



Newington

Housing Association

Annual Report 2022/2023

BUILDING COMMUNITY

Big Enough to Deliver & Small Enough to Care

A Word from our Chair and CEO

At Newington, we believe that everyone should have a safe, secure, comfortable and affordable home and we are continually striving to provide homes and create a community where people want to live.

We will continue to put our tenants and local communities' best interests at the heart of everything we do and that our staff team will continue to provide a high-level service and support to all who seek the services we offer.

We continued to work in partnership with Apex Housing Association via our Intergroup Agreement and remain an integral part of the Apex Housing Group.

We are delighted to report that during 2022/23, Newington was able to deliver on many of the key strategic objectives set by our Board of Management.

We are pleased to confirm that Newington again received a successful Regulatory Judgment from our Regulator the Department for Communities, and this demonstrates our strong culture of good governance, sound financial management and our commitment to investing in our tenants, communities and our homes.

We continue to deliver a very sound financial performance as evidenced through our Internal Audit and Regulatory Inspection process, thus providing a high level of assurance to our stakeholders.

While 2022/23 appears to have been another successful year for the Association, there are still significant challenges that face the organisation, our tenants and local communities. We are mindful that the current cost of living crisis, lack of a Functioning Assembly within NI, continued high inflation levels, low economic growth, and increasing borrowing costs, to name but a few, have placed additional stress on many of our tenants who already find themselves in precarious financial situations. We therefore remain focused to ensure our day-to-day services and activities are designed to help protect and support our tenants and local communities.

We continue to invest in our staff and believe we now have a staffing

structure in place which will best meet the strategic and operational objectives of Newington and any new challenges ahead.

We would like to extend a warm welcome to the six new members of our Board who joined throughout the year and we are confident their skill, knowledge and expertise will undoubtedly add to the success of Newington

We would also like congratulate and express our sincere appreciation to all their colleagues on the Board, our dedicated staff team and local community partners.

We would like to renew our commitment to our Tenants Forum and wider community partners, who engage with on a regular basis to shape new and improve existing services.

Finally, we also wish to extend our gratitude to two long serving Board members Rosaleen Bradley and Sara Walsh, who stepped down from the Board after many years of service and commitment and who contributed so much our success.

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Niall Kelly
Chairman



Anthony Kerr
CEO



Our Housing Management, Tenant Participation & Community Engagement Performance Report 2022 - 2023



During the year there were two new lets, **21** relets of our existing stock, five direct exchanges and three tenancy successions carried out by the Association.

During the reporting period, **79%** of the Association's rental income was received directly from Housing Benefit or Universal Credit.

Total non-technical rent arrears increased from 2.85% at end of Quarter 4 (2021/22) to 3.55% at year-end (i.e., at the end of Q.4 - 2022/23).

The Association had an occupancy level of **98%** at the end of March 2023.

In partnership with Belfast City Council, we continued to fund the Welfare Advice post for our tenants and other local resident to access essential advice and support, as

well as providing financial support to help sustain critical services being provided by two local advice centres.

It was evident that the current cost of living crisis is having a major impact on our tenants, therefore, the Association established a Hardship/Energy Support Fund to provide some low-level financial support to tenants struggling to purchase gas, electricity or essential items.

Finally, during February 2023, the Association undertook an annual review of our rental charges, which resulted in an 8% increase in most of our rents from 3rd April 2023 (i.e., 8% increase was applied to all properties which are currently held under a de-controlled tenancy). There was also a 7% increase applied to controlled rents this year.



Note: The Association also partially owns one shared ownership dwelling, which we do not receive an income for.

Housing Stock, Average Rent & Service Charges for 2022/23

The Association currently owns and manages **716** homes and partially owns one shared ownership dwelling, which we do not receive an income for.

During 2022/23, we acquired two additional new homes into direct Management and completed the sale of five property under the 'Right to Buy House Sale Scheme', which ended in August 2022.

