



# 2019 ANNUAL REPORT

*“Working with rural communities to build and manage high-quality affordable homes”*



## 2019 ANNUAL REPORT:

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*“ Working with rural communities to build and manage high-quality affordable homes ”*

Cover image: Affordable homes in Bolney, Sussex

# 1 Chairman's Welcome

I am pleased to report on a number of successes over the year. These have been achieved alongside some external challenges and important organisational changes.

We increased the number of affordable homes in rural communities by completing new developments at Widford (Essex) and construction continued at Bolney (Sussex) and at Warehorne (Kent). In addition, building work started at Throwley (Kent), Dunsfold (Surrey) and Roxwell (Essex). All the homes we provide have been conceived and enabled through a close partnership with the local community.

We recognise that with our support the villages we work with secure not only new affordable homes, but also vital community assets that enhance wider social and economic wellbeing. These assets keep services open and knit together valuable social networks.

Addressing concerns from local opposition groups, negotiating planning complexities and overcoming technical challenges generally come hand-in-hand with building new affordable rural homes. The strength of partnership with each local community helps to secure the mutual resilience needed to overcome such difficulties.

Our work as part of the Rural Housing Alliance continues to help influence national housing and planning policy. Along with other rural advocates, English Rural welcomed positive changes in the revised National Planning Policy Framework. We were however, concerned by some less welcome ideas like Entry Level Exception Sites. These, along with other challenging factors designed to increase overall supply of homes, could have a negative impact on the willingness of landowners to make sites available for affordable developments.

When building new homes, it is important to English Rural that they are well designed,

high quality and comfortable to live in. A review of our design standards was carried out during the year and is ongoing. The result is an increased emphasis on fabric-first principles, which focus on using good design and build standards to focus on ensuring homes are extremely energy efficient and cost less to run.

Investing in improving existing homes is also a priority. The condition survey of English Rural's properties completed during the year showed that they are all safe and well maintained. The information gathered in the survey will help us to make sure this continues. It will also inform our ambition to invest

in retrofitting renewable technology. Using grants secured from the Warm Homes Fund and external financing, we have started a programme of investing £0.5m, replacing older style storage heaters with air-source heat pump renewable technology.

Finally, we have seen significant internal changes with the retirement of English Rural's long-standing Chief Executive, Adrian Maunders and the appointment of Martin Collett as his successor. This change has coincided with a review of Business Strategy by the Board, which sets out an ambitious and exciting future.

Critically, the new Business Strategy is underpinned by our continued strong financial performance, good governance and talented pool of staff ■



**Mark Tillson**  
Chairman





# 2 Chief Executive's Foreword

**English Rural has a unique purpose amongst our sector, with a focus on building, managing, and advocating for affordable housing that helps local people in villages across England.**

Our refreshed five-year Business Strategy sets us on an ambitious course to continue this by building 200 new homes in partnership with rural communities. Importantly, the Business Strategy also invests money in existing homes and services – with money spent on priorities agreed by residents, including never compromising on safety, tackling fuel poverty, as well as enabling increased access to information and choice.

The delivery of the Business Strategy is possible because English Rural is well managed, financially strong and has sound governance.

My role as English Rural's newly appointed Chief Executive is to make sure that this continues. Working both internally and externally to ensure that we understand and respond to an uncertain operating environment.

A key feature that gives English Rural strength and profile beyond our size, is the ability to collaborate with a wide range of partners at local and national levels. As well as recognising the value of our own ability, we can see the value in partnering with others when their vital contributions help to achieve our purpose and ambitions.

At a local level, the relationship we form with parish and district councils is a good example of this, showing how working to support rural communities is at the very centre of what we do. Nationally, we were the principle architect of the 5-star plan for rural housing, which I personally had the good-fortune to promote as Chairman of the Rural Housing Alliance. This work helping to grow affordable rural housing completions by 4% during 2018/19 with over 5,000 new properties built across England by housing associations, around 12% of all affordable homes.

The content of this Annual Report offers a review of our work and more detail on our plans. It highlights successes,

emerging risks and evaluates our performance. For me, in addition to this it is also important to recognise the essential contributions made by our staff, voluntary board, and wide-ranging partners – thank you for helping us deliver on our purpose ■



**Martin Collett**  
Chief Executive



# 3 Business Strategy 2019-2024

During 2018 English Rural started a review and update of the existing Business Strategy to reflect changes to the internal and external operating environment. The new Business Strategy covers the years 2019 to 2024. Strategic ambitions retain a consistent focus on delivering quality homes and services, recognising English Rural's position as the one of the leading specialist affordable rural housing providers with a strong brand and reputation.

