

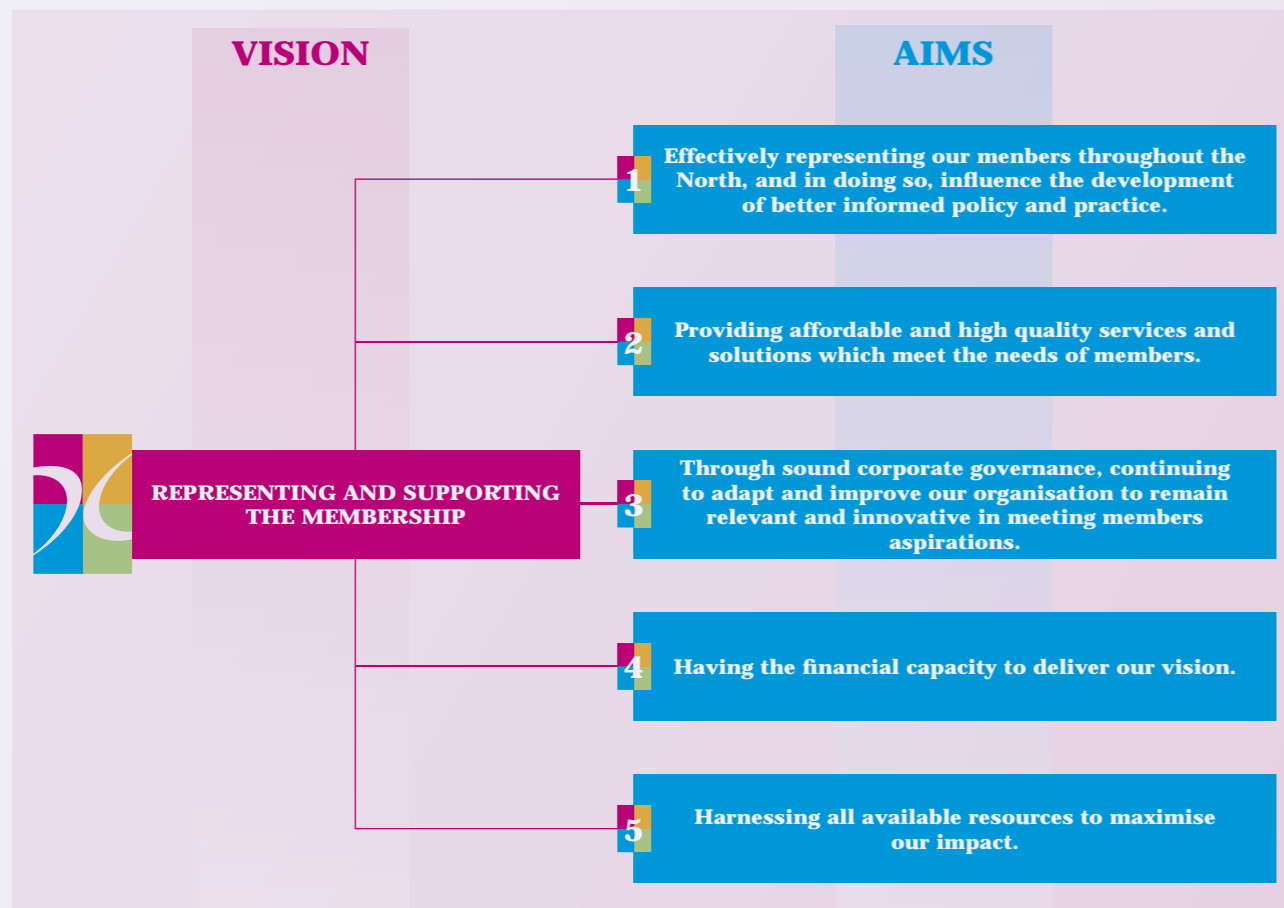


Annual Report **2006**



Our Primary Role

“A membership organisation first and foremost that strives to assist its members in improving their services by offering support, advice and guidance.”



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Chair's Statement – Geraldine Howley

This is my first year as Chair of the Consortium and I am proud of the progress we have made in the past 12 months. I succeeded Brian Spears who did a wonderful job of steering the organisation through those early years since its formation, and continues to provide his support and expertise to me and the Board.

We have had an exceptional year as this report will show. The profile of the Consortium has grown across our entire business and our unique focus on the North has made us a desirable partner and contributor on wide ranging issues affecting the region. Our ambition of influencing Government policy on behalf of our Members has been undoubtedly strengthened as a result.

Our conferences, training courses and exhibitions have continued to thrive this year and provide locally held events which are timely, of real quality and good value

for money. Our procurement and research solutions are becoming increasingly important to members, as the needs for increased efficiency and robust evidence continue to be top of the Governments' agenda. And, the support, advice and analysis on the likely impact / significance of the Government policy continues to be well received.

Despite all of this, the Board and myself are ambitious to develop the Consortium further and so we have asked the Chief Executive and his team to examine how this can be done before putting plans in place for the future.

It has been a busy but exciting year for me and one I have very much enjoyed. I must thank for their strong support my Board Directors, the Chief Executive and his staff and last but not least, all of you the members for your continued commitment and involvement.

“Our unique focus on the North has made us a desirable partner and contributor on wide ranging issues affecting the region. Our ambition of influencing Government policy on behalf of our Members has been undoubtedly strengthened as a result.”



Chief Executive's Review – John Moralee

“A year of considerable progress and achievement”

During the last 12 months we have extended the services and solutions we provide for Members, positioned the Consortium in such a way as to increase influence on their behalf, and considerably strengthened the financial health of the organisation. Whilst we strive for greater success, 2005/6 has been a

year of considerable progress and achievement.

