

Christmas Opening Times



We are closing at midday (12pm) on 24th
December and will remain closed through the
Christmas and New Year period, reopening on
Monday 4th January.



Monday 21st Dec: 8am-5pm (normal hours)

Tuesday 22nd and Wednesday 23rd Dec: 8am-6pm (normal hours)

Thursday 24th December: 8am-midday

Friday 25th Dec to Friday 1st Jan 2021: CLOSED

We resume normal service at 8am on Monday 4th January 2021.

EMERGENCY REPAIRS

If you need to report an emergency repair while we are closed, please call:

BAS (for non-heating repairs) on **020 8854 8700**



or

Clairglow (for gas heating and boiler repairs) on **0800 0748055**.



Introduction from Karen

Well, 2020 has taken us all by surprise and generally not in a good way! As we started 2020 we probably all had hopes and plans that may have been cancelled or postponed due to the pandemic. It has been a tough year and we have all faced a huge amount of uncertainty and anxiety.

At PCHA we had to adapt quickly and the team have worked tirelessly to try and keep delivering services as close to normally as possible. In 10 months we have completely changed the way we work and some of this has been really positive. We have spoken to many of you more than we would have done usually; this has been really important and something we want to keep doing!

Whilst there is hope of a vaccine, we know it is not over yet and the winter will be a tough one as we are likely to remain under some form of restrictions. Christmas will not be the same and we know this may be upsetting, but it is just one year and keeping your family and friends safe is the greatest gift we can all give. However hard it feels at the moment, this will pass and we will get through it. In the meantime, we would like to wish you a very merry Christmas with your family (Xmas Bubble) and look forward to a time when we can celebrate with wider family and friends.

I have been very proud of the team during this year and I am equally grateful for the patience and support you have shown us, despite the challenges. Please know that we are here to support you and if you are struggling please get in touch and we will try to help.

Here's hoping for a better 2021.

All my warmest festive wishes

Karen

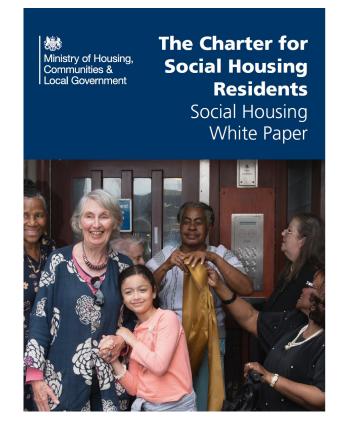
Chief Exec



Social Housing White Paper

On the 17th November 2020 the Government published its long-awaited White Paper on social housing called "The Charter for Social Housing Residents". It sets out 7 key expectations for social housing residents:

- To be safe in your home. The Government will work with industry and social landlords to ensure every home is safe and secure.
- To know how your landlord is performing, including on repairs, complaints and safety, and how it spends its money, so you can hold it to account.



- 3. **To have your complaints dealt with promptly and fairly,** with access to a strong ombudsman who will give you swift and fair redress when needed.
- 4. **To be treated with respect,** backed by a strong consumer regulator and improved consumer standards for tenants.
- To have your voice heard by your landlord, for example through regular meetings, scrutiny panels or being on its Board. The government will provide help, if you want it, to give you the tools to ensure your landlord listens.
- 6. **To have a good quality home and neighbourhood to live in,** with your landlord keeping your home in good repair.
- 7. **To be supported to take your first step to ownership,** so it is a ladder to other opportunities, should your circumstances allow.

Social Housing White Paper

Nobody could argue with these principles and, more importantly, these are not new to us! Safety, customer service, resident engagement and accountability have always been key priorities for us and therefore we welcome the Government's confirmation of the importance of these issues. However, the devil, as they say, is in the detail!

Karen, our Chief Exec, states:

"We'll be examining the recommendations of the white paper in detail, but we recognise the importance of the issues raised here for our residents. We also recognise there is still work to do, and we are absolutely committed to improving our services and resident engagement over the coming months and years; we would welcome your input into this process. We believe that meaningfully involving residents isn't just the right thing to do; it's key to delivering better services and helping us to be the best we can be. PCHA has already signed up to the National Housing Federation's Together With Tenants charter, which commits us to ensuring a deep level of resident involvement in our activities and we look forward to working together with you to shape the future beyond Covid"



It is worth noting that the White Paper will require further consultation and legislation on a number of matters and could take months or years to implement. We will keep you informed of changes as and when they occur.