This position in the sector is becoming increasingly relevant given the growing competition from other delivery models supported by government policy, that are both disrupting and innovating traditional ways of enabling affordable rural homes. Increasingly, English Rural finds itself playing a national advocacy role, ensuring that the value of supporting the delivery of affordable rural homes is understood by central government and their agencies.

Underpinned by continued strong financial performance and greater investment capacity, the Business Strategy is ambitious in its approach to meeting English Rural's purpose of "the provision and management of affordable housing for local people in rural villages in England and to be an advocate for affordable rural housing". A purpose as relevant, if not more, than when the Association was set-up in 1992.

**The new Business Strategy lists seven strategic ambitions, which resources will be mobilised to deliver ►**

*There will be an element of phasing-in of these ambitions as new business opportunities and projects now progress, particularly the development of new homes. The Business Strategy will see around 200 new homes built, increasing the overall level under management towards the 1,500 milestone. An important driver for growth is the Association's approach to be a more efficient organisation, as highlighted through the continued focus on value for money, pursued to improve productivity and performance.*

## STRATEGIC AMBITIONS - OUR VISION FOR THE NEXT FIVE YEARS:

1



Work with **residents** and deliver services in an **accountable** way.

2



Grow by building new homes **in partnership** with rural communities.

3



Play a leading and **influential** role nationally within the rural housing sector.

### OUR

**PURPOSE:** *The provision and management of affordable housing for local people in rural villages in England and to be an advocate for affordable rural housing* ■

4




Invest in and deliver **good governance**.

5



Invest in **securing** and keeping the **best talent**.

6



Actively seek **partnership** opportunities with other smaller **rural housing** associations.

7



Use assets effectively and support sound **financial health**.

# 4 Advocacy Activity



English Rural is one of the leading national providers of affordable rural homes and plays a vital role in highlighting the importance of what we and our peers provide to rural communities.

Increasingly, English Rural finds itself playing a national advocacy role, ensuring that the value of supporting the delivery of affordable rural homes is understood by central government and their agencies. We also collaborate with our rural peers and have developed successful wider partnerships with other like-minded organisations who share similar values.

Our Patron, HRH The Princess Royal, continues to advocate the work we do and is a great asset to the organisation and the wider affordable rural housing sector. The Princess regularly attends and speaks at events on our behalf.

Our updated Business Strategy sets out that this advocacy work is an important part of what defines us as an organisation and has resulted in us investing more resource in this area. A formal Communications Strategy will set out to efficiently target resources at achieving advocacy ambitions detailed in the Business Strategy. One way to measure the success of this advocacy role is to consider the influence on decisions affecting policy change that impact the supply of affordable rural homes.

The profile of rural housing is still high on the political agenda and through influencing rural policies at

regional and national level the direct benefits for rural communities is clear. English Rural was a key architect in shaping the '5-Star Plan for Rural Housing' which has resulted in rural housing associations completing 5,402 homes in 2018/2019, up 4% on the previous year.

Through our active role as Chair of the Rural Housing Alliance, in rural housing steering groups and other rural networks at local and national level, we continue to be a key contributor to a wide range of events aimed at influencing positive outcomes for the rural housing sector.

We are also proud to have sponsored an event led by



The Plunkett Foundation and the National Housing Federation to end loneliness and isolation in rural areas. The event highlighted the importance of rural interest groups working together to form strong and supportive partnerships. Our Patron, HRH The Princess Royal delivered an inspiring speech that highlighted the need for affordable rural housing in tackling these issues.

English Rural remains committed to strong and continued advocacy for affordable rural housing, working with partners and other advocates to secure funding and influence policy decisions that will continue to benefit rural communities.



*Our Patron, HRH The Princess Royal, meets local residents in Bolney, Sussex*

# 5 Resident Involvement

English Rural is committed to being transparent and accountable for the services we offer. The ways in which residents can be involved are many and varied:

- Our Resident Scrutiny Group continues to carry out a critical role in informing decisions and evaluating service performance.
- We are an early adopter of the National Housing Federation's 'Together with Tenants' plan which aims to create a stronger, more balanced relationship with tenants and residents.
- A self-service online portal will be launched in 2019/20, allowing residents to manage their home, repairs and accounts more effectively and efficiently and afford more opportunities to provide feedback via surveys and response forms.
- English Rural will continue to invest in staff training to improve knowledge and skills.
- We will aim to maintain or increase the current level of overall resident satisfaction (88% of residents are currently very satisfied or fairly satisfied with our overall service).
- An English Rural resident who has lived in one of our homes since 2001 sits on our Board of Management and represents the wider resident voice.