The Consortium has continued to make good progress over the year in consolidating its influence on the national policy agenda. Our knowledge of, and evidence on issues affecting the North has continued to grow, whilst our strong and close links with member organisations has ensured we keep in touch with priorities for change. We have responded to a range of formal government consultations and policy statements and kept members advised of policy implications through a series of briefings.

At the same time, our business activities have continued to expand, offering excellent value for money on products and services from building components to insurance, and the take up of these solutions has increased markedly this year.

The Market in Context

The housing landscape continues to be ever more complex and challenging. For our members, this has meant increasing their understanding of the housing markets in which they operate and anticipating the likely impact of their interventions.

Efficiency and effectiveness remain the watchwords for the housing sector as we seek to deliver more affordable homes for reducing amounts of public subsidy, we face competition from the private sector in accessing government funds to deliver new homes, we are charged with making better use of the equity held within our housing stock in both private and public sectors, and we are striving to deliver more mixed communities with a growing focus on “liveability”. The key targets for housing remain, and we have made good progress on these, although meeting decent homes in the private sector remains a significant challenge.

All of these expectations are set against the continuing drive of the Gershon agenda. The housing sector has generally done well in meeting its efficiency targets, but we anticipate the reins will get tighter as we move forward in the economic cycle.

The make up of our membership continues to change and grow. There has been a further eight stock transfers this year in our area, six to newly created housing associations, and two to existing RSLs, five more ALMOs have also been created. There has also been a growing move towards the creation of new or larger group structures.

This year saw the government respond to the Barker Review and as anticipated it set in motion the arrangements for a merger of Regional Housing Boards with the Regional Assemblies. This will change the nature of Regional Housing Boards, potentially increasing their lobbying potential.

Also at the regional level, this year saw the introduction of Regional Funding Allocations – bringing together housing, transport and economic development funding into a regional decision making process. Whilst we welcomed the strategic thinking behind this, it is vital that we have a robust evidence base for housing in the North to ensure it is viewed as a regional priority.

Much of our, and indeed the Government's work this year has been in preparation for the Comprehensive Spending Review in 2007. We know that the key challenge for the North is to demonstrate how the housing and sustainable communities agenda acts as a pre condition to delivering the economic success that the North needs. We will be seeking to demonstrate through our submission to CSR07, the added value that housing brings to the table, whether through our transformational objectives amongst the Housing Market Renewal programmes, Local Area Agreements or our preventative work in the fields of Anti Social Behaviour and Health. Our discussions with Government this year on this topic have strongly argued that housing in the North needs freedoms and flexibilities to allow us to deliver on our challenging objectives. The commitment to service improvement and innovation in delivery that Members continue to demonstrate is vital to this process and we look forward to continuing this dialogue with you.

Net Income Generators



Business Overview

In all of the above key policy areas the Consortium seeks to represent the views, issues and concerns of housing providers in the North. Our strong partnerships and working arrangements with other organisations such as three regional housing fora, other representative bodies, and regional and sub-regional housing partnerships, as well as regular discussions with our members, have enabled the Consortium to be better positioned and able to present our case to Ministers and senior civil servants.

The Consortium has continued to lobby strongly for greater recognition of the issues facing housing in the North. Through our membership of the Northern Way Sustainable Communities group, we seek on behalf of Members to obtain greater influence over how this major initiative is implemented. Our Northern Summit in November focussed almost exclusively on the objectives of the Northern Way and how our members can play a significant role in its delivery.

We continue to meet regularly with senior staff at the Audit Commission, Housing Corporation and DCLG (formerly ODPM) to discuss joint initiatives, and obtain advance notice of developments to ensure those organisations are aware of members views on issues (usually before formal consultation has been launched).

Our research is increasingly becoming important as a tool to inform our representation activity, and also to inform and evaluate practical innovation. Two important projects are helping to raise our profile. The first is a Consortium funded project, conducted jointly with Glasgow University on obsolescence. The second, our “Lean Systems” pilot last year reported remarkable findings on improving organisational thinking. The improvements of last year have proved sustainable as will be witnessed when the follow up report is published (currently with DCLG).

The real strength of the Consortium is measured in the number of full members we have (i.e. LAs RSLs, LSVTs and ALMOs in Northern England). The membership has continued to rise steadily again this year - we have 164 Full Members, of which 77 are LAs, 36 are RSLs, 27 are LSVTs and 24 are ALMOs. We also have 19 Affiliates and 45 Subscribers. The marked increase in Affiliate membership is to enable LAs, RSLs and ALMOs outside the North to access our various business solutions – this growth is expected to treble in 2006/7. Our partnerships with organisations providing business solutions have enabled members to gain efficiencies in excess of £14m this year.

We have concentrated on improving our communications with members this year but there is still much more to do to raise awareness in, and take up of our current services and solutions. We have recently and, for the first time, appointed a Marketing Manager and are developing a Communications and Marketing Strategy to assist and guide us in this work.

And finally, feedback from Members on the quality of our services has again been good this year. We need to improve and broaden the ways in which feedback is obtained to ensure we are fully aware of members' views and expectations of the Consortium.

Summary of Results

Although our key objective is to support the members through the provision of services and solutions, we need to make a surplus to support and maintain subscriptions, continually grow and develop services, and to provide financial stability for the organisation. Some key indicators this year include:-

Operating Profit this year has increased to 13.5% (7.4% last year).

Return on Capital Employed has increased to a healthy 53.3% (36.2% last year).

Turnover has increased steadily over the last few years:-

2005/2006	-	£ 2,142,214
2004/2005	-	£ 1,883,612
2003/2004	-	£ 1,548,490
2002/2003	-	£ 1,390,295
2001/2002	-	£ 1,244,818

And finally, our Balance Sheet remains healthy with a total reserve of £868,134.