NHA Owned Homes



General Needs (Size of Home)	Total stock owned	Average Weekly Rent & Service Charge (combined)
One bedroom	43	£72.80
Two bedrooms	211	£100.58
Three bedrooms	257	£110.06
Four bedrooms	98	£107.53
Five bedrooms	16	£108.86
Six bedrooms	1	£134.47
Totals	626	

Supported Housing (Size of Home)	Total stock owned	Average weekly Rent & Service Charge (combined)
One bedroom	7	£67.27
Two bedrooms	6	£67.27
Totals	13	

Sheltered Housing (Size of Home)	Total stock owned	Average Weekly Rent & Service Charge (combined)
One bedroom	65	£93.79
Two bedrooms	12	£97.39
Totals	77	

Allocations & Lettings 2022/23

The Association completed the following lettings from 1st April 2022 - 31st March 2023

General Needs New-lets	2
General Needs & Sheltered Relets	21



The Association also processed 5 Direct Exchanges, 3 Succession of Tenancy and 24 temporary allocations (i.e., Mater Dei Hostel) within the reporting period.

Breakdown of General Needs & Sheltered Lettings in 2022/23:

No. of General Needs Lettings:	16
No. of Sheltered Lettings:	7

Arrears Performance 2022/23

Breakdown of Current (Non-Technical) Arrears at the end of March 2023

There were **212** current tenants in arrears with the Association at the end of March 2023, who between them owed the Association a total of **£115,781**.

No. of Tenants in Arrears	Level of Arrears due from Tenants	Total Amount Due from Tenants
98	Owing up to £199	£7,695
46	Owing between £200 - £499	£15,388
68	Owing £500 and over	£92,698
212		£115,781

Non-Technical Arrears as a % of Total Income Receivable	DfC Target	NHA Target	Performance
Current & Former	<5%	<5%	355%
Rent Collection	>98%	>98%	99.60%
Rent loss due to void properties	<4%	<4%	1.17%

The Association had Current and Past Tenant arrears totalling **£308,248** at the end of the reporting year. Below is a breakdown of all technical and non-technical arrears due.

Type	Non-Technical	Technical	Total
Current	£115,781	£157,664	£273,445
Past	£34,803	£00.00	£34,803
Total	£150,584	£157,664	£308,248

Rent Collection & Performance 2022/23

Key Performance Indicators

Rent and other charges to be collected (Income Receivable) during 2022/23

£4,287,288

Rent and other charges collected during 2022/23

£4,269,474

Percentage of Income collected during 2022/23

99.60%

Write Off's:

During the reporting period, the Association processed the write off of bad debts totalling the sum of **£8,289**, in relation to past tenant debt that was no longer likely to be recoverable by the Association.

Reports of Anti-social Behaviour

The Association received 26 reports within the period from 1st April 2022 to 31st March 2023 in respect of Anti-Social Behaviour/Nuisance. The majority of complaints received within the year were actioned and closed by the Association, however two cases remained active and under investigation on 31st March 2023.



Complaints

Complaints in respect of the services we deliver.

The Association received **no** complaint regarding our service delivery within the reporting year.



Social Value, Tenant Participation, Community Engagement & Investment

Newington continues to strive to invest locally and make a real contribution to people's lives. Our Community Investment Fund budget, which is set by our Board each year is used to support a range of strategic and community activities.

One of our main Strategic priorities is delivering on the commitments we made within our Tenant Participation & Community Involvement Strategy 2020 -2023. Our Community Engagement Officer's role, which is part funded from the Community Investment Fund is extremely important to local community and voluntary groups within North Belfast. Newington continued to invest and support local communities through direct requests for funding, as well as funding to support a range of community activities for young people, families and our older tenants.

During the year, our Board approved the retention of the independent Welfare Advice post beyond the initially planned 2 years. The post was funded by Newington in partnership and the Welfare Advice worker was based within Ballysillan Community Forum. The Welfare Advice worker also provided outreach support from the Newington Office.

Our Tenant Forum members produced a 'Direction of Travel' document which created a solid platform for the group and were instrumental in the development of our new

Tenant Participation Strategy 2023/26 and provided input into the formation of our first standalone Community Investment Strategy 2023/26. Both of these Strategies will be presented to the Board for approval in 2023/24.

