

Corporate → Plan

2025-2028

Karibu
Community Homes



www.karibu.org.uk

Welcome to our new 3-Year Corporate Plan

Karibu means "Welcome" in Swahili, and I want to welcome you to our corporate plan.

The creation of Karibu marks a significant milestone in uniting the legacies and strengths of Inquilab and Westway Housing Associations to form the UK's largest BME-registered provider.

Following consultations with residents, employees, and key stakeholders the merged organisation officially came into effect on the 1st of April 2024.

When both boards were considering the benefits of merging both organisations there were 3 clear advantages for coming together;

- Provide better services for our residents.
- Invest more in improving our homes and building new ones.
- Provide greater opportunities to retain and attract new colleagues.

We have not forgotten the rationale for creating Karibu and these 3 drivers are very much at the heart of our corporate objectives in this plan.

We now operate under one roof at our offices at Kew, which has brought new energy and direction to our customer facing teams.

Our work on integration has allowed us to accelerate change and our new organisational structure has facilitated focus on key services.

The operating environment is challenging, requiring many housing providers to do more with less resource at a time when residents need our help the most.

Increased regulation and scrutiny has shown the importance of keeping residents safe at the same time as working hand in hand with residents to develop and improve services for all.



We believe our residents deserve the best service we can provide and by coming together, we will ensure the best service for our residents.

Karibu owns and manages 1874 homes in 14 local authority areas and serves over 5000 people living in our homes reflecting the combined expertise and capacity of the two organisations.

The partnership is underpinned by shared commitment to placing customers voices at the centre of decision making and service delivery.

As Karibu, we will continue to deliver affordable homes for rent and ownership as we invest more widely in activities and partnerships that provide our residents with access to opportunities to develop skills, knowledge and support networks.



Ricky Scipio
Chief Executive

Over the last 12 months, we have taken the opportunity to learn about each other, having extensive discussions with our residents and other stakeholders across the organisation.

This has helped us to gain some insight of what is important to our residents but we know we need to do more and evolve our engagement efforts as a continuous activity that ensures we are able to respond to emerging local needs more effectively.

This plan sets out our ambitions for the next three years. We will challenge ourselves to deliver the services you need, when you need it.

Against the backdrop of the challenging operating environment, we know this will not be easy, but we're determined to rise to the challenge ahead of us.



Dave Baptiste
Chair of Board

Vision

Delivering reliable services that our diverse communities value and trust.

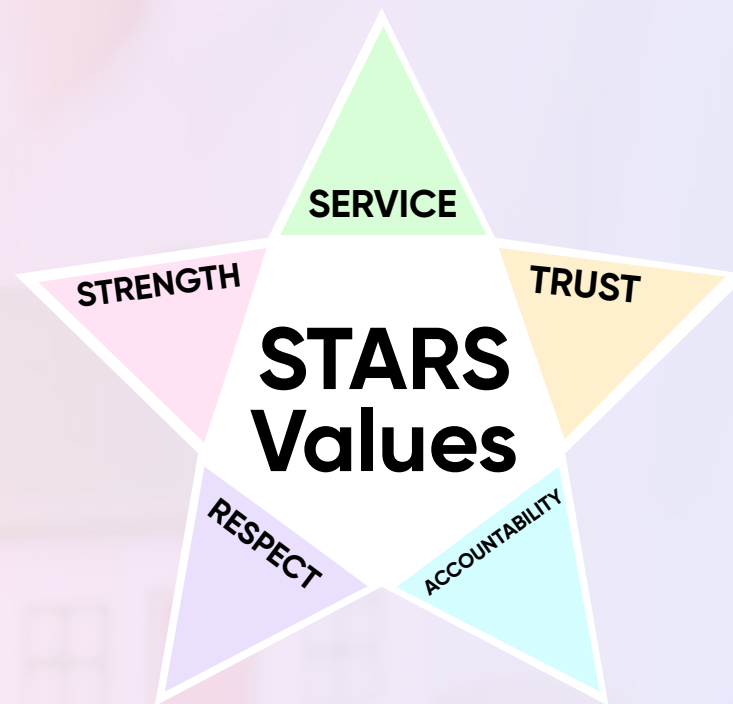


Mission

To meet housing needs and support sustainable communities.



Values



Service : We are dedicated to providing exceptional service that our residents value and that we can be proud of.

Trust: We build trust through honesty, integrity, and consistent actions.

Accountability: We take personal responsibility for our actions and outcomes.