Looking Forward

2005/6 was the fourth year since the creation of the Company and final year of our business plan “Building on our Strengths”. We have again recorded a year of undoubted success and have delivered on the majority of the plan. Our business has matured to the point where the membership is strong and growing, take up of, and satisfaction in our services and solutions has never been greater, and our influence on the national policy agenda by the Consortium and its members grows year on year.

Expectations of members and partner organisations are also growing and we are now carefully considering how best to position and develop the Company in the future, and to take maximum advantage of the success we have had, and the undoubted opportunities which exist for us in the future. This work which involves working with external advisers and extensive consultation with Board Directors, members and partner bodies, will result in a new Business Plan for 2007 onwards, which will, I believe, take the organisation to a new level and enable it to be even better equipped to support and represent members.

I am supported by a talented and hard-working team of staff and a committed Board of Directors. Through their support and commitment we will continue to deliver services and solutions which are in tune with the needs and expectations of members.



Members tell us that providing opportunities to influence decision making at regional and central government levels is a key strength of the Northern Housing Consortium.



We are passionate about sharing best practice, about challenging conventional thinking, about leading the way in policy and service development.



Building our Evidence Base

We have also used this year to begin considering the future direction of research services and how we can achieve a shift from local to sub regional and sub regional to regional research outputs. We have had another successful year in terms of research projects and are excited about future opportunities. Some highlights include:

- Commissioning a joint research project between the NHC and Glasgow University exploring the concept of obsolescence in housing stock across a range of housing market types and considering possible policy implications.
- The completion of the national parish survey service – assisting rural housing enablers in providing robust evidence of the provision of affordable housing
- Continuing to develop a market analysis tool to assist members in understanding their housing markets and then enable them to shape appropriate interventions. In addition to this place specific housing market analysis, we have introduced a new, free service to all members. Our quarterly regional housing market analysis report focuses on the broad trends and shifts in housing markets across the North East, North West and Yorkshire and Humber. We are now in discussion with the regional observatories to improve the quality of intelligence in these reports primarily through improving the linkages with economic development.
- Delivering a series of customer focused research for Wear Valley District Council assisting them in understanding their customer base, their aspirations and the likely impact these aspirations will have on service delivery. We hope this future facing work will develop as a key part of our service offering.

Highlights of the Year

Our growing membership.

As a membership organisation, we strive towards maximum eligible membership across the North. This year our membership has risen from 152 to 164.

In addition to full members the Consortium continues to attract members from other geographical areas and county councils etc as they join to access services, particularly around collective procurement solutions. The affiliate category of membership (out of area membership) has grown by 9 to 19, and non-stock holding local authority members numbered 5 at the end of the year.

Attracting and retaining membership is a key performance indicator for us as it validates the range and quality of services we offer, we are therefore very pleased with the growing number of full and affiliate members we have, but we strive not to become complacent in our service development and delivery.

Support Influence and Representation.

This key area of work for the Consortium seeks to represent the views, issues, concerns and to celebrate the success of housing organisations in the North.

One of our key values at the Northern Housing Consortium is the strength in partnership. We are rightly proud of this approach and the relationships we have developed through:

- Support to the three regional housing fora
- Support to a range of organisational based groups – including the Northern ALMO's group with the National Federation of ALMOs, the Strategic Authority (ALMO) and Strategic Authority (LSVT) groups.
- Support at regional and sub regional housing partnerships. We now formally support four sub regional groupings across the North and continue to receive enquiries from other locations.
- Membership of the Northern Way Sustainable Communities workstream group

- Facilitation of a wide range of strategic and practitioner networks – from Right to Buy to Crime & Anti Social Behaviour.
- Various interfaces with members including website.

Members tell us that providing opportunities to influence decision making at regional and central government levels is a key strength of the Northern Housing Consortium. We continued to provide both formal and informal opportunities for members to participate in these networks.

This year external meetings have taken place with the Minister for Housing and Planning, Rt Hon Yvette Cooper, Andrew Wells, Director of Housing, DCLG, Carol Sweetenham, Head of Strategy and Finance, DCLG and other senior Civil Servants, Jon Rouse, Chief Executive, Housing Corporation, John Carleton, Field Director North, Housing Corporation, Roy Irwin, Chief Inspector of Housing, Audit Commission, Nick Atkins and Yvonne Davies, outgoing and new Head of Housing, North at the Audit Commission, James Cruddas, Head of Sustainable Communities, Northern Way as well as the Directors of Housing at the three regional Government Offices.

Consortium staff also regularly attend meetings with:

- Audit Commission (North) Management team
- Three Northern regional government office teams
- Housing Corporation (North) Management team
- National Housing Federation (North) Executive
- Sustainable Communities – Northern Way
- DCLG Finance Group

Key Debates

The Consortium has continued to lobby for the North's concerns to be adequately addressed by Government. This year has seen once again a focus on the financial health of the North, as Government have introduced changes to the HRA which disproportionately affects the North; the development of a new formula to determine housing investment through the English regions, and, of course, an eye on the forthcoming Comprehensive Spending Review 2007. Increasingly, we are developing a mature Northern alliance to these debates and always hope to engage constructively with Government.

Publications

The Consortium has continued to play a role in policy development and implementation through our briefing papers, consultation responses, networks and a new range of issues papers which aim to develop policy initiatives.

In 2005/06 the Consortium provided 16 consultation responses, 20 briefing papers and 3 more detailed reports, including our evaluation of the Lean Systems pilot funded by the then ODPM, which completed during 2005/06 with publication of the sustainability report due in 2006/07.

