

TURNING HOUSES INTO HOMES

2006/7  
**ANNUAL REPORT**



..the name 'chameleon' means 'earth lion'  
derived from the Greek words **Chamai** (on the  
ground, on the earth) and **leon** (lion)...

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# OUR VISION

Affordable quality housing,  
supported by outstanding services

..some chameleon species are able to change their skin colour. Changing colour is an expression of the physical and physiological condition of the lizard and also plays an important part in communication...

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## Objectives

- develop sustainable communities through great management services and support for our residents
- place the needs of our stakeholders at the foundation of our working practices
- build equality for all into the fabric of our business
- construct and maintain affordable, sustainable housing in locations where people want to live
- maintain financial strength so we have the money to achieve what we want to do
- build a good reputation for value for money homes and efficient services
- maintain a goal driven programme of continuous improvements in our work
- value, train and develop ourselves to construct creative, empowered and motivated people

## TURNING HOUSES INTO HOMES

Equity adopted this strap line 2 years ago as a representation of what it is we work towards for our customers.

We wish to provide housing made of good quality materials that meet our customers' expectations within communities where they wish to live and feel safe.

We want to provide our customers, whether families, singles or couples, young or old, with a place that they can call home and support them with an outstanding friendly service from both our internal staff and our partners.

# CHANGING COLOURS

Review by the Chairman

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..progress is impossible without change, and those who cannot change their minds cannot change anything...

GEORGE BERNARD SHAW

Over the past year we have, through our continuous improvement and value for money programmes, delivered some significant changes.

For many organisations the only constant is change, it is no different for Equity Housing Group. The last year has been challenging, not least because of our inspection by the Audit Commission, the result of which was disappointing. However, I am pleased to report that we are responding positively to the Audit Commissions' finding and are on track to deliver the changes and improvements to our services ahead of schedule. This is being helped by the new positions we have created. The positive attitude of the Board and staff in response to the Audit Commissions' findings is very much appreciated.



**Eric Armitt**, Chairman



**Steven Jackson**, Chief Executive



..colour is the property of objects that depends on the light that they reflect and that is perceived as red, blue, green, or other shades...

ENCARTA DICTIONARY

Over the past year we have, through our continuous improvement and value for money programmes, delivered some significant changes, such as tendering our reactive maintenance services through Procurement for All which will deliver an enhanced repairs service to our residents. Other aspects of asset management have been procured through similar arrangements. Our electronic office project saw over half a million pieces of paper converted into electronic images, giving staff instantaneous access to information when dealing with enquiries from residents. The continuous improvement groups have identified much smaller, but still important ways, of enhancing the services we provide. It is a cliché, but none the less true, that it is the staff who are aware of how to improve working practices.

Last year I mentioned the work we were undertaking in relation to the regeneration of Brinnington in Stockport. The new shopping precinct and community facilities are now completed and occupied, bringing with them a real feeling of change to the locality. Work on the development of new shared ownership housing is now well underway which will create a greater mix of tenures in the area. We have commenced work on developing shared ownership apartments at the Royal Oak Brewery in Stockport at the gateway to the town centre. Both of these schemes represent significant challenges and risks. However, we are prepared to rise to these risks and challenges as part of our partnership with Stockport MBC.

Whilst we are undertaking exciting new developments this has not been at the expense of our existing stock. During the course of the year we have invested significantly in our stock. Our strong financial position will ensure that residents' homes are maintained to a decent standard whilst enabling us to develop new housing.

To return to the subject of change, Lindsay McAllister became our new Housing Director in November 2006 and Lee Childs, a former partner with a leading accountancy firm, was recruited from a strong field of applicants, for a vacancy which arose on the Board. We have been very fortunate to be able to attract two very experienced individuals.

On a personal note I would offer my thanks, appreciation and gratitude to colleagues on the Board and the staff who contribute so much and are key to the Group. We are now seeing the fruits of their labours in terms of change.