Respect: We treat everyone with respect, understanding, and professionalism.

Strength: We are ambitious, resilient, and committed to both organisational and personal growth.

Strategy Delivery

Our Corporate Plan sits at the heart of our planning framework. Whilst we set out our strategy, we keep it under constant review – amending and adjusting our approach as appropriate within the strategy period to keep ourselves adaptable to external pressures.

Monitor & Review

Our planning framework allows us to track progress at operational and strategic level. This ensures we know how we are progressing at any moment in time and can demonstrate our accountability to Regulators, funders, Management Committee, senior staff and most importantly to our residents.



We use key performance indicators to help us measure quantitative results and we also use a range of ways to capture sentiment and satisfaction levels through engagement surveys with residents and staff.

We benchmark to help measure our performance against relevant comparators and we always look for ways to strengthen our approach and to learn, develop and improve

Golden Thread

Our **vision** guides everything we do

Our **values** shape the way we do things

Our **3-year corporate plan** sets out what need to do to achieve our vision

Every team will have an **annual plan** which shows how they will contribute to the corporate plan.

We also identify **key risks** and how we will manage them.

Every individual will have **personal objectives** linked to the team plans.

So, using the **golden thread** every employee can see how they contribute to the Karibu's overall vision.



Governance

Good governance is at the heart of our ability to deliver high-quality, sustainable housing services and meet the needs of our residents and other key stakeholders.

Over the next three years, we will continue to review and strengthen our governance framework to enable robust decision-making, regulatory compliance, and accountability.

Karibu is governed by a diverse board of directors led by our Chair.

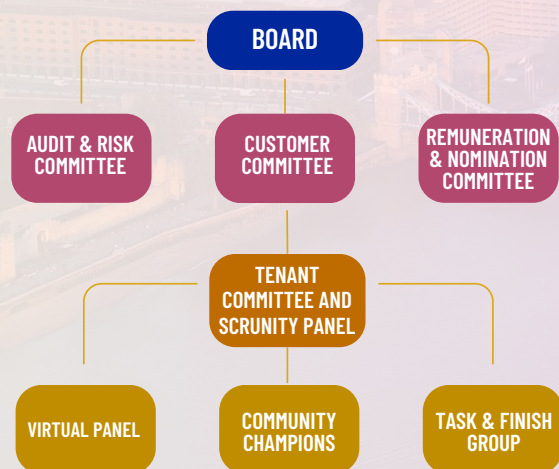
The board is responsible for the strategic oversight of Karibu and works with the executive team to ensure effective management of Karibu and effective services to residents.

The board is supported by three committees—Audit and Risk Committee, Customer Committee, and Remuneration and Nomination Committee.

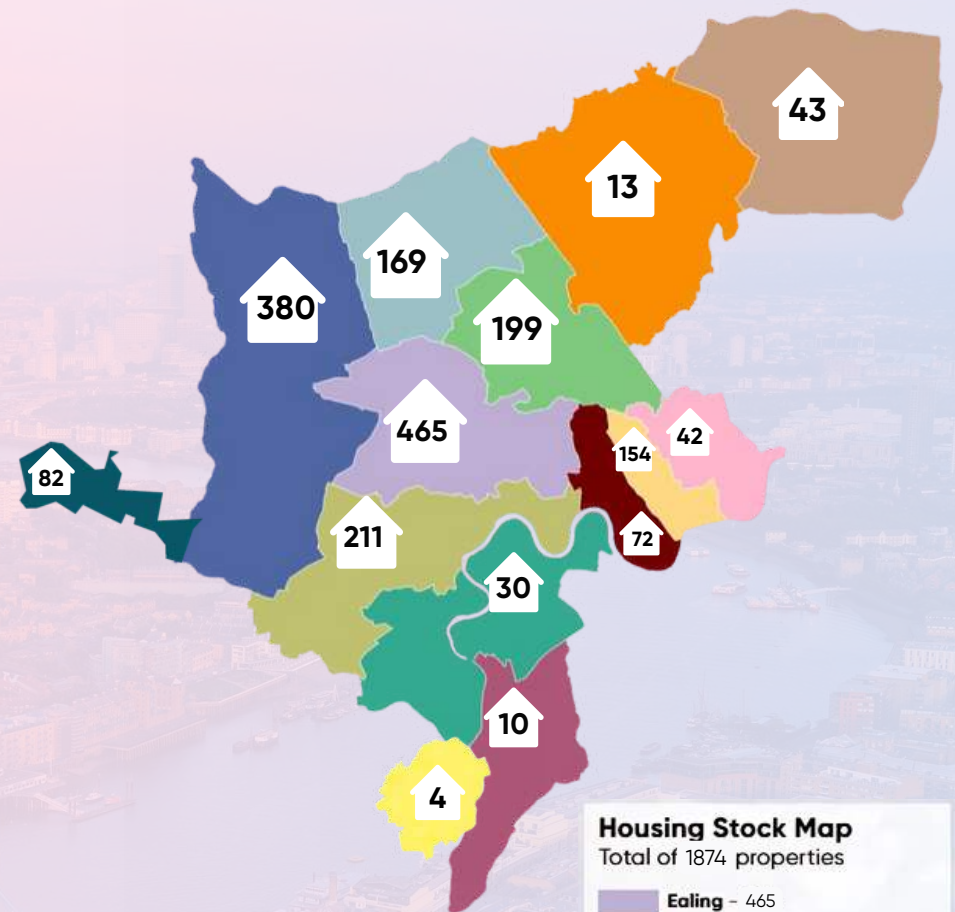
The committees support the work of the board by undertaking detailed reviews and analysis of various aspects of the organisation's policies and performance and make recommendations to enable the board to make evidence-based decisions and to mitigate risk.

