

# Partnership Building for the Future



**Waltham Forest**

*housing association ltd*

[www.wfha.org.uk](http://www.wfha.org.uk)



Linda Milton Chief Executive

“This year will bring many new challenges locally and nationally in housing and especially in the supported field.”

Linda Milton

During the course of this year, we have had to face many challenges, but never before has there been so much media attention on the work that we and other Housing Associations do.

How we respond to these challenges was the focus of our Board Awayday. We faced a reduction in our Supporting People grant of nearly 40%; the new regulatory framework; the Green Agenda and Welfare Reform implications. All this at a time when we were implementing our new staff structure, and with other changes in personnel that have occurred.

The reduction in Supporting People grant was for us the greatest challenge, as it meant looking at innovative ways that we could reduce costs with the least impact on our tenants. We had a series of consultation meetings with those affected and have now developed a floating support service that aims to meet the changing needs of our tenants. We now know that in 2013, we are going to have to look again

at this service as we will be one of a number of support providers tendering for the support services of all the sheltered schemes in the borough, including our own. Having previously successfully tendered for sheltered schemes owned by both London and Quadrant and Southern Housing Group, we have the knowledge and experience of managing other's schemes and we will face the forthcoming opportunities with optimism and professionalism.

The welfare reform changes are likely to impact on some of our tenants in the coming year when they are implemented. We are therefore looking at how we can help those affected, and will be working closely with our partners in the WF Credit Union, Housing Benefit, The Citizens Advice Bureau, as well as



**Ben Furr** Chair

other housing providers locally, to ensure that our tenants receive regular advice and information.

In order to face these challenges it is important for us to have a strong supportive Board and this year we have had a very successful recruitment programme with not only three new recruits coming on board in 2012, but potentially two new tenant board members as well.

The Board and senior officers have been working on reviewing and strengthening governance at WFHA, with particular emphasis on the requirements in the revised regulatory framework. This work will continue in the coming year.

During the year we have continued to work with our existing partners in housing and

support, along with welcoming the start of new partnerships. We are pleased that we have formed a new partnership with The Greenleaf Trust. They are a local charity supporting homeless people in the area, and our joint project is providing four people with a home.

The coming year will see us make preparations to celebrate our 50th Anniversary of providing housing in London Borough of Waltham Forest. 2012/13 will bring many new challenges locally and nationally in housing and especially in the supported field.

With East London hosting the 2012 Olympics the LB Waltham Forest will be in the spotlight. We will be 'doing our bit' to improve the lives of local people by investing in our properties as well as improving and expanding our services. With a strong staff team and Board, we are confident that we will continue to provide housing and support to those locally who need it, for at least another 50 years.

**Linda Milton** Chief Executive

**Ben Furr** Chair



During this year the team have been part of a full restructure and review of WFHA's frontline housing service. The aim going forward is to provide a comprehensive housing service with flexibility to adapt to future changes, and provide cover when needed. The new team brings together housing management, customer services and the maintenance service to provide a 'one stop' service.

### Housing Management:

With the structure changes came the need to review our services to ensure that we can continue to achieve value for money and provide quality services. In the future we will ensure we are flexible and responsive so we can deal with the vast array of changes that are coming.

### Progress in the year includes:

- > Former Tenant Arrears are now being recovered through Medina Collections Services. There are no additional costs to the former tenant.
- > Continued involvement with Solomon partners has enabled us to compare our work on arrears and share the good practice that has enabled WFHA to be one of the best performers within the group.

Progress in the year includes:

- > Close working with the police and partners locally has resulted in the resolution of some low level anti-social behaviour complaints.
- > Production of our new Tenant Handbook
- > Fire Risk Assessments carried out at Sheltered Schemes
- > Health and Safety Audits carried out at all schemes.

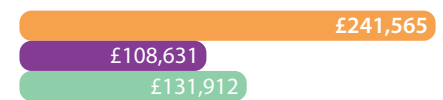
### Maintenance:

This service is going through some radical changes and during the year we have looked at how we purchase and provide services

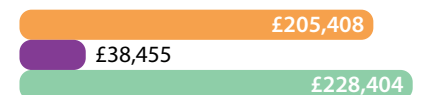
- > New Contracts - Gas Advisory Service ensures robust quality assurance checks on a percentage of all works carried out on tenants' gas boilers, and they complete other safety checks.
- > Portable and fixed appliance testing
- > Out of Hours - Following a year long feasibility study involving a small group of tenants from our Tenant Focus Group, Pinnacle Connect were awarded the contract to provide call centre and maintenance services out of office hours.

