



ASH-SHAHADA
HOUSING ASSOCIATION LIMITED



Together, we shape the future. Annual Report 2024/25



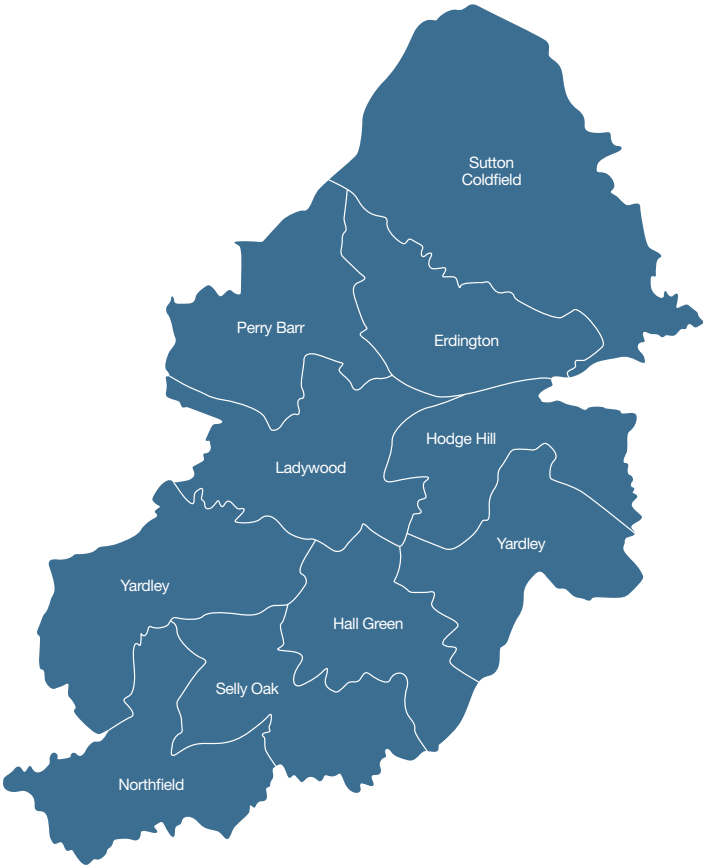
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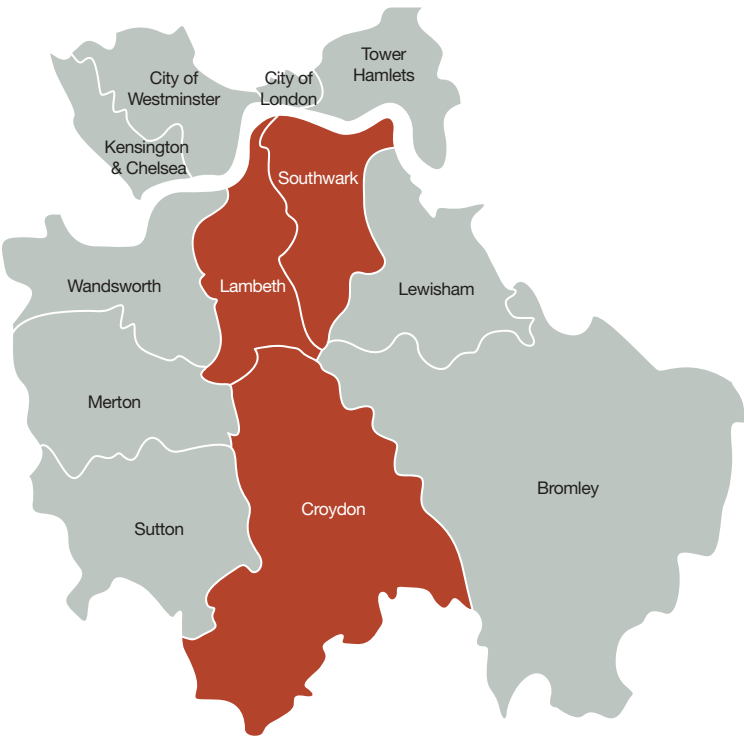
Cover image: Marina Ahmed AM, Helen Hayes MP, and CEO Toaha Qureshi MBE join tenants at Eid Jubilee Street Party, 2022.

Where We Operate

Birmingham



London



Ash-Shahada Highlights

2024-2025

Homes

Social housing units
205

Non-social bedspaces in management
3889

Total number of units
4094

No. of boroughs we operate in
4

Social Housing cost per unit
£7,510

Tenants housed Social and SEA
8380

Financials

Turnover
£47m ↑

Operating surplus
£1.35m ↓

Fixed assets
£10.43m ↑

Total assets less current liabilities
£11.81m ↑

Surplus after tax
£1.24m ↑

Gearing % (overall)
-106.9% ↑

Gearing % (excluding SEA)
6.1% ↓

EBITDA MRI interest cover %
1,018.64% ↑

Reinvestment
16.85% ↑



Social Housing

Gas safety

100%

No. of boroughs we operate in

3

Female tenants

50%

Male tenants

50%

Est. number of tenants housed

232

Average number of void calendar days

30.9

Repair jobs carried out in the year

355



Supported Exempt Housing (SEA)

Gas safety

100%

No. of boroughs we operate in

1

Female tenants

24.24 %

Male tenants

75.60 %

Est. number of tenants housed

8148

Average void percentage

4.38%

Repair jobs carried out in the year

7782



Tenant Satisfaction

Overall satisfaction

80.15% ↑

Landlord treats tenants fairly and with respect

87.02% ↑

Landlord's approach to handling anti-social

80.34% ↑

Satisfaction with repairs

85.42% ↑

Satisfaction that the home is safe

78.46% ↑

Landlord listens to tenant views and acts upon them

81.75% ↑

Complaints received

12 ↑



Staff

Members of staff

18

Average age

37

Multilingual

(10) 55.56%

Female

(5) 27.78%

Joint Strategic Statement

By Dr Fayyaz Qadir, Acting Chair & Toaha Qureshi MBE, Chief Executive Officer

The financial year 2024–25 has been a pivotal period for Ash-Shahada Housing Association (ASHA) — one marked by sustained operational growth, strengthened governance, and a deepened commitment to tenant empowerment and financial sustainability.

As Acting Chair and Chief Executive Officer, we are proud to present this strategic overview of a year in which Ash-Shahada continued to deliver on its social mission while navigating a demanding economic and regulatory environment. Our strategic decisions, underpinned by sound governance and community values, have ensured that we remain focused on what matters most: providing safe, secure, and dignified housing for those who need it most. We are better equipped to serve tenants and to meet the expectations of stakeholders.

Strong financial stewardship and sustainability

In 2024–25, we maintained a strong financial footing despite sector-wide inflationary pressures and funding constraints. Ash-Shahada recorded a strong financial position across all four quarters, with a year-end EBITDA MRI interest cover ratio of 688.48% and positive gearing ratio of 103.9%, both indicators of prudent financial management and long-term viability.

We continued to reduce loan exposure and strengthened our liquidity through careful forecasting and multivariate stress testing, supported by independent financial advice. The Board was routinely updated on interest cover and covenant performance, and all metrics remained comfortably above lender and regulatory thresholds. When measured on a social-housing-only basis, gearing was just 9.34%, comfortably within our ceiling.

A key development was the success of our income collection strategy, which contributed significantly to our financial strength. Rent and arrears collection rates exceeded 97% by year-end, supported by active case management and the recovery of historic arrears. The Finance and Housing teams collaborated effectively to resolve complex arrears cases, including referring to legal proceedings where appropriate. Several successful possession claims and enforcement actions were concluded — not only securing arrears to maintain financial viability but also creating safer, more stable housing options.

This financial discipline enabled us to reinvest in essential services — from property maintenance to digital upgrades — while building reserves for future capital projects. Our surpluses were strategically allocated to uphold asset quality and tenant safety without compromising value for money.

Strengthening governance, risk and assurance

Governance remained a touchstone throughout 2024–25. The Board and its subcommittees — including the Assurance and Risk Committee (ARC) and Operations Committee — oversaw a detailed programme of internal audit, compliance reviews, and service assurance mapping.

Following our Strategic Assurance Framework (SAF) implementation, we undertook an independent review which confirmed that our governance arrangements have now been fully embedded across the organisation and they remain appropriate, proportionate, and aligned with the Regulator of Social Housing’s standards. These mechanisms have sharpened the Board’s ability to identify threats early, to challenge constructively and to act decisively.

Board development was also prioritised this year. We welcomed new members with expertise in housing law, construction, and supported housing regulation, broadening the Board’s collective capability. Training was made available to Board members and senior leadership through the National Housing Federation on regulatory compliance, tenant standards, and risk oversight, ensuring the Board remains both competent and accountable.

Additionally, our updated Corporate Risk Register — regularly reviewed by ARC and the Board — ensured full visibility of strategic and operational risks across finance, compliance, safety, and reputation. Where issues were identified, clear mitigation plans and follow-up actions were enacted.

Empowering tenants and strengthening accountability

A defining achievement of this year was the continued rollout of our Tenant Influence and Co-Creation Forum, which now plays an active role in shaping key decisions — including service design, digital engagement, and community investment.

Feedback from tenants directly informed quarterly Board discussions and led to measurable service improvements. For example, the Tenant Satisfaction Measures (TSMs) reported a satisfaction rate of 77% for fairness and respect, and 79% for repairs, highlighting the tangible impact of our tenant-first approach. We are continuing to address areas such as complaint resolution timelines and communication clarity, with action plans in place monitored by the Operations Committee.

We also expanded our Cluster Representative model, enabling tenants to build long-term relationships with a dedicated team and improving responsiveness to local issues. This localised approach, combined with the appointment of a new Head of Tenant Voice, further embedded resident engagement into our governance and service delivery model.

Service delivery and asset management excellence

Operational delivery was a core success story in 2024–25. We completed 8,137 repairs across both housing schemes, achieving consistently high levels of first-time fixes and maintaining 100% compliance on gas safety certificates across our properties.

Stock condition survey data was used proactively to prioritise investments in damp and mould remediation, roof replacement, and heating system upgrades. The Board closely monitored progress through KPIs, including the new recommended void monitoring period moving from weeks to days, which helped drive continuous performance.

Digital transformation and business modernisation

In 2024–25, we made significant strides in our digital transformation journey with the successful implementation of the Pyramid G2 system. A key enhancement was the launch of the Pyramid Messenger service in December 2024, a two-way communication tool that enables us to share important updates with tenants, such as holiday schedules, tenant perception survey links (which helped boost response rates), repair order confirmation, appointment reminders and other essential news. In April 2025, we further expanded our digital offering with the launch of our Tenancy Portal. This platform empowers tenants to access rent statements, raise repair requests, and update personal information, improving transparency, accessibility, and overall tenant engagement.

We also adopted Power BI dashboards across the supported exempt accommodation scheme to monitor live service performance. These dashboards enabled better forecasting, early issue identification, and informed Board-level decision-making, aligning data with strategic KPIs. It also provided better insight into individual providers and enhanced visibility for Board members with our top providers being highlighted alongside those that require improvements in certain areas.

Supported housing impact and sector recognition

Our Supported Exempt Accommodation (SEA) programme remains one of the most impactful areas of our work. In 2024–25, we managed over 3,800 bedspaces of supported accommodation across the Midlands, working with over 50 support provider partners to deliver wraparound care and housing to vulnerable individuals experiencing homelessness, trauma, or social exclusion.

The Board held two SEA Insight Days in Birmingham, where members visited schemes, reviewed internal audit results, and spoke directly with tenants and providers. The feedback confirmed high levels of satisfaction, safe environments, and clear safeguarding protocols in place. It also identified some improvements which were raised with the operational team and the managing agent for rectification.

An internal audit of SEA governance and contract management was undertaken in Q3, resulting in a “Moderate to Substantial” assurance rating, with follow-up actions agreed and tracked at ARC level. We also reviewed our safeguarding procedures, introduced a new provider due diligence framework, and received commendation from Birmingham City Council for our commitment to community safety.

Building partnerships, people and purpose

The heart of Ash-Shahada remains its people — staff, Board members, contractors, and, above all, our tenants. This year we invested in staff development programmes, safeguarding training, housing law refreshers, and leadership coaching. Our multilingual and culturally competent staff continued to bridge barriers and support tenants through personal and structural challenges.

Our partnerships with local government, voluntary organisations, and interfaith groups also strengthened. We had a meeting with Birmingham City Council to explore areas of where we might be able offer services and expand our reach.

We held community events, hosted civic receptions, and deepened our role as a convenor of trusted local networks. Recognition from figures such as the Mayor of Lambeth and Birmingham councillors reinforced Ash-Shahada’s reputation as a credible, values-led community anchor.

Forward look

As we conclude the 2024–25 financial year, we are confident that Ash-Shahada is well-positioned for the future. In 2025–26, our focus will be on:

- Expanding our social housing portfolio through targeted acquisition and development;
- Embedding performance dashboards and analytics to drive quality and impact;
- Preparing for proactive regulation by enhancing our consumer standards assurance mapping;
- Continuing to co-design services with tenants and respond to their lived experiences;
- Building on our arrears management success through pre-action engagement and early legal intervention strategies.

We thank our Board, staff, residents, and partners for their commitment, energy, and belief in our shared mission. It is through your dedication that Ash-Shahada continues to deliver on its founding purpose — empowering people through the provision of safe, secure homes and inclusive communities.



Dr Fayyaz Qadir,
Acting Chair



Toaha Qureshi MBE,
Chief Executive Officer



Corporate and Business Objectives

Vision statement

Enabling communities to thrive through affordable and social housing.

Mission statement

Providing social housing for socially deprived communities in London and beyond.

Corporate objectives

- 1. To build our reputation and maintain a growth-oriented outlook
- 2. To provide high quality standards and good value service to existing and future tenants
- 3. To establish an efficient, effective, and responsive organisational structure capable of delivering our objectives
- 4. To raise tenants' participation and enhance provision for tenants' welfare

Business objectives

- 1. Raise profile of the Association
- 2. Develop new housing and supported accommodation
- 3. Enhance standards of service delivery to Ash-Shahada tenants
- 4. Develop appropriate services for tenant including training initiatives
- 5. Retain good quality staff and good organisational structure
- 6. Stakeholder voice and decision-making

Ash-Shahada is dedicated to ensuring safe homes and faster repairs by leveraging technology to automate the repair reporting process.



Tech-driven housing services

Ash-Shahada is dedicated to enhancing transparency and improving the tenant experience. We went through a digital transformation phase whereby we upgraded our housing management software, launched 'My Tenancy Portal' that provides 24/7 access to accounts, rent statements, repair logs, satisfaction forms, and direct communication with the team. The Messaging service allows our Contractors to close jobs that have been completed and send the satisfaction forms automatically to the tenants.

Ash-Shahada's digital transformation has enhanced tenant services by providing faster access to information and streamlining interactions. This allows tenants to pay rent via online banking, view detailed rent summaries, raise maintenance requests, and submit complaints efficiently. This transformation has also improved communication between tenants, Ash-Shahada, and contractors, and ensures transparency by giving tenants clear visibility into their accounts and request statuses. Overall, these advancements significantly enhance the tenant experience, making interactions seamless and efficient.

Looking ahead, we are exploring an integrated internal communication system that would link incoming phone calls directly to tenant profiles on staff computers.

This would enable immediate access to relevant information upon receiving a call, significantly reducing response times, and enhancing the efficiency of tenant support services. Additionally, we are considering the development of a mobile application version of our 'My Tenancy Portal.' This would offer tenants real-time access to their rent accounts, greater transparency regarding repair requests, and improved management of other tenancy-related matters.

Ash-Shahada is dedicated to ensuring safe homes and faster repairs by leveraging technology to automate the repair reporting process. Tenants benefit from real-time visibility into their repair requests. Regular stock condition surveys and property checks ensure proactive maintenance and swift resolution of issues. Each tenant is assigned a Cluster Representative to support them and resolve any queries from move-in to end of tenancy. This approach gives our tenants an allocated officer to provide a higher level of service, ensuring the safety and satisfaction of all tenants.

We remain acutely aware of the housing crisis in the country and committed to making good progress against our 5-year growth plan both in social housing and in our supported exempt accommodation schemes to house the vulnerable and needy.

We are committed to contributing positively to the provision of good quality social housing for socially deprived communities in London and beyond.

Review of the Year



Ash-Shahada has had another successful year despite various external factors of continued demands of cost of living for our tenants, the business and changes in the political landscape.

Our financial achievement this year include an increased turnover on the previous year by approximately £6m to £47m. Compared to the previous year our operation surplus marginally decreased by £32k, our income expenditure reserves increased by £1.2m to £8.12m. Throughout the year we have continued to ensure our loan covenants were in full compliance, as in the previous year this was covered in excess. This is of particular note as the sector suffers from tightening margins.

Like many in the sector we have continued to improve our processes and interactions with our tenants in managing repairs, specifically around damp and mould. We are not complacent and continue to work diligently to prepare for the introduction of Awaab's Law. Over 96% of our properties have had an updated stock condition survey, we are now developing our programme of works. Our focus remains on improving the quality of the homes our residents live in.

We have established a Tenant Influence and Co-creation Forum; this is chaired by a former tenant Board member and meetings are held on a quarterly basis. As the forum establishes itself, we look forward to working collaboratively with them.