Over the last 12 months, Karibu has developed and implemented a new resident engagement framework, establishing a Tenant Committee, Scrutiny Panels and launched a menu of engagement options for residents that provide opportunities to work with us to improve our services.

Integrating resident engagement into the wider governance structure will ensure that the Board—reflective of the diverse ethnicities of the communities we serve—can hear and consider residents' voices when making key decisions.



Where We Operate



Housing Stock Map
Total of 1874 properties

Ealing	- 465
Hillingdon	- 380
Hounslow	- 211
Brent	- 199
Harrow	- 169
Kensington & Chelsea	- 154
Slough	- 82
Hammersmith & Fulham	- 72
Enfield	- 43
Westminster	- 42
Richmond upon Thames	- 30
Barnet	- 13
Kingston upon Thames	- 10
Elmbridge	- 4

We own and manage homes in 14 different Local Authority areas with over 80% concentrated in 6 boroughs across North and North West London, we will seek to build new homes over the life of this plan in the areas where we already have a presence.

Our Current Operating Environment

We are launching this Strategic Plan at a time of significant change and uncertainty. The social housing sector is facing numerous challenges as public scrutiny continues to grow.

The aftermath of the Grenfell fire, the heartbreaking death of Awaab Ishak, and extensive media coverage of poor living conditions have all shifted public perception of our sector.

The housing crisis in the UK has reached a critical point—and the situation is likely to worsen, as the economic climate hinders the development of new affordable homes.

Economic volatility, marked by rising inflation and interest rates, has driven up operational costs and tightened margins. This adds further pressure on social landlords to invest in existing housing stock, enhance building safety, and meet net zero carbon targets.

In London, affordability pressures are intensifying, leading to an alarming rise in the number of homeless families being placed in temporary accommodation—bringing both human and financial costs.

At the same time, we are entering a period of greater regulation and heightened standards that social landlords must meet. The ongoing cost of living crisis continues to deeply affect our customers, highlighting the urgent need for innovative approaches to support those experiencing financial hardship.

Our vision is for everyone to have a home they can be proud of—and a key part of achieving that is ensuring our customers' voices are heard in the design and delivery of our services. It is right that the sector is shifting its focus toward improving the safety and quality of existing homes, alongside enhancing the services we provide.

Over the next three years, we will commit more resources to improving our current properties and developing better services—working in close partnership with our residents.



Our strategic priorities for 2025–28

To achieve our vision, we are focusing our efforts on four key areas (or pillars). This plan aims to invest in new and existing homes, work with residents to improve services, ensure we are financially strong, and be an employer people feel proud to work for.



STRATEGIC PRIORITY 1

Quality Services and Empowering Communities

We're committed to delivering excellent services that meet the needs of our residents while empowering communities to thrive. By listening, engaging, and acting, we help build stronger, more resilient neighbourhoods.