The three pilot organisations reported favourable outcomes from this process and two of the three are taking forward this approach in other areas of their business. We look forward to updating members with future progress on this issue.

Learning, Promoting, Leading

We are passionate about sharing best practice, about challenging conventional thinking, about leading the way in policy and service development. The showcase for this passion is our nationally renowned conference programme. The year saw a comprehensive events programme comprising of:

- 7 two-day conferences
- 13 one-day conferences

A total of 3084 delegates attended Consortium events which focused on topics such as: Housing Inspection, Supporting People, Housing Law, Disabled Adaptations, Research and Intelligence, Customer Excellence, Resident Involvement, Crime and ASB. This year also saw the second Northern Development Summit, run in conjunction with the Housing Corporation and Northern Way, which once again drew high profile speakers from all aspects of the sector and delegates from the highest executive level within our membership.

Once again, the year saw a successful programme of exhibitions taking place across the country, including our Hitex (Housing IT) and Energy-Ex (Energy Efficiency in Housing) events. In addition, a number of opportunities were taken to attach smaller exhibitions to conferences, where appropriate.



“Bulk purchasing through the Consortium makes sound financial sense.”

Steve Milce, Chief Housing Officer, Lancaster City Council



Highlights of the Year – continued

Partnership Development

Building on our past success in offering member organisations access to a range of partnership activities, the Consortium has focussed its efforts to increase the range of solutions available to members throughout the latter part of this year.

After consulting with members, the following solutions have been developed and are currently being procured;

- Access to Digital Television
- Gas Servicing Contract
- Consultancy Services

Overall, members have continued to deliver increased efficiency gains through their use of the Consortium's existing partnership development activities; in total 165 members utilised the benefits from at least one of our developed solutions. A summary of key milestones in each activity is outlined below.

Community Alarms Preferred Partnership

This year has been a great success for the preferred partnership arrangement for purchasing community alarms and telecare equipment. Members have been able to exercise choice in their procurement decisions and have procured equipment from our two partners, Tunstall and Initial Community Care.

In total, 148 members have used the partnership, with a total contract spend of £3.2 million.

Interest in technologies surrounding telecare has increased as a result of the Department of Health Preventative Technology Grant. To maximise the impact of this new funding stream the Consortium has launched the “Simply Telecare” service. Simply Telecare is a free consultancy service designed to assist members with all aspects of telecare service delivery, including developing a strategy, setting up pilot projects and implementing a telecare service and, in the future, enabling members to procure their equipment through the preferred partnership route. Since being launched in November 2005, 20 members have returned signed agreements to access the service, with many others expressing an interest.

Tunstall Community Alarms Maintenance Contracts

The Tunstall Maintenance Contract has never been so popular with a record number of members gaining benefit from the agreement. During 2005/06, eight new users have signed up bringing the total contract users to ninety-one.

In addition, the third party maintenance contract with Attendo Systems expired on 31st March 2006. Following a tender procedure carried out during the Autumn of 2005 Cirrus Communications Ltd were appointed as the new contractor from April 2006. During the tender process, one new member joined the scheme, bringing the total users to eight.

Allpay Payment Swipe Cards

During the year, 10 members joined this new contract, bringing the total contract users to 16. The number of transactions processed during 2005/2006 by members reached 1.2 million.

Simple - Tenants Contents Insurance

Six new members launched schemes this year making fifty-two members on the scheme which provides contents insurance to over 26,000 tenants.

Building Component Purchasing for Decent Homes

The Decent Homes Standard remains at the forefront of the social housing agenda and in response to this we are working in partnership with the LHC to help members achieve this target by 2010.

In aiming to meet Decent Homes, members have switched priorities from carrying out elemental works to a more holistic approach, using pre-tendered supply chain management. The arrangements most commonly used are kitchen refurbishments, void property protection, UPVC windows and doors, damp proofing, concrete repairs and insulation. A total of 38 members have spent over £10 million during 2005/2006.



Representing our members throughout the North



"The Consortium co-ordinates our responses to Government really well. It's a very valuable service."

*Simon Rogers,
Kirklees Neighbourhood
Housing*

Directors' Report 2006

1 Principal activities and business review

The Consortium is a membership organisation whose principal purposes are to represent members' interests and to assist them by offering support, advice and guidance. This assistance is provided in many forms, including policy advice, information and support, networking opportunities, conferences, training and exhibitions, research, general and statistical information and business solutions. Details of the Consortium's operations and activities in creating opportunities and delivering solutions for the year, its current position, and future prospects are contained in the Chair's Statement, the Chief Executive's Review and the Financial Review.

2 Directors

The current Directors are shown on page 16. Under the Articles of Association, at every AGM one-third of Directors who are subject to retirement will do so by rotation, together with any co-opted Directors. As a result Brian Spears, Geraldine Howley, Hugh Broadbent and Mike Clark will stand down from the Board on 17 October 2006 and will seek re-election. In addition there is a vacancy which needs to be filled.

We have had another successful year in terms of research projects and are excited about future opportunities.

3 Business Overview

2005/6 has been the final year of a three year business plan "Building on our Strengths" in which there has been considerable achievement and growth.

The plan's main drivers have been a stronger representation of members' needs and a more effective use of resources. It recognises the importance of effective communication with members, dynamic use of available resources, maximising the profile of the Consortium and the manner in which it can further regional issues, together with the potential for extending the range of competitive and member-led business solutions. Importantly, an effective balance is necessary between the need to provide members with the services they require, and the need to fund them through generating income from business solutions.