Tenant Forum members prioritised the following steps that they felt were critical to expand on their work to date:

- More representation/recruitment of additional members.
- Engagement in the Strategic Planning process for NHA
- Lead on the Brian Mullan Community Fund distribution of grants

During the year, the Association provided financial support to two local community organisations totalling £11,300. The Association awarded £5,000 funding to New Lodge Housing Office to provide general advice and assistance and to Tar Isteach of £6,300 to provide additional independent welfare advice to the community of North Belfast. These awards were made to support the essential and critical work both projects do to support the most vulnerable within our society.

Through our Student Bursary Scheme, we provided £5,500 of financial support to eleven members of Newington's households who are undertaking educational courses. These bursaries of £500 are designed to support and

assist the successful applicants throughout the duration of their course and will be awarded each year while the recipient remains on their course.

Our Brian Mullan Community Fund, administered by our Tenants Forum, distributed approximately £10k in community grants ranging from £425 to £1,000 to various local organisations operating and delivering services throughout North Belfast.

It was evident that the current cost of living crisis is having a major impact on our tenants, and the Association established a Hardship/Energy Support Fund to provide some low-level financial support to tenants struggling to purchase gas, electricity or essential items.

Also, by working in partnership with Newington Residents Group, Newington Credit Union, Holy Family Youth Club and other local stakeholders, the 'Camberwell Hub - Heat, Eat & Meet initiative' was rolled out and focussed on creating a welcoming environment for locals to call in for some warmth, food and advice/support. This initiative was warmly welcomed by the residents of Camberwell Court who were fully supportive.

The Association also provided funding of £10k to Ashton Community Trust to help deliver a local Anti-Poverty Strategy for the Greater New Lodge Area. This Strategy was developed by members of the Community Empowerment Partnership, which Newington HA is an active member, as a respond to the cost-of-living crisis and to ensure an more co-ordinated approach in the delivery of local services and support networks and to provided targeted support to those with within the New Lodge and lower North Belfast.

New Lodge Youth Club

The Association also provided funding of £20k to develop under-utilised land beside New Lodge Youth Centre in Upper Meadow Street, Belfast; in the interest of the local community. Working in close cooperation and partnership with Ashton Community Trust and New Lodge Youth Centre we commenced discussion on how we could create meaningful change in this community.

The first phase of the project involved intensive consultation with over 100 local young people that use the Youth Centre, followed by the next phase of the process which entailed the close engagement with local residents that live in the general locality to get their input and ideas, allow their voice and opinions to be heard and to address any concerns residents may have, before progressing towards the practical implementation

of the project.

In early 2023, we were delighted to see all the co-operation and hard work finally pay off as the space has now been transformed with new facilities and amenities installed that will benefit the young people using the youth club as well as the residents within the greater New Lodge. This space now provides a garden, outside space for the youth club, an outdoor cinema and a pizza oven.

Newington provided £7,000 of funding to our partner Grow NI to ensure the successful delivery of our community gardening project at our Sheltered Scheme, Camberwell Court. This project encourages social interaction, improves resident's mental health and well-being, and helps them to develop new skills, through involvement in gardening, cooking, etc. This project has been developed to ensure that our residents have access to this, and a range of other activities delivered onsite.

Finally, representatives from NHA and Camberwell Court residents were involved in a good relations initiative in September with staff and tenants from Grove Housing Association, in a bid to bring people together. The Association also held or financially supported other Tenant & Community Events throughout the year and provided sponsorship and support to other local organisations such as Newington Amateur Boxing Club, Midland Boxing Club, Newington and TAMHI.

Community Investment 2023/26

Newington's Board continued to invest in our tenants and residents within the wider community.

For several years Newington's Board has annually committed 2% of our rent receivable to deliver targeted strategic investment initiatives.

As well as developing a stand-alone Community Investment Strategy from April 2023, this budget has been increased to 3% of rent receivable, to allow us to provide greater financial support and to make more positive differences, locally.