# TRANSFORMATION SEQUENCE

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..transformation literally means going beyond your form...

ERNST MAYR



## EQUITY HOUSING GROUP **E** is for excellence

Equity Housing Group is undergoing major changes as it seeks to provide excellent services

Equity Housing Group is undergoing major changes as it seeks to provide excellent services. In response to the Audit Commission Inspection in 2006 we have implemented a comprehensive Improvement Plan to deliver and achieve 3 Star rating.

The 5 year Business Plan will allow us to continue to provide a range of new homes for our diverse customers. Our Board of Management has committed to a major increase in resources and staff to deliver the improvements identified as necessary to achieve this ambition.

Our new Chief Executive, Steven Jackson, has 22 years experience working for Equity. We have appointed a new Housing Director, Lindsay McAllister who brings a wealth of experience to the Group in working with communities and enabling change. The Executive Team which also includes Peter

Glover, Business and Asset Director, and Karen Hughes, Finance Director, will be working with the Senior Managers on a major programme of excellence and change.

All parts of Asset Management and Property Maintenance have been brought together within a new procurement framework with a greater customer focus for all areas of repairs and maintenance.

We have expanded our Leasehold Service Team to provide enhanced services across our expanding home ownership portfolio.

To improve efficiency and concentrate expertise a number of structural changes have occurred within the finance department creating better accessibility and clearer communications.

 EQUITY  
HOUSING GROUP

[www.equityhousing.co.uk](http://www.equityhousing.co.uk)

..it is not the form that dictates the colour, but the colour that brings out the form...

HANS HOFMANN



**Q** is for quality

Our Business Plan  
emphasises the  
delivery of affordable  
quality homes



Providing both quality places to live at below market value prices and quality in how we serve our customers is the core of our business and something to which we are committed. In our desire to improve our services we have established a number of Continuous Improvement Groups which involve residents, staff and Board Members with a clear remit to assess our services, propose service improvements and deliver this in the best way to achieve Value for Money.

Equity Housing Group has a clear investment strategy to deliver Decent Homes and environmental improvements. All of the Group's homes will achieve Decent Homes or an even higher Equity standard by 2010. We continue to look for innovative and sustainable forms of construction within a partnership framework.

Our Business Plan emphasises the delivery of affordable quality homes across a range of tenures with an emphasis on home ownership for those unable to purchase outright.



[www.equityhousing.co.uk](http://www.equityhousing.co.uk)

# TRANSFORMATION SEQUENCE

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...their eyes are the most distinctive among the reptiles. They can rotate and focus separately to observe two different objects simultaneously...



We continue to work collaboratively with a key group of Local Authority partners and developers

The Group has spent much time during the last 12 months ensuring that all of its staff across departments are focused on the delivery of excellent customer service.

We continue to work collaboratively with a key group of Local Authority partners and developers, utilising grants where appropriate but also developing opportunities with private sector partners that do not require subsidy.

By working closely with partner associations the Group has procured a centralised responsive repairs service that offers our customers an appointment based service and excellent quality from two major contractors.

We have extended the range of opportunities for residents to participate in the business by means of a regular Leasehold Panel forum, various focus groups and residents groups to both

inform and allow comment on the scope of our services. We consult through our three Tenant Committees reflecting the considerable geographical extent of our homes from Shropshire to Greater Manchester and Cheshire and Yorkshire. We intend to strengthen this representation with an accountable structure for participation in the coming year.



[www.equityhousing.co.uk](http://www.equityhousing.co.uk)

..despite popular belief, chameleons cannot change colour to their surroundings. Chameleons are naturally coloured for their surroundings as a camouflage....



**I** is for innovation

Equity Housing Group remains an active and dynamic developing organisation



Equity Housing Group remains an active and dynamic developing organisation. We are constantly striving for and developing new innovative ways to deliver to our customers and stakeholders social housing for rent or to buy using both traditional and modern methods of construction.