Our digitalisation journey continues. We upgraded our housing management system during the year. This allowed us to improve and develop better communication channels for our tenants whilst also allowing tenants to raise repair requests online, checking their rent balances and more.

To make it easier for social housing tenants, we launched our text messaging channel in December 2024; this has been well received and utilised by our tenants. Tenants use the service to receive confirmation of repair appointments or receive a rent balance.

In March 2025 we upgraded our website and launched the My Tenancy Portal. This allows tenants to update basic household information such as contact details, view their rent balance. We worked closely with our Tenancy Influence and Co-creation Forum and some Board members prior to launching the portal. Tenants have been receptive to the introduction of both these channels. While we have implemented these new channels of access for our tenants, face to face and contact by phone remains a key method of contact for our tenants. The introduction of these channels has been successful as it has allowed tenants to interact with us on their choice be that in person, by phone or via the portal.

We increased the number of social housing properties we owned by three and our supported exempt accommodation portfolio increased by a net 159 bedspaces. We continue to steadily grow both our housing portfolios. We anticipate a growth of approximately 1000 bedspaces in supported exempt accommodation and at least 2 general needs properties in the coming financial year. To support our growth and build capacity the implementation of the revised executive and senior management structure was realised. We appointed two associate directors covering Governance, Compliance, Risk and Legal and Housing as well as established the role of deputy chief executive officer. This has allowed us to implement the Boards growth vision to support more vulnerable tenants, be that in London or the Midlands. This increased capacity has allowed us to improve our governance oversight and controls across the organisation, building on the work carried out under the strategic assurance framework.

As part of the stock condition survey, some properties were identified with some element of damp and/ or mould. All respective works in these properties were completed as urgent works. We engaged with the tenants to explain what works were to be done and any actions they can take to minimise mould in the property. We have increased the number of specialist contractors who support us. We continue with our proactive approach to managing our properties and estates. Since October 2024 we established a regular visit regime to all properties and estates, this encapsulates a proactive approach to picking up repairs in both the communal areas and tenants' properties. We have continued to only pay repair contractors based on the feedback from the jobs repairs satisfaction survey; we also use this to visit properties to further ensure that our standards are adhered to.

Turnover increased to
£47m

An increase of
£5.9m

Reserves increased to
£8.12m



Board meeting at Away day November 2024 with officers from Birmingham City Council.

During the year we have refurbished the offices for a growing team and continued our focus on ensuring repairs were completed in a timely manner. With the appointment of the two associate directors' there have been various changes to improve our staff knowledge and experience in order to deliver better customer service and experience. Staff have had various training sessions delivered to update their knowledge on various aspects of housing law or improvement we have made in our process be that repairs handling or estate visits.

Since last year we have had positive Board changes, with a new acting chair of the Board for a new direction and two new tenant co-opted Board members have joined to bring in lived experiences of tenants to the decisions we make. We look forward to their lived experience influencing and shaping the services of Ash-Shahada. Although we have had some members leave the Board, we have been successful in maintain our members as per our rules.

Tenant Testimonial London

Dalila ✓

"I would like to thank Ash-Shahada Housing Association for providing a nice and decent home for us as a family of five people with three young children who suffered in our previous place, from damp, mould and very small space where they couldn't even have a proper bedroom. We are very happy to be in Ash-Shahada house, with friendly and respectful members of staff and directors."



Affan ✓

"My experience living in Ash-Shahada social housing property has been truly positive. The accommodation is well-maintained, and Ash-Shahada is supportive and responsive landlord who genuinely cares about his tenants. I appreciate the safe and comfortable living environment Ash-Shahada provides."



Suleman ✓

"I moved from shared accommodation to a flat. It has been a really positive experience for me. In shared housing, I had to share a lot of space. Now, my flat is quiet and clean. I have nice neighbours and a great location. I have easy access to local shops. The housing standards are really good. Ash-Shahada staff have also been very good, always helpful and supportive, especially when I had any rent questions or repair issues. My experience with the contractors has been great too. I requested a repair order for mould, and the contractor did a very good job. Whenever I have had an issue, Ash-Shahada has been quick to respond, the contractors have arrived on time, fixed it properly, and made sure everything was done to a high standard. Overall, Ash-Shahada has been punctual, helpful, and supportive."

Tenant Testimonial Midlands

Mohammed ↙

"My name is Mohammed, So far, the service has been good, and I'm happy to share that the support worker and everyone else have been very helpful. When I first arrived, I had a couple of issues with another tenant. The support worker sat down with us, and we had a house meeting to resolve the matter. The issue was mainly about loud music being played, so rules were put in place to ensure that boundaries were respected. As a result, everyone is now getting along well. They've helped me a lot, to be honest. My support worker recently informed me that I might be able to get an SIA licence for free through funding from the Job Centre. I'm currently working towards that, and once I secure it, I hope to find employment and eventually move on independently."



June ↙

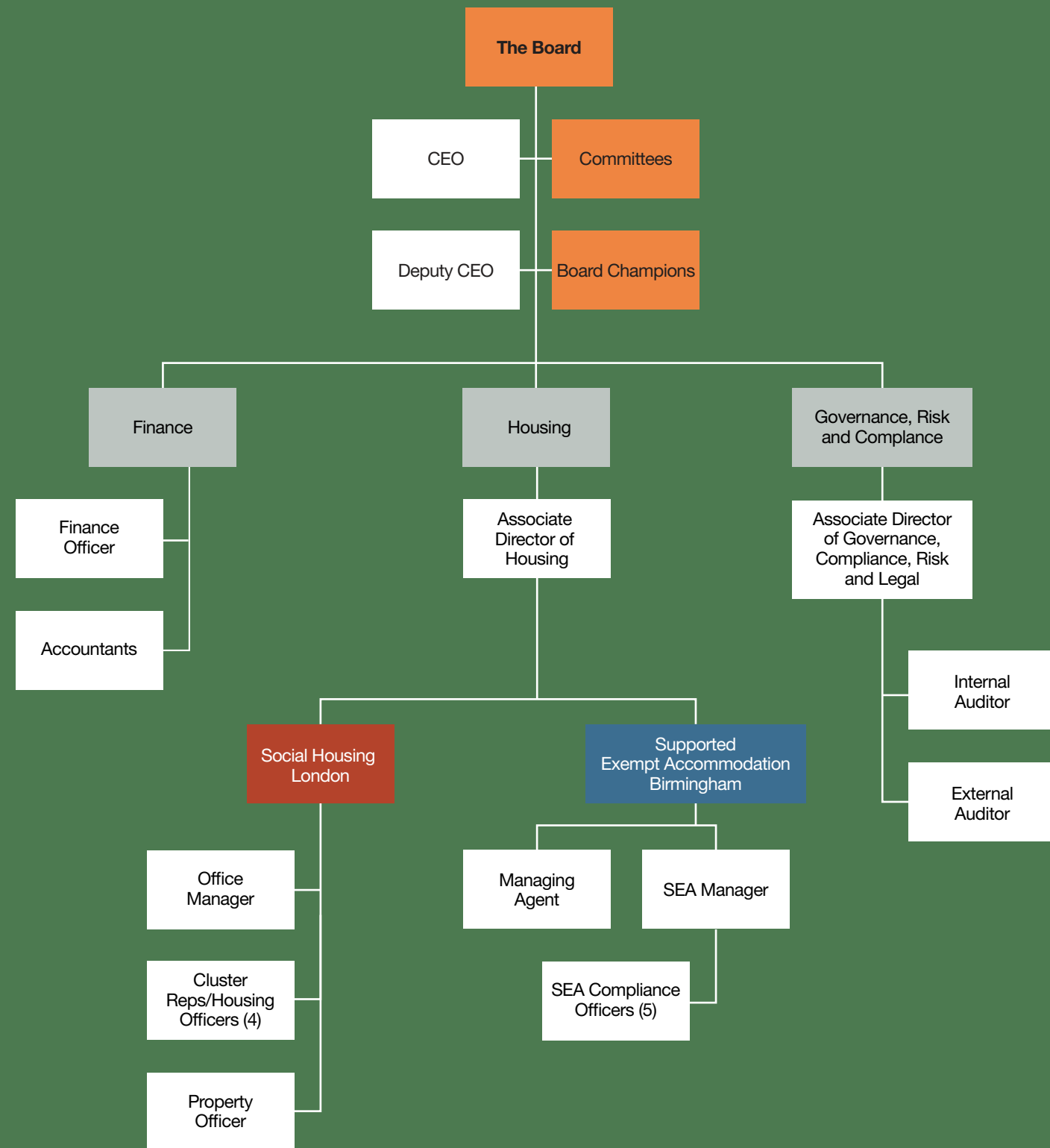
"My name is JoJo, and I live in one of the properties managed by Ash-Shahada. I've had a very good experience here. The properties are clean, tidy, and well-maintained. We receive regular support, and if you need extra help, you can ask for it and they'll do their best to provide it. We also have cleaners who come in once a week, which keeps everything fresh and spotless. It honestly feels like living in a show home! The beds are fantastic—soft, clean, and come with new mattresses and pillows that are beautiful. The people I share the property with are also nice, which makes a big difference. Overall, it's just a clean and comfortable place that really makes you feel like you're getting a fresh start in life."



Hugh ↙

"I have been receiving significant amounts of support from my support worker. I am very happy with my accommodation as I have recently moved into a self-contained flat. I have been referred to Birmingham Healthy Minds for mental health support and am going to be receiving support from them soon. I receive regular emotional support session from my support worker and can communicate with directors easily if I have any concerns. I am currently working with my support worker to sign up for a local doctor."

Governance Framework



Ash-Shahada is structured to support robust governance and effective decision-making at every level of the organisation. Our governance framework comprises a Board of up to 12 Non-Executive Directors, including tenant representatives who ensure the voice of our residents is heard at the highest level.

The Board is responsible for setting the strategic direction of the organisation and for overseeing performance to ensure we deliver high-quality housing services. Collectively, Board members bring a diverse range of professional expertise, including housing, finance, education, law, audit, and more. Their combined skills allow for well-rounded, informed decisions that align with the values and objectives of Ash-Shahada.

Two specialised sub-committees have been established to support the Board and meets four times a year. These are composed of core Board members, designated staff, and additional rotating members, ensuring fresh perspectives and sustained oversight. The committees operate under delegated authority and focus on specific areas of our operations, providing rigorous scrutiny and enhanced control. Their effectiveness is further strengthened by regular input from external consultants and industry specialists. The Board also approved the creation of another committee, Appraisals and Remuneration Committee, which meets once a year and is made up of the Chair and Vice Chair.

Following independent recommendations, we reviewed and updated our committee structure to better meet current regulatory standards and governance best practices. This is an ongoing refinement that helps maintain our accountability and adaptability in an evolving sector.

Assurance and Risk Committee (ARC):

Deals with the external audits, internal audits, data return updates, VFM analysis, compliance monitor, financial monitoring, annual audited accounts and other areas.

Operations Committee (OC):

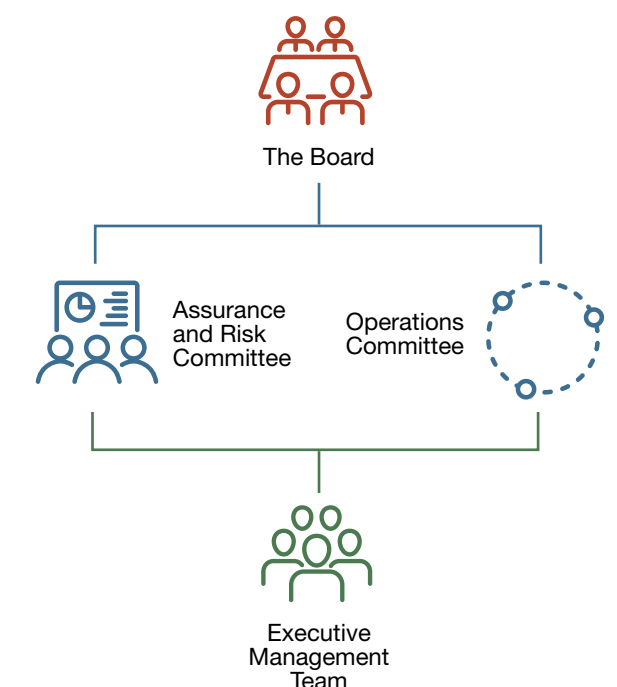
Deals with performance and service delivery in relation to our core services, such as housing, repairs and maintenance, asset management, tenant participation and community events.

Ash-Shahada operates with two dedicated sub-committees, each focusing on distinct areas of the organisation's work. These committees are composed of core Board members with additional members participating on a rotational basis. Functioning under delegated authority from the Board, the sub-committees play a vital role in supporting governance and strategic oversight. Following a recent review conducted by our independent consultants, the structure and focus of the sub-committees have been refined to better align with our evolving priorities.

Our Executive Management Team are responsible for implementing the strategic decisions of the Board and our Senior Management Team are responsible for the day-to-day running of the organisation and managing operations with professionalism and care.

In addition to this, we have a Tenant Influence and Co-Creation Forum (TICF) which supports the organisation in hearing tenant voices and build on strategic initiatives. Tenants from different estates and areas represent the tenant voice. The Forum meets four times a year and reports into the committees and/or Board.

At Ash-Shahada, our commitment to good governance and transparency remains unwavering. We strive to ensure that all our activities reflect integrity and regulatory compliance. Tenants—our key stakeholders—are meaningfully integrated into our governance systems, contributing to the development of our strategies and business plans. Their involvement ensures that our services remain rooted in the communities we serve.



Meet the Board



Dr Fayyaz Qadir - Acting Chair ↙

Dr Fayyaz has 20 years' experience from both public and private sectors in transport planning, forecasting, appraisal, business case and project management of major transport infrastructure projects. He is a Technical Director for a major global consultancy firm. He offers extensive technical knowledge with wide-ranging strategic and project leadership experience. He specialises in directing and managing multi-disciplinary projects, effective management of stakeholders and benefits throughout project lifecycle and proven track record in advising on effective scheme development underpinned by robust modelling, appraisal and business case techniques, and providing convincing advocacy to secure funding and approvals for multi-modal transport schemes.



Meekaaeel Valimohamed - Treasurer & Acting Chair of Assurance and Risk Committee ↙

Meekaaeel is a qualified chartered accountant having completed his ACCA qualification and achieving a first-class honour in BSc Accounting and Finance at Bayes Business School, City University, London. He currently is the Financial Controller for a UK based Information Technology firm. He has been responsible for cost and revenue budgeting, forecasting, statutory reporting, overseeing ledgers, funds recovery, internal controls and procedures etc. Meekaaeel has experience with working with local councils having previously worked at a transport company that provided transport to local councils for vulnerable children and adults. He is British national with East and South African descent. He is interested in fitness, investing, volunteering and sports.



Sofiah Shazali - Acting Chair of Operations Committee ↙

Sofiah completed her MSc in International Business with merit from the Grenoble Graduate Business School. She has experience in the financial services and learning & development sector specialising in change, digital transformation and innovation. She is a business and management consultant with various organizations and has qualifications in project management such as PRINCE2. Sofiah has experience in increasing business revenue, creating governance groups and preparing business strategy documentation. Sofiah is also a classically trained musician and enjoys mentoring.



Huzayfa Shaikh - Member of Assurance and Risk Committee ↙

Huzayfa joined our Board in 2023 and has a wealth of experience in building development, project management, fundraising and liaising with regulatory bodies and authorities such as Ofsted and Ofcom as well as local authority planning and building regulations departments. He is a director at a renowned Islamic Education TV channel. He has led on various projects aimed at feeding homeless people, providing shelter in accommodation nationally and internationally. Throughout his career, he has collaborated with different organisations and stakeholders to manage, design, and implement projects that addresses the needs of the most vulnerable members of the community.



Saif Pathan - Member of Operations Committee ↙

Saif is an experienced director with highly developed management and communication skills with an aptitude for problem-solving. He has experience of shaping strategy and delivering change at Board level and strengthening governance. His primary role has focused on e-commerce and increasing revenue of organisations through development of e-commerce strategies and platforms. He has sound knowledge of finance, governance, and regulations. He has previously worked in the housing market, with a deep understanding of property developments and construction and has been NED at a number of organisations.



Aamir Adia - Member of Assurance & Risk Committee ↙

Aamir joined the Board in 2024 and graduated from Kingston University in 2018. He is currently working as a Principal Quantity Surveyor in the City of London. He has over 14 years of experience in the construction industry. He has a deep understanding of the issues that both tenants and landlords face and how the rectification processes work to provide the best outcome for both parties. In his current role, he works for both public and private clients, advising them in relation to cost management of construction projects. He works across a plethora of sectors including commercial, education and residential which has involved adult social care homes and community supported housing. He is involved in projects from the outset setting budgets, preparing value for money reports, managing the tender process, contract negotiations & execution and undertaking the post-contract role. He advises banks and lenders through his independent monitoring surveying role highlighting to them any risks that may impact the project completion and whether the amount of funds in the facility is enough to see the project through to completion. Aamir loves to give back to the community by volunteering with local charities and helping the elderly.