The Association continued to work in partnership with our key stakeholders and partners to enhance the lives of those currently residing within existing well-established communities.

Our Community Investment during 2022/23

Newington's Board continued to invest in our tenants and residents within the wider community.

For several years NHA's Board of Management has annually committed 2% of our rent receivable to deliver targeted strategic investment initiatives. From April 2023, this budget has been increased to 3% of rent receivable, to allow us to provide greater financial support and to make more positive differences, locally.

The Association continued to work in partnership with our key stakeholders and partners to enhance the lives of those currently residing within existing well-established communities.

Newington continued to invest and support local communities through direct requests for funding, as well as funding to support a range of community activities for young people, families, and our older tenants.

£7K

Grow NI - Camberwell Community Garden

£10,000

distributed to various community groups and organisations via our Brian Mullan Community Fund.

£6,300

Tar Isteach Advice Centre

£9,725

Brian Mullan Community Fund (11 grants)

£10,693

Welfare Advice Post

£5K

New Lodge Housing Office/Advice Centre

£6,168

Tenant & Community Events

£4,847

Hardship/Energy Support Payments:

£20k

Ashton Community Trust/ New Lodge Youth Centre - Community Garden Project

£60

Credit Union Match Savings Scheme

£10,000

Ashton Community Trust's Cost of Living Support Project

TOTAL

£85,293



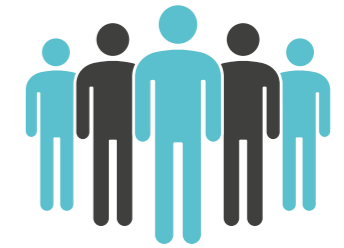
Our Main Highlights 2022/23



Between April 2022 and March 2023, the Association has delivered or financially supported the following project and initiatives:



Funding award to develop and deliver a new Community Garden Project beside New Lodge Youth Centre



The holding and funding of several Tenant & Community Events



Provision of Hardship/ Energy Support Payments

Funding awarded to assist with running costs at a local advice office
New Lodge Housing Office
& Tar Isteach Antrim Road



Distribution of grants via our Brian Mullan Community Fund to support the delivery of local projects and activities throughout North Belfast



The holding and funding of several Tenant & Community Events



Funding to Ashton Community Trust to support their Cost-of-Living Support Project

11 Student Bursaries to NHA tenants/ household members



Funding for Camberwell Community Hub Initiative



Funding provided to ensure retention of the Welfare Advice Post



Funding award to Grow NI to continue to deliver gardening project at Camberwell Court

Property Services & Development Performance Report 2022/23



Repairs and Maintenance

During the year the number of homes in management decreased from 719 to 716 as we acquired two additional new homes into direct Management but completed the sale of five property under the 'Right to Buy House Sale Scheme'.

The Association also partially owns one shared ownership dwelling, which we do not receive an income for.

The Association continued our role out of programmed major repairs and improvements to our homes and the total expenditure capitalised in the financial year was **£101,352**. The level of expenditure of this nature will fluctuate from year-to-year dependent on the age and condition of our homes.

The procurement of our new contractor, Nicor in June 2022 is the most efficient in terms of the balance between competitive pricing and quality of service. Our approach to how we maintain our assets and tenants' homes is set out in our Asset Management Strategy (AMS). The AMS emphasises the need to achieve Value for Money by identifying planned maintenance programmes therefore improving the quality of homes, increasing tenant satisfaction and reducing the cost of reactive repairs.

During 2022 - 2023. The Association spent approximately **£237k** on planned and cyclical maintenance improvements to our existing homes and approximately **£426k** on response maintenance repairs to our existing homes.

The Association expects to maintain its level of operations and performance and thus we are committed to investing **£573k** on planned and cyclical maintenance works to our homes during 2023/2024.

Response Maintenance Performance

In total, the Association raised 2,976 response maintenance repair orders between 1st April 2022 and 31st March 2023. A total of (80%) of all jobs were completed on time within the reporting period, a breakdown of which is detailed below.