During the third and final year of the three year plan, the vast majority of our objectives have again been successfully delivered including:-

- a significant increase in the Consortium's profile and reputation and
- considerable increase in take up of services and solutions

Despite this success a number of factors have influenced the Consortium to continue with the themes of the existing plan for a further year. During 2006/7 we will also conduct a thorough and extensive evaluation of the Consortium's position to maximise the opportunities presented to us. This evaluation will involve the use of external support, input from the Board and consultation with Members and will result in a new three year Business Plan and an appropriate structure for delivering our plans.

4 Corporate Governance

The Consortium has accepted the principles of good governance and related internal procedures.

The Board of Directors has received briefings on a number of governance issues throughout the year and will continue to do so in the future. The Board has met on four occasions during the year. It is responsible for Company strategy and dealing with key business issues. To help guide business and management decisions, the Board has prepared a formal schedule of company activities, as well as identifying a consistent pattern of specific items reserved for its decision.

The Articles also require that, to ensure suitable geographical representation, the Board's Chair and 2 Vice-Chairs should each be from a different sub-region (i.e. North-East, North-West or Yorkshire & Humberside) and that one-third of Directors should be from each of these sub-regions. The Annual General Meeting in 2004 reaffirmed the status of the Consortium as a non-political organisation and noted that implicit in this is that Directors should be officers of full member organisations.

Relations with Members

The Company is committed to maintaining good communications and the provision of services and support to its members. Apart from using a variety of media to communicate with members, the Consortium's Annual General Meeting, to which all members are invited, allows matters of interest to be raised with the Board. To help, a notice of the AGM, summary Financial Statements and related AGM papers are issued before the meeting to allow members to consider the items of business.

The Consortium's website at www.northern-consortium.org.uk also contains up to date information about the Consortium and the services and solutions it provides. Importantly, the annual report and accounts are available on the website and are also circulated in hard copy form to all members. In addition, members receive regular e-mail and hard copy newsletters which provide information updates, including relevant developments and related websites.

Internal Control

The Directors acknowledge their overall responsibility for, and place a high degree of importance on, the Consortium's systems of internal control. The systems are designed to ensure efficient and effective operations and compliance with applicable laws and regulations. They are also designed to manage rather than eliminate risk, and can only provide reasonable and not absolute assurance against material misstatement or loss.

Risk Management

The Company has established procedures for all service and business units to regularly appraise, review and operate appropriate and effective risk management. To ensure the Company's approach is shared by all employees, on-going training programmes addressing such issues as health and safety and environmental management are in place.

"The sector is so competitive and the inspection pressures are so huge we need all the help we can get to identify and deliver best practice."

Martin Musgrave, Chief Executive, St Leger Homes



Directors' Report – continued

5 Employees and Employment Policies

Our most important asset is our staff and we are committed to policies that encourage all employees to achieve their greatest potential and to contribute to the success of the Company. This is done by encouraging them to attend seminars, training courses and providing help in seeking necessary professional qualifications to further their careers. The basic salary and benefits we offer our employees are assessed individually. Factors which we take into account for each individual are: the level of salary compared to the market; personal performance and responsibilities; internal relativities; the general award for the majority of our employees; and the Company's overall financial position.

We have this year, following consultations with staff, introduced changes to their Terms & Conditions including a staff reward scheme. The introduction of modern, beneficial and supportive Terms and Conditions will reflect well on the Consortium as being a caring and sensitive employer and should positively impact on our ability to retain and recruit staff. It will also result in improved efficiency.

The Company is also committed to a policy of equal opportunity in employment and believes that it is essential to ensuring success and growth. To this end the Company makes every effort to select, recruit, train and promote the best candidates based on suitability for the job; to treat all employees and applicants fairly regardless of race, sex, marital status, nationality, ethnic origin or disability; and to ensure that no employee suffers harassment or intimidation.

6 Employee Involvement

It is the Consortium's policy to have effective communication and consultation with staff. Staff involvement is achieved through meetings, briefings and newsletters, which help to ensure that staff are fully aware of the organisation's goals and results. In addition, staff representatives are elected on to a consultative committee, which periodically meets formally with management to discuss matters of general staff interest or concern together with any issues relating to Terms and Conditions. Minutes of these meetings are available to all staff. A full list of all staff is shown on page 17.

7 Health, Safety and Welfare at work

It is the Consortium's policy to give the greatest importance to the health, safety and welfare of its employees. To this end, the Company makes every reasonable effort to provide safe and healthy working conditions in its offices. Similarly, it is the duty of all employees to exercise responsibility and to do everything to prevent injury to themselves and to others. This policy is communicated to employees through contracts of employment, staff handbooks available by intranet and hard copy, operating manuals, bulletins and notice boards as appropriate.

8 Budgetary Process

A comprehensive budgetary process is completed once a year and is reviewed and approved by the Board. The Company's performance and results, as compared to the budget and the prior year, are reported to the Board at each of its meetings.

9 Insurance

The Company maintains appropriate insurance cover and reviews the adequacy of the insurance regularly.

10 Creditors Policy

The Company's policy is to agree and confirm terms of payment procedures at the commencement of business with suppliers, pay in accordance with contractual and legal obligations, and continually review payment procedures and liaise with suppliers as a means of eliminating difficulties and maintaining a good working relationship.

11 Charitable and other donations

The Consortium each year supports a number of charitable bodies. It raised a total of £7387 during 2005/6 which was used to support NEPACS, Francis Housing & Rainbow Family Trust, Chas Housing Aid Bradford.

12 Annual General Meeting

The AGM will be held at 5.00pm on 17 October 2006 at the Hilton Hotel, Blackpool. The notice of meeting is given in the papers, which accompany this report.

13 Responsibilities of Directors

The Directors are responsible for preparing the annual review and summary financial statement in accordance with applicable law. They are responsible for ensuring that the Company keeps adequate accounting records, and are also responsible for taking reasonable steps to safeguard the assets of the Company and to prevent and detect fraud and other irregularities.

