Primary Purpose and Key Themes

As we look back in this Report to over 3 decades of successful housing, care and associated activities - first as Clwyd Alyn Housing Association, and as the Pennaf Housing Group - we can take a great deal of pride in the wide scope of services we now provide to an extensive range of client groups - the individuals, neighbourhoods and communities - that we serve and support, throughout North and Mid Wales.

The Pennaf Housing Group, and its specialist member companies, is pleased to report on another year of achievement, aspects of which are featured throughout the following pages, which we trust you will read with interest.

The Group’s agreed ‘Primary Purpose’ is Opening Doors - Enhancing Lives.

Our five ‘Core Principles’ continue to underpin all our operations, committing our staff and Board Members to undertake their duties within this framework. These are:

- **Integrity** - Honesty and trust in all that we do
- **Care** - Looking after yourself, others and communities
- **Accountable** - Taking responsibility for our actions
- **Respect** - Respect yourself and others
- **Equality** - Accepting differences and treating everyone fairly

The Pennaf Housing Group has three themes for its work over the next five years:

- **Enhancing Communities** - focus on working with Tenants and Residents to meet the needs of their communities and to continually improve services.
  
  Pages 4 and 5

- **Enhancing Partnerships** - reflect the vital importance of working collaboratively with people and agencies, to provide optimal solutions to community needs.
  
  Pages 6 and 7

- **Enhancing Value** - focus on the infrastructure and people in the Pennaf Housing Group, to deliver high-quality, cost-effective and efficient services.
  
  Pages 8 and 9

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**Pennaf** is a Registered Social Landlord and serves as an umbrella organisation for subsidiaries, offering a range of high quality corporate services to each of the Group Members - including Housing with Care & Support, Leasehold & Marketing, Financial Management, Development, Planned Maintenance, Human Resources, Administration and IS.

**Clwyd Alyn** is a Registered Social Landlord and a charitable subsidiary of Pennaf. The Association manages the Group’s housing services functions, including general needs accommodation, supported living schemes, care homes, extra care schemes, housing with care and support and a wide variety of home ownership options.

**Tŷ Glaç Housing Society** is a Registered Social Landlord and a charitable subsidiary of Pennaf. The Society directly manages the Wrexham Care & Repair Agency, which provides advice and assistance to people aged over 60 and persons with disabilities to enable them to remain in their homes.

**Tir Tai** is a subsidiary of Pennaf, established as an unregistered, company limited by guarantee. It acts as the development arm, undertaking all development activities on behalf of Group Members, with the facility to ‘gift aid’ any surpluses generated to other Members of the Group.

**Offa** is a non-charitable subsidiary of Pennaf, established as an unregistered, company limited by guarantee. Its role is to undertake projects that fall outside of Clwyd Alyn’s charitable rules and to develop projects that are not dependent upon the receipt of Social Housing Grant from the Welsh Government. Offa’s main role to date has involved delivering a lettings and property management service for private sector landlords who own houses in multiple occupation, and offering specialist advice on licensing criteria.
This has been another extremely busy and successful year thanks to the hard work and dedication of our Board Members and Staff, who undertake the work of the Group for the benefit of all those who turn to us for help, and also to the continued support of our many stakeholder groups. We have had many occasions to celebrate again this year, several of which are highlighted within this Report.

We were particularly proud when Pennaf successfully achieved a listing in the Sunday Times 100 Best Not-for-Profit Organisations to Work For 2012, the third year in succession for the Group to receive a listing, together with receiving a ‘Two Star - Outstanding Status’ accreditation in the UK ‘Best Companies’ listing for 2012. These accolades serve as a huge endorsement of all the work the Group has been doing, particularly in relation to employee engagement, and everyone involved with the organisation should feel justly proud of our achievements.

Clwyd Alyn has continued to expand its property portfolio across North and Mid Wales, utilising a combination of grant funding secured from the Welsh Government, and private finance raised by the Group. This has enabled us to bring an additional 173 new units of accommodation into management, including a new centre of excellence providing specialist services for older people who need residential nursing care at Merton Place in the heart of Colwyn Bay - funded entirely through private investment; our fourth Extra Care scheme at Plas Telford in Wrexham, and a combination of move-on accommodation, general family housing in Rhyl and Gwernaffield; together with a number of tenure neutral properties, with the option to purchase.