# 6 Resident Services

English Rural is seeing a steady but clear change in service demands, reflecting a changing resident profile.

Whether it is increasing challenges emerging from aging households or more complex household needs, the demands on the housing team are evolving. This is considered to reflect the retraction of local authority and third-sector support, which is a consequence of continued national austerity measures.

English Rural has increased investment in staff training to ensure that skills are developed ahead of the changing service demands. The new Business Strategy recognises the value of attracting and retaining high-quality talent.

English Rural continues to meet key targets and compares well to other housing associations. We retain high levels of satisfaction from residents, particularly when it comes to service delivery and quality of homes provided. Rent arrears are at a historical low and English Rural continues to work with residents to manage accounts.

A new self-service portal due to be launched in 2019/20 will give residents even greater control over their finances and housing management needs, allowing them to report repairs, check their accounts and provide feedback more easily.





The table right shows our housing management performance indicators ▶

Performance Indicator	Target	Target Met?	Vs. Last Year	2018/19	2017/18
Rent collection	More than 97%	✓	▼	99.3%	99.6%
Current tenant arrears	Less than 3%	✓	▲	1.36%	1.49%
Former tenant arrears	Less than 0.2%	-	▲	0.33%	0.38%
Residents satisfied with housing service	86%	✓	=	88%	88%
Void re-let time when minor works required	Less than 28 days	-	▲	38 days	39 days
Void rent loss %	Less than 0.5%	-	▼	0.65%	0.39%

◀ A new, self-service portal will give residents greater control

# 7 Asset Management

A stock condition survey was completed in 2018 and confirmed that English Rural's homes continue to be well-maintained and compliant with regulations. It also showed that moving forward greater levels of investment would be necessary to replace older components such as kitchens and bathrooms. The cost forecasts from the survey were included within the 30-year financial model, on which the Business Strategy 2019-2024 is based.

The approach to asset management has been enhanced through the recruitment of a Head of Property Services. Priorities for this role include improvements to procurement routes, better contractor management and higher levels of customer service. As the levels of investment in maintaining assets grow, it is increasingly important that quality, value and high levels of resident satisfaction are prioritised.

One factor that isn't always considered when looking at affordability of rural housing is the cost of running a home. Energy bills in rural areas are considerably higher than in urban areas due to poor insulation and alternative heating methods

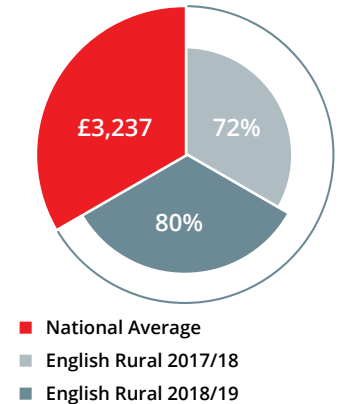
that are more expensive than traditional gas central heating.

We are focused on improving the performance of older style properties, especially those off the mains gas network. The outcome being more comfortable living environments for residents and lower energy bills. English Rural is mid-way through a new programme of installing air-source heat pumps in place of electric storage heating, with grant funding secured to complete this work in 56 homes. The Business Strategy 2019-2024 will continue this emphasis, aiming to have less than 10% of all homes owned with an Energy Performance Rating of below band C by 2024.

## COSTS PER PROPERTY:

# £2,330

In 2018/19 English Rural's costs per property were 20% below the national average:

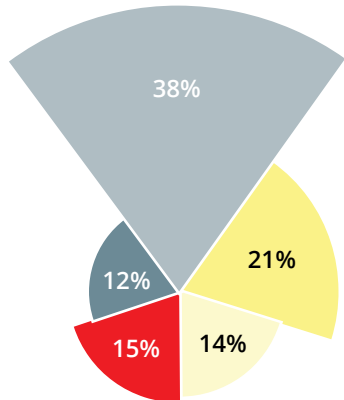




PROPERTY COSTS:

**£1.575 million**

2017/18 Costs: £1.142 million



- Day to day maintenance (-5%)
- Cyclical maintenance (-5%)
- Major repairs (+1%)
- Services (-3%)
- Capital Replacements (+12%)