Joseph Mbang - Board Member ↙

Joseph joined Ash-Shahada HA as a full Board Member in 2018. He has over two decades of experience in project management with CASA UK. He has a passion in assisting persons from the BAME background especially issues relating to human rights. He was Moneywise Manager for Tomorrow's People, a housing registrar for the Westminster City Council. He is also an Immigration Adviser exempted by the Office of Immigration Service Commissioner (OISC) to provide immigration services in the UK. He has a BA (hons) in Human Geography & Environmental Policy, a Post Graduate Certificate in Applied Advice Work (CAAW), Graduate Diploma in Law (GdL) and a Master's in Law (LLM).



Remon Fahim - Member of Assurance and Risk Committee ↙

Remon is a business accountant with 20 years of experience in the technology, media, and telecom sector as well as the professional services sector. Remon has held finance leadership positions in multinationals as well as SMEs, including, Telefonica, Serco Group, and during his early career, trained at Accenture. Remon has several years' experience delivering public sector services with local and central government, as well as holding the position of non-executive director at a number of housing providers. Remon has an MBA from Warwick Business School and is also a chartered management accountant.



Ali Naveed - Board Member ↙

Naveed joined the Board in 2025 and is a seasoned business executive with over two decades of experience in the housing and property sector. His career spans leadership roles across property management, housing development, and education, where he has consistently driven strategic growth and operational excellence. He has held senior positions including Managing Director of Voxly Properties and CEO of Voxly Academy, where he led organisational strategy, people development, and operational transformation. His consultancy work has supported complex, multi-site organisations in areas such as business development, HR, and change management. Naveed brings a wealth of expertise in compliance, legal standards, and service delivery. He is highly skilled in mentoring senior leaders, managing mergers, negotiating contracts, and resolving disputes. His financial acumen ensures that resources are aligned with strategic priorities, and he is a confident public representative, advocating for community engagement and social value. He holds an International MBA from Buckinghamshire New University and gives back to the community by supporting local charities in his spare time.



Afifah Rubab - Tenant Board Member ↙

Afifah serves as a dedicated Board member of Ash-Shahada, bringing a unique and valuable perspective as both a tenant and a leader. With a professional background in education and community development, she has spent several years supporting young people through teaching, mentoring, and providing foster care for students in need. These experiences have given her a deep understanding of the challenges faced by vulnerable individuals and families, particularly in relation to housing, stability, and access to opportunity. As both a tenant and a Board member, she ensures that the lived experiences of residents are meaningfully represented in decision-making processes. Passionate about social equity, safeguarding, and the creation of safe, supportive environments, she is committed to fostering spaces where individuals and families can thrive. Afifah is dedicated to contributing to the strategic direction of Ash-Shahada and works collaboratively with her fellow Board members to uphold the organisation's core values of dignity, inclusion, and community empowerment.



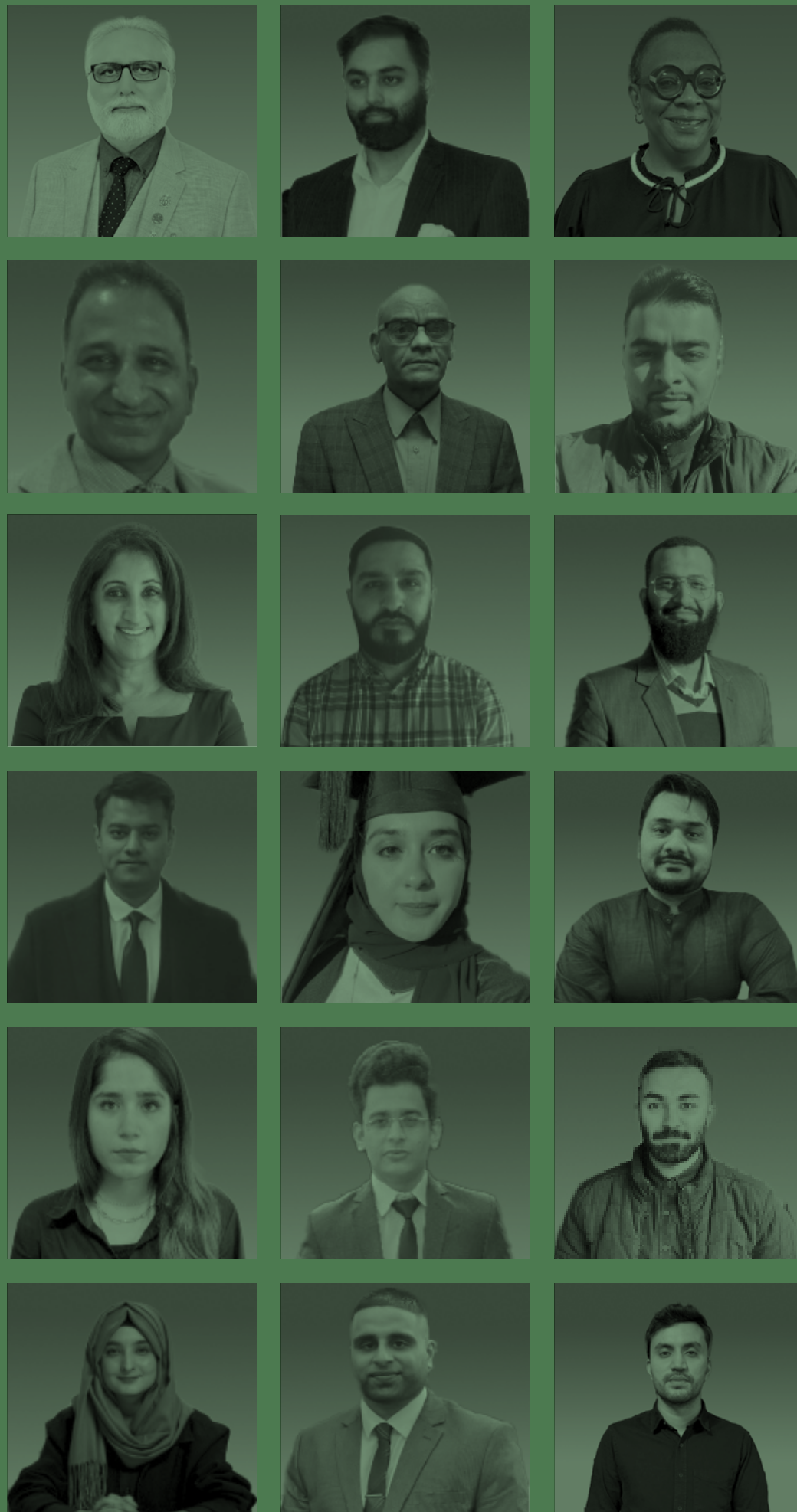
Hasina Begum - Tenant Board Member ↙

Hasina joined the Board in 2025 and holds a BA Combined Honours in Criminology and Psychology, equipping her with a strong understanding of social dynamics and individual behavior. Coupled with a professional background in the insurance sector where she held managerial roles, Hasina developed strong analytical, organisational, and client-facing skills. Her past responsibilities included managing commercial claims, overseeing staff performance, and ensuring accurate documentation and communication with clients and insurers. Currently a homemaker, Hasina remains deeply engaged with her local community. She is passionate about fostering stronger connections among residents and is committed to advocating for tenant voices, enhancing communication, and improving living standards. Her motivation stems from a strong desire to give back to the community and ensure it thrives. Hasina transitioned to full-time parenthood and caregiving, gaining firsthand insight into the challenges families face in securing fair and decent housing. As a tenant of Ash-Shahada with lived experience in social housing, she brings a valuable perspective to her advocacy efforts, ensuring the voices of residents are heard. Balancing family, caregiving, and community responsibilities, Hasina fosters inclusive and supportive environments with keen attention to detail. She is committed to driving meaningful change, combining her academic knowledge, professional life and lived experience to advocate for solutions that enhance community well-being as a tenant Board member.



ASHA's strategic away day facilitated by housing sector expert Paul Kingston, with staff and Board members, November 2024.

Meet the Staff



Toaha Qureshi MBE - Chief Executive Officer ↙

Toaha was appointed as the Chief Executive at Ash-Shahada in late 2018. In this role, he has led the organisation to new horizons by reinvigorating its approach to tackling the housing crisis and overseeing a substantial period of growth to keep up with rising demand. He has an extensive background in housing, education, community development, and rehabilitation.

With over two decades of experience in the housing sector, he has served on Boards of various BAME housing associations and charitable organisations. Mr. Qureshi is also a Member of the Order of the British Empire, having been conferred an MBE by the late Her Majesty Queen Elizabeth II for his services to community relations. His other recognitions include the Lambeth Civic Award and the British Community Honours Award. He is a national and international speaker, commentator, author, philanthropist and educator.



Umar Mahmood LLM, MA - Deputy Chief Executive Officer ↙

Umar joined Ash-Shahada in 2018 and became the Deputy Chief Executive Officer in 2025. During his time at Ash-Shahada, he has led on revitalising the social housing scheme, including reinvesting in current stock, purchasing new properties, and nurturing new business ventures such as the supported exempt accommodation project in the Midlands, aimed at addressing the lack of housing for the homeless and vulnerable.

Umar brings a wealth of management experience from the voluntary and higher education sectors, having spent over a decade in senior positions, including managing student accommodation and overseeing a student body of over 3,000 further and higher education learners. He is deeply committed to giving back to the community, with a strong focus on interfaith harmony, peace, and community development. Umar serves as a Board member for the Lambeth Strategic Partnership Board, is a Guest Lecturer at King's College London, and a Member of the Independent Advisory Group for Lambeth Metropolitan Police. His work has been recognised by notable figures including Sir Ken Olisa (Lord Lieutenant of Greater London), Helen Hayes MP, and Rt Hon Stephen Timms MP.



Mojisola Oladipupo - Associate Director of Housings ↙

Mojisola joined Ash-Shahada as Associate Director of Housing in late 2024. In this role, she leads with a strong passion for excellent service delivery and is known for her skills in team building and restructuring. She holds a Law degree (LLB) and is a certified career coach with a Level 5 qualification from the Chartered Management Institute. Over the span of 25 years, Mojisola has gained extensive experience working across key areas of social housing in both local authorities and housing associations.

Her roles have included head of service positions in income, housing, financial inclusion, customer experience, and property. Her legal training and ability to navigate complex operational challenges have equipped her with critical leadership and analytical skills, allowing her to thrive in performance- and quality-driven environments. Beyond her professional work, Mojisola is dedicated to community service—teaching and mentoring children aged ten to thirteen at her local Church and serving as a Trustee of a Foundation supporting indigent widows in Western Nigeria.



Savio Fernandes - Associate Director of Governance, Legal, Risk and Compliance ↙

Savio joined Ash-Shahada as Associate Director of Governance, Legal, Risk and Compliance in late 2024. In this role, he brings over 30 years of experience in Housing and Local Government, along with more than four years in Legal Practice Support, making him a seasoned Head of Service and Business Operations leader.

He specialises in change management, improving organisational services, and enhancing the customer experience. With his background as a coach and mentor, Savio offers rich cross-industry expertise that aligns with the vision and mission of Ash-Shahada. He is also deeply involved in community service, serving as an experienced school governor in Lambeth and as a Trustee of a charity that supports vulnerable young people in the UK and promotes children's education in Zimbabwe. An active member of his local parish, Savio enjoys travelling, exploring new places, trying different cuisines, and cooking.



Zohara Palmer - Office Manager ↙

Zohara joined the Association in 2023 as the Office Manager. She is responsible for ensuring the smooth day-to-day operations of the organisation, with a strong focus on high-quality customer service delivery. Zohara holds a degree in Psychology and Social Science and brings with her extensive experience in housing, having held senior roles in front-line customer service and administration.

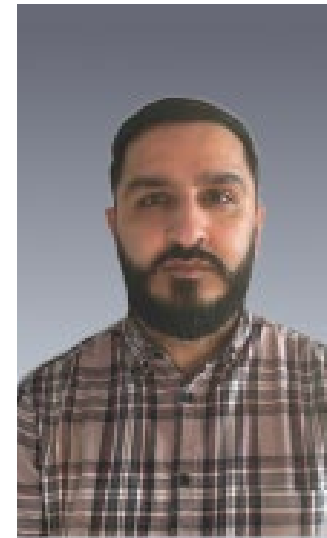
Her work has involved managing the full tenancy cycle—from Onboarding to move-on—and supporting vulnerable service users, including those affected by drug addiction and homelessness. She has also focused on helping individuals secure guardianship, maintaining property standards, and ensuring health and safety compliance. In addition to her professional contributions, Zohara is committed to giving back to the community, regularly donating to Doctors Without Borders and local food banks.



Abdelkader Khair - Finance Officer ↙

Abdelkader joined Ash-Shahada as Finance Officer. He is a seasoned finance professional who holds a postgraduate diploma in leadership and management. With over 15 years of experience providing consultancy services and holding senior finance management positions, Abdelkader brings a wealth of expertise to the organisation.

His previous roles include serving as a finance manager for a private college, working in senior community development for a charity, and acting as trustee and treasurer for the Southwark Educational Project between 2006 and 2010. Committed to giving back, he remains active in his community—supporting refugees, asylum seekers, young children, and the disadvantaged. He also volunteers as a tuition teacher, contributing to educational upliftment at the grassroots level.



Faizan Shaikh - Assistant Manager ↙

Faizan joined Ash-Shahada Housing Association as a Housing Officer in December 2023 and now serves as Assistant Manager. He also acts as a Cluster Representative for various properties and serves as the Maintenance Manager, overseeing and verifying all maintenance work carried out across the sites. With an educational background in Accounting and Financial Information Systems, along with experience in finance and customer service, Faizan is well-suited to roles where outcomes and accountability are key.

His professional journey has shaped him into a diligent and fair problem-solver, particularly adept at managing complex and sensitive issues. Having excelled in target-driven environments, he has developed strong organisational and prioritisation skills. Faizan approaches every task with professionalism, demonstrates leadership and motivational ability within teams, and adapts effectively to diverse scenarios, especially in dealing with international clients. His responsibilities have included ensuring timely international payments, evaluating information for effective solutions, and consistently delivering customer service aligned with best practices and compliance standards.



Tamseel A Abbasi - SEA Manager ↙

Tamseel joined Ash-Shahada in 2022 and currently serves as the SEA Manager. He holds a master's degree in international business administration from Birmingham City University, along with a bachelor's degree in marketing and human resources. He is also a Certified Member of the Chartered Institute of Housing (CIH) and holds a professional certification from the institute.

Within the supported exempt accommodation project, Tamseel manages a team of five and oversees responsibilities including report presentations, maintenance of tenant and property databases, liaising with accountants on remittances, assessing spreadsheets, and coordinating with the council and other key stakeholders in Birmingham. Prior to joining Ash-Shahada, he held HR roles in several private organisations across Birmingham. Beyond his professional commitments, Tamseel actively volunteers with local community groups and charities, reflecting his dedication to community engagement and support.



Hassan Hammad - Project Support Officer (Housing) ↙

Hassan joined Ash-Shahada in 2023 as Project Support Officer (Housing), bringing with him over five years of technical software development experience and management expertise gained through his master's in project management. His role involves close communication and collaboration with the executive team and staff, enhancing reporting and tracking systems, and overseeing internal and external project management with a focus on both current and upcoming initiatives.

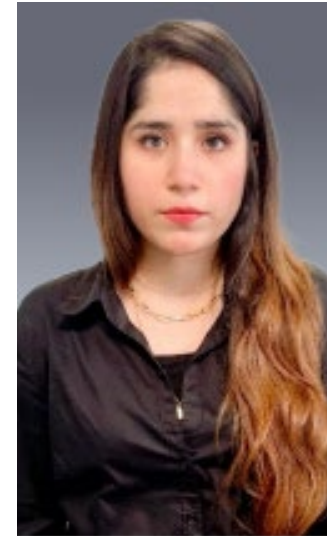
In addition to his core responsibilities, Hassan manages his own cluster of tenants, providing support with repairs, maintenance, Housing Benefit and Universal Credit, rent payments, arrears collection, and related housing matters. He plays a vital role in streamlining internal operations, improving service delivery, and supporting senior management. Hassan also leads and contributes to a range of initiatives, including the quarterly newsletter, documentation, IT support, digitisation, and other routine operational tasks. His contributions continue to strengthen Ash-Shahada's efficiency and impact within the community.



Hamza Yaqub - Systems & Data Officer ↙

Hamza joined the Association in 2023 as Systems and Data Officer and is a full-time member of staff. He holds a master's degree in international business with distinction from the University of Hertfordshire and an undergraduate degree in Computer Science. To further his professional growth, he has also completed several short courses.

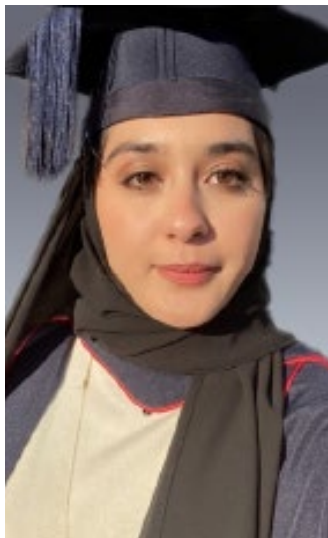
With a background as a front-end web developer and internship experience with various businesses, Hamza brings a broad skill set to the organisation. His role focuses on enhancing customer service delivery through technology and leveraging data—such as insights from the Tenant Perception Survey—to inform and drive service improvements. Passionate about community service, Hamza actively gives back by raising funds and volunteering for charitable causes.