We continue to work with our local authority partners across the region to prioritise housing needs and take a longer-term view to find innovative solutions to meet future requirements.

We have also continued to play an active role in the North Wales Coastal Regeneration Project that is working in partnership with a number of agencies to transform the local environment in both Rhyl and Colwyn Bay, and we remain ever mindful of the need to adopt a responsible approach to the environmental impact of all areas of our work.

Clwyd Alyn’s level of community involvement and development has continued to expand. We are committed to ensuring that our tenants, residents and leaseholders are able to live in attractive, safe and secure communities, and their involvement remains at the heart of our operations.

Our Wrexham Care & Repair Agency has continued to provide a consistently high level of service delivery to clients. During the past year, the number of referrals received has continued to increase, with the majority coming from the clients themselves, who currently have an average age of 75 and the majority of which are homeowners. The majority of clients who benefitted from the service over the past year stated that their independence and security had been improved since work had been undertaken to their homes.

Both of our newer subsidiaries - Tir Tai and Offa - have remained active during the course of the past year, with Tir Tai acting as the Development arm of the Group and Offa specialising in providing a lettings and property management service for the private sector.

Finally, I wish to place on record my thanks to all my colleagues on the Group Boards and all our staff for their continued support, commitment and hard work over the past year, which has greatly assisted us in achieving our goals and helps us in moving forward with our Primary Purpose - Opening Doors - Enhancing Lives.
A book entitled ‘Memories Past and Present’ was launched by a talented group of pupils, based on the memories of residents at Pentre Mawr sheltered housing scheme in Abergele. The project was a big success and allowed the older residents and young students to interact to produce the moving book.

Preswylfa resident Omar Faraj, a Kurdish refugee, fled from Iraq seeking asylum in the UK 8 years ago - and thanks to many hours of hard work with, amongst others, his key Support Worker, Katrina Solomon - he successfully passed his British Citizenship Test. Omar said he felt “very proud” to have been granted citizenship as he looks forward to a brighter future.

Wrexham Care and Repair is proving to be so successful that clients are keen to ensure that others can fully utilise the service, which provides repairs and adaptations for older or vulnerable people. Agency Manager, Yvonne Jones said, “We can advise clients about any work they may need, we can help them find a reliable builder and we can over-see the work, if they wish.

Pennaf has continued to develop a number of schemes across the region in partnership with many local authority and partner agencies.

Plas Telford, a flagship £8.5 million hi-tec Extra Care Scheme developed in partnership with Wrexham County Borough Council was opened, providing 54 high-quality apartments for over 55s. Residents can enjoy facilities at the scheme including a restaurant, lounge, library, cinema and hairdressing salon as well as a community café which is also open to members of the public.

The Group has also taken over the management of Bro Trehinon in Amlwch during the year, providing 20 bungalows for single people and couples who are over 55.

Enhancing Communities

Underpinning its Primary Purpose, this year has seen Pennaf Housing Group continue to ‘open doors’ and ‘enhance the lives’ of its diverse range of tenants, residents and customers.

The Group has also continued to expand its portfolio of Care Homes, with the completion of a £5million new centre of excellence providing specialist services for older people who need residential nursing care at Merton Place in Colwyn Bay. This 54 bedroomed nursing home is the first care home the Group has funded entirely through private investment, providing a truly ‘five-star’ facility and delivering the very highest levels of nursing care and support.

At the same time the Group has been working in partnership with Wrexham County Borough Council to undertake an innovative re-modelling exercise with a view to transforming and regenerating the Chirk Court Residential Home to meet the changing needs of older people in the area.