Christmas, Covid & Cooperation

Let's help each other this Christmas!

During the winter months many of us struggle with the long, dark evenings, and being cooped up at home can impact our mental health and ability to cope. Christmas isn't a happy experience for everyone, either—in fact it



can be a stressful and depressing time for many people, and the joyful expectations are often undermined by financial pressures, isolation, family tensions or bereavement.

In addition to the usual challenges of winter, this year we have the impact of the Covid-19 pandemic, which may bring additional fear, stress and loneliness for many. At the time of writing this, we have no idea of what Covid restrictions will be in place during the festive season or whether we will be able to be with our friends and family. The feeling of not being in control and fears of the unknown may contribute to problems such as depression, as well as issues such as alcohol abuse, domestic violence or behaviour that may be out of character.

For all these reasons, it is particularly important at this time to look out for your neighbours, and reach out to them or to us if you are concerned. If you or someone you know is at risk or you're concerned for their safety, please email us at housing@pcha.co.uk or give us a call on 020 8659 3055.



Christmas, Covid & Cooperation

ASB

Over the past six months we also have seen a substantial increase in reports of anti-social behaviour (ASB). We did anticipate that this may happen: with more people at home during the day, there is likely to be more noise,

particularly in some of our blocks and conversions. In the main, both parties—the person causing the noise and the person hearing it—have worked together to resolve the incidents. We would urge everyone to continue to be tolerant and try to resolve the issue themselves by speaking to each other first of all.



If the behaviour is persistent and you do not feel safe approaching your neighbour, or have tried and the situation has not improved, you can report the issue to us at housing@pcha.co.uk. We will deal with your report in line with our current ASB policy and procedure. Please note that we will not normally take action against residents in relation to everyday noises and particularly in the current crisis, we continue to expect people to be patient and reasonable.

If you would like more information on ASB, you can download our ASB leaflet on our website at www.pcha.co.uk (go to 'Our Publications' on the menu and choose 'Leaflet Rack'.) If you do not have access to the internet, we are happy to send you a copy by post—give us a call.

We will continue to support residents who may be at increased risk of harm, such as our older and vulnerable residents and those who may be experiencing domestic violence. We will ensure that we listen to and advise residents who contact us about any of these issues, signposting to appropriate services or providing our own support where possible.

Paying Your Rent at Christmas

Don't get wrapped up in debt this Christmas

We recognise that it's difficult for many households at this time of the year. That is true even without the added challenges and complications brought upon us by the Covid pandemic. It is so easy to overspend with tempting offers and pressures to buy prezzies. However, please don't be tempted as it's not worth getting into debt this or any Christmas. Please remember to prioritise paying your rent, as having a home is more important than any Christmas present! Here are some of the things we are doing to help you make your rent payments in December and January:

- There will be a prize draw for all tenants who pay their rent on time in December and January. This will be open to all residents even if you have current rent arrears.*
- We are offering a late-night service to any resident who wants to talk to a member of the team for debt advice and support to manage their rent. This will be available on three dates: Thursday 10th December, Thursday 7th January and Thursday 21st January between 7pm and 8pm. Please call the normal office number at these times to speak to a team member 020 8659 3055.
- We will send reminder texts to residents reminding you to prioritise your rent.
- Our Resident Support Officer will be on hand during December and January to offer additional assistance with all Universal Credit and other welfare benefit claims. Please call the normal PCHA number, 020 8659 3055, and ask to speak to Samantha.

^{*} If the winning resident has current rent arrears, the winnings will be offset on their rent account to reduce the arrears.

Paying Your Rent at Christmas

Don't forget, there are plenty of ways you can pay your rent:

 Using the Allpay payment card we issued you with, you can pay at a Post Office or any PayPoint outlet.





- Via the Allpay app on your smartphone. Find the app on the App
 Store or Google Play store or visit <u>allpay.net/app</u> to find out more.
- You can also set up weekly, monthly or regular internet payments via Allpay. Go online to <u>allpayments.net</u> or call Allpay on 0844 557 8321. You will need your Allpay payment card to sign up.
- By standing order via your bank account. Our account number is
 00018269 and our sort code is 405240. Please always quote your
 tenancy reference code and surname when setting up a standing
 order. Give us a call if you can't remember your tenancy reference
 code and/or would like us to send you a standing order form to give
 to your bank.
- Pay over the phone by debit card. Call us on 020 8659 3055 during our normal service hours. Please note we do not encourage the use of *credit* cards and will always advise you to pay using an alternative method to avoid incurring unnecessary charges.