### Maintenance spend

2011-12



2010-11



- Routine maintenance
- Cyclical maintenance, inc Capital
- Major works, inc Capital

- > Purchasing specialist expertise as and when we have an empty property, to ensure that we provide high quality, cost effective improvements and repairs.
- > The start of our five year planned maintenance programme based on the information from our Stock Condition Survey. Some window replacements and external decorations were completed, with more major works planned for the coming years. These will include electrical upgrades and kitchen, bathroom and boiler replacement programmes.



L-R: Angela Cook - Housing Officer, Jonathan Anuku - Housing Services Manager, Linda Wright - Senior Customer Services Officer, Lisa Skinner - Customer Services Officer, Chloe Wright - Temporary Customer Services Officer and Jennifer McSweeney - Customer Services Officer



Focus group members at Pinnacle PSG call centre.

- > Coming in the next year will also be reviews of the lift quality control, and comprehensive maintenance service, a safety check contract for our gas installations, and the cleaning and grounds Maintenance contracts.

**Customer Services:**

The new structure in place brings new responsibilities and combined with the outcomes of the Tenant Survey the coming year will focus on providing strong customer focused services, and implementing any changes that come from the survey.

We hope that the launch of our new website will give our tenants and stakeholders more choice in how they communicate with us, and better enable us to keep you all up to date with news. We were pleased to hear from our partners that they too are finding the website useful...

*“Congratulations everyone on your lovely new web-site” –*  
**Tony Withnell Chief Executive, Lambeth & Southwark Housing Association**

We already have planned additional enhancements for the coming year, and always welcome comments and suggestions from tenants and stakeholders.

**“With the structure changes came the need to review our services to ensure that we can continue to achieve value for money and provide quality services.”**

Meet our team of Jacqueline Harrison, Janey Howard and Augustina Addai-Poku who currently provide our support services, under the expert management of Cheryl Whittle, to our sheltered tenants. Herjinder Singh was on the team until early 2012.

They provide support (with help from Newham Network), to not only our own 170 sheltered tenants, but another 44 to whom we provide support on behalf of other Housing Associations. The service has changed over the last 18 months with more emphasis on individual needs. With over 276 Support Plans carried out during 2011/12, the needs of our tenants were individually assessed and provided for. We are still in a transitional period that is taking some getting used to, but with the reduction in Supporting People Grant, we had to find the most cost effective way to use those funds.



Herjinder Singh and Wendy Burton

This year more than any other we have been working in innovative ways with partners to provide support to those who need it including:

- > Shapeshifter productions, who entertain and involve our tenants at their Smiling Sessions. They bring music, song and laughter to our schemes. Some of you may have seen them at our AGM last year, and we are pleased to be able to continue to work with them. They were finalists in the People's Vote at the Big Lottery Fund. This was a televised event attended by some of our tenants and Cheryl Whittle, representing WFHA. They also received funding from The Nat West Awards and Andrew Lloyd Webber Foundation



Seeta Indrani, Actress and Alison Jones, Shapeshifter Productions

*"Having Waltham Forest Housing Association on board as a supporting partner has really enabled the development and growth of The Smiling Sessions. WFHA acknowledge that active musical participation improves well-being, stimulates memory, and having a sense of belonging and ownership builds confidence and strengthens relationships and communities."*

Alison Jones, Shapeshifter Productions.

## Repairs within target times

### Emergency repairs



### Urgent repairs



### Routine repairs



### All repairs



● 2011-12    ● 2010-11





L-R: Augustina Addai-Poku - Scheme Manager, Cheryl Whittle - Support Services Manager, Jane Howard - Scheme Manager and Jacqui Harrison - Scheme Manager



Emma Solomon, Digital Unite and David Langdon, Tenant



Age UK (Waltham Forest) and Mencap have been providing a respite for carers of older people with dementia and learning disabilities in partnership with us. They provide a variety of stimulating activities to help retain and improve existing skills as well as an opportunity to increase physical and mental activity.

