

This commitment to resident involvement will be at the heart of our improvements programme.

We held our first Annual General Meeting

Gedling Homes held its first Annual General Meeting on 3rd February. The meeting was very well attended despite awful weather conditions. The meeting re-elected four of the Board: Tenant Directors Anne Parten and Roger Palmer and Independent Directors Ron Hodges and Paul Stone.

Our tenants got involved in the National Conversation

In response to the TSA National Conversation initiative to consult on the future shape of regulation in social housing, we ran several local events during February. The events, held in sheltered

housing schemes and community centres across our stock were well attended by tenants. They took the opportunity to have their say on how the TSA regulates Gedling Homes and other housing associations and to talk to our staff about issues that concerned them.

Tenant satisfaction

Our first independent survey of tenant satisfaction was completed in February. We are delighted at the results for an organisation so early in its life. Overall satisfaction was 83.4%, a six point increase from the last measure taken by Gedling council in 2006. We were also pleased with a satisfaction rating for tenant involvement of 73.7%.

We will commission another survey in 2010 and aim to improve on these results.

The excitement continues

We have many plans in place to improve our tenants' homes, services and neighbourhoods. Here is just a flavour of the things that will be happening:

Delivery of the Improvement Programme

Consultation with tenants about all aspects of our services

Work with local schools

Recruitment of staff and apprentices

Introduction of a Welfare Benefits advice service

Targeting and tackling anti-social behaviour

Our move to Gedling House

Gedling House will provide first-class head office accommodation for our staff.

The Grade II listed property is undergoing sensitive major refurbishment and we anticipate moving in during autumn 2009.





Aksa's position in the New Charter Group enables us to improve both efficiencies and services. Last year this was reflected in our excellent customer satisfaction survey results. Aksa recorded an overall satisfaction rating of 87% from our customers. This shows Aksa as one of the best performing BME housing associations in the country.

Our work on tenant involvement and community development increased following our appointment of an extra dedicated officer. We encouraged even more tenants to participate in our various

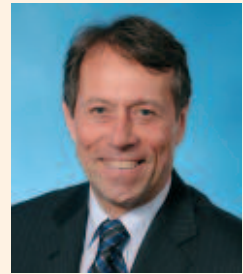
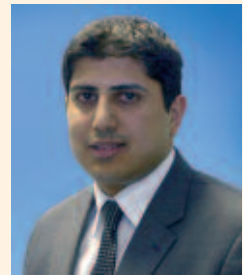
events and community activities during the year; many of these brightened neighbourhoods with community planting days.

These events included the very successful annual Eid and Christmas diversity celebration event. Despite being held on the day Oldham experienced its heaviest snowfall for many years, it was well attended. Our customers again enjoyed the occasion and voted the event a major success, especially with the surprise appearance of the Aksa Father Christmas and Elf!

New tenant groups formed and we created a database of Aksa tenants keen to help us develop our services. We were also able to financially assist a growing number of community organisations as part of our support to community diversity and social investment in our neighbourhoods. Another highlight from our independent satisfaction survey last year measured tenant influence. A fantastic 89% of Aksa tenants said they were satisfied or very satisfied, one of the best ratings achieved by any housing association.



Nasir Ilyas
Chair



Steve Hodson
Head of Operations

The continued expansion of our tenant involvement and community development activities will be essential to ensure our customers continue to play an active part in our service delivery and improvement.

Our Housing Support service continues to provide an excellent floating support service to its clients. Oldham council recognised this by awarding Aksa a steady state contract for this important partnership service to prevent homelessness and reduce worklessness. We developed this service further by introducing a regular drop-in facility for customers and providing community surgeries. We became the first registered provider to link this way with the Oldham Salvation Army centre.

Aksa will continue to develop its partnership with Oldham council to tackle the issues of overcrowding, homelessness and worklessness, all of which are likely to be exacerbated as the effects of the credit crunch are felt.



Last year we bought and refurbished several homes for rent. Aksa has two important developments under construction in Oldham which will provide additional and much needed large family homes to rent. The sites at Cottage Gardens and Ashley Mill will provide more living space than the simple number of units suggest. Further development and acquisition of homes within the neighbourhoods we operate will continue to be a key feature of our service.

The board members would like to thank all the staff at Aksa for their enthusiasm, commitment and hard work to achieve continued growth and development. Particular thanks must be paid to the contribution of Sajjad Hussain, our previous Managing Director who moved on last year. His foresight and concern to maintain and develop our brand was instrumental in Aksa forming the alliance with New Charter four years ago.