Please remember your home is at risk if you do not pay your rent. We are here to help and whilst we are unable to take payments at the office, do please contact us on 020 8659 3055 to make a payment or seek advice and support.

Making a Complaint

In July 2020, the Housing Ombudsman
Service published a new Complaint
Handling Code setting out new
expectations for high-quality complaint
handling and greater consistency across
landlords' complaints procedures.



Landlords are asked to self-assess against the Code by 31 December 2020 and to publish the results, which we will do before the end of the year. The Ombudsman has also introduced new Complaint Handling Failure Orders. If landlords make mistakes in their complaint handling, the Ombudsman can issue these from 1 January 2021.

We already complied with much of the new Code, but we made some further changes to our Complaints Policy to ensure compliance. Our new Complaints Leaflet reflecting the new policy can be found on our website.

Karen, our Chief Exec, said, "We share the Ombudsman's ambition for a prompt, fair and polite complaints service and we already work hard to achieve this. We acknowledge that things go wrong from time to time and when they do, we will say sorry and work with our residents to put them right."

You can contact the Housing Ombudsman Service for advice and guidance, even if you are not sure about whether you want to make a complaint.

You can find more information on the Housing Ombudsman Service
website at housing-ombudsman.org.uk or view our Complaints Leaflet on our website.

Housing
Ombudsman Service

Unacceptable Behaviour Policy

PCHA is a small community association with a small but committed team. We are proud of the open and honest relationship we have with our residents and work very hard to be proactive and responsive to residents' queries and/ or complaints. We believe that everyone who approaches us has the right to be heard, understood and respected, and we always aim is to deal fairly, honestly, consistently and appropriately with all residents, including those whose actions we consider unacceptable. However, there are times, albeit rare, where residents behave or act in ways that may adversely impact our staff, our service or the organization. On these occasions we need to take clear and robust action to manage the impact of this behaviour.

Examples of behaviour that is considered unacceptable include (but are not limited to):

- Using abusive or foul language directed at staff
- Excessive communication (in any format)
- Refusing to accept an answer and making repetitive demands.



There are very few residents whose actions we consider unacceptable. How we aim to manage these actions depends on their nature and extent. If it adversely affects our ability to do our work and provide a service to others, we may need to restrict a person's contact with our staff in order to manage the unacceptable behaviour. We have recently reviewed our policy on this and the leaflet can be found on the website.

Karen says "We do not take action of this nature lightly. I have been working in social housing for 30 years and only used this kind of restriction once or twice. In fact, until recently PCHA has never used this policy. However, we are a small team with limited resources and we have to allocate those resources wisely and fairly. It is unfair if one resident takes up a huge proportion of staff time, meaning we have less time to deal with the rest!"

Disposal of Bulky Items

During the recent lockdown and over the summer we have noticed an increased amount of bulky items and rubbish being dumped in communal areas. This is not just unsightly, but also a potential health and safety risk. In short, it is simply unacceptable.



All residents should note that no part of your rent or service charge covers the cost of the disposal of bulky items. This is not a service provided by PCHA.

Dumping of bulky items is in breach of your tenancy agreement and any resident caught doing this will face action against them. If we are unable to identify the resident responsible, we reserve the right to clear the items and charge all residents within the block through their annual service charges. This is simply not fair to all those residents who do look after their environment and dispose of rubbish appropriately.

We welcome any information from residents on who is responsible for any dumping. All information will be treated confidentially.

Residents have two options for disposing of excess rubbish and bulky items.

- 1) Take them to your nearest refuse and recycling centre. There are two recycling centres in the area: one in Churchfields Road, Beckenham and the other in Waldo Road, Bromley. You will need a permit to visit these centres—this is free and available at https://www.bromley.gov.uk/tippermit.
- 2) Residents can contact London Borough of Bromley to arrange a collection on 0300 303 8658. This is a chargeable service. Any items left out for collection by the council must be sensibly located and the resident must ensure that the items are removed. Simply phoning to arrange a collection and then forgetting about it is not acceptable.