We have on site at present two of the major regeneration schemes in Stockport. The first is Brinnington estate centre, 'Brinnington Village', comprising over 50 new shared ownership homes and the re-development of the village centre, involving new retail facilities, community resources and enhanced public space re-design. The second, Royal Oak Brewery is a prestigious re-development which will form part of Stockport's ambitious town centre regeneration plans.

In March 2007, we finalised a successful shared ownership regeneration development in the town centre of Rotherham, 'Living Over The Shops'. This was a first for the town and the beginning of a large regeneration programme for Rotherham.



# TRANSFORMATION SEQUENCE

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..we always overestimate the change that will occur in the next two years and underestimate the change that will occur in the next ten. Don't let yourself be lulled into inaction...

BILL GATES



 **EQUITY**  
HOUSING GROUP

**T** is for tenure

The expertise we have gained in the management of such schemes has driven up service standards

Equity Housing Group has been a market leader in the provision of shared ownership homes for the last ten years. The expertise we have gained in the management of such schemes has driven up service standards. This will continue to be a central element of our business activity and its continued expansion with significant Central Government support will ensure the long term financial success of the Group.

We manage over 4,300 properties of which two thirds are offered for rent. 1600 of our properties are shared ownership offering first time buyers and people on lower incomes the chance to become house owners. We plan to develop a minimum of 150 new homes per annum as part of our 5 year plan.

We cater for many needs including specialist housing for people with particular requirements and we offer bespoke properties for our elderly residents. Our design brief encourages energy efficiency within the specifications of new homes and our estate improvement programme will enhance the insulation of our older stock.

 **EQUITY**  
HOUSING GROUP

[www.equityhousing.co.uk](http://www.equityhousing.co.uk)

..companies have got to learn to eat change for breakfast...

TOM PETERS



# EQUITY

## HOUSING GROUP

Y is for yours

We will ensure that the investment in technology and services is carried out while maintaining a human face for our residents



We work in exciting times for housing associations that present great opportunities for enterprising organisations to make a difference to the quality of neighbourhoods.

We will look at the potential for collaboration with others to enhance the quality of life for our residents. This will involve talking and listening to them to identify what is important.

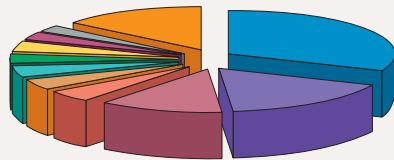
While we wish to grow we recognise the need to manage the business effectively. Investment in our Call Centre, enhanced maintenance services and support to first contact services is intended to allow easier contact for our customers. We will ensure that the investment in technology and services is carried out while maintaining a human face for our residents.

# PERFORMANCE

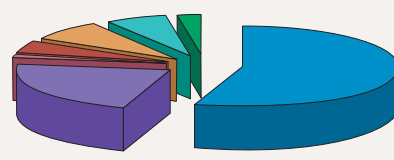
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..according to the concept of transformational evolution, first clearly articulated by Lamarck, evolution consists of the gradual transformation of organisms from one condition of existence to another...

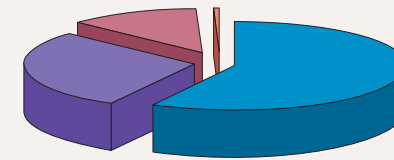
ERNST MAYR



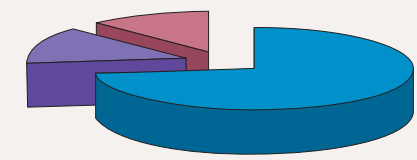
Reason for Housing	%
Independent accommodation	31.3
Poor housing conditions	17.2
Overcrowding	12.0
To be near family/job	4.5
Relationship breakdown	4.1
Could not afford rent/mortgage	4.1
Permanent decant	3.8
Problems with neighbours	3.8
Asked to leave by family/friends	2.7
Need for support	2.7
Other reasons	13.8