Over the coming year, the Group is scheduled to start work on its fifth Extra Care scheme, which will provide an additional 46 high quality apartments at Tan-y-Fron in Llandudno.
Always striving to continuously improve its service by engaging with its customers, Clwyd Alyn has launched the ‘Getting to Know You’ Tenant Profiling initiative, which involves collecting information from all residents to ensure the Group’s current and future services match their needs. "We are rightly proud of what we offer our tenants and residents, but it’s important that we always strive to go that extra mile for them" said Neil Moffatt, Director of Housing Services. Customers can also get involved with the Association in many other ways. The Customer Panel allows them the opportunity to share their views with Senior Managers whilst we continue to hold estate walkabouts where tenants can talk about specific issues which may concern them.

Youngsters from our Supported Living projects once again attended ‘Resfest’ - a conference which gives them the chance to have their voices heard and one which has won national recognition in the Tenant Participation Advisory Services (TPAS) Cymru’s National Participation Awards.

The scheme will be developed as a successful tripartite partnership between Conwy County Borough Council, Clwyd Alyn and the Betsi Cadwaladr University Health Board, together with grant funding provided by the Welsh Government, which will enable the development of an integrated health and social care centre on the site, bringing many benefits in terms of access, convenience and overall quality of service to the local community.

The Group continues to examine ways to improve its eco credentials and has invested £3million to install solar panels so that some 485 tenants can harvest free electricity, whilst also taking advantage of the Government’s ‘feed in’ tariff. Panels have also been installed at the Group’s HQ in St Asaph and at the Wrexham Foyer scheme in Wrexham, helping to generate more efficiencies by reducing electricity consumption at key locations. Graham Worthington, Group Chief Executive explains “It’s all part of our commitment to decrease our carbon footprint and become more energy efficient.”

Pennaf staff helped raise money for St Kentigern’s Hospice by collecting unwanted clothing and recycling the items with a Social Enterprise firm. The initiative underlines the Group’s commitment towards carbon reduction by encouraging recycling to cut down on land-fill.

Visitors to the Pennaf stand at the National Eisteddfod in Wrexham were certainly greeted by a vibrant stall, which gave a great opportunity for staff to meet existing clients and customers as well meet potential new ones.

Pennaf’s Health and Well-being Policy encourages initiatives such as the Food Co-op at Pennaf’s head office. Staff order their produce for £3 each week, which is then supplied and bagged up by the the staff themselves.
A joint initiative by six housing associations in North and Mid Wales saw a DVD created based around a family hounded by loan sharks after falling into debt. Residents helped write, act and edit the production which gave handy money-saving tips and budgeting advice in an informative and engaging way.

A partnership with Groundwork North Wales breathed new life into a community garden. The improvement plan, also supported by Flintshire County Council's Youth Partnership, Deeside College, and the Countryside Council for Wales, saw the Garden City plot transformed, with new pathways, fencing and raised beds. The initiative also allowed the youngsters to learn new skills and create new business links.

A collaboration with the Environment Agency Wales helped raise awareness about the risk of flooding. Officers met with managers of schemes and visited community events to provide advice and guidance needed to reduce the risk of flooding to properties and explained how to draw up an action plan if communities are affected.

Clwyd Alyn’s Community Development Officer, Louise Blackwell comments: “As a registered social landlord, we don’t simply provide good quality, affordable homes for local people, we also believe in working with the local wider community to create great places to live. Such events also provide us with an opportunity to listen to our tenants and learn more about how they would like to see the local neighbourhood develop further in the future”.

Residents from the Wrexham Foyer, a supported living scheme for previously homeless young people in Wrexham, recently hosted a ‘Business Breakfast’ for local business leaders. It was part of the ‘Seeing is Believing’ scheme organised by Business in the Community as part of a Prince of Wales initiative encouraging businesses to engage with social issues and allowed youngsters to explain some of the barriers they face when trying to gain employment.

Rhyl is to receive a £10 million facelift thanks to funding from The Welsh Government, which will see Denbighshire County Council work in close collaboration with Pennaf. The ambitious plans will see properties demolished in West Rhyl, transforming the land into open space, as well as renovating properties in parts of Gronant Street and Aquarium Street. Local people have been consulted as to the kind of facilities they would like to see within the new open space, which will radically change the look and feel of the area and is hoped to provide a catalyst to further regeneration. Group Chief Executive, Graham Worthington comments: “As an organisation Pennaf is not only committed to providing high quality affordable housing solutions for local people, but also creating vibrant sustainable communities, and the partnership looks forward to working with local residents and community groups on this exciting opportunity.”