*“Age UK Waltham Forest wishes to thank Waltham Forest Housing Association and the tenants of Millennium House for their support and assistance in setting up Days4You, providing day activities for older people with dementia and/or learning disability. The well liked project provides much needed respite for carers.”*

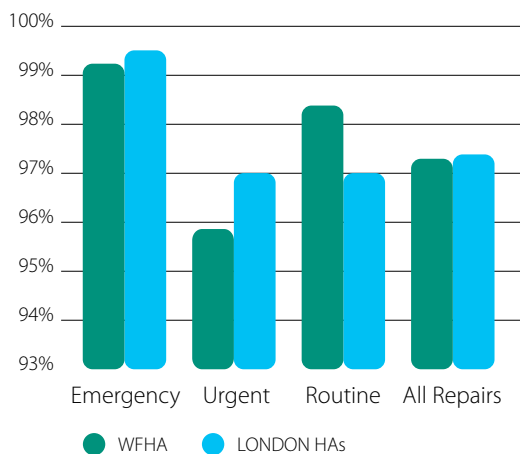
**Sheena Dunbar,**  
Age UK Waltham Forest

Digital Unite’s Silver Surfers Day received an added boost this year when their Director, Emma Solomon, joined us and local Chingford MP, The Rt Hon Iain Duncan Smith, at our event at Millennium House. The event introduces and supports older people in using technology.

*“It was great to see WFHA’s lively participation of our Spring Online with Silver Surfers’ Day campaign. Supporting older people with understanding and accessing digital technology is essential in today’s modern society and can realise huge benefits both for residents and housing providers. The team at WFHA showed real commitment and enthusiasm with their digital taster event which clearly had a positive, life-changing impact on all of the residents who took part.”*

**Emma Solomon OBE,**  
Managing Director, Digital Unite.

### Repairs within Target Times – Peer Comparisons



## Tenant Satisfaction Survey:



1,079 satisfaction slips were sent out



93 satisfaction slips Returned



92 expressed satisfaction!

“Our clients are thankful we are able to offer them accommodation that gives stability and support.”

**Leroy Harley, Team Manager,  
Greenleaf Trust**

In these difficult times working with our partners is very important to us.

As a landlord, we work with a number of Support Providers including Outward Housing, Outlook Care and Family Mosaic who provide support to our learning disability schemes. We regularly meet with them individually to ensure that our tenants' needs are being met, as well as ensuring that our duties as a landlord (including health and safety) are being met. It also gives us the opportunity to join in with social activities at each of the schemes.

*“Working with Waltham Forest Housing Association has been a real pleasure. They share our ethos on personalisation and putting the customer first and have worked in close partnership with us to produce creative, flexible housing solutions, providing good quality move on accommodation for people with learning disabilities. Their commitment to providing high quality housing for people in Waltham Forest is outstanding.”*

**Penny Taylor,  
Chief Executive Outlook Care.**



We also welcomed a new partnership this year with The Greenleaf Trust; a local charity providing support to homeless people in Waltham Forest. They were looking to extend their services, and in partnership with WFHA, have developed and opened a scheme for four homeless people to have a home of their own with support to live independently.

It is equally important to be involved in matters that concern our tenants and so we continue to have involvement in various local and national groups:





Police Officers of the Safer Neighbourhood Team



Staff at the Annual Solomon Conference

- > erosh, a consortium of providers of older people's housing, keeps us informed in matters related to older people and enables us to participate in debate and decision making both locally and nationally.
- > Working with the police locally, our staff are represented on four of the Safer Neighbourhood Panels, and we regularly attend a local forum on anti-social behaviour.
- > Attending the local forums for Housing Associations - including specialist groups on Housing Management



Tenants from the Drive at the AGM

and Housing Benefit. These enable us to participate in local debate and to influence local decision making.

- > Specialist local supported housing forums are not only attended by our staff, but are jointly chaired by WFHA.