Performance Indicator	Target	Target Met?	Vs. Last Year	2018/19	2017/18
Emergency repairs completed in 24 hours	100%	-	=	97.9%	97.9%
Routine repairs completed in 28 days	95%	-	▼	89.9%	90.4%
Repairs completed on first visit	70%	✓	▲	79%	78.4%
Units with valid gas certificate	100%	✓	=	100%	100%
Tenants satisfied with repairs service	85%	✓	▼	92.6%	96%
Residents satisfied with overall quality of home	85%	✓	=	90%	90%

The table above shows repairs performance indicators ▲

◀ Values in brackets show variance on previous reporting period

# 8 Risk Management

A key theme that cuts through our activity is understanding and managing risk. This allows us to prepare by considering worse-case scenarios.

The 30-year financial model is subject to annual and comprehensive stress testing. This allows us to understand what might happen and how long it would take to have an impact. We can then consider, in the event that circumstances did deteriorate, what measures we could take to address the risk. Such risks include rapid deterioration in economic conditions, changes to welfare reform, possible consequences of Brexit, changes to health and safety legislation and adverse planning policy developments.

The financial model is robust, and in most scenarios, provides a long lead-in time for any corrective action, should this be necessary. At each meeting, the Board considers the Strategic Risk Register and updates the actions required as necessary. The Audit & Standards Committee carries out the role of challenging and scrutinising the controls in place to reduce the risk from occurring. The Executive Management Team also regularly reviews risks at a more detailed level.

We also undertake a regular programme of independent internal audits to ensure that we comply with current regulations and requirements. This includes gas safety, governance, property maintenance, employer health and safety, data protection and financial management.





# 9 Development

Growing sustainably is one of English Rural's key objectives. We were pleased to complete work on seven units at Widford in Essex during the year. Whilst construction continued on another 17 homes at Bolney (East Sussex) and at Warehorne (Kent).

In addition, starts on site were made during the year on a further 23 homes in Throwley (Kent), Dunsfold (Surrey) and Roxwell (Essex), including two homes for open-market sale at Throwley.

Government grant totalling £724k was received during the year from Homes England. This grant enhances English Rural's capacity to deliver more homes in the future.

Delivery of the development programme during 2018/19 has been impacted by planning delays and on-site technical issues. However, the revised Business Strategy 2019-2024 will see around 200 new properties built, increasing the overall level of affordable rural homes owned and managed by English Rural towards the 1,500 milestone.



Above: St. Margarets, Kent ▲

Top: Warehorne, Kent (Photo: OSG Architecture) ▲

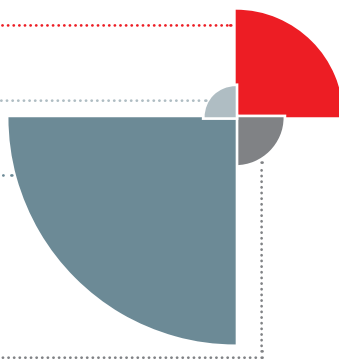
EXTRA HOMES SINCE 2018:

+ 7 Owned  
 + 8 Managed  
 +15 Total



SALES SINCE 2018:

**18** Existing  
 (-6 Vs. LY)  
**5** Mutual Exchange  
 (-2 Vs. LY)  
**38** Properties Let  
 (-2 Vs. LY)  
**8** Extra stock in  
 our portfolio  
 (-10 Vs. LY)  
**69** Total (-20 Vs. LY)



Homes Owned and Managed	Vs. Last Year	March 2019	March 2018
General needs social rent	=	647	647
General needs affordable rent	▲	129	124
General needs intermediate rent	=	11	11
Shared Ownership	▲	374	372
<b>TOTAL OWNED</b>	▲	1,161	1,154
Managed on behalf of others	=	83	83
<b>TOTAL OWNED AND MANAGED</b>	▲	1,245	1,237

# 10

## Financial Performance

As a non-profit organisation, any surpluses that are made from day-to-day activities are re-invested into providing new affordable rural homes and new services. This is supplemented by surpluses generated from homes for sale, providing even greater capacity to deliver more affordable homes, whilst also contributing towards meeting the full context of local demand. Recognising the need to generate surpluses to make public subsidy go further will enable English Rural to continue to grow organically.