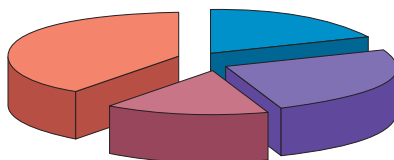
Household Type	%
(General needs letting only)	
Single adult (aged 16 to 59)	55.0
One adult with child(ren) under 16 years	22.3
Single older person (60+ years)	1.4
Other	4.5
Two/+adults with child(ren) under 16 years	7.9
Two adults (16 to 59)	6.5
Older Couple (at least one 60+ years)	2.4



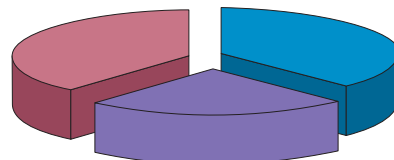
Source of Referral	%
Direct Application	58.1
Nominated by Local Authority	28.9
Internal housing transfer	12.4
Other sources	0.6



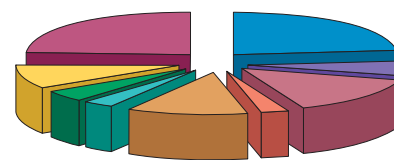
Homelessness	%
No	73.2
Yes (Statutory)	14.4
Yes (Other)	12.4



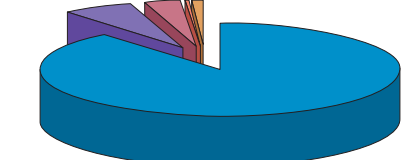
Reletting Vacant Properties	%
10 weeks or more	18.8
5 to 9 weeks	25.8
3 to 4 weeks	15.5
2 weeks or less	39.9



Qualify for Housing Benefit	%
Yes	37.5
No benefits	24.1
Not known	38.4



Economic status of people housed	%
Working full time	23.3
Working part time	6.0
Job seeker	14.5
Retired	2.9
Not Seeking Work	11.8
Full time student	3.1
Long term sick/disabled	4.3
Other adult	9.1
Child under 16	25.0



Ethnic Origin	%
White	89.0
Black	6.2
Mixed	3.5
Refused	0.0
Chinese	0.3
Asian	1.0



## PROFILES FOR LETTING

Profile	Number
General needs lettings during the year	<b>291</b>
Properties let for the first time	<b>11</b>
% of G/L stock vacant at year end	<b>2.03%</b>

### COMPLAINTS

Formal Complaints	96
Resolved Internally	96
Referred to Independent Ombudsman Service	0
Rejected by Ombudsman	0

### REPAIR SERVICE TARGET

Category	Number	% of All	% on Time
Emergency 24 hours	2262	25	98.89
Urgent 7 calendar days	4395	48.5	98.48
Routine 31 calendar days	1860	20.6	97.04
Void works	532	5.9	99.62

### HOUSING STOCK – Number of Units in Management

2002/3	2003/4	2004/5	2005/6	2006/7
2,901	2,912	3,069	3,153	3,259

### RENTAL INCOME AND SERVICE CHARGES – Due £000s

2002/3	2003/4	2004/5	2005/6	2006/7
8,781	8,996	9,604	10,217	10,906

### SALES

Shared Ownership	115
Leasehold Schemes (Shared Ownership for Older People)	0
Shared Increase Staircasing to 100%	0

### RENT ARREARS – £000s

	2005/6	2006/7
Current Tenant Arrears (Ignoring Housing Benefit Due)	£571 (5.6%)	£624 (5.7%)
Current Tenant Arrears (Taking into Account Housing Benefit Due)	£331 (3.2%)	£414 (3.8%)
Rent Losses on Empty Homes (voids)	£403 (3.9%)	£355 (3.3%)