For details of the Christmas refuse collection services please contact the London Borough of Bromley on 0300 303 8658 or check their website at www.bromley.gov.uk.

Home Contents Insurance

Do you need home contents insurance?

PCHA does not insure the contents of your home as part of your tenancy agreement. It's a good idea to consider what a home contents insurance policy would cover you for in order to help you make an informed decision on whether you need one.

Contents insurance is designed to help protect your possessions. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen. Home contents insurance can help provide peace of mind.

To help you decide whether home contents insurance is right for you, the National Housing Federation has



teamed up with Thistle Tenant Risks and Ageas Insurance Limited who provide the **My Home Contents Insurance Scheme**, a specialist Tenants Contents Insurance policy.

The My Home Contents Insurance Scheme offers you insurance for the contents of your home including cover for items such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments.



To find out more about the scheme or contents insurance in general, you can:

- Call Thistle Tenant Risks on 0345 450 7288
- Visit https://www.thistlemyhome.co.uk/
- Ask us (PCHA) for an application pack, which we can send out to you by email. Contact us on housing@pcha.co.uk or call 020 8659 3055.

Fire Safety

Working with our Health & Safety consultant, we have recently carried out our two-yearly Fire Risk Assessments (FRAs) across all of our communal buildings.

Keeping homes safe is our top priority and in addition to these regular inspections we work closely with other authorities including the London Fire Brigade.

What we do to keep you safe

- Carry out FRAs every two years on all our communal buildings to identify any actions required
- Regularly test and maintain the fire alarm systems
- Check fire doors regularly, as they help stop fire and smoke spreading through a building
- Update you on fire safety issues by letter and on posters on noticeboards
- Inspect our blocks regularly to make sure that escape routes are clear
- Remove household and other flammable items from corridors or cupboards in communal hallways. As well as fuelling fires, these can block escape routes in an emergency.

What you can do to help

During the recent FRAs, a number of issues were flagged by the assessor and we would ask all residents to adhere to the following requirements:

 Keep communal areas (corridors, stairs, entrance halls and the area outside your front door) clear of personal belongings and rubbish. This includes shoes, boots and umbrellas.



Fire Safety

- Read any information we send you about fire safety.
- Call us on 020 8659 3055 if you spot any fire safety issues, such as faulty
 fire doors or emergency lights, or if you see rubbish or other items stored
 in communal areas.
- Test your own smoke alarms every month. If an alarm starts bleeping, you need to change the battery immediately.

Do you need support to evacuate?

Keeping residents safe is our top priority. If you or members of your household need support to evacuate in the event of an emergency, it's important that you let us know. You might need help to evacuate if, for example, you or someone in your household has mobility issues or a visual or hearing impairment. We use the information you provide to help us create personal emergency evacuation plans (known as PEEPs) if support to evacuate is needed. We share the information with the Fire Brigade so that they can make sure you and members of your household can be safely evacuated in case of an emergency. To help us ensure you have the right support, please contact us if you feel you need a PEEP.





Condensation

As we approach winter and the weather turns colder, condensation and mould can form more easily. We receive a significant number of reports of mould at this time of year compared to the summer months when there are barely any issues! Are you experiencing condensation and mould on windows, walls, or ceilings? Are the window surrounds or bathroom ceiling going mouldy? It is extremely unlikely to be caused by a defect with the property itself, but is more likely to be a result of the way you are using the property.

What is condensation?

Condensation occurs when warm air collides with cold surfaces. It can also occur when there's too much humidity in your home and the moisture created collects as droplets on a cold surface when the humid air is in contact with it. This is especially common in winter, when your central heating system comes on in the cooler hours of the mornings and evenings. When warm, moist air meets either a surface or air that is colder than it is, the warm air is unable to retain the same amount of moisture as it did and the water is released either into the cold air or onto the colder surface, causing condensation to form, quickly followed by mould.

Condensation can release a huge amount of water and can be mistaken for a leak as walls become so wet.



Condensation



What can I do about it?

- Open the curtains and wipe dry your windows and window sills every
 morning, as well as surfaces in the kitchen or bathroom that have become
 wet. Wring out the cloth in a sink rather than drying it on a radiator, or the
 water vapour goes straight back into the air in the property.
- When cooking, ensure that the door is shut, window open and extractor fan on. These actions should be taken during cooking and for 20–30 minutes afterwards.
- Hang your washing outside to dry if possible or hang it in the bathroom
 with the door closed and a window slightly open or extractor fan on. Do
 not be tempted to put it on radiators or in front of a radiator or heater.
- If using a tumble dryer, whether vented or with a condenser, the kitchen door should be shut and windows open. (Tumble dryers including those

when in use.)