Iqra Tanveer - Quality Analyst ↙

Iqra joined Ash-Shahada as a Quality Analyst, bringing with her extensive experience in software testing and test automation. She has previously served as a Quality Assurance Manager, where she led software testing projects, developed comprehensive test plans, and implemented automation tools to streamline testing processes and reduce turnaround time. Iqra holds a bachelor's degree in computer science, providing her with a strong foundation in Object-Oriented Programming and the ability to design efficient automated test suites.

Her collaborative approach and technical expertise have contributed to the successful launch of various web and mobile applications. In her prior role as Head of Atlassian, she demonstrated proficiency in tools such as Jira, Confluence, and Tableau, and engaged with C-level executives to assess business value and support digital transformation initiatives. Her negotiation skills and client-focused mindset not only facilitated successful project implementations but also opened new business opportunities.



Tasnim Karati - Housing Officer ↙

Tasnim joined Ash-Shahada in 2023 and currently serves as a Housing Officer. She holds both a Bachelor's and a Master of Arts degree in International Relations. Before relocating to the United Kingdom, Tasnim lived in Dubai, where she completed an internship at the Consulate General of Iraq. During her time there, she assisted Iraqi citizens with their applications, supported the issuance of passports, and liaised with applicants for various government-issued documents.

In addition to her professional experience, Tasnim volunteered during the pandemic with the University of Sharjah in the United Arab Emirates, helping to distribute food, drinks, and masks to vulnerable and elderly individuals. She has a wide range of interests including travelling, cooking, sports, and IT, and brings compassion and diligence to her role in housing support.



Hassan Ubaid - Project Support Officer (SEA Team) ↙

Hassan joined the Association in 2024 as a Project Support Officer with the SEA Team and is a dedicated part-time member of staff. He is currently pursuing a master's degree in international project management at Northumbria University's London Campus and holds an undergraduate degree in Civil Engineering. Committed to continuous learning, he has also completed several short courses to enhance his professional skills.

Hassan brings valuable experience from his previous role as a Junior Project Manager in a construction company, along with internship experiences that have equipped him with a diverse and adaptable skill set. He aims to apply his technical knowledge and soft skills to improve service efficiency and delivery through the effective use of technology. Beyond his professional responsibilities, Hassan is passionate about social impact and actively volunteers with charitable organisations, advocating for causes close to his heart.



Muhammad Talha - Data Input Administrator ↙

Muhammad joined Ash-Shahada Housing Association as a Data Input Administrator in March 2024. In this role, he is responsible for a range of administrative tasks including recording receipts, maintaining the tenant register, processing housing applications, assisting with maintenance reports, and supporting the London team. He also conducts property visits to inspect maintenance needs and manages documentation in coordination with the finance officer.

Talha is a civil engineer currently pursuing a master's degree at the University of Hertfordshire. He holds a BSc in Civil Engineering from UET Taxila, Pakistan, and brings with him nine years of professional experience across Pakistan, Saudi Arabia, and the UAE. His project portfolio includes major infrastructure and building developments such as roads under the Punjab Tourism Economic Growth Project and the Punjab Provincial Highway Project, educational facilities like 29 Punjab Government Schools, high-rise buildings within the King Abdullah Financial District in Riyadh, and the Overseas Pakistani Foundation High-Rise Building Project, as well as industrial work for the Pakola Beverages production plant in Faisalabad Industrial Zone.



Zeeshan Ali - Data Input Administrator ↙

Zeeshan joined Ash-Shahada in 2024 as a Data Input Administrator with the SEA team. He holds a bachelor's degree in civil engineering from Pakistan and is currently pursuing a master's degree in the same field. With five years of professional experience as a civil engineer in the Gulf region, particularly in Saudi Arabia, Zeeshan brings a strong technical background to his role.

His current responsibilities include managing council tax and support notes data, maintaining and updating databases, analysing spreadsheets, and coordinating with local authorities. He also works closely with the London team, conducting property visits to assess and document the quality of maintenance work carried out by contractors.



Fatima Ahtisham - SEA Assistant Officer ↙

Fatima joined Ash-Shahada in 2024 as a SEA Assistant Officer. In this role, she supports project coordination, planning, documentation, and data analysis to help enhance organisational efficiency. She holds a bachelor's degree in media studies and is currently pursuing a master's degree in project management at London South Bank University.

Fatima brings over six years of experience as a content creator in Pakistan, where she specialised in digital content development, social media strategy, and brand communication for a wide range of clients. Recognised for her attention to detail, adaptability, and strong communication skills, Fatima consistently delivers high-quality work. Her approach is marked by professionalism, loyalty, and a dedication to continuous personal and professional growth.



Zain Ali - SEA Compliance Officer ↙

Zain joined the Association in 2023 as the SEA Compliance Officer. He holds a degree in Business and Finance, which has provided him with a strong foundation across multiple disciplines, including Compliance, IT, Business, Law, and Finance. His professional background includes experience in the insurance sector as well as working as a Paralegal at a law firm. Over the years, Zain has built substantial experience engaging with local authorities, government bodies, medical experts, and third parties.

Based in the Birmingham office, he is responsible for conducting compliance checks on properties and ensuring systems data compliance, including the verification of all necessary certifications. His duties also include conducting support provision audits, KYC testing, and other key compliance functions that uphold service quality and regulatory standards.



Muhammad Ali Satti - Admin Officer ↙

Muhammad joined Ash-Shahada in 2025 as an Admin Officer. He is currently pursuing an undergraduate degree in Supply Chain Management in the UK. Ali brings with him diverse experience in supply chain management, business management, and marketing. He previously worked with a multinational company in Dubai for a year and also held a position at an oil and gas company in Pakistan.

Now working with the London team, he contributes his skills and insights to support administrative operations. Passionate about community service, Ali has been actively involved in charitable causes back in Pakistan and remains committed to serving the community wherever possible.



Equity, Diversity and Inclusion



Staff

Equity, Diversity, and Inclusion (EDI) is an important focus for Ash-Shahada. We recognise that society is becoming more diverse, and it is essential that our organisation reflects this change. As communities grow and evolve through new forms of communication, travel, and cultural exchange, we are committed to building an inclusive environment where everyone feels valued and represented. EDI plays a vital role in shaping how we work, how we serve our tenants, and how we grow as an organisation.

This is especially evident in the areas where we operate. In Lambeth, over 150 languages are spoken; in Southwark, 120; in Croydon, 100; and in Birmingham, around 110. These figures are not just statistics—they represent the vibrant, complex makeup of modern Britain and highlight the need for services that are inclusive and culturally responsive.

At Ash-Shahada, we firmly believe that to serve diverse communities effectively, we must first reflect that diversity within our own workforce. We are committed to recruiting, developing, and retaining staff from a wide range of backgrounds—across gender, ethnicity, age, faith, disability, sexual orientation, and lived experience.

By fostering inclusive teams, we benefit from a broader range of perspectives, skills, and insights. This not only enhances our internal culture and decision-making but also improves how we engage with tenants, understand their needs, and deliver services that are equitable and effective.

At Ash-Shahada, we understand that having a diverse and inclusive team is key to delivering meaningful support to the communities we serve. Over the past several years, we’ve made a conscious effort to build a workforce that reflects the backgrounds, cultures, and experiences of our tenants. By regularly reviewing staff equity, diversity, and inclusion (EDI) data, we’re able to track our progress, identify areas for growth, and ensure that our staff are well-positioned to relate to and meet the needs of our residents. This ongoing commitment helps create a more understanding, respectful, and responsive environment across all levels of the organisation.

The latest staff demographic data shows consistency in ethnic representation, with the proportions of African, Arab, and Asian staff remaining unchanged from the previous year. Gender distribution reflects a modest improvement in balance, with female staff increasing from 4 to 5 and male staff decreasing from 14 to 13.

Faith representation is largely stable, with a slight increase in staff identifying as Muslim and Christian representation remaining consistent. In terms of nationality, there have been slight changes in our south Asian staff, while representation from other national backgrounds has remained steady. The workforce remains able to speak a multitude of languages that helps to converse with tenants and stakeholders, with 95% being able to speak more than one language.

These EDI KPIs are integral to Ash-Shahada’s ongoing efforts to cultivate a diverse and inclusive workplace. They enable us to track progress, identify areas for improvement, and ensure that our staff body reflects the communities we serve.

Board

The composition of our Board reflects a strong and ongoing commitment to equity, diversity, and inclusion (EDI) at the highest level of our governance. Our focus is to ensure that the Board is actively challenging the executive and each other. Whilst the Board may share certain characteristics and differ in others, we are keen to develop a Board that has a difference in opinion and thought, rather than recruiting just for diversity’s sake. As our Board evolves, our mission and vision of remaining a community-based housing association with the requisite Board skills to navigate through tough times is more important than ever.

Some of our priorities have been to recruit members who are relatively younger, have more professional experience, tenant representatives and women.

The board’s background comprises 58% Corporate, 25% Community, 8% Educational and 8% identifying across multiple categories. This diversity of professional and community backgrounds supports more inclusive decision-making, ensuring the board reflects the varied perspectives and needs of the communities we serve.

With 92% of the Board identifying as Muslim and 8% identifying as Christian, our leadership reflects the diverse faith backgrounds within the communities we serve.

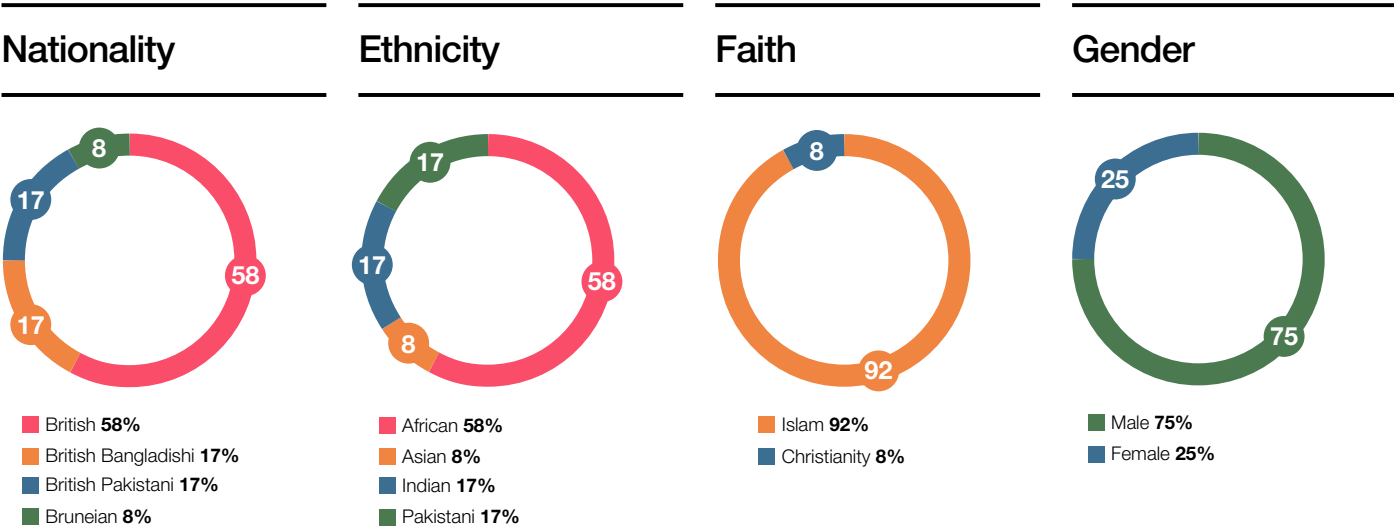
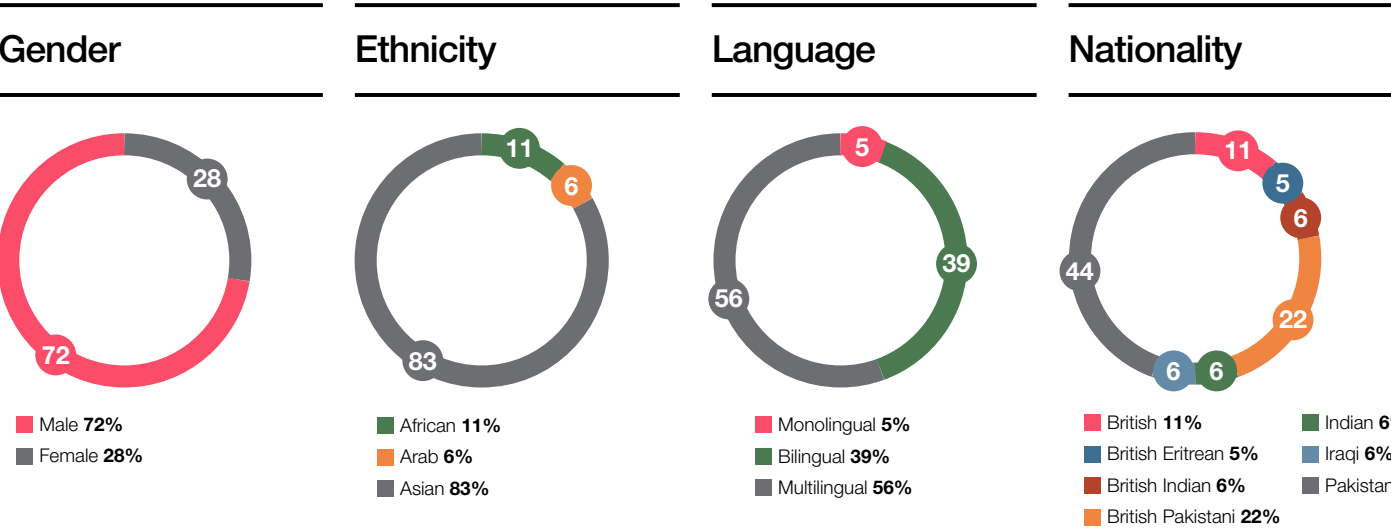
The age distribution of the board leans slightly toward younger members, with the 30–39 age group representing the largest segment—5 out of 12 members (41.7%). This is followed by the 40–49 age group, which includes 5 members as well (41.7%), and the 50–59 age group with 2 members (16.6%).

This distribution reflects a strong balance of mid-career professionals, offering a blend of fresh perspectives and experienced leadership to guide ASHA effectively.

Ethnic diversity remains a defining strength, with Board members identifying as Asian (58%, 7 members), Pakistani (17%, 2 members), African (17%, 2 members), and Indian (8%, 1 member). The Board also spans a variety of national backgrounds, including British (50%, 6 members), British Pakistani (17%, 2 members), British Bangladeshi (17%, 2 members), and Bruneian (8%, 1 member). This diverse representation brings invaluable perspectives to strategic conversations and ensures our leadership remains in tune with the cultural and social fabric of our tenant base.

Gender diversity continues to be a focus area, with female representation currently at 25% (3 members), an increase of one compared to last year, and male representation at 75% (9 members). While we celebrate the breadth of backgrounds on the Board, we recognise the importance of creating more space for women in leadership roles. This is key to achieving a more balanced and representative governance structure.

We believe that diversity at Board level enhances the quality of our decisions, the relevance of our strategies, and the strength of our accountability to those we serve. A Board that reflects a wide range of lived experiences is better positioned to understand the challenges our communities face and to respond with empathy, insight, and innovation. We remain committed to improving representation and continuing to foster a leadership culture that is inclusive, forward-thinking, and deeply connected to our mission.



Tenant Perception Survey

With the continued integration of real-time data tools and enhanced analytics, we are now better equipped to monitor tenant feedback dynamically, assess performance swiftly, and make informed decisions that drive service improvement. This approach reinforces our commitment to transparency and tenant-focused service delivery.

In 2025, we rolled out Pyramid Messenger, a new text messaging service that enables us to send bulk messages to tenants. This tool has played a key role in increasing awareness and participation in the Tenant Perception Survey by providing timely reminders and updates.

We have significantly increased our overall satisfaction rating by 8.41%, reaching a new high of 80.15% (n=131). This marks a strong improvement from 2024 (n=92) and reflects positively on our efforts to enhance our tenants’ experience.

Complaint satisfaction has risen to 60.00%, up from 54.17% in 2024. While this remains our lowest scoring area, it reflects our strong approach in tenant rent and arrears collection which we have expected. Simultaneously, the improvement signals progress in how we handle tenants’ concerns, resolve issues and utilise the lessons learnt.

We achieved 80% or higher satisfaction in several key areas:

- **TP08** – “Ash-Shahada treats me fairly and with respect”: 87.02% (highest individual score)
- **TP06** – Landlord listens to views and acts on them: 81.75%

- **TP07** – Kept informed about matters that affect them: 83.08%
- **TP02** – Satisfaction with the overall repairs service: 85.42%
- **TP11** – Positive contribution to neighbourhoods: 80.87%
- **TP12** – Handling of anti-social behaviour: 80.34%

We are pleased to see that our contributions to neighbourhoods through involvement in community activities (Remembrance Sunday, Community Iftars etc.) are being recognised by tenants. Our newsletters continue to have a positive impact in keeping tenants informed about matters that affect and our “You Said We Did” sections are helping to keep tenants up to date on how we are listening to their feedback throughout the year. This is enhanced by the fact that tenants continue to feel that we treat them fairly and with respect, ensuring that their dignity is at the forefront of our services.

The overall tenant response rate increased from 45.5% in 2024 to 63.9% in 2025 reflecting better engagement with tenants, strengthening the reliability of our insights and enabling more targeted service improvements. We remain committed to improving our services and giving the tenants the right level of service. As a learning organisation, we strive for continuous improvement.