### AVERAGE RENT INCREASE

(per week, excluding service charges) 4.52% PER UNIT

Number of Bedrooms	Secure £	Assured £
Bedsit	45.25	47.38
One	51.96	56.95
Two	55.72	65.81
Three	60.36	71.65
Four	0	79.03

### COMPLAINTS

Formal Complaints	26
Resolved Internally	25
Referred to Independent Ombudsman Service	1
Rejected by Ombudsman	0

### REPAIR SERVICE TARGET

Category	Number	% of All	% on Time
Emergency 24 hours	118	18.2	100
Urgent 7 calendar days	361	55.6	98.6
Routine 31 calendar days	163	25.1	98.2
Void works	7	1.1	100

### HOUSING STOCK – Number of Units in Management

2002/3	2003/4	2004/5	2005/6	2006/7
1,349	1,313	1,329	1,053	1,037

### RENTAL INCOME AND SERVICE CHARGES – Due £000s

2002/3	2003/4	2004/5	2005/6	2006/7
1,593	1,634	1,642	1,710	1,725

### SALES

Shared Ownership	0
Leasehold Schemes (Shared Ownership for Older People)	1
Shared Increase Staircasing to 100%	19

### RENT ARREARS – £000s

	2005/6	2006/7
Current Tenant Arrears (Ignoring Housing Benefit Due)	£40 (2.4%)	£74 (4.3%)
Current Tenant Arrears (Taking into Account Housing Benefit Due)	£35 (2.0%)	£64 (3.7%)
Rent Losses on Empty Homes (voids)	£14 (0.8%)	£2 (0.1%)

..There is nothing permanent  
except change...

HERACLITUS

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## Independent auditors statement to the members of Equity Housing Group Limited.

We have audited the financial  
statements as set out on pages  
15 and 16.

# FINANCIAL STATEMENTS

## Respective responsibilities of The Board and Auditors

The summary financial statements are the responsibility of the Board. Our responsibility is to report to you our opinion as to whether the statements are consistent with the full financial statements and the Report of the Board of Management.

## Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. The audit of summary financial statements comprises an assessment of whether the statements contain all information necessary to ensure consistency with the full financial statements and The Report of the Board of Management and of whether the detailed information required by law has been properly extracted from those documents and included in the summary financial statements.

Our report of the Association's full financial statements includes the information on the responsibilities of the Board and Auditors relating to the preparation of an audit of the financial statements and the basis of our opinion on the full financial statements.

## Opinion

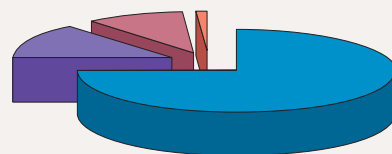
In our opinion:

- the summary financial statements are consistent with the full financial statements and Report of the Board of Management of Equity Housing Group Limited for the year ended 31 March 2007;
- the summary financial statements comply with the requirements of the Industrial and Provident Societies Acts 1965 to 2002, the Industrial and Provident Societies (Group Accounts) Regulations 1969, Schedule 1 of the Housing Act 1996 (as amended by the Housing Act 2004) and the Accounting Requirements for Registered Social Landlords General Determination 2006.

## Beever and Struthers

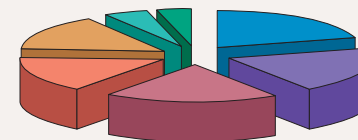
Copies of the full financial statements are available upon written request from the Secretary at the Association's office.