 When having baths or showers ensure the bathroom door is shut and extractor fan is on. If you have windows in your bathroom, keep them open. These actions should also be taken during your bath/shower and for 20–30 minutes after your bath / shower.

with condensers let off a lot of heat and moisture

Open windows slightly when the central heating system is on.



If you would like more information, we have a separate leaflet on condensation. You can access this on our website at www.pcha.co.uk (go to 'Our Publications' on the menu and choose 'Leaflet Rack'). If you don't have access to the internet, we are happy to send you a copy in the post—give us a call.



Keeping your Home Warm

Keeping your home warm through the cold winter months can be very tricky for those who may already be struggling on very low incomes or on benefits. Here are some of the main payment initiatives that have been set up to help during the winter months.

Winter Fuel Payment

If you were born on or before 5
October 1954 and lived in the UK for at least one day between 21 and 27
September 2020, then you should be eligible for a one-off, tax-free winter fuel payment of between £100 and £300 depending on your circumstances.



You should get the Winter Fuel Payment automatically if you are eligible and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). Most payments are made automatically between November and December. You should get your money by 13 January 2021.

If you believe you are eligible but do not receive your payment, call the Winter Fuel Helpline on 0800 731 0160. You can also find out more at https://www.gov.uk/winter-fuel-payment.

Cold Weather Payment

The Cold Weather Payment scheme runs from 1 November 2020 to 31 March 2021. It applies if the average temperature is – or is forecast to be – 0° C or below for seven days in a row between 1 November 2020 and 31 March 2021.

Keeping your Home Warm



You need to be receiving one of the following benefits to qualify:

- Income Support
- Penson Credit
- Income-based Jobseeker's Allowance
- Income-based Employment and Support Allowance
- Universal Credit.



If you qualify for the payment, you get £25 for each seven-day period of very cold weather, and this should be received automatically into your benefits bank account within 14 working days of the cold period.

If you don't receive your payment and believe you're eligible, contact your local Job Centre; or if you're receiving Universal Credit, update your journal. Again, you can find out more by visiting the gov.uk website, this time at https://www.gov.uk/cold-weather-payment.

Warm Home Discount

The Warm Home Discount is a one-off payment of £140 deducted from your electricity bill if you are on a sufficiently low income, have young children or a disability.

If you are receiving the Guarantee Credit element of Pension Credit, you should get a letter between October and December telling you how to get the discount. If you are in this group but *don't* receive a letter, contact the Warm Home Discount helpline on 0800 731 0214.

If you are under pension age but are on a low income or believe you are otherwise eligible, contact your electricity supplier directly to check if you are eligible.

Payments are made between September 2020 and March 2021. For more infomation, see https://www.gov.uk/the-warm-home-discount-scheme.

Getting Support in Bromley

Getting support if you're in need or know a neighbour who is

During the first national lockdown, Bromley council mobilised a network of volunteer support for residents in the area who found themselves isolated due to their underlying health vulnerabilities. A wide range of support is still available if you're struggling during this second winter lockdown or you know someone who is.

The first thing to do if you need help is to register via Bromley's website at www.bromley.co.uk/
www.bromley.co



medicine collection (if your pharmacy can't deliver), or just a regular friendly phone call.

Furthermore, if you are having difficulty paying for food an operator on the Bromley Covid-19 helpline will be able to help you register for one of the food banks located in the borough. Food banks are currently running a delivery service for those in financial crisis and can deliver food to your home if you are unable to go out. Some food banks operate on a self-referral basis, others require a referral from a GP or the council.

If you have a medical condition that means you are classed as 'extremely clinically vulnerable' to coronavirus, you can get priority supermarket deliveries. If you have not requested a priority shopping slot and would like one, go to the government website at www.gov.uk/coronavirus-extremely-vulnerable. The government are also asking people who are extremely vulnerable to register here, even if they no longer need support such as priority deliveries.