Clwyd Alyn’s Area Housing Teams regularly join forces with residents, partner agencies and local community groups to organise fun-packed and informative events for all the family to enjoy. A number of very successful such events have been held at Garden City in Sealand, whereby representatives from Keep Wales Tidy, Flintshire County Council, the Environment Agency, local Community Police Officers and the North Wales Fire and Rescue Service have attended to provide invaluable information about existing services available within the county that residents might wish to link into.

In order to best achieve our objectives, Pennaf has forged strong links with many local organisations to best meet the dynamic needs of our customers.
Residents from the Wrexham Foyer took the opportunity to share their experiences with local business people to raise awareness of the challenges they face when trying to gain employment.

“Meetings like these are an excellent way to create links with local business” explained Ade Harvey, Life Skills Coordinator for Clwyd Alyn. “I’d really like to thank residents who took part for embracing the opportunity and putting so much personally into their contribution. It made a real difference.”

During the year, staff from the Group participated in ‘Give and Gain Day’, a nationwide initiative where employees get involved in community projects. Partner organisations such as Groundwork North Wales, Simmons Services Ltd, Bushmede, Anwyl Construction and Keep Wales Tidy all supported the initiative which saw staff roll up their sleeves and assist with two projects. The first saw them renovate a kitchen at the Erw Groes Family Centre, a Supported Living Scheme in Flintshire, whilst the second saw the team spruce up a communal garden at Y Gorlan in Rhyl. Speaking of the scheme, Louise Blackwell, Community Development Officer for Clwyd Alyn Housing Association said: “The two challenges we chose to take on certainly served to make a tremendous difference to the lives of others and this is an initiative that we will be actively encouraging staff and partner organisations to get involved in again in the future.”

Elsewhere, Wrexham Care and Repair has teamed up with Jackson Fire and Security Solutions, the Wrexham Community Safety Partnership and North Wales Fire and Rescue Services to provide tea towels embroidered with a clear message to check smoke alarms regularly. “Meetings like these are an excellent way to create links with local business” explained Ade Harvey, Life Skills Coordinator for Clwyd Alyn. “I’d really like to thank residents who took part for embracing the opportunity and putting so much personally into their contribution. It made a real difference.”

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Clwyd Alyn’s Care and Support Co-ordinator, Paul Moore, is pictured winning the coveted ‘Supported Living’ category at the Promoting Independence Awards. He was recognised for his work in developing a programme allowing adults with learning disabilities to access affordable homes where they can be supported.

Three care professionals and two cooks received recognition for their dedication in the care homes where they work. Christopher Rees, Tracy Roberts, Sam Evans, Carol Jones and Vivianne Davis received their awards at the Annual Staff Conference, which gave staff the opportunity to take part in a number of workshops and hear guest speakers promoting and celebrating excellence in the care sector.

The Group was particularly proud to successfully achieve a listing in the Sunday Times 100 Best Not-for-Profit Organisations to Work For 2012, the third year in succession for Pennaf to receive a listing. As well as this main listing, Pennaf was also ranked as the 5th best organisation in terms of staff development, was shortlisted in recognition of ‘innovation’ in engaging with its staff, and also received a ‘Two Star - Outstanding Status’ accreditation in the UK ‘Best Companies’ listing for 2012.

In addition the past year has seen staff receive recognition for their continued commitment to personal development. No fewer than six staff members have passed their ‘Passport to Management’ level 3 examinations, an initiative for staff to propel themselves towards front-line management. Speaking about the awards, Gill Murgatroyd, Director of Human Resources, said, “Our staff are absolutely vital in helping us to improve and enhance the service we offer to our customers, and we encourage and support staff to realise their own individual potential through our Learning and Development initiatives.”

The Group was delighted to receive a prestigious Lifetime Achievement Award from Care Forum Wales in recognition of her dedication to the care of others. Group Chief Executive, Graham Worthington, said: “Mrs Edwards works with tireless enthusiasm for others and speaks up for many of the most vulnerable people in society.”