## SUMMARY OF INFORMATION ON THE GROUP'S FINANCES



### Where the money comes from (£13,385m)

	£000s	%
Rents	9,920	74.1
Service Charges	1,958	14.6
Other	1,324	9.9
Interest Receivable	183	1.4
<b>Total</b>	<b>13,385</b>	<b>100.0</b>



### Where the money goes (£11,557m)

	£000s	%
Routine & Planned Maintenance	2,287	19.8
Management Costs	2,239	19.4
Interest Payable	2,156	18.7
Estate Reinvestment	2,012	17.4
Service Charges	1,923	16.6
Other	539	4.7
Depreciation on Housing	401	3.4
<b>Total</b>	<b>11,557</b>	<b>100.0</b>

# FINANCIAL STATEMENTS for the year ended 06/07



## Consolidated income and expenditure account for the year ended 31 March 2007

	<b>2007</b> <b>£000s</b>	<b>2006</b> <b>£000s</b>
Turnover	12,440	11,663
Operating costs	(9,334)	(8,513)
<b>Operating surplus</b>	<b>3,106</b>	<b>3,150</b>
Surplus on property not developed for outright sale	762	682
Interest receivable	183	134
Interest payable and similar charges	(2,156)	(2,207)
<b>Surplus on ordinary activities before taxation</b>	<b>1,895</b>	<b>1,759</b>
Corporation tax	(67)	(10)
<b>Surplus for the financial year</b>	<b>1,828</b>	<b>1,749</b>

All amounts relate to continuing activities.

All recognised gains and losses are included in this statement.

## Note of historical cost surpluses

	<b>2007</b> <b>£000s</b>	<b>2006</b> <b>£000s</b>
Reported profit on ordinary activities	1,828	1,749
Difference between the historical cost depreciation charge and the actual depreciation charge for the year calculated on the revalued amount	8	6
Historical cost profit on ordinary activities	1,836	1,755
Historical cost profit for the year after taxation and transfers	1,460	876

## Movement on reserves

	<b>Revaluation Reserve</b> <b>£000s</b>	<b>Designated Reserves</b> <b>£000s</b>	<b>Revenue Reserve</b> <b>£000s</b>	<b>2007 Total</b> <b>£000s</b>
At 1 April	587	6,161	15,002	21,750
Revaluation	225	–	–	225
Transfers for the year	(8)	376	(368)	–
Surplus for the year	–	–	1,828	1,828
At 31 March	804	6,537	16,462	23,803

# FINANCIAL STATEMENTS for the year ended 06/07

The financial statements were approved by the Board of Management on 12 July 2007 and were signed on its behalf by:

Chairman



Board Member



Chief Executive & Company Secretary



## Consolidated balance sheet as at 31 March 2007

	2007 £000s	2006 £000s
<b>Fixed assets</b>		
Housing properties	129,621	127,063
Social Housing Grant	(76,149)	(73,327)
Depreciation	(3,316)	(2,961)
	50,156	50,775
Other fixed assets	2,020	1,745
	52,176	52,520
<b>Current assets</b>		
Trust Fund	707	695
Debtors	1,985	854
Investments	2,100	–
Cash at bank and in hand	1,463	2,031
	6,255	3,580
<b>Less Creditors</b>		
Amounts falling due within one year	3,265	2,207
	2,990	1,373
<b>Net current assets</b>		
	2,990	1,373
<b>Total assets less current liabilities</b>	55,166	53,893
<b>Creditors</b>		
Amounts falling due after more than one year	31,363	32,143
<b>Capital and reserves</b>		
Called-up share capital	–	–
Revenue reserve	16,462	15,002
Designated reserves	6,537	6,161
Revaluation reserve	804	587
	55,166	53,893

## Statement of total recognised surpluses and deficits for the year ended 31 March 2007

	2007 £000s	2006 £000s
<b>Surplus for the year</b>	1,828	1,749
<b>Unrealised surplus on revaluation of fixed assets</b>	225	–
<b>Total recognised surpluses and deficits for the year</b>	2,053	1,749

..rather than wishing for change,  
you first must be prepared to  
change...

CATHERINE PULSIFER

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Equity Housing  
Group complies  
with the  
National Housing  
Federation's  
Code of  
Governance.  
Equity Housing  
Group is a  
member of the  
National Housing  
Federation.

### Description

The Group's governing body is the Board of Management whose members are remunerated for their services

### Responsibilities

The Board is responsible for determining strategy, directing and controlling the Group's affairs.