- **Our surplus for the year was £188k (2018: £462k)**  
The surplus is lower this year compared to last year mainly due to the additional surplus on the sale of two discounted local sale homes last year.
- **Cash balances stand at £3.7m (2018: £7.5m)**  
Proceeds from a loan taken out in 2015 are increasingly being applied to build new homes. As schemes are completed the additional net rental income will more than offset the additional interest costs. In the meantime, there is a “cost of carry” of the loan which represents the opportunity cost of being able to commit to new developments in the knowledge that funding is already in place.
- **New loan facilities of £18m** are in place to fund our projected development programme over the next 5 years.



## GROUP STATEMENT OF COMPREHENSIVE INCOME:

	2018/19 £	2017/18 £
<b>TURNOVER</b>	<b>5,638,516</b>	<b>6,441,673</b>
Cost of sales	-	(680,948)
Operating expenditure	(4,189,124)	(3,964,932)
<b>OPERATING SURPLUS</b>	<b>1,449,392</b>	<b>1,795,793</b>
Surplus on disposal of property, plant and equipment	-	21,902
Interest receivable and similar income	33,037	22,733
Interest payable and similar charges	(1,294,106)	(1,378,908)
Surplus before tax	188,323	461,520
Taxation	-	-
<b>Surplus for the year after tax</b>	<b>188,323</b>	<b>461,520</b>
Other comprehensive income:		
Initial recognition of multi-employer defined benefit scheme (SHPS)	(80,717)	-
Actuarial loss in respect of pension scheme	(56,945)	-
<b>Total comprehensive income for the financial year</b>	<b>50,661</b>	<b>461,520</b>

## GROUP STATEMENT OF FINANCIAL POSITION:

	2018/19 £	2017/18 £
<b>FIXED ASSETS</b>		
Social housing properties	81,083,679	78,044,736
Office equipment and leasehold improvements	27,694	39,223
	<u>81,111,373</u>	<u>78,083,959</u>
<b>CURRENT ASSETS</b>		
Properties developed for sale	599,273	-
Debtors	717,468	328,041
Cash and cash equivalents	3,726,703	7,506,339
	<u>5,043,444</u>	<u>7,834,380</u>
<b>CREDITORS</b>		
Amounts falling due within one year	(2,744,867)	(2,900,854)
<b>NET CURRENT ASSETS</b>	<u>2,298,577</u>	<u>4,933,526</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<u>83,409,950</u>	<u>83,017,485</u>
<b>CREDITORS</b>		
Amounts falling due after one year	(70,105,935)	(69,764,132)
<b>TOTAL NET ASSETS</b>	<u>13,304,015</u>	<u>13,253,353</u>
<b>CAPITAL AND RESERVES</b>		
Share capital	49	48
Revenue reserve	13,303,966	13,253,305
	<u>13,304,015</u>	<u>13,253,353</u>



# 11 Treasury Management

Additional borrowing facilities of £6m were secured with Triodos during the year. This, together with the further £12m facility with Santander, will provide enough funding along with existing cash balances, to fund most of the remaining development programme set out in the Business Strategy 2019-2024.

An additional £2.4m of facilities will need to be secured by 2023 so there is no immediate need to put this funding in place as most of the programme is not yet contracted.

Performance against the interest cover loan covenant, as shown below, has reduced this year due to the one-off cost pressures and planned higher expenditure on capital components, in particular air source heat pumps. Covenant performance is projected to improve back to around 170% in 2019/20.

Covenant Details	Tightest Covenant	Actual
<b>Interest cover – adjusted for major repairs and excluding surpluses/deficits on sale of assets</b>	Greater than 110%	✓ 147%
<b>Gearing – Net Borrowings / Historic Cost of Properties</b>	Less than 50%	✓ 30.3%

# 12 Value for Money

A new Value for Money (VfM) Standard, issued by the Regulator for Social Housing (RSH), came into effect from April 2018. It moved the focus of the RSH's approach away from the primarily narrative VfM Statements to reporting through the statutory annual accounts by Registered Providers (RPs) such as English Rural, on progress in meeting their own targets, including a suite of metrics to be defined, from time to time by the RSH.

It is essential that English Rural is focused on demonstrating VfM through its activities. The housing sector is facing big challenges, both in terms of delivering new supply and maintaining high levels of services to existing residents. English Rural's business model is built on ensuring that services to existing residents are maintained at a high level and fully funded before looking to contribute any internal resources to the provision of new homes. To deliver VfM, English Rural is prepared to be innovative, be more commercial and generate economies of scale through both organic and inorganic growth.