- > We ensure that issues relating to the smaller Housing Association are heard through our attendance at the G320 group, a London based group of small housing providers.
- > Participation on the Centre for Housing and Support's Practitioner Working Group.
- > Involvement in Solomon and Solfed Benchmarking groups allows us to have access to a wider network of partners across London, and nationally. We are involved in specialist groups such as Housing Management, Supported Housing, Finance and Maintenance.

“We also welcomed a new partnership this year with The Greenleaf Trust; a local charity providing support to homeless people in Waltham Forest.”

With many Housing Associations celebrating the first anniversary for their tenant scrutiny groups, WFHA are very proud that our Tenant Focus Group has been established for over 10 years. It continues to be involved in the decisions that affect our tenants.

There are currently 9 members from our sheltered, supported and general needs schemes across the borough. The group is served by an independent facilitator, Jenny Crook, who has worked with them for many years. Within the group small sub-groups are often set up to work directly with staff on specific projects or issues.

### The work of the group this year has included:

- > Tenant Survey - including input into the content and involvement in the analysis, which is still on-going.



Rose Reeves and Patricia Vincent at AGM



Focus Group Meeting

- > The Business Plan – both on content and the future direction of WFHA
- > Anti-social behaviour – dealing with issues, and on our local offer commitment on services in partnership with the LBWF
- > Out of Hours contract - meeting with potential contractors and visiting a call centre. Their views being part of the final decision to appoint the current call centre and contractor.
- > Participation in the Centre for Housing And Support Code of Practice Working Group - involved the proof reading of key documents, providing evidence and actively participating in the working group.

### This year saw two stimulating training sessions for tenants.

Tenancy Law with Richard Parris gave a legal insight into the tenancy agreements and into anti-social behaviour in particular. With an understanding of basic landlord and tenant law it gave the group an appreciation of the action and thresholds that needed to be reached before any legal action can be taken.

The Equality Act, presented by Linda Bellos was an interesting and entertaining session on understanding the Act in practical terms.

The Group in the coming year will continue to look at issues from the Tenants Survey as well issues of Governance, service contract reviews and maintenance issues, to name a few.

## INCOME AND EXPENDITURE ACCOUNT

FOR YEAR ENDING 31 MARCH 2012

	2012	2011
		As restated
	£	£
<b>Turnover</b>	2,090,674	1,981,663
Operating costs	<u>(1,808,629)</u>	<u>(1,613,404)</u>
<b>Operating surplus on ordinary activities</b>	282,045	368,259
Interest receivable	3,468	2,429
Interest payable	<u>(111,343)</u>	<u>(115,235)</u>
<b>Surplus on ordinary activities for the year</b>	<u><b>174,170</b></u>	<u><b>255,453</b></u>
All amounts relate to continuing activities.		

## STATEMENT OF TOTAL RECOGNISED GAINS & LOSSES

FOR YEAR ENDING 31 MARCH 2012

	2012	2011
		As restated
	£	£
Surplus for the year	<u>174,170</u>	<u>255,453</u>
Prior year adjustment	118,183	–
<b>Total recognised surplus for the year</b>	<u><b>292,353</b></u>	<u><b>255,453</b></u>



## BALANCE SHEET AS AT 31 MARCH 2012

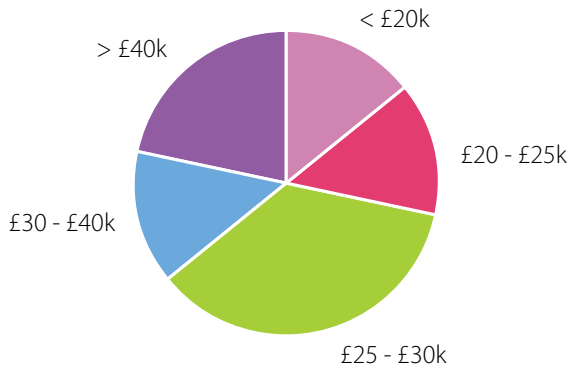
	2012	2011
	£	As restated £
<b>Fixed assets</b>		
Housing properties	12,107,014	12,162,882
Less: Social Housing Grant	<u>(8,142,060)</u>	<u>(8,142,060)</u>
	3,964,954	4,020,822
Other fixed assets	<u>313,731</u>	<u>321,100</u>
	4,278,685	4,341,922
<b>Current assets</b>		
Debtors	65,188	68,334
Cash at bank and in hand	<u>1,275,626</u>	<u>960,884</u>
	1,340,814	1,029,218
<b>Creditors</b>		
Amounts falling due within one year	(345,846)	(339,402)
<b>Net current assets</b>	<u>994,968</u>	<u>689,816</u>
<b>Total assets less current liabilities</b>	<b><u>5,273,653</u></b>	<b><u>5,031,738</u></b>
<b>Creditors</b>		
Amounts falling due after more than one year	1,261,158	1,290,128
Pensions Liability	292,143	195,429
<b>Capital and reserves</b>		
Called-up share capital	12	11
Revenue reserves	<u>3,720,340</u>	<u>3,546,170</u>
	<b><u>5,273,653</u></b>	<b><u>5,031,738</u></b>