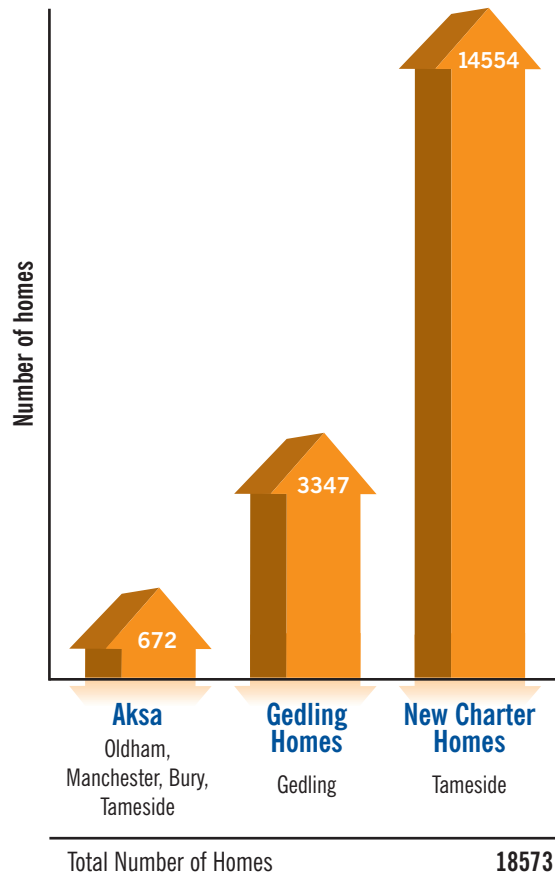
Our Performance in 2008/09

There are three registered providers in the New Charter Housing Trust Group.

The data listed here covers all three.

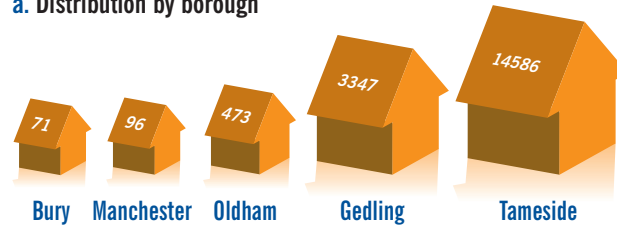
Figures are at 31st March 2009 or for the 2008/9 financial year.

The registered providers are:



Property portfolio

a. Distribution by borough



b. Decent Homes

89.5% of our homes meet the Decent Homes standard.

Every Akxa property complies with Decent Homes (most of Akxa's stock is relatively new). The New Charter Homes stock is older and still undergoing massive investment. Around 6% are non-decent and remain to be completed by the investment programme.

The significant difference from last year arises from the entry of Gedling Homes to the Group. The reason for transfer is to improve homes to beyond the Decent Homes standard. Presently, 35% of Gedling stock does not meet the standard.

c. Energy Efficiency

All our new property has very high energy efficiency standards. For our older homes we are investing heavily in cavity/loft insulation and energy efficient boilers and windows. The measure for housing energy efficiency is the SAP score. **Our SAP score is around 62.**

d. Leased Property

Number of properties sold but freehold retained (eg flats): **487**

Rent Levels

Our rents remain very affordable, well below market rents and below average rents for registered providers in the North West and the East Midlands

Average net weekly rent (excluding service charges)

Average rents	
General Needs housing (New Charter Homes)	(£pw)
Bedsit	48.57
1 bed	57.30
2 bed	65.30
3 bed	69.80
4 bed	71.93

Average rents	
General Needs housing (Gedling Homes)	(£pw)
Bedsit	43.54
1 bed	47.45
2 bed	52.85
3 bed	59.91
4 bed	65.61

Average rent	
Aksa	(£pw)
All	77.59

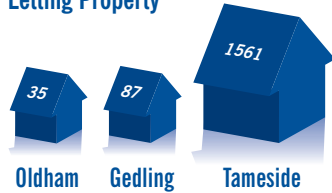
Average rent	
Supported and housing for Older People (New Charter Homes)	(£pw)
Bedsit	51.25
1 bed	58.70
2 bed	64.72
3 bed	64.40
4 bed	69.51

Average rent	
Supported and housing for Older People (Gedling Homes)	(£pw)
Bedsit	42.99
1 bed	47.49
2 bed	55.42
3 bed	58.01
4 bed	-

Rent Collection

Rent collected as a percentage of rent debit	
(less rent lost due to voids)	
Increase in average rent	5.49%
Rent collected as % of rent debit	99.45%
Annual rent debit (net of voids)	£55,635,402
% or rent debit in current arrears	5.14%
% of rent lost due to voids	1.45%
% of rent debit written off in year	0.55%