Type	Jobs Raised	% Jobs completed on time	Performance (%)
ICO	603	576	95.5
Emergency	696	639	91.8
Urgent	1,013	670	66.1
Routine	664	491	73.9
Total	2,976	2,376	80.0

Response Maintenance Performance 1st April 22 - 31st March 23

2,976

Total No. of jobs raised

2,376

Jobs completed on time



80% overall maintenance response

The Association had 14 no. void properties on the 31st of March 2023. There were seven lettable void properties (i.e., properties available for letting or undergoing minor Change of Tenancy works) at year-end plus a further seven unlettable voids, three of which were undergoing major improvement works and the remaining four at 214 Limestone Road being held for possible demolition or redevelopment of the apartment complex.

Re-letting of NHA Properties in 2022/2023

Total Relets	21
Average Re-let times (Days)	56
Total Void Loss	£48,570

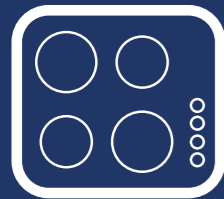
Disabled Adaptations

The Association completed 9 no. disabled adaptations within 2022/2023 at a cost of **£6,400**.



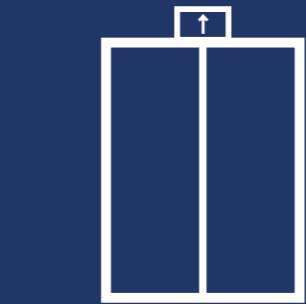
Our Planned Maintenance Programme for 2022/23

The below information outlines what works were undertaken by us during 2022/2023.



Replacement of
54
Kitchens

Servicing of our Mechanical Ventilation Heat Recovery systems fitted within some of our homes



Lift improvements works at Camberwell Court and Richmond Lodge

14 Repairs and Maintenance

AG Crawford Surveyors have been commissioned by the Association to undertake 286 Stock Condition Surveys on our behalf during 2023/24.

Our surveyors will be carrying out a 100% inspection and surveys to all 179 properties not originally constructed by Newington.

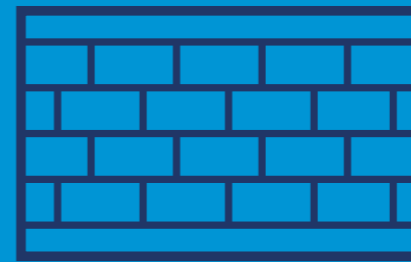
Our surveyors have been asked to undertake an in-depth survey providing information and cost appraisal to retrofit these properties.

The remaining 107 properties to be surveyed are properties which have been built by Newington. These 107 represent a 20% survey sample of all properties constructed by us since 2000 and will inform an updated stock investment forecast for the Association.

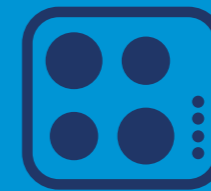
Our Planned Maintenance Programme for 2023/24

The Association has commenced the rollout of our Planned & Cyclical Maintenance programmes for the year ahead. Some of the works that were not undertaken by us in 2022/2023, such as the planned works at Mater Dei and improvements to communal areas at Lisieux House and 232 Limestone Road will now be completed during 2023/2024.

Via our Asset Management Strategy, we were committed to investing **£573k** on planned maintenance works to our homes during 2023/2024 on the works that have overrun from 2022/23 and the following projects:



External Wall Insulation Scheme at Carlisle



Replacement of 9 kitchens

incl Thermal Improvement works to one dwelling



Upgrade of Chatrooms at Camberwell Court



Internal redecoration and replacement of flooring within Lisieux House and 232 Limestone Road



Replacement of Delaware Rain-guard and PVC works to six Dorma windows



Boiler replacement at 9 no. properties



Replacement of Fire Vent Window System at Camberwell Court



External works at Kinniard



Replacement of 50 Heat Recovery Systems

Our current Repairs & Maintenance Measured Term Contract

A new Measured Term Contract (MTC) for reactive maintenance was jointly procured with Apex Housing Association and became operational on 1st June 2022 with NICOR being appointed.