In line with our strategic approach of tenant influence and co-creation, we will be discussing our tenant perception results with our Tenant Influence and Co-Creation Forum and seeking insights from our tenant Board members in particular to consider next steps and improvements.



Juno Butcher ↙

“I have found my accommodation very suitable, with any repairs carried out and completed efficiently. I am close to transport links and local shops. Ash-Shahada contractors always carry out repairs as soon as possible and always within specified timeframe to a very high and professional standard. Ash-Shahada staff have always been extremely polite and professional and most considerate at all times.”

Section	TSM Code	TSM measure	Responses*	2023 Result	2024 Result	2025 Result	↑/↓
Overall Satisfaction	TP01	Overall satisfaction	131	73.58	71.74	80.15	↑
Keeping properties in good repair	TP02	Satisfaction with repairs	96	72.92	79.31	85.42	↑
	TP03	Satisfaction with time taken to complete most recent repair	96	73.74	75.86	81.25	↑
	TP04	Satisfaction that the home is well-maintained	131	65.69	68.48	77.86	↑
Maintaining building safety	TP05	Satisfaction that the home is safe	130	80.00	70.65	78.46	↑
Respectful and helpful engagement	TP06	Satisfaction that the landlord listens to tenant views and acts upon them	126	70.48	69.57	81.75	↑
	TP07	Satisfaction that the landlord keeps tenants informed about things that matter to them	130	79.00	70.65	83.08	↑
	TP08	Agreement that the landlord treats tenants fairly and with respect	131	93.65	77.17	87.02	↑
Effective handling of complaints	TP09	Satisfaction with the landlord’s approach to handling of complaints	35	75.26	54.17	60.00	↑
Responsible neighbourhood management	TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods	115	80.00	71.95	80.87	↑
	TP12	Satisfaction with the landlord’s approach to handling anti-social behaviour	117	84.00	74.36	80.34	↑

Performance Summary

London

Performance reports are compiled quarterly and reviewed by the Operations Committee before being presented to the Board. These reports include key performance indicators (KPIs), enabling us to track progress against annual targets and identify areas for improvement.

To maintain high standards, staff inspect completed works to verify its quality and ensure it meets both contractual requirements and tenant expectations. Tenant feedback is gathered through maintenance satisfaction forms, which are completed after each job. Tenants may also submit feedback via our messaging service.

The Housing Team is committed to resolving all tenant complaints and queries promptly and satisfactorily, ensuring a responsive and tenant-focused service.

Maintenance

In 2024–2025 financial year, a total of 355 repair and maintenance jobs were carried out for our social housing scheme, reflecting our ongoing commitment to maintaining and improving the quality of our properties. The highest number of tasks were categorised as plumbing, with 100 jobs completed, underscoring the importance of ensuring reliable water and heating systems for residents. Electrical and lighting works had 42 jobs, addressing both safety and functionality across our housing stock. Carpentry, general building work, decoration, flooring, and tiling also saw significant activity, with a combined 43 jobs completed, highlighting our efforts to enhance the living environment and maintain high interior standards.

These priorities align with our broader objective of providing safe, comfortable, and well-maintained homes. While reactive repairs remain essential, we continue to take a proactive approach to property upkeep, addressing issues before they escalate and investing in long-term improvements. This includes ongoing attention to central heating systems, pest control, and security-related installations. As we move forward, we remain focused on delivering a high-quality service that meets the evolving needs of our residents and supports the overall sustainability of our housing portfolio.

Before



After

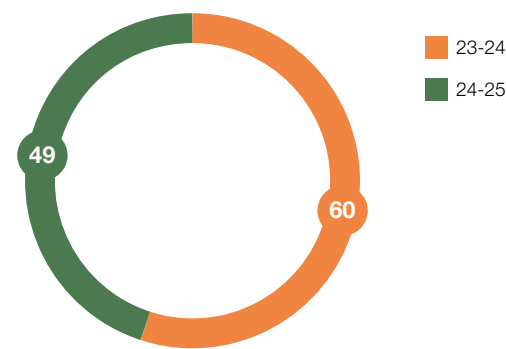


Repair and maintenance jobs

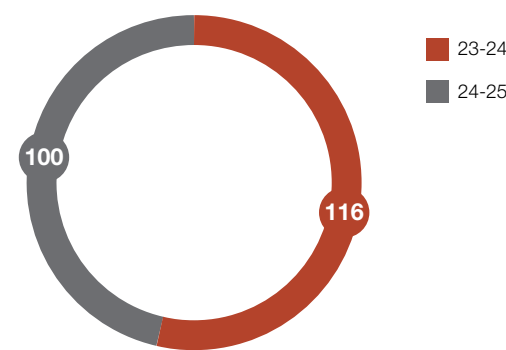
Repairs and Maintenance	2023 / 2024	2024 / 2025
Central heating repairs	60	49
Boiler change	2	6
Carpentry / General building work / Decoration / Flooring / Tiling	41	43
Electrical / Lighting	45	42
Plumbing	116	100
Pest control	30	16
Major works	1	0
Voids / Clear out	12	21
Intercom / Entry phones / Door entry / Aerial servicing / Security	32	23
Property protection (damp & mould)	9	25
Drains & Guttering	4	9
Kitchen renewals	3	0
Bathroom renewals	3	0
Window / Door renewals	7	5
Cleaning (one-off cleaning) / Rubbish removal	10	12
Fire system / Gas service	2	4
Total jobs	377	355



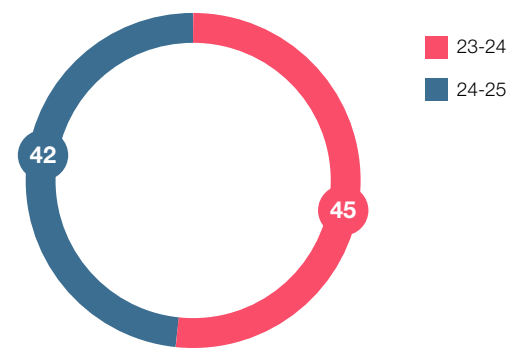
Central heating



Plumbing



Electrical



Stock Condition Survey

As part of our commitment to maintaining high-quality, safe, and sustainable homes, we have continued to invest in our property portfolio through a comprehensive Stock Condition Survey. This survey involves a detailed assessment of the physical condition of our housing stock, examining key components such as roofs, windows, kitchens, bathrooms, heating systems, and overall structural integrity. The data collected provides valuable insight into the current state of our homes and supports informed decision-making around planned maintenance, refurbishment, and long-term investment.

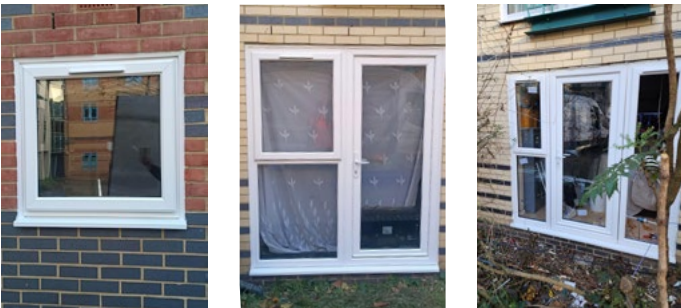
In line with the sector trends, Ash-Shahada has completed surveys of 100% of its stock. Where works are required to bring the property up to decent home standards, Ash-Shahada have completed those on an urgent basis to ensure that tenants have safe and decent homes.

We are currently reviewing a detailed plan to address the works identified through the survey, ensuring that necessary improvements are prioritised and delivered efficiently. This proactive approach enables us to allocate resources effectively, ensure compliance with housing standards, and continue to provide safe, comfortable, and energy-efficient homes for our residents.

Before



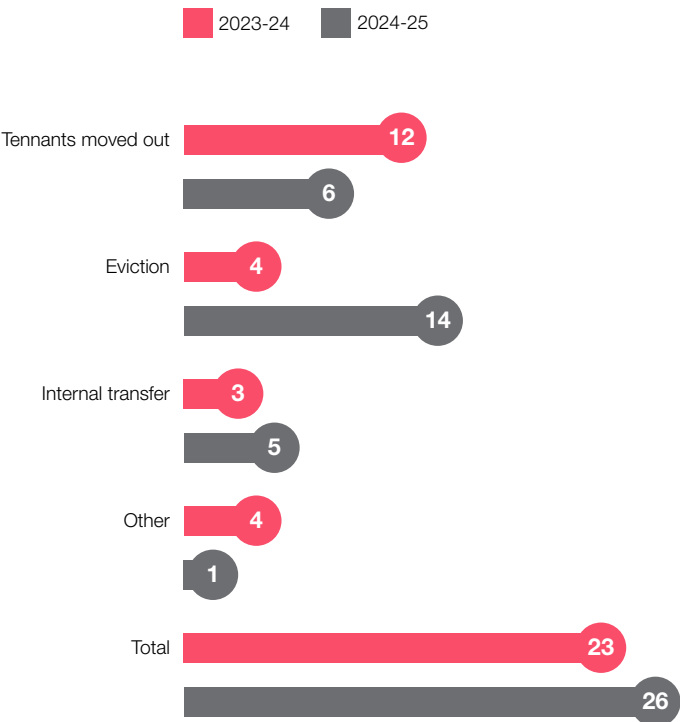
After



Voids

In 2024–2025, tenancy movements increased slightly from 23 to 26. The most notable change was an increase in evictions, rising from 4 to 14. This increase aligns with the renewed focus on arrears and rent collection that began in Q3 of the previous year (2023–2024). As part of our commitment to protecting the long-term sustainability of our housing services and strengthening our financial viability, we have taken a firmer approach to arrears management and enhancing our processes with tenants.

Eviction is always a last resort, Ash-Shahada is signed up to the ethos of the National Housing Federation of not evicting tenants who are actively engaging with us to resolve any arrears issue. The evicted tenants reflect the outcome of sustained non-payment and multiple failed interventions, and the courts have subsequently granted us possession of the properties.



On a positive note, internal transfers rose from 3 to 5, supporting our aim to better match residents with appropriate housing. Voluntary moves decreased from 12 to 6, which indicates improved satisfaction and tenancy stability. Void management continues to be a key focus, with procedures in place to ensure properties returned to us are re-let efficiently and to a high standard, minimising turnaround time and helping meet ongoing housing demand.



Complaints

We have been proactive in identifying and addressing the service areas that could give rise to complaints. We've made substantial progress, particularly by overhauling our processes around repair services—historically the area with the highest volume of complaints. Many of the key insights gained from these repair-related complaints have already been actioned through our dedicated complaints and repairs improvement workstreams. Nevertheless, we remain committed to continuous learning and actively collaborate with the Ombudsman to uncover and address emerging issues.

FLAGE+ London

During the 2024–2025 financial year, compliance activities remained a central focus across all key operational areas. Gas Safety led with 121 certificates completed, continuing to represent the most intensive area of certification. Fire safety measures included 4 Fire Risk Assessments, 3 Fire Alarm Tests, and 2 Fire Alarm maintenance checks, along with 2 Fire Extinguisher services, these checks ensured that fire protection systems remained active and up to standard.

Electrical safety also held steady, with 2 EICRs, 2 Emergency Lighting inspections, and 2 sets of Portable Appliance Tests carried out. Environmental safety monitoring saw 6 Asbestos Risk Assessments completed, while Legionella assessments remained unchanged with no inspections recorded. Notably, only 1 Energy Performance Certificate was issued, as they had been completed the previous year during the stock condition surveys.

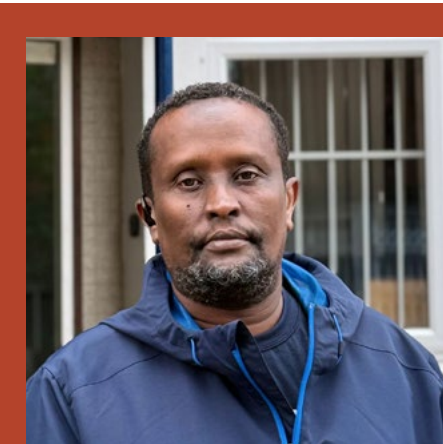
One Lift Service was conducted, possibly indicating a shift in asset usage or completed work from the previous cycle. Overall, the year reflected a targeted and risk-based approach to safety and compliance.

We remain dedicated to enhancing and maintaining the highest standards of safety across our operations. To support this commitment, we have transitioned from using manual Excel tracking to a centralised Housing Management System. This shift allows for more efficient monitoring, greater accuracy, and improved visibility over all compliance activities—strengthening our proactive approach to health, safety, and regulatory performance.

All gas safety and energy performance certificates are verified on the respective government website, to ascertain the genuineness of the certificates and also the qualification of the Assessor. All verifications carried out have checked out.

Compliance activities

Certificate	2023 / 2024	2024 / 2025
FRA	3	4
Fire alarm test	12	3
Fire alarm maintenance	4	2
Legionella R/A	0	0
Asbestos R/A	5	6
Gas	103	121
EICR	2	2
Emergency light	12	2
PAT	2	2
Fire extinguishers	8	2
EPC	19	1
Lift service	6	1



Mohammed Hasan Dadir ↙

“Accommodation that Ash-Shahada has given me is very good. The quality of work by Ash-Shahada contractors is good, and they do timely repairs in accordance with the industry standards. Staff is polite and kind to me. They are very helpful and supportive to tenants.”



Board visit to SEA property, November 2024.

Supported Exempt Accommodation (SEA)

Midlands

Supported Exempt Accommodation Growth in Birmingham City Council

National data

By March 2025, Birmingham’s supported exempt accommodation (SEA) sector had seen substantial growth, reaching over 30,000 Housing Benefit claims across more than 10,000 properties, up from 3,679 properties in April 2014. This expansion reflects the critical role of exempt housing in providing safe and supported accommodation for vulnerable individuals. This rapid growth highlights the increasing demand for these essential services, which contributes to safeguarding tenants and delivering essential support services to those who need them most. Domestic and international political and economic volatility has forced more individuals into supported exempt accommodation, as the unaffordability of private rentals leaves vulnerable groups with limited options for secure living.

Meeting Ash-Shahada’s core objectives

Ash-Shahada entered the supported exempt accommodation (SEA) sector in 2018 and has since grown to become one of the leading providers of SEA for vulnerable individuals in the Birmingham area. Over the years, we have worked tirelessly to expand our reach and enhance the quality of care and support we offer. We are committed to expanding our reach and continuously improving the quality of support we provide, working closely with stakeholders, support providers, and partner organisations.

As of 31 March 2024, we had 3889 bedspaces under our management. This remarkable growth reflects our strong presence and success in the SEA sector, demonstrating our ability to meet the growing demand for high-quality, SEA homes for vulnerable individuals. With a clear growth strategy in place, we will be positioning ourselves to be the second-largest provider of exempt accommodation in Birmingham within the next five years, further solidifying our position as a trusted and reliable partner of supported housing to our stakeholders.

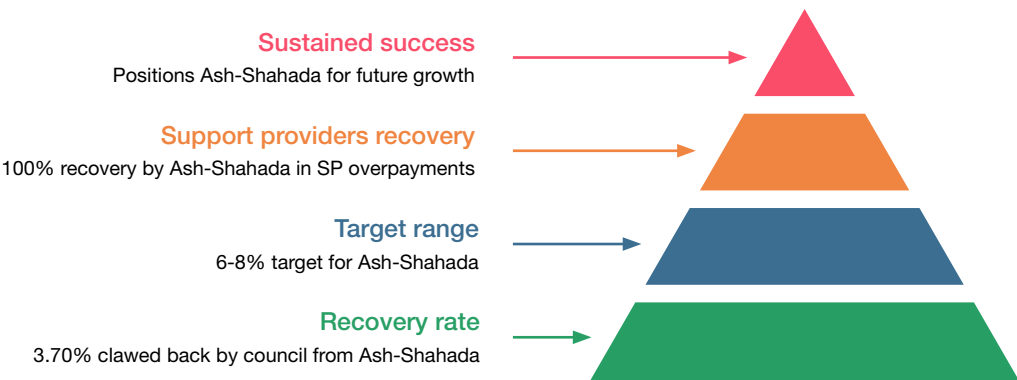
The supported housing consultation was released by the Regulator, and our response will be submitted.

Approximately 98% of Ash-Shahada’s housing benefit claims were approved by Birmingham City Council last financial year, showing that we are housing tenants with real needs that require support. It also demonstrates the efficiency of our processes and system, the quality of support provision, and the standards of our Support Providers. Our dedicated team of support and compliance officers, including our managing agent in Birmingham, attend properties regularly to ensure that the support provided to tenants is in line with their personalised support plans.

We resolved all housing quality issues within the designated time frame, achieving a 100% resolution rate each month. The number of bedspaces affected fluctuated, with June standing out as the busiest month, where we successfully tackled housing quality issues with 1,194 bedspaces. This demonstrates our effective management and unwavering commitment to upholding high housing quality standards, regardless of fluctuations in demand.