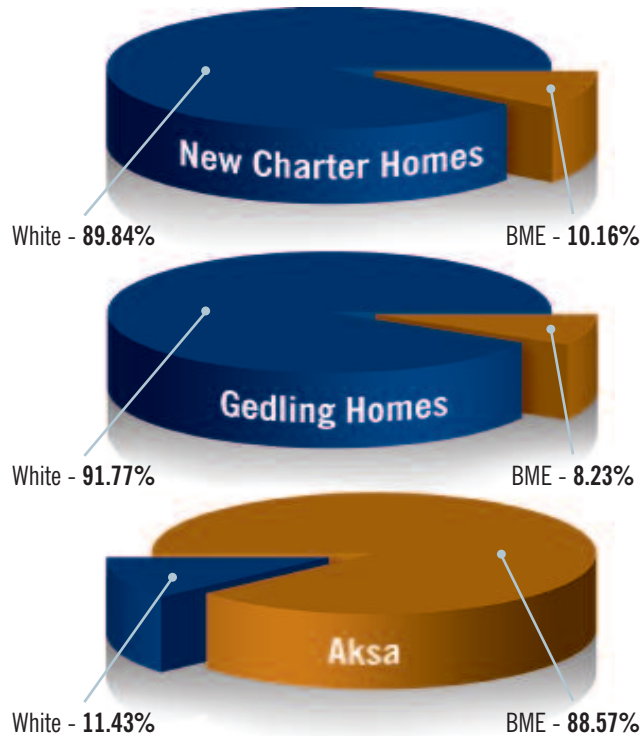
Letting Property



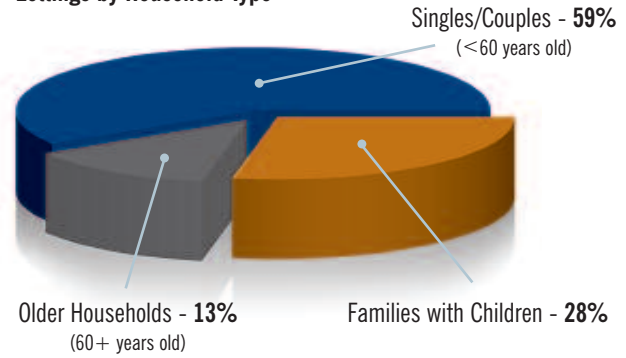
Number of homes let in the year **1683**

(No relets in Manchester and Bury stock)

Lettings by Ethnic Origin of Household



Lettings by Household Type



Empty Properties

Properties vacant available to let at year end	305
Properties vacant not available to let at year end	6

Void rate: **1.7% of all stock**

Repairs Performance

Last year we undertook **19536** routine repairs. Our target timescale for completion of these repairs is 28 days. **95.08%** of repairs were completed in this timescale. The average time between the tenant reporting a repair and the repair being completed is **5.53days**.

Investment

Properties acquired and refurbished for rent	11
Properties improved in the year with new:	
Rewires	360
Kitchens	1102
Bathrooms	1066
Heating Installations	1143
Doors	479
Roofing	230
External Painting	3496

Investment	£'000
Cyclical maintenance	1,147
Responsive maintenance and void properties	14,923
Investment	15,046
New Building	12,444
Environmental	4,186
TOTAL	47,746

Tenant Satisfaction - New Charter Homes

Tenant satisfied with New Charter Homes as their landlord	92.5%
Tenants satisfied with opportunities for participation in management and decision making	83.5%
Tenant satisfaction with New Charter Homes' repairs and maintenance	86.1%

* Based on a survey of 1000 tenants undertaken in January 2009

Tenant Satisfaction - Aksa

Tenants satisfied with Aksa as their landlord	86.67%
Tenants satisfied with opportunities for participation in management and decision making	89.4%
Tenant satisfaction with Aksa repairs and maintenance	63.6%

* Based on a survey of 250 tenants undertaken in January 2009

Tenant Satisfaction - Gedling Homes

Tenants satisfied with Gedling Homes as their landlord	83.40%
Tenants satisfied with opportunities for participation in management and decision making	75.70%
Tenant satisfaction with Gedling Homes' repairs and maintenance	67.3%

* Based on a survey of 250 tenants undertaken in January 2009

Other Services - Housing Advice

New Charter provides a complete housing advice and homelessness service for the Tameside area. It had 5943 visitors in 2008/9. The emphasis is on homelessness prevention.