The financial statements were approved by the Board of Management on 26 July 2012.

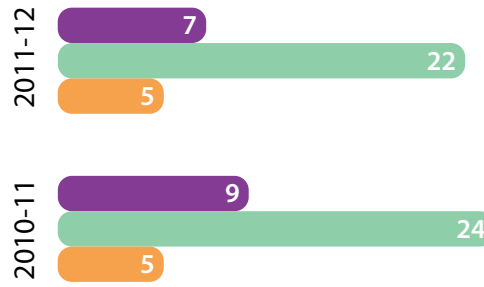
## CASH FLOW STATEMENT FOR YEAR ENDING 31 MARCH 2012

	2012		2011	
	As restated			
	£	£	£	£
<b>Net cash inflow from operating activities</b>		570,544		549,372
<b>Returns on investments and servicing of finance</b>		(107,875)		(112,806)
<b>Capital Expenditure</b>				
Acquisition and construction of housing properties	(80,372)		(90,606)	
Purchase of other fixed assets	(41,261)		(33,982)	
	<u>(121,633)</u>		<u>(124,588)</u>	
<b>Net cash inflow before financing</b>		341,036		311,978
<b>Financing</b>		(26,293)		(23,862)
<b>Increase in cash</b>		<u>314,743</u>		<u>288,116</u>
<b>Reconciliation of operating surpluses to net cash inflow from operating activities</b>				
Operating surplus		282,045		368,259
Depreciation charges		184,869		200,719
Change in debtors		3,147		(369)
Change in creditors		3,769		(12,256)
Cancellation of share capital		–		(32)
Pension costs (Provision for Past Service Liability)		<u>96,714</u>		<u>(6,949)</u>
Net cash inflow from operating activities		<u>570,544</u>		<u>549,372</u>

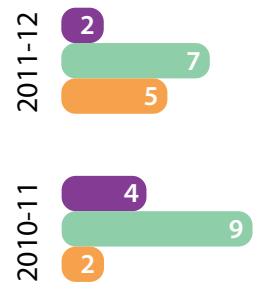
Staff Salary Range



All lettings



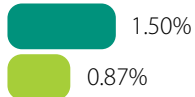
BME lettings



Legend: General Needs (purple), Sheltered (green), Supported (orange)

Rent Arrears – Peer Comparisons

Former

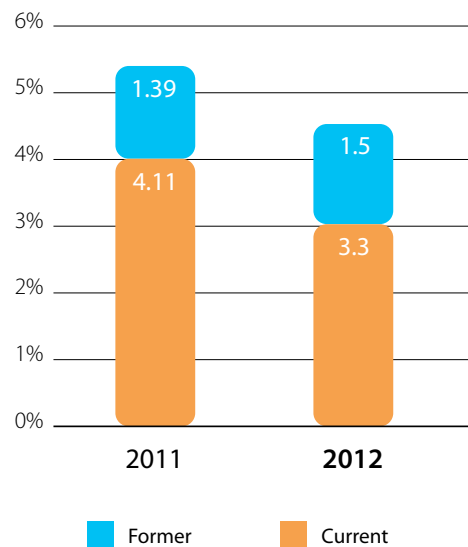


Current



Legend: WFHA (dark green), LONDON HAs (light green)