Ash-Shahada’s Financial Success Pyramid



We had a 99.76% housing benefit overpayment recovery rate from Birmingham City Council. This is a positive outcome and well within our target range of 6-8%. Achieving this low recovery rate demonstrates our effective management of housing benefit processes. Furthermore, the 99.76% recovery rate from the Support Providers highlights Ash-Shahada’s robust internal controls, financial management, and commitment to protecting the public purse. Our recoveries data is presented quarterly to the assurance and risk committee and the Board. This balanced and efficient approach positions Ash-Shahada for sustained success and continued growth in the years ahead.

Tenants UK (TUK) - our managing agent

Tenants UK, play a key role in ensuring that our support providers are compliant with the terms and conditions of their service level agreements. They are committed operational excellence and compliance, with the aim to continuously improve performance. They also work in partnership with Ash-Shahada to spearhead the development and execution of key operational strategies to ensure housing support initiatives run efficiently in line with Ash-Shahada’s vision and objectives.

Their role encompasses sourcing and delivering comprehensive training for all Support Providers, equipping them with the knowledge and skills necessary to provide the commissioned support to tenants.

Beyond training, Tenants UK is actively engaged in day-to-day coordination, working collaboratively with Ash-Shahada, Support Providers and tenants to streamline communication, resolve operational challenges, and enhance service delivery. Through practical hands-on operational oversight, Tenants UK continuously develop effective processes, enforce best practices, and refine strategies to strengthen the support network. They are committed to sourcing solutions that promote operational excellence, ensuring compliance with Ash-Shahada’s policies and procedures, addressing logistical hurdles, and fostering a cooperative, thriving and productive environment for all stakeholders. The process developed by Tenant UK, in respect of property management, tenant satisfaction and compliance are essential to ensure that housing standards are met and maintained, and care and support services are delivered seamlessly, in line with regulatory expectations. All these go a long way to maintaining sustainable systems that enhance efficiency and ensures the long-term success of Ash-Shahada’s Supported Exempt accommodation services.



Rachel

“I receive regular high-quality support from my support worker and can communicate easily with the director if I have any concerns or complaints. I am happy with my room and the property where I am staying. I receive regular emotional support from my support worker and have received help with applying to a local GP as well.”

Performance Summary

Midlands

Key improvements

We have made significant strides in enhancing our management processes to ensure better service delivery and operational efficiency. These include:

1. Team augmentation:

To meet growing operational and strategic needs, we've expanded our team by onboarding two Associate Directors who are Housing professionals. Their expertise and vast experience directly support Ash-Shahada's commitment to growth, excellence and efficiency in exempt accommodation delivery.

2. Digitisation:

To modernise our operations and bring it in line with current trends in the sector, we have made significant progress in digitising our processes. A key aspect of this digital transformation is the implementation of Power BI, a powerful data analytics tool, to enhance our decision-making capabilities. With Power BI's real-time dashboards, interactive visualisations, and advanced data modelling features, we are now able to track performance metrics more effectively and gain deeper insights into our operations. This has led to improved data accuracy, quicker reporting, and enhanced communication across departments.

3. Cybersecurity measures:

Furthermore, we have incorporated robust cybersecurity measures to ensure the safety of the sensitive data we hold. By implementing industry-standard encryption, secure access protocols, and multi-factor authentication, we have significantly strengthened our defences against data breaches, ensuring that tenant and financial information remain safe and secure. These steps have not only streamlined our processes but also bolstered our ability to deliver better service to both tenants and partners, while maintaining the highest standards of data security.

4. Staff training and development:

We have invested in continuous professional development for staff and Support Providers, to ensure that they are equipped with the latest knowledge and skills in housing management and support services. We offer inhouse bite sized training and external trainings as required. This has helped to improve the quality of care and services we provide to our tenants.

5. Improved financial management:

We have introduced more rigorous financial oversight, focusing on more accurate and timely tracking of Housing Benefit claims and overpayments. This has helped increase our recovery rates and improve the financial sustainability of our operations.

These improvements reflect our ongoing commitment to delivering high-quality supported exempt accommodation, ensuring that the vulnerable tenants entrusted to our care live in secure and safe living environments. Through these initiatives, Ash-Shahada continues to strengthen its position as a leading provider in the sector, while positioning itself for sustained growth in the years to come.

Enhancing organisational efficiency



Team augmentation

Hiring new staff to enhance service capacity

Digitisation

Implementing power BI for data driven dimensions

Cybersecurity

Strengthening data protection with advanced measures

Staff training

Investing in continuous professional development

Financial management

Improving financial overnight and recovery rates

Continuous engagement and performance enhancement

We have put several strategies in place to foster strong performance, communication and collaboration across the Board.

One of the key aspects of our performance strategy is our ongoing Steering Committee meetings internally and with our managing agents. These meetings are held regularly to ensure that the progress of all ongoing projects are closely monitored, challenges are identified and addressed in a timely manner, so all parties involved are aligned. This close collaboration with managing agents ensures that we can maintain a high level of service delivery while resolving challenges quickly, this is essential in a fast-moving sector like exempt accommodation.

Additionally, the management team make visits to Birmingham as an integral part of our project management approach. These visits include scheme visits, to oversee the implementation of projects, property inspection, meet with tenants and local staff, and ensure that everything is running smoothly.

The Board Away Days have become an essential part of our strategic planning process. With the last three held in Birmingham, these away days bring together our management team and the Board to discuss long-term goals, review current performance, and brainstorm new ideas to further enhance our service delivery. These sessions provide us with the space to focus on reviewing the delivery of key business objectives without the distractions of daily operations, ensuring that future growth strategy and improvement. The away days also help align the entire team towards common goals, ensuring that everyone is on the same page when it comes to Ash-Shahada's vision and mission.

Beyond our internal efforts, we place a strong emphasis on active engagement with local councillors, local authority officers, and other key stakeholders. By maintaining open lines of communication and building strong relationships with these key groups, we are well-positioned to respond to any regulatory changes, community concerns, or emerging needs and trends. We actively participate in local forums and consultations, providing valuable input that helps shape policies and decisions affecting the exempt accommodation sector. This engagement not only helps improve our performance but also demonstrates our commitment to being a responsible and proactive partner in the communities we serve.

We continuously strive to expand our network of strategic partnerships with other housing providers, charities, food banks and social organisations. By working together with like-minded organisations, we can leverage resources, share best practices, and create synergies that improve our overall service. This collaborative approach enables us to stay ahead of sector challenges, ensure best practice service delivery, and provide a holistic approach to supporting vulnerable individuals in need of secure housing.

These combined efforts have been integral to our success and will continue to play a pivotal role as we work towards achieving our long-term goals. By maintaining a hands-on, proactive approach, Ash-Shahada is not only focused on maintaining high standards of service delivery but is also ensuring that our projects and growth strategies are aligned with the needs of the community and the objectives of all our stakeholders. This commitment to continuous improvement and collaboration is what sets Ash-Shahada apart in the exempt accommodation sector and positions us for sustainable growth in the years to come.

Rent adjustment has been carefully managed to ensure affordability for tenants while allowing us to maintain and improve the quality of the services provided.

The rent uplift has contributed positively to our overall financial performance, enabling us to reinvest in key areas such as property maintenance, tenant support services, and the expansion of our housing portfolio. By aligning rent adjustments with inflationary pressures and market conditions, we have ensured that our business remains financially viable while continuing to provide high-quality supported housing for vulnerable individuals. Our rent remains one of most competitive in the borough. This uplift has been communicated transparently to tenants, ensuring they understand the reasoning behind the adjustment and how it helps to sustain the ongoing improvement of services. The careful balancing of rent increases with our commitment to tenant welfare has reinforced our position as a responsible and reliable housing provider. This approach has positioned Ash-Shahada for continued growth, stability, and long-term success in the exempt accommodation sector.





Changes to the sector (new standards, increase in costs leading to possible rent increases, etc.)

The exempt accommodation sector has undergone significant changes over the past year, driven by evolving standards, regulatory updates, and rising operational costs. These changes have had a direct impact on how we operate and how we adapt our strategies to maintain the quality of service while ensuring sustainability.

One of the most notable changes in the sector has been the proposed introduction of new standards designed to enhance the quality and safety of supported housing. These standards aim to ensure that vulnerable individuals have access to safe, secure, and adequately supported accommodation. While these standards are a step in the right direction, they will bring with them an increased operational burden, requiring additional investment in property maintenance, staff training, and compliance management. Ash-Shahada has put in place measures to continually adapt to meet these expectations while maintaining high-quality service. An added assurance level has been added to our health and safety compliance test which involves validation of all certificates submitted for every newly added property. We intend to add to our workforce as needed.

In addition to regulatory changes, we are also experiencing a significant increase in costs across various aspects of our operations. The rising costs of living standards, utilities, staffing, and general rise in inflation have all contributed to an increase in the overall cost required to maintain and manage properties. As these costs continue to climb, it has become necessary for housing providers to assess their pricing structures and, in some cases, implement modest rent increases. This is a crucial step to ensure the sustainability of services, allowing us to continue investing in property maintenance, improving accommodation standards, and providing the essential support services that our tenants rely on.

At Ash-Shahada, we have carefully considered the impact of these changes and have made a concerted effort to minimise the effect on our tenants. Our rent increases have been made thoughtfully, considering the financial implications for vulnerable residents, and ensuring transparency in communication about the reasons for such adjustments. We are committed to balancing the need for financial sustainability with our responsibility to provide affordable housing options for those who need them most.

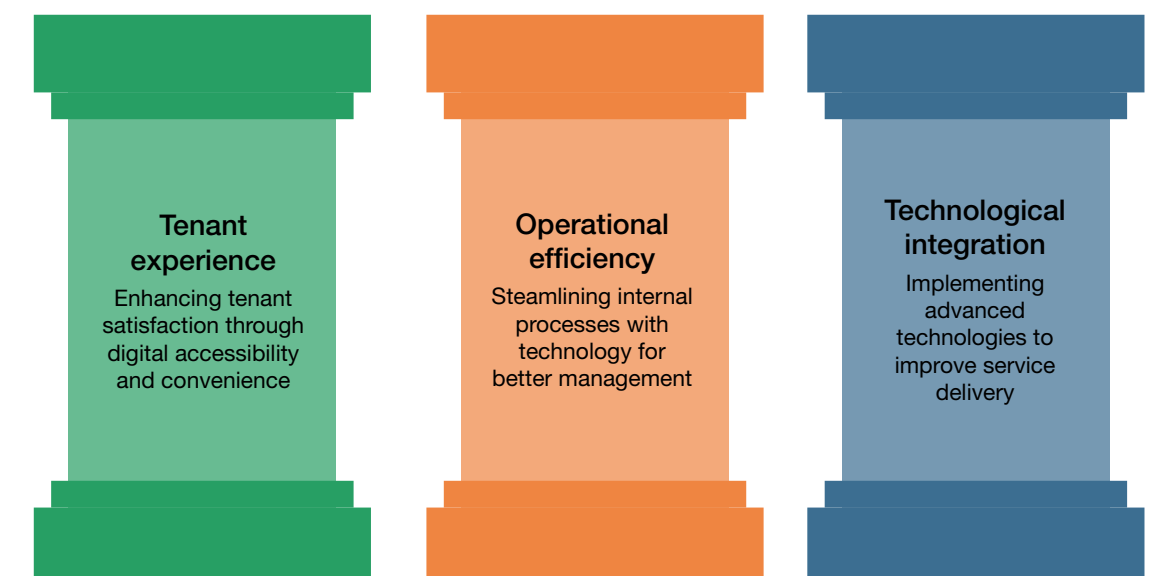
Our vision for digital growth and innovation

At Ash-Shahada, we have a clear vision for the future: to evolve as a leading provider of supported housing. With our tenant base primarily consisting of individuals aged 18-44, we recognise that this demographic values speed, accessibility, and convenience. In response, we are taking solid steps to ensure that digital measures are integrated into everything we do, enabling us to offer a seamless, efficient, and user-friendly experience for both our tenants and stakeholders.

Our commitment to becoming a more digitally focused organisation means that we are actively leveraging the latest technologies to enhance service delivery. From streamlining property submissions and payments to implementing digital communication channels and real-time support systems, we are focused on providing a quicker, more responsive service. This approach will not only improve the overall tenant experience but also make our internal operations smoother and more efficient, allowing us to better manage our growing portfolio of properties.



Digital transformation strategy





Irum ↙

“Assalamualaikum. I have been living here since a year. My support worker has helped me a lot. I have been very unwell, and my support worker has helped me. Whenever I have called her, she helped me. Alhamdulillah I am happy here.”



Your safety, our priority

Our tenant risk assessment data reveals that 36.06% of our residents are classified as medium risk, 57.89% as low risk, and 6.02% as high risk. This data emphasises the vulnerability of a significant portion of our tenant population, underscoring the critical need for our ongoing support services. We remain committed to providing safe, secure, and supportive homes for all our tenants, ensuring they receive the care and assistance necessary to thrive in their living environments.



Empowering lives

Over 21.36% of our tenants have mental health challenges such as depression, schizophrenia, and anxiety. While 74.72% of our tenant’s report “Other Disability”. These findings underscore the critical need for targeted support services, particularly for mental health and unspecified disabilities. Our tailored support plans, co-created with tenants, directly tackle issues faced by them.



Easy communication

According to the 2021 Census data, approximately 84% of in Birmingham speak English as their main language. In comparison, 87.26% of our tenants speak English as their main language, which is higher than the citywide average. We therefore have minimal language barrier while communicating. Our staff speak a total of 9 different languages spoken by our tenants, so we can communicate easily.



Shared accommodation

More than 77.43% of our properties offer shared accommodation. With multiple tenants on one property, the risk of the property being entirely vacant is lower. Living in shared property can provide a sense of community and reduce feelings of isolation by tenants.



Nationality & Diversity

Our tenant base reflects the rich ethnic diversity of Birmingham, with 71.52% of tenants identifying as British, while 22.41% come from various nationalities. Among the specific nationalities, Pakistanis (2.07%), Sudanese (1.92%), Iraqis (1.17%), and Iranians (0.86%) are notable groups. The broader ethnic composition includes a large representation from “Other Ethnicities” (28.51%), Pakistani (10.41%), Black/Black British/Caribbean (8.71%), Asian (8.51%), White (7.37%), and Mixed/Multiple Ethnic backgrounds (8.68%). Given that Birmingham is home to people from 187 nationalities and that ethnic minorities represent 51.44% of the population, this highlights the need for culturally sensitive support services and inclusive community programs to ensure all tenants’ diverse needs are met.



Majority of our Tenants are aged 25-44

In the last financial year (2024–25), 59.49% of our tenants were aged between 25 and 44, a group that increasingly expects digital solutions and streamlined support services. This demographic values technology for tasks such as rent payments and maintenance requests and requires better signposting to external services like career advice, mental health support, and educational resources. To meet these needs, we are focusing on improving digital access and providing comprehensive, easily accessible support to enhance tenants’ overall experience and well-being.



Building trust among Tenants

Our tenant tenure data reveals that a significant 56.57% of our tenants have enjoyed stable accommodation for two years or more, a testament to the quality of housing and community we provide. This also puts a spotlight on the wider move on options for tenants. However, 28.61% have tenancies of less than six months, indicating an area where we can focus our efforts on improving the initial settling-in experience and provide more effective early support. The transient nature of tenants in exempt accommodation means that frequent move outs and move ins are expected.

Ash-Shahada’s Compliance Officer based in Birmingham, plays a pivotal role in ensuring that housing services delivered by Tenants UK (TUK) are both compliant and of high quality. He provides assurance to Management and the Board by overseeing a wide range of compliance activities. These include monthly audits, property inspections, and the production of detailed quality reports, Birmingham City Council inspections, tenant complaints, incident investigations, and unannounced spot checks to maintain service standards.

This is integral to the organisation’s lines of defence, ensuring that housing and support services consistently meet both internal expectations and external regulatory requirements.

This year, there was a significant rise in the number of compliance checks completed, as the total number of bedspaces increased, resulting in more checks being required across almost all categories. Notably:

- Insurance certificates rose from a Q1 total of 136 to a total of 229 in Q4.
- Fire Risk Assessments (FRA) increased significantly, from a total of 146 in Q1 to 245 in Q4.
- Gas Safety Checks, PAT Testing, Emergency Lighting and Fire Alarm checks all recorded consistent quarterly growth.

FLAGE+

Certificate	Q1	Q2	Q3	Q4	Total
Insurance	136	172	198	229	735
FRA	146	185	216	245	792
Gas	144	192	180	229	745
PAT	141	169	187	222	719
Emergency light	142	192	205	244	783
Fire alarm	141	192	203	244	780
EICR	48	52	41	57	198
EPC (L/Lord)	10	14	14	13	51
Total	908	1168	1244	1483	4803

Maintenance

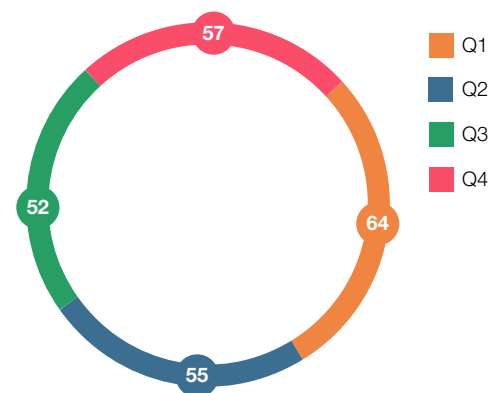
Repairs	Q1	Q2	Q3	Q4	Total
Central heating repairs	64	55	52	57	228
Boiler change	95	50	56	51	252
Carpentry & general building work	375	394	259	178	1206
Painting & decorating	209	172	169	121	671
Electrical	210	238	240	142	830
Plumbing	194	130	161	90	575
Locks & key change (doors & windows, door closures)	259	260	226	158	903
Pest control	25	25	26	15	91
Major works	29	40	22	7	98
Voids / Clear out	173	228	157	140	698
Drains & guttering	36	33	30	11	110
Kitchen renewals	89	123	109	71	392
Bathroom renewals	120	94	128	70	412
Window renewals	57	47	30	26	160
Cleaning / Rubbish removal	196	238	332	176	942
Garden / Grounds maintenance	52	64	54	17	187
Roof works	8	6	9	4	27
Total maintenance jobs per quarter	2191	2197	2060	1334	7782

Carpentry and general building work account for the most repairs and maintenance carried out during the year. This is not surprising as these areas typically experience the most wear and tear in supported exempt accommodation properties due to the vulnerable nature and high turnover of tenants.