This framework when coupled with a jointly procured Planned and Cyclical Maintenance Contractor Framework ensures that contractors employed are the most efficient in terms of the balance between competitive pricing and quality of service.

Our approach to how we maintain our assets and tenants' homes is set out in our Asset Management Strategy (AMS) which was initially developed in 2017 and reviewed in September 2021.

Our AMS emphasises the need to achieve VFM by identifying planned maintenance programmes, therefore improving the quality of homes, increasing tenant satisfaction and reducing the cost of reactive repairs.

Our development activities during 2022/23

The Association acquired two properties during 2022/2023 and we are currently working with our consultants to bring these into management.

Upper Long Streets, Belfast

We are continuing to liaise with our development agent Apex Housing and NIHE and plan to commence onsite construction of the new build homes on a phased basis.

Our Board of Management and Full Board Meetings attendance recording during 2022/23

In total, 19 different members served on our Board of Management during 2022/2023, of which three members stepped down during the reporting period.

Name of Board Member / Position	No. of Full Board Meetings that required attendance
Mr Niall Kelly (Chair)	4 out of a possible 5
Mr Chris McCarroll (Vice Chair)	5 out of a possible 5
Mr Larry Mooney (Treasurer)	5 out of a possible 5
Mr Sean McKenna	4 out of a possible 5
Mrs Carmel Maginness	5 out of a possible 5
Mr Peter Privilege - MBE	5 out of a possible 5
Mr George Walsh - MBE	4 out of a possible 5
Ms Bernadette Hassan	4 out of a possible 5
Miss Laura Privilege	3 out of a possible 5
Mr Philip O'Flaherty	4 out of a possible 5
Mr Michael Bright (joined during 2022/23)	3 out of a possible 4
Mrs Leeann Vincent (joined during 2022/23)	2 out of a possible 2
Mrs Brenda Callaghan (joined during 2022/23)	1 out of a possible 2
Mr Mark Glinwood (joined during 2022/23)	1 out of a possible 2
Mr John Stephen Drummond (joined during 2022/23)	2 out of a possible 2
Miss Heather Wilson (joined during 2022/23)	1 out of a possible 1
Mr Chris Moore (joined and stepped down during 2022/23)	0 out of a possible 1
Ms Sara Walsh (stepped down during 2022/2023)	4 out of a possible 5
Ms Rosaleen Bradley (stepped down during 2022/2023)	2 out of a possible 2

Board Expenses in 2022/2023

Newington's Board of Management members claimed **£494.85** in expenses during the reporting period.



Our Group Structure Agreement with Apex Housing

On 6 April 2015, Newington Housing Association became part of the Apex Housing Group. Whilst retaining its independence as a Housing Association, Newington HA has aligned itself, voluntarily, to a dynamic and innovative organisation within the NI social housing sector, which is a driver for the formation of this new joint partnership initiative that will realise efficiency savings, boost surpluses and increase the potential borrowing capacity of both organisations.

The new combined Group Structure Agreement will allow us to:

- Optimise future returns on assets
- Include performance management and scrutiny functions which are effective at driving and delivering improved value for money performance
- Allow us to identify a clearer understanding of the costs and outcomes of delivering specific services and any underlying factors which may influence these costs
- Ensure financial resilience and provide both Associations with the capacity to continually grow
- Increase housing supply
- Sustain and develop fit for purpose services to our tenants and additional Investment in our homes
- Will deliver greater benefit to our existing and future tenants and local communities