The Directors remain satisfied that the Company has adequate resources to continue in business and, accordingly, that financial statements should be drawn up on a going-concern basis. Further, appropriate accounting policies consistently applied and supported by reasonable and prudent judgements and estimates have been used in the preparation of these financial statements and applicable accounting standards have been followed. These policies and standards, for which the Directors accept responsibility, have been discussed with the Auditors. The Directors, having prepared the financial statements, have requested the Auditors to take whatever steps and to undertake whatever inspections they consider appropriate for the purpose of giving the report.

By order of the Board of Directors

John A Moralee

Company Secretary

August 2006

Summary Financial Statement

This Financial Statement has been prepared from information contained in the full Financial Statements of the Company audited by Bartfields (UK) Ltd in accordance with the Companies Act 1985. The purpose of the statement is to give an overview of the financial stability of the Northern Housing Consortium Limited as at the 31 March 2005, and the level of activity for the year concluding on the same date. The accounts show a continuation of the successful nature of the Northern Housing Consortium's activities, and represent a sound basis for future trading.

The full Financial Statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective June 2002) and are available to Members. The abbreviated accounts for the period ended 31 March, 2005 will be filed with Companies House following the AGM.

Profit and Loss Account for the year ended 31 March

2006			2005		
	£	£		£	£
Income			Income		
Seminar & Training	877,146		Seminar & Training	676,975	
Research	266,167		Research	317,186	
Membership Subscriptions	256,522		Membership Subscriptions	227,092	
Commission on Combined Contracts	514,992		Commission on Combined Contracts	389,972	
Member Services	108,643		Member Services	179,483	
Community Data Services	11,600		Community Data Services	19,900	
Sponsorship	95,353		Sponsorship	61,065	
Miscellaneous	11,791		Miscellaneous	11,939	
Bank Interest	37,548		Bank Interest	19,548	
		2,179,762			1,903,160
Expenditure			Expenditure		
Employee Related Expenses	814,501		Employee Related Expenses	758,892	
Seminar & Training	503,250		Seminar & Training	409,215	
Research	99,639		Research	105,099	
Member Services	65,249		Member Services	138,747	
Community Data Services	12,642		Community Data Services	16,219	
Premises Expenses	38,126		Premises Expenses	47,040	
Transport Expenses	66,749		Transport Expenses	54,634	
Supplies & Services	140,668		Supplies & Services	125,932	
Corporate Events	34,718		Corporate Events	31,185	
External Advice	47,098		External Advice	20,203	
Bad Debts	543	1,823,183	Bad Debts	6,458	1,713,624
		356,579			189,536
Depreciation			Depreciation		
Equipment	2,574		Equipment	28,351	
Fixtures & Fittings	27,698	30,272	Fixtures & Fittings	2,480	30,831
Profit on disposal of fixed assets	175	175	Profit on disposal of fixed assets	-	-
		326,482			158,705

2006

ROCE - 53.3%

Operating Profit % - 13.5%

Working Capital Ratio - 2.57:1

2005

ROCE - 36.2%

Operating Profit % - 7.4%

Working Capital - 2.09:1

Balance Sheet as at 31 March

2006			2005		
	£	£		£	£
Fixed Assets			Fixed Assets		
Intangible Assets		-	Intangible Assets		-
Tangible Assets		27,900	Tangible Assets		37,574
		27,900			37,574
Current Assets			Current Assets		
Debtors	553,137		Debtors	511,739	
Cash at Bank and in hand	821,180		Cash at Bank and in hand	452,339	
	1,374,317			964,078	
Creditors			Creditors		
Falling due within one year	534,083		Falling due within one year	460,000	
Net Current Assets		840,234	Net Current Assets		504,078
Total Assets Less Current Liabilities		868,134	Total Assets Less Current Liabilities		541,652
Reserves			Reserves		
Pension Reserve	140,000		Pension Reserve	90,000	
Research & Development Reserve	20,000		General Reserve (P&L Account)	451,652	
Development Fund Reserve	20,000				541,652
General Reserve	688,134				
		868,134			

We certify that the figures stated in the above Summary Financial Statement have been extracted from the full Financial Statements of the Northern Housing Consortium Limited for the period ended 31st March 2006 and the Audit report attached thereto was unqualified.

Bartfields (UK) Limited
Chartered Accountants

We certify that the figures stated in the above Summary Financial Statement have been extracted from the full Financial Statements of the Northern Housing Consortium Limited for the period ended 31st March 2005 and the Audit report attached thereto was unqualified.

Bartfields (UK) Limited
Chartered Accountants



The Board of Management

REPRESENTING THE NORTH EAST

BRIAN SPEARS

Chief Executive
City of Durham
NHC Director 2002 - 2006
NCHA Chair 1997 - 2002
NCHA Board Member 1995 - 2002

GERALDINE WILCOX

Group Director of Operations
Tees Valley Housing Group
NHC Director 2002 - 2006
NCHA Board Member 1999 - 2002

MICHAEL CLARK

Executive Director
Derwentside District Council
NHC Director 2002 - 2006

JOHN CRAGGS

Deputy Chief Executive (Operations)
Sunderland Housing Group
NHC Director 2002 - 2006
NCHA Board Member 1995 - 2002

CATH PURDY

Chief Executive
Housing Hartlepool
NHC Director 2005 - 2006

REPRESENTING THE NORTH WEST

HUGH BROADBENT

Chief Executive
First Choice Homes Oldham
NHC Vice-Chair 2002 - 2006
NCHA Board Member 1997 - 2002