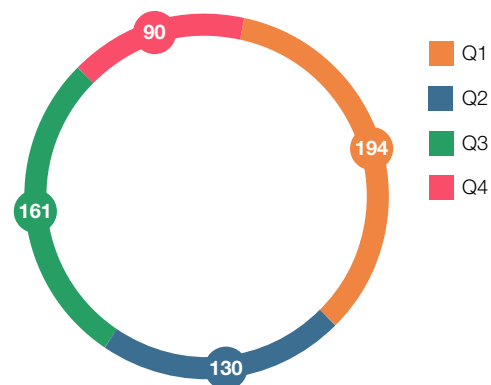
Among these, electrical repairs remain a significant category, as maintaining safety from electrical hazards is critical in supported settings. Vulnerable tenants often unintentionally damage sockets, switches, and lighting, which must be addressed as a priority to prevent accidents or injury.

Additionally, there has been a notable amount of painting and decorating work carried out across the portfolio. This ensures that properties are maintained to a consistently high standard and continue to provide a dignified and welcoming living environment for tenants.

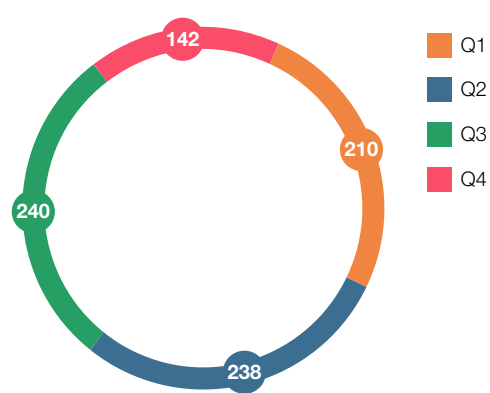
Central heating



Plumbing



Electrical



The top maintenance categories remained consistent, with electrical and plumbing services continuing to dominate. However:

- Electrical issues peaked in Q3 (240 requests), before dropping to 142 in Q4.
- Plumbing issues saw a decrease from 194 in Q1 to just 90 by Q4.
- Central heating repairs remained steady throughout the year, averaging around 57 requests per quarter.

The data reflects ongoing wear and tear from high turnover and the intensive usage of facilities in supported living environments.

Complaints

	Complaints escalated to TUK	Complaints resolved by TUK	Complaints escalated to ASHA
Q1 2024/2025	36	25	11
Q2 2024/2025	10	10	0
Q3 2024/2025	0	0	0
Q4 2024/2025	1	1	0
Total	47	36	11

A significant improvement in complaint management is evident:

- Complaints dropped from 36 in Q1 to just 1 by Q4.
- TUK resolved all complaints without escalation in Q2–Q4, and no complaints were escalated to Ash-Shahada in the last three quarters.
- This reflects improved frontline handling of complaints, clearer communication protocols, lessons taken were taken on board to prevent a reoccurrence and stronger support provider engagement and training.

Incidents

	Incidents reported	Incidents resolved
Q1 2024/2025	13	13
Q2 2024/2025	6	6
Q3 2024/2025	10	10
Q4 2024/2025	8	8
Total	37	37

Due to the varying needs of the clientele, the nature and frequency of incidents cannot be easily predicted. The number of reported incidents fluctuated throughout the year, with a notable peak in Q1, during which 13 incidents were recorded. These incidents included a range of issues such as fires, police searches, physical assaults, damage to property or surroundings, hospitalisations, antisocial behaviour (both where tenants were victims and perpetrators) and other miscellaneous incidents.

In response, TUK has intensified the monitoring of support providers to ensure high-risk clients and situations are identified at an earlier stage. Alongside this, signposting to relevant services has been strengthened, enabling tenants to access support for mental health, substance misuse, domestic abuse and general wellbeing. Where appropriate, referrals have been made to external agencies including West Midlands Police, Social Services, domestic violence advocates, and local faith and community-based groups. This collaborative approach aims to prevent the occurrence of incidents and ensure a safer and more supportive environment for all tenants and staff.

	Q1	Q2	Q3	Q4
Fire	2	0	0	1
Police search	3	0	0	0
Physical assault suffered	0	1	1	0
Damage to property / surroundings	0	2	2	3
Hospitalisation	2	1	3	1
ASB - tenant is victim	3	0	1	1
ASB - tenant initiated	2	1	2	1
Other	1	1	1	1

Property inspections

	Total number of properties inspected
Q1 2024/2025	365
Q2 2024/2025	229
Q3 2024/2025	321
Q4 2024/2025	322
Total	1237

Even though the number of properties inspected fluctuated during the year, the average per quarter was 309. These inspections were comprehensive and robustly carried out. This ensured that all identified issues were addressed in a timely manner, contributing to safer living conditions and better upkeep of assets.

Support Provision Audit

	Total number of bedspaces audited for support provision	Number of tenant files audited	Support provision audit sample as a % of total bedspaces audited
Q1 2024/2025	1598	1410	88.24%
Q2 2024/2025	1402	1251	89.23%
Q3 2024/2025	1464	1302	88.93%
Q4 2024/2025	1662	1368	82.31%
Total	6126	5331	87.18%

TUK’s Support Provision Audit coverage remained strong and consistent:

Support provision audits maintained high sample rates (avg. 87.68%) across the year, representing a meaningful review of tenant support files.

All audited files were confirmed to be satisfactory and aligned with quality expectations.

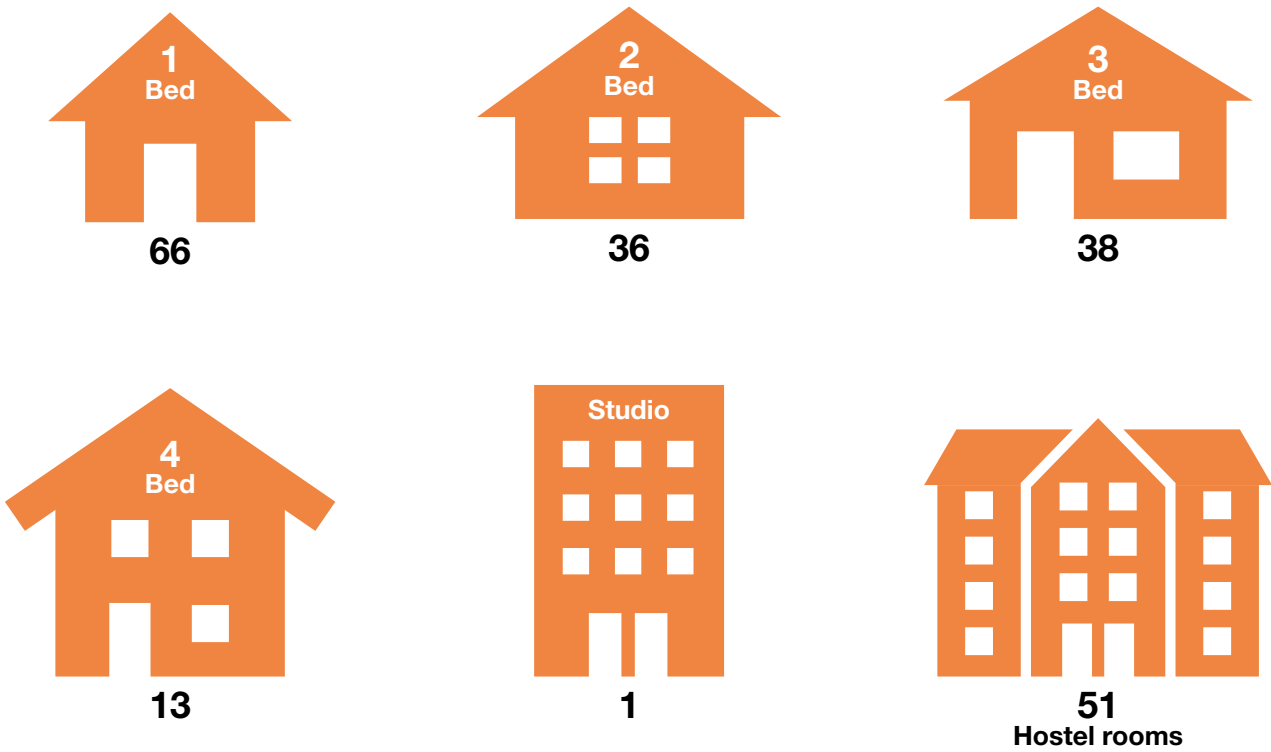


Board visit to SEA property, November 2024.

Social and Non-Social Housing

Our Homes in Numbers

Social housing stock



232

Estimated number of tenants
(1 Apr 2024 - 31 March 2025)

Non-social housing stock



8,148

Estimated number of tenants
(1 Apr 2024 - 31 March 2025)

Risk Assessments

The Board agreed that Ash-Shahada would operate three risk registers: a corporate risk register and two operation risk registers covering Social Housing and the Supported Exempt Accommodation portfolios. The risk registers are reviewed regularly by the management team and Board throughout the year as well as at the Audit and Risk and the Operation Committees respectively.

Ash-Shahada Corporate Profile

The Overall Assessment is that Ash-Shahada’s Risk Profile has remained unchanged since the last review. The organisation continues to work with the Regulator for Social Housing in relation to the Regulatory Notice. Financial stress testing was proved to be adequate as the organisation grew.

Corporate Risk Map

		Impact				
		1	2	3	4	5
		Negligible	Minor	Moderate	Significant	Major
Likelihood	5					
	4					
	3			RR01 Financial viability – Growth RR14 Cost of living crisis RR10 Breakdown in relationship with/between partners RR10.1 Birmingham City Council bankruptcy RR03 Staff turnover and resource bottleneck	RR12 Assurance of customer service and tenant involvement	RR11 Compliance with relevant legislation and standards
	2		RR05 Adverse publicity and reputational risk (SEA) RR06 Legal challenges by/against tenants	RR08 Maintenance companies workload RR09 Health/safety at properties (inc. damp/mould)		
	1		RR04 SEA third party risk RR02 Financial viability – Short term RR07 Increase in higher costs	RR13 Failure in IT systems		



SEA Risk Profile

The Overall Assessment is that Ash-Shahada’s SEA Risk Profile has also remained unchanged. The portfolio grew to 3,889 bedspaces since April last year in line with the growth plan. Continuous improvement on processes has been key in managing and mitigating risk. Resources and structure are in place as the team gear up for further growth. This is reviewed at the operations committee.

SEA Risk Map

		Impact				
		1	2	3	4	5
		Negligible	Minor	Moderate	Significant	Major
Likelihood	5					
	4			SEA8-Changes to regulatory and operating environment.		
	3		SEA5-Unable to pay rent in time due to HB delays SEA 13-Differing government policies and priorities	SEA9-Adverse ASHA publicity SEA-Tenant care and support SEA2-Tenant satisfaction and complaints SEA11-Breakdown in relationship with/between partners	SEA01 - Managing the statutory health and safety and property conditions SEA12-SEA sector becoming a political football between parties	
	2		SEA4-SPs move over to other RSLs / terminate leases SEA 10-Assurance and reliance on data and information	SEA0-B-ham Council bankruptcy SEA6-Lack of financial control over payments / significant transfer of sums of money		
	1					

Social Housing Risk Profile

The Overall Assessment is that ASHA's Social Housing Risk Profile has also remained unchanged. In line with changes made during the year a social housing risk register was created. This is reviewed quarterly by the officers and the operations committee.

Social Housing Risk Map

		Impact				
		1	2	3	4	5
		Negligible	Minor	Moderate	Significant	Major
Likelihood	5 Almost Certain					
	4 Likely					
	3 Possible			SH07- Cost of living crisis/ inflation SH09- Staff turnover and Resource bottleneck	SH06 - Assurance and reliance on data and information SH15 - Assurance of customer service and tenant involvement	
	2 Unlikely	SH08 - Growth or Business	SH04 - Tenants' inability to pay rent due to HB/UC delays SH10- Adverse media publicity / Reputational risk SH11 - Legal challenges by/ against tenants	SH02 - Managing the statutory health and safety and property conditions e.g. gas safety. SH13 - Inconsistent service by Repairs Contractor SH14 - Health and safety at property (incl. Damp and Mould) SH05 - Changes to regulatory and operating environment	SH03 - Tenant satisfaction levels (tenant perception/ complaints)	
	1 Rare	SH01 Rent Setting	SH12 - Increase in costs which are not covered by income			



Value for Money

Spending and Saving Efficiently

This report presents the Value for Money (VfM) metrics for the financial year ending 31 March 2025, highlighting key performance indicators across reinvestment, supply delivery, gearing, and operational efficiency. It offers a comparative analysis with the previous year standards to assess financial sustainability and service effectiveness.

Reinvestment

This metric measures the funds being invested in both new properties and improvements to existing properties as a % of existing property portfolio. The rise from 8.06% to 16.85% relates predominantly to the purchase of three new properties in the year, compared to the purchase on one property in the previous year.

New supply delivered

These metrics show the additional new units built or acquired during the year as a percentage of the number of units held at the year end. Ash-Shahada acquired three new properties in the year, but only one in the previous year.

Gearing

This metric indicates the extent to which the Association's properties are funded by loans. Given the significant cash balance held in respect of Supported Exempt Accommodation lettings, the gearing calculation is negative. This means that cash balances far outweigh external borrowings. Whilst the gearing position demonstrates a robust financial position, the net current asset position reflects the liability in respect of lease, support and management agents due. Gearing excluding Supported Exempt Accommodation funds remains significantly lower than industry standard.

EBITDA MRI interest cover

This metric measures the extent to which the surplus generated (as adjusted for non-cash items such as depreciation) is sufficient to fund the interest payable. The increasing result over the prior years reflects the fact that the surplus has been increasing whilst the loans and associated interest payable has reduced.

Headline social housing cost per unit

This metric measures the economy and efficiency of the Association. The lower the amount, the more economic and efficient the Association is. The results for the year reflect rising costs across Services and Maintenance, which are expected given the current economic climate. Ash-Shahada also invested significantly in improving the condition of its current housing stock to benefit their tenants.

Operating margin

These metrics measure the overall profitability of the Association, excluding exceptional items. This metric reflects that fact that there has been significant investment in property, maintenance and repairs at Social Housing properties in the year.

Return on capital employed

This metric attempts to measure how well the assets of the Association are being utilised to generate returns. A steady percentage indicates there isn't significant volatility in the Association's results. The high return displayed resulted from significantly increased activity from Supported Exempt Accommodation lettings over the last three years.

Value for money metric

During the year Ash-Shahada used a range of data to measure our Value for Money status complying with the Regulator of Social Housing standard and providing comparison to the prior year. The result is presented below.

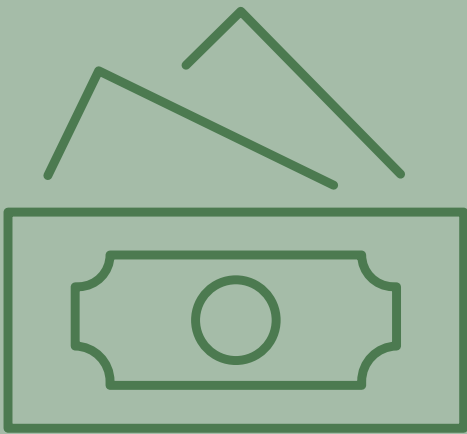
Metric	Performance	
	2024 / 2025	2023 / 2024
1 - Reinvestment %	16.85%	8.06%
2 - New supply delivered %		
A. New supply delivered (Social Housing Units)	1.46%	0.50%
B. New supply delivered (Non-Social Housing Units)	0%	0%
3 - Gearing % (Oo	-106.9%	-103.9%
- Gearing % (excluding Supported Exempt Accommodation)	6.1%	7.1%
4 - EBITDA MRI interest cover %	1018.64%	688.48%
5 - Headline social housing cost per unit	£7,510	£6,106
6 - Operating margin %:		
A. Operating margin (social housing lettings only)	3.46%	13.25%
B. Operating margin (overall)	3.26%	3.09%
7 - Return on capital employed	11.49%	12.58%

Financial Performance

	2025 (£)	2024 (£)
Turnover	47,005,016	41,101,607
Operating Expenditure	(45,474,183)	(39,644,106)
Loss on disposal of housing property components	(173,702)	(68,735)
Operating Surplus	1,357,131	1,388,766
Interest Receivable	41,665	36,804
Interest and Financing Costs	(157,234)	(216,241)
Surplus for the Year	1,241,562	1,201,575
Fixed Assets		
Housing Properties	9,705,792	8,444,184
Other Tangible Fixed Assets	725,891	372,432
Investment Property	-	193,846
Total Fixed Assets	10,431,683	9,010,462
Current Assets		
Debtors	359,020	1,282, 805
Cash and Cash equivalents	12,917,219	11,996,212
Total Current Assets	13,276,239	13,279,017
Less Creditors		
Amounts falling due within one year	(11,896,146)	(11,249,994)
Net Current Assets	1,380,093	2,029,023
Total Assets Less Current Liabilities	11,811,776	11,039,485
Creditors		
Amounts falling due after more than one year	(3,696,066)	(4,165,337)
Total Net Assets	8,115,710	6,874,148
Capital and Reserves		
Share Capital	11	11
Income and Expenditure Reserve	8,115,699	6,874,137
Total Capital and Reserves	8,115,710	6,874,148



Operating surplus
for the year
£1.35m



Cash and cash
equivalents

£12.91m



Fixed assets
£10.43m



Capital and reserves
£8.11m

ASHA in the Community

Anti-Racism Unity Rally

Ash-Shahada’s Deputy CEO, Umar Mahmood, delivered a powerful and heartfelt address at a Unity Rally organised by Stand Up to Racism, joining Bell Ribeiro-Addy MP, Councillor Martin Abrams, Denise Henry (Executive Committee, National Education Union), and other prominent community leaders. The rally, held on 10 August 2024 at Windrush Square, Brixton, formed part of a nationwide day of protest against the alarming rise in far-right violence targeting refugees and asylum seekers.