Mrs Eurwen Edwards OBE, Honorary President of the Pennaf Housing Group, was delighted to receive a prestigious Lifetime Achievement Award from Care Forum Wales in recognition of her dedication to the care of others. Group Chief Executive, Graham Worthington, said: “Mrs Edwards works with tireless enthusiasm for others and speaks up for many of the most vulnerable people in society.”

Sarah Baldwin (left) receives the Dr Buddug Owen Award for Performance Development

Each year, Pennaf Group Board Member, Dr Buddug Owen, announces the winner of her prestigious Award for Performance Development. This year’s winner was Sarah Baldwin, a Trainee Surveyor who since joining the company has progressed at a considerable pace taking on additional responsibilities and learning new skills, which have brought new areas of specialism to the Group. The Group has also continued with its commitment to maintaining the highest standards of health and safety in order to create a safe and secure workplace, together with minimising the risk of accidents and injuries at work. A considerable amount of work has been undertaken to develop and further enhance the Group’s policies and procedures in this respect, together with delivering staff training programmes on fire safety and health and safety awareness.

ANOTHER YEAR OF ACHIEVEMENT IN PICTURES

Enhancing Value

The Pennaf Housing Group continues to encourage and support staff to realise their own individual potential through learning and development initiatives, which is vital to improve and enhance the services delivered to customers.
Pennaf Housing Group

Mrs E H Edwards - Honorary President

Pennaf Limited

Mr R M Waters - Chair - Appointed July 2011
Dr A Holdsworth - Vice-Chair - Appointed 7 July 2011
Dr B Owen
Mr G M Jones
Mr D Ifans
Prof D Jones - Appointed 6 July 2011
Mr C P Fairhurst
Mr G Worthington

Ty Glas Housing Society Limited

Prof D Jones - Chair - Appointed 6 July 2011
Mrs J Owen - Vice-Chair - Appointed 6 July 2011
Mr D Ifans
Mr R Coyle
Dr S Horrocks - Appointed 6 June 2011

Clwyd Alyn Housing Association Limited

Mr D Ifans - Chair - Appointed 27 July 2011
Mr D Holmes - Vice-Chair - Appointed 27 July 2011
Dr B Owen
Mr R Coyle
Mr J S Robinson
Mr D Murray - Appointed 5 July 2011
Prof D Jones
Mrs J Owen
Mrs E Godden - Co-optee - Appointed 6 June 2011
Mr G M Jones - Appointed 17 November 2011
Mrs L Diamond
Mr R Coyle
Dr S Horrocks - Co-optee - Appointed 6 June 2011

Offa Limited

Dr A Holdsworth - Chair - Appointed 1 March 2012
Mr C P Fairhurst - Vice-Chair - Appointed 1 March 2012
Dr B Owen
Mr N Jones - Resigned 17 November 2011
Prof D Jones - Appointed 17 November 2011
Mr D Ifans

Tir Tai

Mr C P Fairhurst - Chair - Appointed 7 July 2011
Dr A Holdsworth - Vice-Chair - Appointed 7 July 2011
Dr B Owen - Resigned 28 June 2011 / Appointed 7 July 2011
Mr D Ifans
Prof D Jones - Appointed 17 November 2011
Mr N Jones - Resigned 17 November 2011

Group Accounts

Pennaf Housing Group

Annual Accounts 2011 - 12

These are based on the Pennaf Housing Group Accounts as prepared by the Auditors.

Summary of Income

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Rents</td>
<td>17,533,381</td>
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<tr>
<td>Service Charges etc.</td>
<td>8,222,710</td>
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<tr>
<td>Interest Receivable</td>
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<td>Other income</td>
<td>1,255,626</td>
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<td>Total</td>
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Summary of Expenditure

<table>
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<tr>
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</thead>
<tbody>
<tr>
<td>Interest Payable</td>
<td>5,128,012</td>
</tr>
<tr>
<td>Management</td>
<td>3,633,271</td>
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<tr>
<td>Service Charges</td>
<td>9,014,626</td>
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<tr>
<td>Maintenance</td>
<td>5,889,485</td>
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<tr>
<td>Other</td>
<td>3,231,263</td>
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<tr>
<td>Total</td>
<td>26,896,657</td>
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Balance Sheet 31 March 2012 31 March 2011