By 2028, we will

- Engage with all residents to better understand their needs.
- Contact every resident to update key information, including support needs.
- Review block and estate management to ensure value for money.
- Build local partnerships in key boroughs to support residents and promote local programmes.
- Create a Karibu Community Champion role for residents to work with operational teams.
- Evolve engagement options so residents can help shape services in ways that suit them.
- Improve Tenant Satisfaction Measure (TSM) results across all 12 areas.
- Publish performance indicators for key services.
- Expand access to information and services.
- Increase communication and relevant updates to residents.
- Review letting standards to improve tenant satisfaction and align with best practices.
- Review ASB management with a victim-centred approach to increase resident confidence and transparency through published performance and satisfaction results.
- Work with partners to support residents who under- or over-occupy homes.
- Update and publish our adaptations offer in consultation with residents.
- Report how resident feedback has improved services.
- Publish tenant committee work and ensure the board hears residents' voices.



STRATEGIC PRIORITY 2

Quality and Safe Homes

Everyone deserves a safe, secure, and well-maintained home. We focus on providing high-quality housing that meets safety standards and supports the wellbeing of our residents.

By 2028, we will

- Understand the investment needs of all homes over a 30-year period.
- Share our investment plans with residents.
- Improve energy efficiency and reduce energy costs.
- Set new standards for tackling damp and mould.
- Review the repairs service with residents and secure a long-term contractor.
- Develop a separate programme for communal area improvements.
- Sell homes that don't meet our standards and reinvest in better-quality housing.
- Invest in new kitchens and bathrooms in over 500 homes.*
- Invest in replacing over 100 boilers and heating systems*
- Invest in new windows and doors in over 800 homes.*
- Create plans to fix long-standing building issues.
- Maintain high standards and full compliance of all building and resident safety requirements.



**Subject to change depending on internal and external factors.*

STRATEGIC PRIORITY 3

Great Place to Work

Our staff are the heart of what we do. We strive to create a positive, inclusive, and supportive work environment where staff feel valued, motivated, and empowered to grow.

By 2028, we will

- Review staff benefits to better support health.
- Launch a paid day for staff to give back to the community.
- Develop a modern recruitment and retention strategy.
- Introduce a reward system linked to satisfaction, efficiency, and safety.
- Define and build a shared Karibu Community Homes (KCH) culture.
- Review flexible working in line with staff feedback and best practice.
- Limit temporary roles over six months to no more than 5% of staff.
- Reduce voluntary staff turnover in permanent roles.
- Create a staff training and development offer.
- Aim to achieve Investors in People (IIP) Gold accreditation.

- Join a best company index and aim for a Top 100 employer ranking.

- Ensure over 90% of staff feel empowered and proud to work at KCH.

- Offer work experience opportunities for residents' children and families.



STRATEGIC PRIORITY 4

High Performing Business

A strong and efficient organisation helps us do more for residents and communities. We'll build financial strength, embrace digital innovation, and drive performance to deliver lasting value.


By 2028, we will

- **Increase reinvestment (%)** – Channel surpluses into homes, services, and community benefits.
- **Improve return on capital employed (ROCE)** – Ensure assets deliver strong value and returns.
- **Invest in major home improvements (£ or %)** – Upgrade homes to boost comfort, efficiency, and value.
- **Maintain investment in reactive maintenance (£ or %)** – Ensure timely repairs to keep homes safe and functional.
- **Prioritise investment in resident safety (£ or %)** – Put resident wellbeing first through targeted safety upgrades.
- **Improve operating margin (%)** – Strengthen financial efficiency to support long-term sustainability
- **Grow and strengthen EBITDA (incl. EBITDA MRI)** – Increase earnings and enhance financial capacity through better performance.
- **Reduce the cost per unit of social housing (£)** – Deliver homes more efficiently to maximise value.
- **Maximise rent collection and minimise arrears (%)** – Support residents to stay on track with payments and ensure stable income.
- **Reduce rent loss from voids (%)** – Improve turnaround times to optimise income and housing availability.

- **Manage gearing levels effectively** – Balance borrowing to maintain resilience and capacity.
- **Ensure budget accountability** – Empower leaders and managers to deliver within clear financial controls.
- **Use audits and stress testing** – Monitor performance and assess financial risks using internal/external reviews and scenario planning.
- **Drive efficiency and reduce overheads** – Achieve economies of scale and streamline services.
- **Increase use of digital technology** – Improve operational effectiveness and automate processes.
- **Deliver new homes** – Expand housing supply to meet need and support communities.
- **Reduce staff turnover (%)** – Retain talent by building a positive, stable working culture.





 We've put together a simple glossary to explain any unfamiliar terms from our Corporate Plan - [**click HERE to read it**](#)

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Get in touch

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