The event brought together residents, activists, and faith leaders in a moving demonstration of solidarity. Speakers condemned racism, Islamophobia, and hate-driven rhetoric while celebrating the unity and strength of Lambeth’s diverse communities.

Bell Ribeiro-Addy MP said at the rally:

“Don’t call them pro British protest because there is nothing pro British about them. There are many, many more of us than there are of them. And we need to start turning people’s minds to what is true. We need to be able to make those arguments and that’s what “stand up to racism” is about. That’s why I have been proud to stand up with “Stand up to Racism” wherever they may go and make these messages very, very clear.”

“Refugees are welcome here. Everybody, no matter their colour, their race, their religion, is welcome here. And we need to keep shouting that as loudly as we can, no matter what people try and tell us is happening, no matter what people try and say that everything is right in our society.”

Opening his speech, Umar expressed gratitude to the organisers for ensuring that a Muslim voice was present, reminding attendees of the importance of representation:

“At a rally as powerful and as unified as this, I knew it was important to have a Muslim voice present — to stand here, to be heard, and to stand with all of you.”

He spoke candidly about the prevalence of online hate and misinformation, sharing his experience of searching social media platforms — TikTok, YouTube, and Twitter — only to find messages of division and fear. Yet, he reminded the crowd that these narratives do not reflect the reality of communities like Lambeth.

“Those hateful narratives don’t reflect reality. What they do reflect is fear. When those on the far right — whether they openly call themselves that or try to hide it behind softer language — see communities like this, the sheer numbers of people who turn out to rallies like today’s, it scares them. It reminds them that they are not the majority, and that their attempts to divide us will fail.”

Reflecting on his personal journey, Umar described moving from Bradford to Lambeth and discovering common bonds that transcend cultural differences:

“This borough, this beautiful borough of Lambeth, is built on diversity. It thrives because of its diversity. When I moved here from Bradford, I came from a predominantly South Asian community to a community that was predominantly Black at the time. And yes, there were differences, but what I discovered — what so many of us have discovered — is that there’s more that brings us together than could ever divide us.”



Umar emphasised that unity must be proactive and continuous, not just a reaction to moments of crisis. He called on residents to nurture relationships all year round by celebrating their shared lives together:

“Here in Lambeth, this is who we are every day of the year. We come together — month after month, year after year — to celebrate Jewish holidays, Muslim festivities, Easter, Christmas, Remembrance Sunday just down the road at Windrush Square. We gather not only in sadness but in joy, proactively building the relationships that make our communities stronger.”

He spoke passionately about the lessons of the pandemic, which exposed the dangers of isolation and disconnection, and urged the community to ensure those bonds never weaken again. Drawing parallels to last year’s tensions during the Palestine-Israel conflict, he highlighted the resilience of Lambeth’s faith leaders:

“Even in that moment of tension, our faith leaders here in Lambeth — Muslims, Jews, Christians, and others — stood together. We refused to be divided. We refused to let politics of hate seep into the bonds that we have worked so hard to build.”

Turning to the challenges of everyday discrimination, Umar reminded the audience that racism and hate do not only manifest in rallies or headlines, but in workplaces, housing, and schools, where they must also be confronted. He called for grassroots accountability and collective action:

“Words aren’t enough. We need accountability — from the ground up, starting at the grassroots level. Too often, it’s left to communities like ours to do the heavy lifting, to protect each other, while the machinery of government lags behind.”

Speaking from personal experience, he recounted incidents targeting Stockwell Mosque, from vandalism to threats of intimidation:

“At our mosque in Stockwell, we’ve been targeted. Our Imam’s car has been smashed. We’ve had threats of far-right mobs marching down Stockwell Road. And yet, we stand strong. We refuse to be intimidated. And as long as we keep showing up like this — united — they will not succeed.”

In a deeply personal moment, Umar reflected on the example set by his father, who instilled in him a sense of service and leadership from a young age:



“Every role I hold today, I hold because my father — who is here with me right now — set the foundations for me. He brought me along with him when I was a teenager, just 13 or 14, taking me to meetings, to events, to community activities. He made sure I understood what leadership meant — that leadership is service.”

He urged others to involve young people in community life to ensure the next generation carries forward the values of unity and resilience.

The rally underscored Lambeth’s status as a sanctuary borough, where 43% of residents are from Black, Asian, or multi-ethnic backgrounds. It served as a powerful reminder that Lambeth’s greatest strength lies in its ability to embrace diversity, stand firm against hate, and take tangible action to nurture unity, inclusion, and mutual respect.

Remembrance Day 2024

On Remembrance Sunday 2024, our Deputy CEO, Umar Mahmood, stood alongside community members, faith leaders, local MPs, councillors, and military personnel in a moving tribute to those who gave their lives in defence of our freedoms. The event was not only a solemn moment of remembrance but also a powerful celebration of unity, diversity, and interfaith harmony.

The service was opened by Jak Buela, founder of the Nubian Jak Community Trust, and Nairobi Thompson-Ehiogu from the Windrush Foundation. It brought together a rich tapestry of guests, including faith leaders, the Mayor of Lambeth, Jamaican High Commission representative Vivienne Siva, MPs Helen Hayes, Florence Eshalomi, and Bell Ribeiro-Addy, Zambia Defence Adviser Brigadier General Steven Mbuzi, veterans, and community representatives.



The spirit of togetherness was reflected in interfaith prayers that honoured the shared values of peace and respect. The ceremony began with a heartfelt Libation by Shakara Bndeka, followed by Muslim prayers led by Umar Mahmood, a Jewish prayer by Rabbi Herschel Gluck OBE, and a Christian prayer by Reverend E. Wooff. These moving contributions underscored the collective bonds that continue to unite our diverse community. While the National Cenotaph in Whitehall hosts the main national observance in England, local events like this one ensure that remembrance is not confined to central institutions, but embodied in places closer to individual histories and identities telling the stories of all communities.

As part of the service, wreaths were laid at The African and Caribbean War Memorial by dignitaries and community groups, including the Mayor of Lambeth, Florence Eshalomi MP, Bell Ribeiro-Addy MP, a representative of Helen Hayes MP, Jamaican High Commission representative Vivienne Siva, Zambia Defence Adviser Brigadier General Steven Mbuzi, and members of the Nubian Jak Community Trust.



In his speech, Umar reflected deeply on the meaning of remembrance:

"Today we stand in the heart of Lambeth, a borough woven with diversity, to honour the memory of those who laid their lives for peace and freedom — like my grandfather, a war veteran and a prisoner of war. We ensure that their stories live on through the next generation. We must learn from our history and, unfortunately, with the current conflicts that plague our globe, it seems that acts of aggression are not bringing us any closer to the understanding that we must end wars. As a leader within the Muslim community, I am reminded that our faith teaches us the sanctity of life and the profound value of the greater good."

"I heard earlier that it's important to get our young people involved, and I am grateful that my father passed this legacy to me — to be involved in community activities and events such as these. I urge all of our communities, across the board, to bring our youth to these events to learn our shared history. I bless you with peace and pray that you return home safe and sound and remember those who have lost their lives. Pray for them, and pray for the peace of this world."

This year's service placed a strong emphasis on engaging young people, ensuring that remembrance continues to bridge generations. By involving youth in wreath-laying and other parts of the ceremony, the event fostered an understanding of history and the importance of peace, while reinforcing Ash-Shahada's commitment to community cohesion and education.

Health & safety (first aid) training

On 6 June 2024, Ash-Shahada staff participated in Emergency First Aid at Work (Level 3) training, delivered by accredited professionals from Siren Training Ltd.

The comprehensive course, fully accredited by the First Aid Industry Body (FAIB), was designed to ensure that staff not only met health and safety requirements but also developed confidence in responding effectively during emergencies.

Throughout the day, participants engaged in a blend of theory and hands-on exercises, covering CPR, wound care, managing unconscious casualties, and common workplace incident responses. The interactive format encouraged active participation, ensuring staff left the training with both practical experience and greater confidence.

By the end of the day, all participants successfully earned Level 3 certification, valid for three years. This investment underscores Ash-Shahada's ongoing commitment to fostering a safe and supportive workplace, ensuring that staff are prepared to protect and support tenants, colleagues, and visitors in any emergency situation.



Student work placements

As part of our commitment to community empowerment and youth development, Ash-Shahada partnered with a local school and restaurant to provide a two-week work experience placement for Muhammad, the son of a local restaurant owner.

Before the placement began, the team met with Muhammad to discuss his aspirations and goals, tailoring the experience to ensure it would provide meaningful skills and insights. Over the course of two weeks, Muhammad gained valuable hands-on exposure to business operations, client engagement, and administrative processes, helping him build confidence and develop practical, transferable skills.

This programme highlights the critical role of work experience in preparing young people for their future careers. It provides a safe and structured environment where they can apply their knowledge, develop soft skills, and gain an understanding of professional expectations.

Importantly, initiatives like these demonstrate how housing associations can inspire the next generation. By opening doors to the housing and community development sector, Ash-Shahada showcases the diverse opportunities available — from housing management and maintenance to policy, community engagement, and leadership.

Such experiences empower young people, helping them envision careers where they can make a positive impact. Programmes like this not only build employability skills but also create pathways for future leaders in housing, ensuring the sector continues to attract talent that is passionate about driving change and supporting communities.

Iftaar at Stockwell Green Mosque

On 19th March 2025, Ash-Shahada hosted an open Iftaar at Stockwell Mosque, bringing together tenants, staff, board members, contractors, and members of the local community. With over 200 people in attendance, the evening was a beautiful reflection of unity, compassion, and shared faith during the blessed month of Ramadan. This ongoing tradition brings people together to celebrate and acknowledge shared values over a warm, communal meal.

More than just a meal, the Iftaar stood as a celebration of Ash-Shahada’s ongoing commitment to community care and connection. Events like these foster a genuine sense of belonging and support for everyone. It’s in these moments of togetherness that the true impact of Ash-Shahada’s work is felt — uplifting lives and strengthening the bonds that hold our community together.

Following the meal, prayers were led by renowned scholar Sheikh Shoeib Aly, and the evening continued with fundraising for charitable causes and evening prayers. One attendee captured the spirit of the event perfectly:



“Every year an open Iftaar takes place and it brings everyone together — young and old, from all different nations. It really embodies what these organisations are about, serving the communities and being there for the vulnerable. I see people who cannot afford to eat coming here to enjoy the amazing food that people bring, showcasing their amazing cultures, and local businesses donating food too. Thank you Ash-Shahada and the mosque for putting this on.”

Year-round Activities



During the festive period of 2024, as a gesture of appreciation and giving back, gifts and food parcels were provided to our residents, ensuring that they do not miss out on anything. Our residents have expressed significant appreciation for this initiative.

Our support providers have undertaken a number of meaningful initiatives specifically aimed at supporting our service users, many of whom are vulnerable individuals residing in supported accommodation. These initiatives have included the provision of food packs and gifts, with a particular focus around key cultural and religious occasions such as Christmas, Easter, Eid, and the holy month of Ramadan.

One of our support providers made a generous donation to SIFA Fireside, Birmingham’s main support centre for adults experiencing or at risk of homelessness. SIFA Fireside’s vision is that every adult in Birmingham can live a future without homelessness. SIFA Fireside could not continue this vital work without the generous contributions from organisations.

Our support providers continue to offer immediate practical assistance to individuals sleeping rough, and support vulnerably housed clients through a range of prevention and recovery services. These include health and wellbeing support, such as basic health checks, emergency housing guidance, employment assistance, benefit advice, and opportunities for community engagement. Additionally, they host events throughout the year to foster community spirit such as summer resident events, celebrating religious festivals and distributing food and grocery parcels.



Last Year's Highlights

2023/2024

Mayor's Recognition Ceremony



Mayor of Lambeth, Councillor Sarbaz Barznji, with ASHA leadership in Council Chambers at the recognition ceremony of ASHA leadership.

Eid Reception 2nd July 2023



Representative Deputy Lieutenant for Lambeth, Christopher Wellbelove, Muhammad Ahmad, Co-Vice Chair, Mayor of Lambeth Cllr Sarbaz Barznji and Umar Mahmood, Director Operations.



Muhammad Ahmad, Co-Vice Chair, with Marina Ahmad, Assembly Member for Lambeth and Southwark, and Detective Chief Superintendent Sebastian Adjei-Addoh, BCU Commander Central South BCU.



Attendees at the Eid Reception enjoy food and refreshments sponsored by Ash-Shahada Housing Association.

Islamophobia Awareness Conference in Lambeth



Bell Ribeiro-Addy, MP for Streatham, speaking at the Islamophobia Awareness Conference at the Lambeth Town Hall.



Umar Mahmood (co-host), Ex Ceo LB Lambeth, Cllr Holland Leader of Lambeth Council, Cllr Issa Issa and Nordin Jahar (Co host).

Iraqi Delegation Meet with Faith Leaders



Iraqi government delegation visited London to meet with prominent faith leaders at Lambeth Town Hall. The Mayor of Lambeth, Cllr Sarbaz Barznji invited Ash-Shahada to attend given the "rich history of [ASHA] and leadership in the field of interfaith harmony and community cohesion".

Staff Training and Development During the Year



Paul Sowerbutts, Landlord Action, providing training to staff on income and arrears management.

Tenant Forum at ASHA Office



Tenant Forum Meeting at ASHA Office with staff and tenants.

Christmas hampers and dinner 2023



Two residents with Christmas hampers.

Remembrance Sunday



Umar Mahmood is joined by other faith leaders Rabbi Herschel Gluck OBE, Bishop Michael Steele and Professor Gus John after his speech at Remembrance Sunday commemoration in Windrush Square, Lambeth to offer prayers for those who died in war and the innocent people suffering in the current wars with a call to end all wars. In the second image, faith leaders pour sand in a symbolic gesture of peace.



Rewilding the Car Park at Redan Terrace



CEO Toaha Qureshi MBE and Office Manager Zohara Palmer with a tenant at Redan Terrace.

Contact Details



Ash-Shahada Housing Association Limited Registered under charitable rules under the Industrial and Provident Societies Act 1965

Registered Society under the Co-operative and Community Benefit Societies Act 2014

Registered Society No: 25805R

Regulator of Social Housing Registration No: C3843

Member: National Housing Federation

Accountants:

A D Williams & Co. Ltd, 102, Green Lane,
Morden, SM4 6SS

Bankers:

NatWest Bank plc: Peckham Branch, 65
Peckham High St, London SE15 5RY
Royal Bank of Scotland: Corporate Banking,
South East, Turnpike House, 123 High Street,
Crawley RH10 1DQ

External Auditors:

Knox Cropper LLP: 8/9 Well Court, London,
EC4M 9DN

Internal Auditors:

Morgan Reach Chartered Certified
Accountants: Morgan Reach House, 136
Hagley Road, Birmingham, B16 9NX

Advisors/Consultants:

Adam Lowe Data Engineering and Analytics
Consultancy
Birketts LLP
Devonshires Solicitors LLP
Knox Cropper LLP
Landlord Action UK
Morgan Hunt UK Limited
Oval Surveyors
Peninsula Business Group (Legal HR
Specialists)
Rand Associates
Stephensons Solicitors LLP
Tenet Compliance & Litigation Limited
Vedanta Hedging Limited
William Sturges LLP



“

Our strategic decisions, underpinned by sound governance and community values, have ensured that we remain focused on what matters most: providing safe, secure, and dignified housing for those who need it most. We are better equipped to serve tenants and to meet the expectations of stakeholders.

”

Acting Chair
Dr Fayyaz Qadir

“

The heart of Ash-Shahada remains its people — staff, Board members, contractors, and, above all, our tenants.

”

Chief Executive Officer
Toaha Qureshi MBE



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