RICHARD HOUGHTON

Assistant Director - Strategy & Decent Homes
Sefton MBC
NHC Director 2002 - 2006
(resigned 21st July 2006)

SAYEED OSMAN

Deputy Director
Blackburn with Darwen Council
NHC Director 2005 - 2006

BOB LIVERMORE

Executive Manager - Housing Services
West Lancashire District Council
NHC Director 2002 - 2006

ALAN STENNARD

Director of Regeneration
Metropolitan Borough of Wirral
NHC Director 2002 - 2006
NCHA Board Member 2001 - 2002

REPRESENTING YORKSHIRE & HUMBERSIDE

GERALDINE HOWLEY

Group Chief Executive
Bradford Community Housing Trust
NHC Chair 2005 - 2006
NHC Vice-Chair 2002 - 2005
NCHA Board Member 1998 - 2002

TIM HARRIS

Chief Executive
Berneslai Homes
NHC Director 2003 - 2006
(resigned 2nd May 2006)

KEVIN DODD

Chief Executive
Wakefield & District Housing Trust
NHC Director 2005 - 2006

HARRY DODGEON

Contract Manager
East Riding of Yorkshire Council
NHC Director 2002 - 2006

COLIN DALES

Housing Unit Manager
Richmondshire District Council
NHC Director 2002 - 2006
NCHA Board Member 1998 - 2002

NON EXECUTIVE DIRECTOR

DAVE PROCTER

Non Executive Director 2005 - 2006
NHC Director 2002 - 2005



The Consortium Team

Staff Names and Posts

John Moralee
Allan Kelley
Ian Wright
Andrew Carlin
Charlotte Howse

Chief Executive
Director of Resources
Service Development Director
Partnership Development Director
Head of Policy & Practice

Michelle Punshon
Rachel Smith
Lynda Redshaw
Anthony Cummings
Maureen Hanley
Yvonne Shipley
Kay Fairley
Nicola Pendleton

Corporate Services Manager (Finance & Governance)
Events Organiser
Office Manager
IT Officer
Finance Officer (Part Time)
Finance & Admin Assistant
Admin Support Assistant
Admin Support Assistant

Lindsay Sheridan
Gill Jackson
Tim Syass
Louise Ratcliffe

Senior Partnerships Co-ordinator
Partnerships Co-ordinator
Partnerships Co-ordinator
Partnerships Co-ordinator

Anna Milner
Helen Nattress
Nigel Johnston
Jennifer Stevenson
Andrew Chester
Natalie Hodgson
Leah Blacklock
Simon Page
Barry Turnbull

Research & Intelligence Manager
Knowledge Manager
Principal Services Officer - Performance Improvement
Research & Intelligence Assistant
Research & Intelligence Assistant
Researcher
Researcher
Project Officer
Member Services Officer

Leavers in the year ending 31 March 2006

Michelle Wright
Kevin Davy
Fran Sewell
Nicola Richmond

Hayley Nolan
Carrie Shaw
Iyvann Baker
Michael Cochrane

Hannah Walker
Lynn Renwick



Our Members

FULL MEMBERS - LAs

Allerdale Borough Council
 Alnwick District Council
 Barnsley MBC
 Barrow in Furness Borough Council
 Berwick upon Tweed Borough Council
 Blackburn with Darwen Council
 Blackpool Borough Council
 Blyth Valley Borough Council
 Bolton MBC
 Burnley Borough Council
 Bury MBC
 Calderdale Metropolitan Borough Council
 Carlisle City Council
 Castle Morpeth Borough Council
 Chester-le-Street District Council
 Chorley Borough Council
 City of Bradford
 City of Durham
 City of Salford
 City of Sunderland
 City of Wakefield MDC
 City of York Council
 Copeland Borough Council
 Craven District Council
 Darlington Borough Council
 Derwentside District Council

FULL MEMBERS - RSLs

Abbeyfield (Darlington) Society
 Accent Group Limited
 Arena Housing Association
 Ashiana Housing Association Ltd
 Cheviot Housing Association
 Contour Homes Ltd
 Derwent & Solway Housing Association
 Durham Aged Mineworkers Homes Association
 Eaves Brook Homes Ltd
 Endeavour Housing Association
 Enterprise 5 Housing Association
 Equity Housing Group
 Guinness Trust
 Hanover Housing Association
 Harvest Housing Group
 Home Group Limited
 Irwell Valley Housing Association
 Jephson Housing Association
 Johnnie Johnson Housing Trust
 Leeds Federated Housing Association
 Liverpool Housing Trust
 Mosscares Housing Ltd
 Newcastle & Whitley Housing Trust Ltd
 Nomad Housing Association

Doncaster MBC
 Easington District Council
 East Riding of Yorkshire Council
 Eden District Council
 Ellesmere Port & Neston BC
 Fylde Borough Council
 Gateshead Council
 Harrogate Borough Council
 Hartlepool Borough Council
 Hyndburn Borough Council
 Kingston Upon Hull CC
 Kirklees MC
 Lancaster City Council
 Leeds City Council
 Liverpool City Council
 Macclesfield Borough Council
 Manchester City Council
 Middlesbrough Council
 Newcastle City Council
 North East Lincolnshire Council
 North Lincolnshire Council
 North Tyneside Council
 Oldham MBC
 Pendle Borough Council
 Preston City Council
 Redcar & Cleveland

Ribble Valley Borough Council
 Richmondshire District Council
 Rossendale Borough Council
 Rotherham MBC
 Scarborough Borough Council
 Sedgefield Borough Council
 Sefton MBC
 Selby District Council
 Sheffield City MDC
 South Lakeland District Council
 South Ribble Borough Council
 South Tyneside MBC
 St. Helen's Council
 Stockport MBC
 Stockton on Tees Borough Council
 Teesdale District Council
 Trafford MBC
 Tynedale Council
 Wansbeck District Council
 Warrington Borough Council
 Wear Valley District Council
 West Lancashire DC
 Wigan Council
 Wirral MBC
 Wyre Borough Council