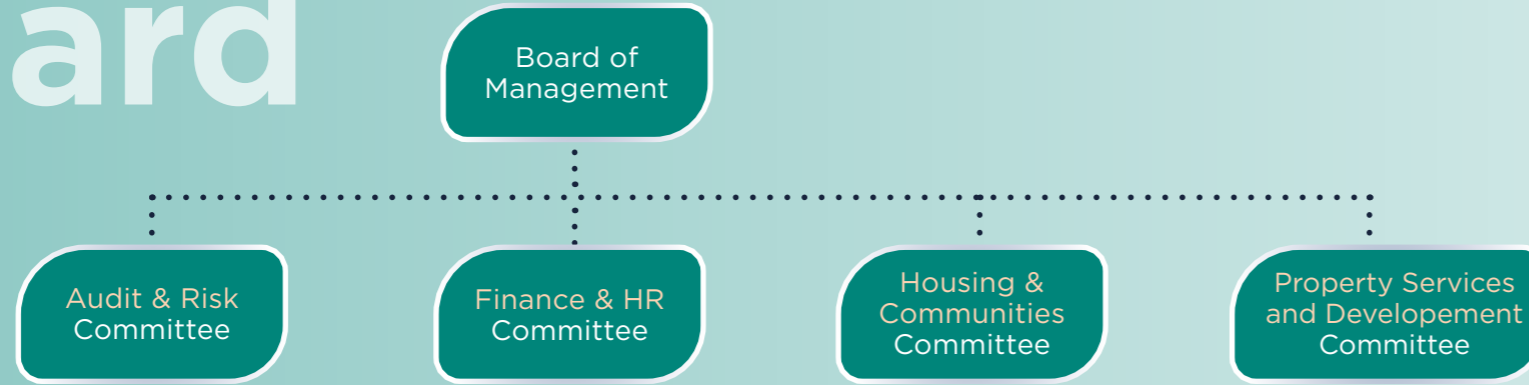
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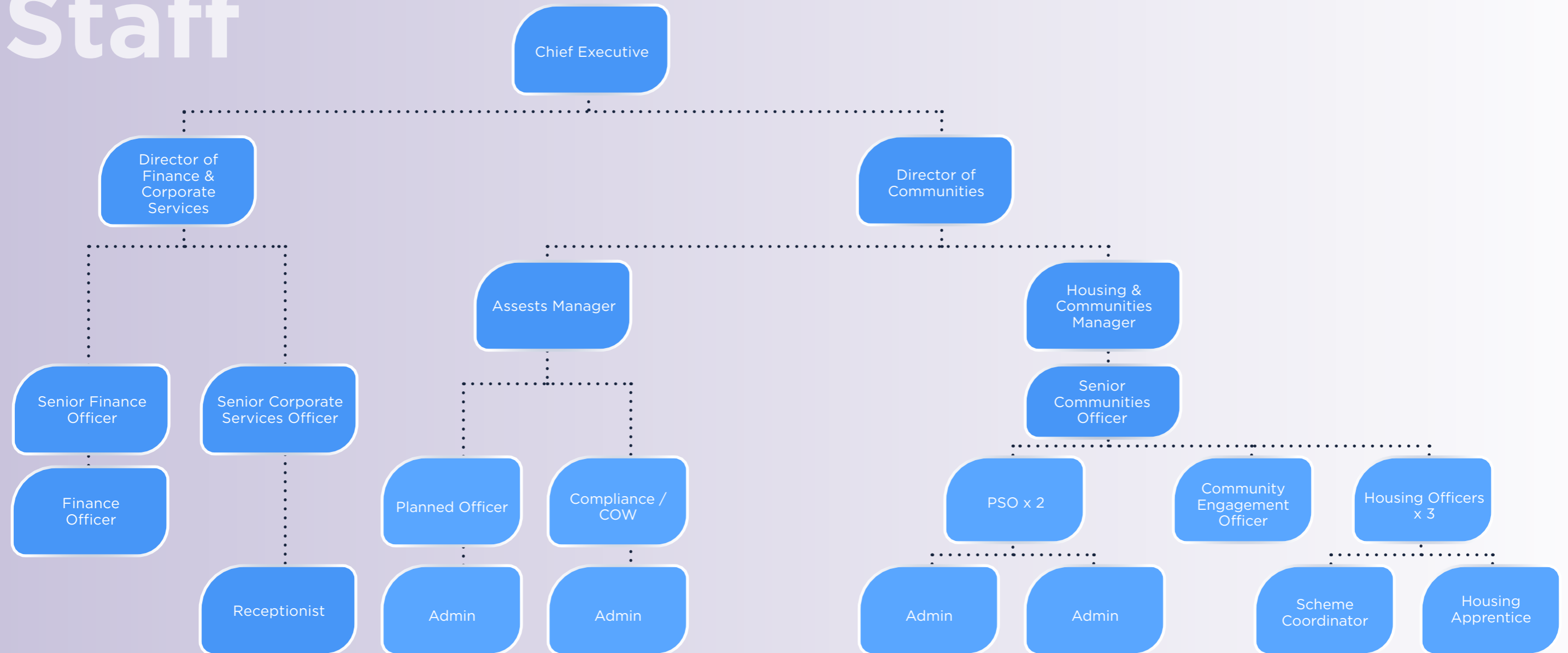
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NHA Organisational Chart and current staffing structure