### Payment

Payments to Board Members, including National Insurance, during the financial year amounted to £64,991.

In response to the introduction of remuneration for Board Members in 2004, there have been a number of improvements in the Group's governance arrangements, such as open recruitment for new Board Members, an improvement in attendance levels, fixed terms of office and appraisals, for example, the Group is committed to continual improvements of its standards of governance.

### Selection

Board Members are elected at the Annual General Meeting from its shareholding membership.

Vacancies for Board Members are now advertised on an open basis with applications being welcomed from people from all backgrounds.

### Criteria

The Board needs to have a mix of relevant skills, knowledge and experience. The Group seeks to ensure representation from the communities it serves and to this end is committed to equality of opportunity.

## BOARD MEMBERS



**Eric Armitt**  
MIGasE MBIM  
CHAIRMAN



**Brian Case**



**Graham Bruce**  
CHAIRMAN OF AUDIT COMMITTEE



**Steven Jackson**  
BSc FCIH  
CHIEF EXECUTIVE AND  
COMPANY SECRETARY



**Brian Ashfield**  
MIEH MIWM  
VICE CHAIRMAN



**Prabodh Merchant**  
BA



**Khalil Rehman**



**Peter Glover**  
BSc MRICS FCIH  
DEVELOPMENT AND ASSET  
MANAGEMENT DIRECTOR



**Clifford Hall**  
FIAS FBENG



**Bob Sharp**



**Lee Childs**  
CO-OPTED 14.12.06



**Karen Hughes**  
BA FCCA  
FINANCE DIRECTOR



**Morag White**  
MBE JP BA MSC



**David Whatmuff**  
MBE FC1B  
CHAIRMAN OF  
FINANCE COMMITTEE



**Lindsay McAllister**  
HOUSING DIRECTOR

..change is the law of life, and those who look  
only to the past or the present are certain to  
miss the future...

JOHN FITZGERALD KENNEDY



EQUITY HOUSING GROUP CONSISTS OF:

EQUITY HOUSING GROUP LTD

A Charitable Industrial and Provident Society – 16551R  
Housing Corporation – L1229

EQUITY HOUSING ASSOCIATION LTD

Industrial and Provident Society – 23085R  
Housing Corporation – SL3170

PROVINCIAL HOUSING ASSOCIATION LTD

Industrial and Provident Society – 23086R

  
EQUITY  
HOUSING GROUP

Armitt House, Monmouth Road  
Cheadle Hulme, Cheadle  
Cheshire, SK8 7EF

Tel: 0161 486 9911 Fax: 0161 485 5858  
Resident Service Centre: 0800 733233

Web: www.equityhousing.co.uk  
Email: info@equityhousing.co.uk

To get a copy of this leaflet translated or in large print, Braille or on audio tape, phone 0161 486 9911

ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਾਥੋਂ ਮੰਗ ਲਓ।

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو ہر آئے مہربانی ہم سے پوچھئے۔

यदि आपको सूचना किसी अन्य भाषा या अन्य रूप में चाहिये तो कृपया हमसे कहे

如欲索取以另一语文印制或另一格式制作的资料，请与我们联系。

如欲索取以另一语文印制或另一格式制作的资料，請與我們聯絡。

যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান, তাহলে দয়া করে আমাদেরকে বলুন।

ئەگەر زانیاریت بە زمانیکی که یا بە فۆرمیکی که دەوی تکایه داوامان لی بکه

Haddii aad rabtid in warar lagugu siyo hab luuqadeed o kale, fadlan na soo waydiiso.

إذا أردت المعلومات بلغة أخرى أو بطريقة أخرى، نرجو أن تطلب ذلك منا.

જો તમને માહિતી બીજી ભાષા અથવા રચનામાં જોઈતી હોય તો, કૃપા કરી અમને વિનંતી કરો.

**0161 486 9911**