Rent Arrears – as % of Annual Income



Legend: Former (blue), Current (orange)



## With grateful thanks to all who have contributed to our work during the year...

**Chair** Ben Furr

**Vice Chair** Paul Block

**Treasurer** Christopher Jones

### Board Members

Errol Harris

Saba Vina Moorthy

Doreen Richards-Legrand

Paula Sissons

Olexandra Stepaniuk  
(Chair Audit & Risk  
Committee)

Stella Uzodinma,  
(left December 2011)

Carol Wrate, (left July 2011)

With additional thanks to our partners in our Benchmarking Groups, Solomon and Solfed; our Support Partners; London Borough of Waltham Forest and all potential new partners.

### Management Team

**Linda Milton**  
(Chief Executive)

**Hayley Mulhall**  
(Director of Housing  
and Support)

**Martin Isaacs**  
(Director of Finance)

**Cheryl Whittle**  
(Support Services Manager)

**Jonathan Anuku**  
(Housing Services Manager)

### Focus Group Members at 31 March 2012

Joyce Attwood

Keith Bishop

Robert Douglas

M'Boueti Edung

Jackie Ginger

Linda Penhaligon

Rose Reeves

Charlie Rycroft

Chido Bobby Supiya

Patricia Vincent

Jenny Crook, (Chair and  
Facilitator)

With special thanks to  
Joyce Attwood, who was an  
original member of the Focus  
Group and resigned this year.

### Staff

Linda Wright  
(Senior Customer Services  
Officer)

Graham White  
(Maintenance Officer)  
left June 2011

Lisa Skinner  
(Customer Services Officer)  
left Nov 2011

Herjinder Singh  
(Scheme Manager)  
Left May 2012

Jennifer Quarrie  
(Finance Officer)

Jennifer McSweeney  
(Customer Services Officer)  
Left March 2012

Alex Lapping  
(Customer Services Manager)  
left Aug 2011

Jane Howard  
(Scheme Manager)

Jacqueline Harrison (Scheme  
Manager)

Angela Cook  
(Housing Officer)

Sam Aboagye-Berchie  
(Senior Finance Officer)  
Left June 2012

With thanks to all staff who  
have worked with us during  
the course of the year:

Nana Aboagye-Berchie

Wendy Burton

Rachel Dow

Rehana Malik

Allaa Montague

Soraya Sediq

Chloe Wright

### Bankers

Barclays Business Banking

### Auditors

Nexia Smith and Williamson  
– External

TIAA – Internal

### Solicitors

Morgan Cole

Gilbert Turner Coomber

### Consultants

Mazars – HR Consultants

Capita Symonds –  
H & S Consultants

Richard Simpson

Support Solutions

Carl Taylor

Ben Wilson

If you need any of the information provided here to be translated please contact our office on the number provided. We will then provide you with either a written translation or an interpreter over the telephone. **Tel: 020 8524 6987**

إذا احتجت لترجمة أي من المعلومات الموفرة هنا فالرجاء الاتصال مع مكتبنا على رقم الهاتف المزود. وسنقوم عندها بتوفيرك إما بترجمة نصية أو عن طريق مترجم عبر الهاتف.

Se precisar que qualquer informação aqui fornecida seja traduzida contacte o nosso escritório no número fornecido. Poderemos então fornecer-lhe uma tradução escrita ou um intérprete pelo telefone.

এখানে যেসব তথ্য দেয়া হয়েছে, আপনি যদি এগুলোর যেকোন একটির অনুবাদ চান, তাহলে দয়াকরে আমাদের অফিসে প্রদত্ত নম্বারে টেলিফোনে যোগাযোগ করুন। আমরা তখন আপনাকে হয়তো এর লিখিত অনুবাদ পাঠাবো অথবা টেলিফোনে একজন দোভাষী বা ইন্টারপ্রিটারের ব্যবস্থা করবো।