Board



Staff



State of Comprehensive Income for the year end 31 March 2023

	Note	2023 £	2022 £
Turnover	5	4,916,862	4,766,486
Operating costs	6	(3,913,064)	(3,629,629)
Operating surplus	7	1,003,798	1,136,794
Surplus arising from the sale of housing property		397,613	334,610
Transfer to Disposal Proceeds Fund	17	(397,613)	(334,610)
Interest receivable and similar income	10	2,854	4,449
Interest payable and similar charges	11	(526,865)	(440,087)
Other finance costs		(31,000)	(26,000)
Surplus on ordinary activities		448,787	675,156
Actuarial gain/(loss) in respect of pension schemes	24	1,511,000	363,000
Total comprehensive income		1,959,787	1,038,156

All amounts above relate to continuing operations of the Association.

Statement of changes in reserves for the year ended 31 March 2023

	Note	2023 £	2022 £
Surplus on ordinary activities for the financial year		448,787	675,156
Movement in share capital and capital reserve	19	6	1
Actuarial gain/(loss) in respect of pension schemes	24	1,511,000	363,000
Net addition to capital and reserves		1,959,793	1,038,157
Opening total capital and reserves		13,980,353	12,942,196
Closing total capital and reserves		15,940,146	13,980,353

Statement of Financial Position as of 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Housing properties	12	65,841,997	66,742,127
Other tangible fixed assets	13	2,058,820	2,127,840
		67,900,817	68,869,967
Current assets			
Debtors	14	628,080	198,041
Cash at bank and in hand		1,340,676	1,187,087
		1,968,756	1,385,128
Creditors: amounts falling due within one year	15	(1,982,737)	(1,855,568)
Net current (liabilities)/ assets		(13,981)	(470,440)
Total assets less current liabilities		67,886,836	68,399,527
Creditors: amounts falling due after more than one year	16	72,000	(53,202,174)
Pension Liability	24	72,000	(1,217,000)
Net assets		15,940,146	13,980,353
Capital and reserves			
Called up share capital	19	25	19
Capital reserve	20	192	192
Revenue reserve		15,939,929	13,980,142
Total funds		15,940,146	13,980,353

These financial statements are from our Annual Accounts, which were approved by the Newington's Board of Management on 18th September 2023 and were signed on the Association's behalf by:





Newington
Housing Association
(1975) Ltd.

Newington Housing Association (1975) Ltd.
300 Limestone Road
Belfast
BT15 3AR

Phone: 02890 744 055

Email: admin@newingtonha.co.uk

Opening Hours: 9:00 am – 5:00 pm on weekdays
(Closed at weekends and on Public Holidays)

Out of Hours Emergency Number:

0800 731 3081

Newington Housing Association (1975) Limited is registered under the Co-operative and Community Benefit Societies Act (Northern Ireland) 1969 and is a Registered Housing Association.

Newington Housing Association (1975) Limited is a registered charity **(Charity No. IP158)**.

Newington Housing Association (1975) Limited is registered with the Charity Commission for Northern Ireland **(Registration No. NIC102477)**.

Newington Housing Association (1975) Limited is registered with the ICO **(Registration No. Z7623596)**