Advice cases worked on in the year: (of which became actual homeless applications)	879 38
Number of applications accepted as homeless and in priority need:	38
Homeless cases prevented for at least 6 months:	223
Households temporarily accommodated in the year:	
Women's refuge:	14
New Charter accommodation:	267
Bed and breakfast:	333

Financial Highlights

RTB sales of 14 properties generating £1.040m	(2007/08: £2.7m)	Provision for liabilities and charges of £77m relating to the
Capitalised major works of £1.068m	(2007/08: £4.6m)	development agreement with Gedling Borough Council is
Rent losses from voids decreased by 18.74%	(2007/08: 14.46%)	included on the Balance Sheet.

Group Income and Expenditure account for the year ended 31st March 2009

		£'000
Turnover	<i>Rent collected</i>	70,707
Maintenance, management and other administration costs	<i>cost of providing our services</i>	-76,235
Operating deficit		-5,528
Surplus on sale of properties	<i>PRTB and RTA sales</i>	671
Surplus on ordinary activities before interest and taxation		-4,857
Net interest and tax payable	<i>interest charges we pay on our borrowings</i>	-15,727
Deficit for the year		-20,584

Group Balance Sheet at 31st March 2009

	£'000		£'000
What we own		How we fund our investment	
Value of investment in our housing stock	381,375	Borrowing from our loan facility	273,492
Cost of the investment in our offices, IT etc	13,746	Other long term creditors	97,459
	395,121	Accumulated reserves	100,590
Cash in hand and money we are owed - less bills not paid at year end	76,420	Total funding	471,541
Net wealth (assets)	471,541		





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Ceci est notre rapport annuel pour la dernière année fiscale. Nous ne disposons pas d'un exemplaire traduit mais nous pouvons vous aider à en comprendre le contenu. Vous pouvez demander à un ami ou un parent de nous téléphoner au 0161 331 2131, ou alors si vous indiquez quelle langue vous parlez, nous demanderons les services d'un interprète pour vous aider.

Este é o mais recente Relatório Financeiro Anual. Nós não fornecemos cópias traduzidas, mas podemos ajudar-lhe a entender o conteúdo. Você pode pedir a um amigo ou familiar que nos contacte no telefone 0161 331 2131, ou pode nos informar qual e sua língua pra que possamos providenciar um intérprete.

این گزارش سالانه ما در آخرین سال مالی است. ما نسخه ترجمه شده ای را در دسترس قرار نمیدهیم ولی میتوانیم کمکتان کنیم تا از مضمون آن آگاه شوید. شما میتوانید از دوست یا کسی که با شما نسبتی دارد بخواهید که به ما به شماره ۰۱۶۱ ۳۳۱ ۲۱۳۱ تلفن بزند و یا اگر به ما بگویید که به چه زبانی تکلم میکنید ما میتوانیم ترتیب یک مترجم را بدهیم.

Autorem tego biuletynu jest New Charter. Został on wysłany do wszystkich lokatorów, aby poinformować ich o naszych działaniach. Możesz poprosić znajomego lub kogoś z rodziny, aby zadzwonił do nas pod numer 0161 331 2131, lub jeśli powiesz nam w jakim języku mówisz, zaaranżujemy tłumacza.

यथा मासिकी वर्ष मातेनो आ अमाचो वार्षिक रिपोर्ट छे. अमे अनेनी भाषांतर थयेवी नकल पुरी पावता नथी यत्र अे रिपोर्टनी विगतोने समस्तवामा अमे तमने मदद करी शक्रीअे छीअे. तमे तमाचो कोठ मितर के सगाने अमने 0161 331 2131 नंअर पर होन करवानुं करी शक्री छी, अथवा तमे कठ भाषा ओलो छी ते जो तमे अमने जगवावो तो, अमे कोठ हुभाषियानी पोठवण करीशुं.

এটি হলো আমাদের বিগত অর্থ বছরের বার্ষিক প্রতিবেদন। আমরা নিশেট এর অনুবাহিত কপিৰ ব্যবস্থা করিনা তবে রিপোর্টে কি লিখা হয়েছে সেটা বুঝতে আমরা সহায়তা করতে পারি। আপনি আপনার কোন বন্ধু বা আত্মীয়কে আমাদের কাছে ০১৬১ ৩৩১ ২১৩১ এই নাম্বারে ফোন করতে অনুগ্রহ জানাতে পারেন অথবা আপনি কোন ভাষায় কথা বলেন সেটা যদি আমাদেরকে বলতে পারেন তাহলে আমরা একজন ইন্টারপ্রিটার বা দো-ভাষীর ব্যবস্থা করব।