ਜੇ ਇੱਥੇ ਦਿੱਤੀ ਗਈ ਜਾਣਕਾਰੀ ਵਿਚੋਂ ਕਿਸੇ ਦਾ ਤਰਜਮਾ ਤੁਹਾਡੀ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਤੁਹਾਨੂੰ ਚਾਹੀਦਾ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਦੱਸੇ ਗਏ ਨੰਬਰ 'ਤੇ ਇਸ ਦਫਤਰ ਨੂੰ ਟੈਲੀਫੋਨ ਕਰੋ। ਫਿਰ ਅਸੀਂ ਤੁਹਾਨੂੰ ਲਿਖਤੀ ਤਰਜਮਾ ਦੇ ਦਿਅਾਂਗੇ ਜਾਂ ਤੁਹਾਨੂੰ ਟੈਲੀਫੋਨ 'ਤੇ ਇਹ ਜਾਣਕਾਰੀ ਸਮਝਾਉਣ ਲਈ ਕਿਸੇ ਇੰਟਰਪ੍ਰੈਟਰ ਦਾ ਪ੍ਰਬੰਧ ਕਰਾਂਗੇ।

Si parmi les renseignements fournis ici, vous souhaiteriez que certains vous soient traduits, veuillez contacter nos bureaux au numéro indiqué. Nous pourrions soit vous fournir une traduction écrite, soit faire en sorte qu'un interprète vous les traduise au téléphone.

Haddii qayb ka mid ah macluumaadka halkaan ku qoran aad u baahantahay in Af-Soomaali laguugu turjumo fadlan nagala oo xiriir lambarka xafiiskayaga ee lagu siiyay. Dabadeed waxaan kuu diyaarinaynaa iyadoo qoraal lagu turjumay ama turjubaan khadka taleefoonka.

आमां आपेली कोठपरा माडितीनुं जो तमारे भाषांतर करववुं होय, तो आपेला नंबर पर अमारी ओडिसनो संपर्क करो. त्पार पछी अमे तमने क्यां तो लपाषामां भाषांतर आपीशुं क्यां तो झोन पर दुभाषियानी सेवा उपलब्ध करीशुं.

Si usted necesita que se traduzca alguna parte de la informacion aqui proporcionada, por favor pongase en contacto con nuestra oficina en el numero de telefono indicado. Entonces podremos proporcionarle o bien una traduccion escrita o los servicios de un interprete telefonico.

यदि यहाँ दी गई जानकारी में से किसी का अनुवाद आपको अपनी भाषा में चाहिए, तो कृपया बताए गए नम्बर पर इस दफ्तर को फ़ोन करें। हम आपको लिखित अनुवाद भेज देंगे या यह जानकारी टेलीफ़ोन पर समझाने के लिए किसी इंटरप्रेटर का प्रबंध करेंगे।

இங்கு தரப்பட்ட தகவல்கள் ஏதேனும் உங்கள் மொழியில் மொழிபெயர்க்கப்பட்டுத் தர வேண்டுமாயின் எமது அலுவலகத்துடன் தரப்பட்டிருக்கும் தொலைபேசி எண்ணில் தொடர்பு கொள்ளவும். அதன் பின்பு நாம் உங்களுக்கு இதன் மொழிபெயர்ப்புப் பிரதியையோ அல்லது ஒரு மொழிபெயர்ப்பாளரையே ஒழுங்கு செய்து தருவோம்.

Se volete la traduzione di alcune delle informazioni qui fornite, contattare il nostro ufficio al numero telefonico fornito. Siamo in grado di fornirvi una traduzione scritta oppure il servizio di uninterprete al telefono.

Burada yer alan bilgilerin Türkçe'ye çevrilmesini isterseniz, lütfen ofisimize telefon edin. Duruma göre, size bunun yazılı bir çevirisini gönderebiliriz ya da telefonla sözlü olarak çevrilmesini sağlayabiliriz.

Translated by London Borough of Waltham Forest Interpreting and Translation Service.

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اگر آپ فراہم کی گئی کسی بھی معلومات کا ترجمہ حاصل کرنا چاہتے ہیں تو براہ کرم فراہم کئے گئے ٹیلیفون نمبر پر ہمارے دفتر سے رابطہ کیجئے۔ اُس کے بعد ہم یا تو تحریری شکل میں اس کا ترجمہ فراہم کر سکتے ہیں یا ٹیلیفون پر ترجمان زبان کی سہولت فراہم کر سکتے ہیں۔