These actions will deliver greater financial capacity to invest in our agreed purpose. English Rural's VfM Strategy can be summarised as the ability to effectively mobilise investment and deliver on its agreed purpose, whilst using capacity and resources more efficiently. To understand how well it does this, it is important that there are easy to measure targets and outcomes. These include both financial and non-financial, some which will be generic and comparable across the sector and others which are more specific to English Rural's overall Business Strategy.

More details on our approach to VfM can be found in the comprehensive Annual Financial Accounts published on our website.

**Performance figures for 2018/19 against the VfM metrics are shown here ▶**

*Sector-wide figures provided by the RSH are shown for comparison purposes. It should be noted that the benchmark comparisons, even though the most recently published, are two years out of date and so are not directly comparable with English Rural's figures for 2018/19.*





Value for Money Metric	English Rural 2018/19	English Rural 2017/18	Median RP's < 2,500 units	Median All RP's > 1,000 units
<b>1. Reinvestment %</b>	5.5%	2.2%	4.0%	5.6%
<b>2. New supply delivered %:</b>				
A. New supply delivered (Social Housing Units)	0.6%	1.6%	0.9%	1.2%
B. New supply delivered (Non-Social Housing Units)	0%	0%	0%	0%
<b>3. Gearing %</b>	34.0%	32.6%	30.4%	43.4%
<b>4. EBITDA MRI Interest Cover (inc. sales) % **</b>	148%	183%	248%	212%
<b>5. Headline social housing cost per unit</b>	£2,688	£2,326	£3,650	£3,290
<b>6. Operating Margin %:</b>				
A. Operating Margin (social housing lettings only)	27.2%	32.5%	31.5%	34.7%
B. Operating Margin (overall)	25.8%	27.9%	28.0%	31.4%
<b>7 - Return on capital employed</b>	1.7%	2.2%	3.7%	4.3%

**Other Strategic Measures**

**Target**

Energy Efficiency	<b>90% of rented homes:</b> to have EPC rating of C or above by 2024
	<b>All homes:</b> to achieve EPC rating of at least C by 2030
Rural Advocacy	<b>All new homes:</b> to achieve EPC rating of at least B
	Increase the supply of affordable rural homes through policy influence
Resident Involvement	Work with smaller organisations to release otherwise dormant investment capacity into new affordable homes
	Maintain overall satisfaction levels within the upper quartile for the sector
	Launch self-service online resident portal
	Engage with staff to improve performance and skill-base
	Be more open, transparent and accountable in our service offering

\* Source: Regulator of Social Housing – VfM Metrics - Summary Report Sept 2018 (2017 data)

\*\* This interest cover definition differs from that used by our funders as it includes surpluses from the sale of properties. Performance is, therefore, generally higher than for loan covenant purposes.

# 13 Our Team

**ROYAL PATRON:** HRH The Princess Royal

**HONORARY PRESIDENT:** Sir Peter Dixon

## **BOARD:**

Mark Tillson: Chairman

Nick Way OBE: Vice Chairman

Jane Jennings: Chair of Audit & Standards Committee

Sue Reekie: Chair of Finance & Resources Committee

Tony MacArthur: Chair, ER Homes Ltd.

Norman Arnell

Brian Carroll

Dorcas Cumming

Clive Francis

## **CHIEF EXECUTIVE'S OFFICE:**

Martin Collett: Chief Executive

Karen Eagles: Governance & Executive Support Manager

David Barrowcliff: Communications Officer

## **RESIDENT SERVICES TEAM:**

Kathryn Harrison: Head of Housing Services

Beau Rickerby: Head of Property Services

Steven Bland

Jade Clark

Luke Versteeg

Regional Housing Managers

Janette Spence: Repairs & Maintenance Manager

Dawn Cridland: Repairs & Maintenance Officer

Julie Hodges: Repairs & Maintenance Administrator

Terri Browning

Pam Howard

Housing Services Administrators

**DEVELOPMENT TEAM:**

**James Taylor:** Development Director & Deputy Chief Executive  
**Alison Thompson:** Senior Regional Development Manager  
**Nick Hughes:** Regional Development Manager  
**Ian Gillespie:** Technical Development Manager

**FINANCE TEAM:**

**Ray Green:** Finance Director  
**Ferdi Lachica:** Finance Manager

**Ade Balogun**  
**Lorna Murdoch**  
 Accounts Officers

**Chyna Edwards-Bryce**  
**Peter Stevens** (*Maternity Cover*)  
 Finance Assistants



*Our Patron, HRH The Princess Royal accepts a bouquet at a recent opening ▶*



English Rural Staff



## English Rural Housing Association

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