یہ پمپٹیل سال کی سالانہ رپورٹ ہے۔ ہم اس کی ترجمہ شدہ کاپی فراہم نہیں کرتے لیکن ہم اس میں شامل معلومات کو سمجھنے میں آسانی دے سکتے ہیں۔ آپ کسی دوست یا رشتہ دار کو کہہ سکتے ہیں کہ وہ ہمیں 0161 331 2131 پر فون کریں یا اگر آپ ہمیں بتائیں کہ آپ کو کئی زبانوں سے ہیں تو ہم ترجمان کا انتظام کریں گے۔

BOARDS OF DIRECTORS 2008/09

(A = Aksa; B = Building;

H = Homes [formerly N = North];

S = South; T = Trust;

G = Gedling)

COMMITTEES:

Operations (O); Audit (Au);

Finance (F)

We note with sadness the passing of Martin Wareing, Martin, a Local Authority Director who previously served on the Trust, South & Homes Boards, resigned on 02/04/09.

The Boards express their appreciation of the contribution of those directors who stood down during the year:

Tony Berry
Joe Fitzpatrick
Stephen Hall
Sajjad Hussain
Anne Simmonite
Helen Smith
Martin Wareing
Audrey White
Alaha Begum

Alan Alcock (H)
Maria Bailey (N - resigned 01/10/08; T - appointed 01/10/08)
Alaha Begum (S co-opted - resigned 09/07/08)
Tony Berry (S - resigned 01/10/08)
Andrew Broadhurst (N - resigned 01/10/08; F co-opted 01/10/08)
Malcolm Burbridge (S, T - appointed 01/10/08)
James Burns (T)
Rex Charlton (N - resigned 01/10/08; Au co-opted 01/10/08)
Gerald Cooney (T)
(Seamus) Jim Creamer (G - appointed 11/09/08)
Elaine Davies (A)
Margaret Downs (S, H - appointed 01/10/08)
Mark Dunford (F co-opted)
Jacqui Fendall (H (N))
Joseph Fitzpatrick (S - resigned 01/10/08)
Hamid Ghafoor (T)
Richard Goodwin (G - appointed 22/09/08)
Stephen Hall (B - resigned 01/10/08)
Julie Hardman (S; B - resigned 01/10/08; T - resigned 01/10/08; H - appointed 01/10/08)
Jed Hassid (T - resigned 01/10/08; T & F co-opted 01/10/08)
Ken Heap (A)
Ron Hodges (G - appointed 11/09/08)
Geoffrey Howarth (B)
Sajjad Hussain (A - resigned 03/08/09)
Nasir Ilyas (A)
Adam Jacobs (T - appointed 01/10/08; G - appointed 11/09/08)
Desmond Jeffery (T - resigned 01/10/08; H - appointed 01/10/08)
Aslam Khan (A,T)
Nasim Ullah Khan (A)
Liliane Laine-Slater (B)
Geoff Loughlin (S - resigned 01/10/08; H - appointed 01/10/08)

Jacqui McCann (N - resigned 01/10/08; H co-opted 01/10/08)
Lindy Mee (G - appointed 11/09/08)
Jim Middleton (H (N))
Ian Munro (B - resigned 01/10/08; T - appointed 01/10/08)
Iram Nisar (A)
Joe Oliver (A)
Roger Palmer (G - appointed 11/09/08)
(Violet) Anne Parten (G - appointed 22/09/08)
Tony Powell (H co-opted - appointed 01/10/08)
Abdul Quayum (A, T - resigned 01/10/08)
Kieran Quinn (B)
Habibar Rahman (A)
Doreen Richardson (G - appointed 11/09/08)
Vincent Ricci (B, S, T - resigned 01/10/08)
Joan Ryan (S; T - appointed 01/10/08; H - appointed 01/10/08)
Richard Sainsbury (Au co-opted)
Anjam Shahzad (A)
Wizarat J Siddiqi (A)
Anne Simmonite (S - resigned 01/10/08)
Helen Smith (A - resigned 08/07/08)
Philip Smith (N - resigned 01/10/08; T - resigned & re-appointed 01/10/08)
Andy Stafford (B)
Paul Stone (G - appointed 11/09/08)
Bob Tait (G - appointed 11/09/08)
Gordon Tow (N - resigned 01/10/08; H & F co-opted 01/10/08; T - resigned 01/10/08)
Martin Wareing (S - resigned 01/10/08; H - appointed 01/10/08 & resigned 02/04/09; T - resigned 01/10/08)
Audrey White (S - resigned 01/10/08)
Stephen White (G - appointed 22/09/08)
Ann Whittam (T)
(Marguerite) Anne Wright (G - appointed 11/09/08)