<table>
<thead>
<tr>
<th></th>
<th>£</th>
<th>£</th>
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</thead>
<tbody>
<tr>
<td>Housing Stock</td>
<td>124,656,544</td>
<td>112,628,751</td>
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<tr>
<td>Other Fixed Assets</td>
<td>3,611,284</td>
<td>3,591,702</td>
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<tr>
<td>Stock</td>
<td>3,474</td>
<td>3,283</td>
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<tr>
<td>Debtors</td>
<td>1,735,517</td>
<td>1,875,557</td>
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<tr>
<td>Cash and Investments</td>
<td>3,440,199</td>
<td>4,572,304</td>
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<tr>
<td>Current Liabilities</td>
<td>-8,559,829</td>
<td>-8,942,452</td>
</tr>
<tr>
<td>Total</td>
<td>124,887,189</td>
<td>113,729,145</td>
</tr>
</tbody>
</table>

Balance Sheet 31 March 2012 31 March 2011

<table>
<thead>
<tr>
<th></th>
<th>£</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>115,002,501</td>
<td>103,966,551</td>
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<tr>
<td>General Reserves</td>
<td>9,884,688</td>
<td>9,762,594</td>
</tr>
<tr>
<td>Total</td>
<td>124,887,189</td>
<td>113,729,145</td>
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</table>

Please note that these are the Group figures incorporating the combined Income & Expenditure Accounts and Balance Sheets for Pennaf, Clwyd Alyn, Ty Glas, Offa and Tir Tai.

To obtain a detailed understanding of each Group member’s financial position, the full Financial Statements should be studied. Copies of the Financial Statements are available on request from the Company Secretary.
Maen i gythioldeb am yno Grŵp Tai Pennaf gan y pen draw ym anor gydag yr Ysbyty Rheol perfformiad, cyntaf i’r gymanfaethoedd a’r ceiriog yn gyflymddoedi. Mae gan Awdurdod Byd迪au gyflanio cychwyn a phrifad a chymhwyso dros nifer o flynyddoedd, ac mae hynny eu gynebu gyda gwahanol rhain a chael hynny ddiweddar i Grŵp Tai Pennaf ar saf hollol wrthi fod môr.

Ultimate responsibility for the management of the Pennaf Housing Group and its members rests with the respective Boards of Management, which are made up of Members elected annually. Members of the Boards have a wealth of skills and experience gained over many years, and offer their services and expertise to the Pennaf Housing Group on an entirely voluntary basis.

Fleithiau a ffigurau / Facts & Figures

- Yn ystod 2011 / 12, gosodwyd 392 o gramadâu Anghenion Cyflredinol a Gwarchodol. During 2011 / 12, 392 General Needs and Sheltered homes were let.
- Yn amser a gymerwyd y grŵp fwyaf o gyfranau bywyd a gyntaf i’w rheoli. Average time taken to let vacant properties was 3 weeks.
- Eiddo Gwas. Mae cyfanswm yr incwm rhentri a gofeyd ym chafn difrod 3 wythnos.
- Yn amser a gymerwyd y grŵp fwyaf o gyfranau bywyd a cyntaf i’w rheoli. Average time taken to let vacant properties was 0.25 wythnos.
- Version. Total rent income lost equated to 0.63% of total rent collectable.
- Yn amser a gymerwyd y grŵp fwyaf o gyfranau bywyd a cyntaf i’w rheoli. Average time taken to let new properties handed over into management was 0.25 weeks or on day of handover from development.
- Cyfanedd cyflymddoedi a Gwarchodol a Chade y rhentri £1,264.89.
- Cyfanedd cyflymddoedi a Gwarchodol a Chade y rhentri £200.80.
- Cost o ddiwydiant o ddod ydd y rhentri £200.80. Average cost of day to day repairs £200.80.
- Cost o ddiwydiant o ddod ydd y rhentri £200.80. Average cost of day to day repairs £200.80.