Getting Support in Bromley

Other resources

Bromley Well Services

www.bromleywell.org.uk

Bromley Well provides help for people living in Bromley borough



to stay emotionally and physically well and to remain independent. They include support for the elderly, those with physical disabilities or mental wellbeing challenges, and support for carers too. Contact them 9am-5pm Monday to Saturday on **0300 330 9039** or email spa@bromleywell.org.uk.



Bromley council have also published a free guide—'Your Guide to Independent Living, Support and Care Services 2020/21'. To download the booklet go to:

www.bromley.gov.uk/independentlivingguide.

Bromley THE LONDON BORDUGH www.bromley.gov.uk

Recite[®]

www.bromley.gov.uk www.carechoices.co.uk

Giving support

Finally, if you are interested In registering as a volunteer with Bromley Council's support team and would like to get involved you can register on their website at:

www.bromley.gov.uk/info/1113/volunteering.



Mice & Rats - Back for Winter!

In our summer newsletter, we mentioned that the British Pest Control Association reported a 51% rise in rat callouts during the first lockdown. As expected, with this second lockdown we've had another increase in mice and rat sightings from a number of our residents.



As the streets have been quieter with restaurants and other food outlets closed, rodents are on the hunt for food elsewhere and are finding their way into homes and communities they previously didn't. We know they're the last thing you want to see while spending more time at home and in your local areas, but please do not be surprised if you spot them when outside. As we're heading into winter, they'll be looking for spots to warm up in!

PCHA will not use traps or poisons to deal with rat or mice sightings in communal gardens. However, we will deal with pests in any internal communal area owned by PCHA, such as shared hallways. In most cases, it's your responsibility as the resident to deal with a pest control problem in your own home or garden, although we are happy to block entry holes to your property if this is how mice are gaining entry.

Here are some things you can do to help keep vermin away from your gardens and homes:

- Don't put leftover food out for the birds. If you wish to feed birds, use a
 purpose-built bird feeder and seeds or nuts specifically sold for birds.
- Keep your bin areas clean and tidy.
- Ensure that the correct bins are used for recycling and household waste.
- Do not leave bin bags or rubbish outside your door to take to the bin area at a later time. This is particularly important in communal blocks where bin bags and other rubbish can also be a fire hazard.

If you do require assistance with dealing with mice or rats you can contact London Borough of Bromley's environmental health team on **0300 303 8657.**

Spotlight on... Gaslighting



Gaslighting: manipulating (someone) by psychological means into doubting their own sanity.

Gaslighting is a form of emotional abuse that works on a person's sense of worth and self-esteem, making them doubt what they know, getting them to question their own beliefs and gradually causing them to submit to the beliefs of another. It is increasingly used by perpetrators of abuse to manipulate their victim, and because there are no outward signs of abuse, to the average onlooker the abuser can seem like 'such a nice person'!

It is possible for any person to unknowingly mildly gaslight someone through their own insecurity or misunderstanding. This is not the case with an abuser, who knows exactly what they are doing and increases the action over time, until their victim will say the sky is blue when there are storm clouds above!

Gaslighting is dangerous because it starts small. It can begin with small comments that seem silly to question, or little jibes and digs that come out when others are not around. As the manipulation increases, however, there can be serious effects on the victim's psychological and physical wellbeing.

The pandemic has meant many of us have been stuck within the confines of our own homes. But for those who are victims of emotional abuse such as gaslighting, their home can become even more of a prison.

If you know someone who is suffering from this or any form of domestic or emotional abuse, here are some organisations that can help:

- Mankind: Supporting male victims of emotional, physical, and psychological abuse.
 Go to mankind.org.uk or call 01823 334244.
- Mind: A charity offering support to those affected with mental ill health. See mind.org.uk or call 0300 123 3393.
- Relate: Provides support to couples and families. <u>relate.org.uk</u>
- Refuge: Supports women and children who have experienced psychological abuse or domestic violence. Go to <u>refuge.org.uk</u> or call 0808 2000 247.
- Women's Aid: A well known charity that helps women affected by domestic abuse.
 womensaid.org.uk.
- **The Samaritans:** Available 24/7, they help anyone who is in emotional distress. Call 116123 or see samaritans.org for other ways to get in contact.

Contact Us



General:

020 8659 3055

housing@pcha.co.uk



To report a repair:

020 8659 3055

repairs@pcha.co.uk



To report a health and safety issue:

020 8659 3055

healthandsafety@pcha.co.uk

www.pcha.co.uk

Making a positive impact