Northern Counties Housing Association
 Pickering and Ferens Homes
 Places for People Group Ltd
 Railway H.A. & Benefit Fund
 Riverside HA
 Sadeh Lok Housing Group Limited

Sanctuary HA
 Tees Valley Housing Group Ltd
 Three Rivers Housing Association
 Two Castles Housing Association
 Villages Housing Association Ltd
 The Windmill Housing Association Ltd

Northern Housing Consortium Membership



LA's
 RSL's
 ALMO's
 LSVT's
 Subscribers
 Affiliates

Our Members

FULL MEMBERS - LSVTs

Bradford Community Housing Trust
 Broadacres Housing Association
 Calico Housing Ltd
 Carlisle Housing Association Ltd.
 Chester & District Housing Trust
 Coast & Country Housing
 Community Gateway Association
 Eden Housing Association
 Erimus Housing

FULL MEMBERS - ALMOs

Berneslai Homes
 Blyth Valley Housing Ltd.
 Bolton at Home
 Dale & Valley Homes
 East Durham Homes
 First Choice Homes Oldham
 Gateshead Housing Company
 Golden Gates Housing

AFFILIATE MEMBERS

Acis Group Ltd
 Amber Valley Housing Ltd
 Aspire Housing Ltd
 Borough of Poole
 Cheshire County Council
 City of Lincoln Council
 Covertry City Council

SUBSCRIBER MEMBERS

Applied Energy Products Ltd
 Attendo Systems Ltd
 B3 Burgess Ltd
 Bowater Windows Ltd
 Bramall Construction Ltd
 Cirrus PLC
 Community Alarms South Lakeland
 Connaught Property Services plc
 Co-op Bank
 CRL Refurbishment
 Cumbria County Council
 Dales Community Alarm Trust
 Derbyshire County Council
 Dunelm Property Services
 Durham Businesswear Ltd

Green Vale Homes
 Helena Housing
 Housing Hartlepool
 Knowsley Housing Trust
 Milecastle Housing
 New Fylde Housing
 Pennine Housing 2000
 Progress Housing Group
 Shoreline Housing

Kirklees Neighbourhood Housing
 Leeds East Homes Ltd
 Leeds North East Homes Ltd
 Leeds North West Homes Ltd
 Leeds South East Homes Ltd
 Leeds South Homes Ltd
 Leeds West Homes Ltd
 New Prospect Housing

Gedling Borough Council
 High Peak Community Housing Ltd
 Luton Borough Council
 Newark and Sherwood Homes Ltd
 Newham Council
 Renfrewshire Council
 Sandwell Homes

Eden Community Alarms
 Elliott Holmes Johnson Ltd
 Frank Haslam Milan
 Gleeson Asset Care limited
 Goldshield Electronic Security
 Hall & Partners
 House Builders Federation - Stockton
 Housing Corporation North West
 ICT Associates
 Identislot Ltd.
 Initial Community Care
 Jane Darbyshire & David Kendall Ltd
 Jontek Ltd
 Keepmoat Plc
 Lancashire County Council

Space New Living
 Sunderland Housing Group
 Twin Valley Homes
 Wakefield and District Housing
 Weaver Vale Housing Trust
 Wirral Partnership Homes Ltd
 Wulvern Housing
 Wyre Housing Association Ltd
 Yorkshire Coast Homes

Rochdale Boroughwide Housing Ltd
 Sheffield Homes
 Six Town Housing
 South Lakes Housing
 St Leger Homes of Doncaster
 Tristar Homes Ltd
 Wigan & Leigh Housing
 Your Homes Newcastle

Sevenside Housing
 Stafford Borough Council
 Tamworth Borough Council
 Trent & Dove Housing
 Wealden District Council

Lindman Limited
 MARSH UK Ltd
 Moores Furniture Group Ltd
 Northern Coalfields
 Northumberland Care Trust
 North Yorkshire County Council
 Orbis PLC
 Pinnacle Housing
 Radway Door & Windows Ltd.
 Switch2 Energy Solutions Limited
 Tunstall Telecom Ltd
 Tynetec Ltd
 VNC Lifeline Ltd
 Warmseal Windows (Newcastle) Ltd
 Yorkshire Windows



Who we work with

The Consortium wishes to thank the following partners, institutions and suppliers for their continued support and assistance:-

Service Providers

Accountants and Auditors	Bartfields (UK) & Co
Legal Services	Wrigleys
Personnel Support	North East Regional Employers Organisation
Payroll	City of Sunderland
Insurance Brokerage including Risk Management	Marsh UK
Banking	Co-Operative Bank Plc

Partners/Suppliers

Tunstall Group	Personal & home reassurance, telecare solutions, response centre systems
Initial Shorrock	Community care alarms and telecare services
Initial Attendo Systems (Cirrus Communications Ltd from 1.4.06)	Social alarms and telecare solutions (maintenance)
Marsh/Royal & Sun Alliance	Insurance services
allpay.net	Swipe card payment systems
LHC	Building component procurement and partnering
Identislot	Distraction burglary prevention initiatives
Durham Business Wear	Corporate uniforms

Institutions

DCLG
 Government Office North East
 Government Office North West
 Government Office Yorkshire & Humberside
 Housing Corporation Northern Region
 Audit Commission (Northern)
 Regional Housing Forum North East
 Regional Housing Forum North West
 Regional Housing Forum Yorkshire & Humberside
 National Housing Federation North
 Chartered Institute of Housing





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