



# Property Management Overview

“

What every residents committee or management company seeks is trouble free, cost efficient management of their Estate. High service standards and careful maintenance can greatly enhance the value of an Estate and its individual properties and *Ringley* is committed to ensuring that these service standards are met.

”

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## Prepared for

Right to Manage & Resident Management Companies

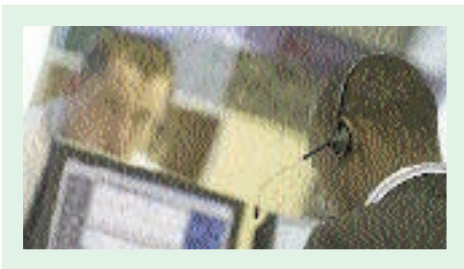


## About Ringley

Since its humble beginnings in January 1997, Ringley has developed a comprehensive range of property solutions.

We provide legal services, surveys, valuations, property and facilities management services to private, commercial and industrial clients.

Like any successful company the strength of Ringley lies firmly in its commitment to training, systems and customer service. We also understand that the property industry requires an investment in relationships with each client.



## Estate Management

Our dedicated team delivers value for money to more than 6,500 units throughout London & the South East.

Our average block size is 40 flats so whether you are a small house divided into 3 flats or a larger block, we are committed to allocating you an Manager who will gain intimate knowledge of your site & give you continuous cover with a fast, efficient and reliable service in the following areas:

- Emergency repairs
- Service charge management
- Lease Administration
- Managing your budget
- Planning rolling maintenance

We understand the pressures of communal living and are geared to provide 100% transparency online and to persons visiting our offices . Our clients are welcome to inspect our records at any time, with or without an appointment!

We have worked hard to provide information for you via the company website: [www.ringley.co.uk](http://www.ringley.co.uk) (see page 10)

### A 24-HOUR QUALITY CONTROLLED SERVICE

#### Financial Security

Your money is:

- underwritten by the RICS *Clients Money Protection Scheme*.
- held in an interest-bearing client account.
- reconciled every 4 weeks to exceed RICS regulations.
- verified annually by an external accountant.

#### Financial Management

As a freeholder/director you benefit from:

- a quarterly report
- annual budget consultation
- systematic debt collection
- prompt money judgements via County Court action
- instantaneous direct debit posting keeping bank balances live (pre-reconciliation)
- payroll for employed staff (an additional extra)

#### Repairs and Maintenance

As a freeholder/director you benefit from:

- regular documented site visits (reports available online)
- a team under each property manager to ensure your repairs receive immediate action
- quality controlled purchase order system preventing double payment to contractors
- access to Ringley's in-house Building Engineers to plan cyclical maintenance
- structured rolling reserves plan (also online)

#### Competitive Insurance

As a freeholder/director you benefit from:

- rates from 6p per £100 sum insured
- regular insurance re-valuations

Full in-house Company Secretarial Service where required.



**Jason Karim,**  
Service & Ops Manager

“At Ringley our team members are acutely aware that each leaseholder is in effect our client. I believe that respect for an individual's home and understanding their concerns is the only way to manage a property.”



**Mary-Anne Bowring**  
Managing Director

“Our brand promise is 100% transparency and your money back if you are not satisfied, my job is to deliver the quality through our teams to deliver this promise.”

## Our Core Values

- Effective working & learning culture
- To recruit people with not only the competencies required for the job, but who understand a team working culture & subscribe to Ringley's core values, attitudes & behaviour.
- To be responsive & support each other & build a network of support so that we are able to reward the customer with a consistent quality
- To deliver to each other what is expected, promote internal customer quality, appreciate the time we invest in increasing each others learning & take the time to say so

## Environmental Policy

It is the duty of all team members at Ringley to understand that their activities can have a major impact on the environment.

Whilst at Ringley we employ around 45 people, we also manage estates for Clients and therefore the decisions and strategies we implement affect several thousand people either directly or indirectly.

We spend over £7m per year on maintenance and refurbishment (in consultation with Clients) and we are committed where possible, to setting a good example in terms of building conservation, energy efficiency, restoration (rather than replacement). We have put in place an environmental policy which covers all our activities. For example, we may use the window care repair system to preserve old hardwood victorian windows rather than replace them with shorter life-span modern softwood windows. Alternatively where softwood windows are past their useful life span or have suffered long term neglect, we might choose to promote installation of energy saving (and future service charge saving) alternatives such as installation of PVC-u windows.

We believe that continuously improving our environmental performance will contribute to better operational performance and a more valued service for our customers whether they be investors, developers, resident management committees or people we are assisting in buying their 1st home.

### Our environmental principles are to:

- manage resources are used efficiently and effectively
- reduce, recycle and re-use waste
- promote energy conservation and energy efficiency
- raise awareness on environmental issues with Clients where appropriate
- comply with environmental legislation
- conserve water and energy in our offices
- cut down on unnecessary travel and promote more environmentally friendly methods of travel by scheduling client inspections with other properties in the vicinity wherever possible
- promote working from home on a managed rota basis
- wherever possible, use environmentally responsible goods - those whose production has not damaged the environment " to measure & continually improve our environmental performance

Our target is to seek to meet our environmental objectives by integrating them into our policies, strategies, operational performance and green housekeeping in order to make a positive contribution to the local and global environment.

# Quality Management

Ringley's commitment to **Quality Management** gained them **ISO9000** accreditation in 1998. The system has since evolved as we continue to review and improve standards. To you this means a Quality System that monitors your operational goals:



- 1 - Site visits actioned within one month.\*
- 2 - Minutes actioned within one month.\*
- 3 - Sites receive the agreed quota of site visits/inspections.
- 4 - Dumped cars removed within 6 weeks.
- 5 - Insurance claims settled within 3 months.

\* copies of minutes will be annotated with the action taken and emailed to Directors who provide an email.

Ringley's Quality Manual system has full approval and support of the Board/management. All staff are encouraged to participate in the regular review and assessment of the Quality System, thereby ensuring its continued effectiveness. Quality procedures 4 & 7 assure quality control in our Estate Management service to you. For further information visit [www.ringley.co.uk/quality](http://www.ringley.co.uk/quality)

## Ringley Means Quality

Ringley's professional affiliation is a guarantee for peace of mind to residents who have chosen to put us in charge of their most valuable asset(s).



Ringley has been accredited by the following organisations:



**The Association of Residential Managing Agents (ARMA)** represents companies engaged in the management of residential leasehold blocks of flats. ARMA's principal aim is to work towards improving standards and service for lessees and freeholders.



**The Royal Institution of Chartered Surveyors (RICS)** represents an international community of property professionals involved in land, valuation, real estate, construction and environmental issues. It's main roles include education and training, advisory services to government, regulation of ethics and standards, and the publication of information and research.



**The Association of Building Engineers (ABE)** is the UK's representative body for the building engineering sector, setting standards for engineering, education and advising on constantly changing building regulations.



**Investors in People** is a national quality standard that recognises the commitment of employers to improving performance through their people. Without investing in good people, who are committed to our core business objectives, we cannot deliver the quality service our clients deserve.

## Cash Management

How we manage your cash is critical to your confidence in us. At Ringley there are 5 aspects of effective cash management and we've invested time in quality systems to manage all of them:



### 1. Purchase orders - preventing duplicate contractor payments.

Our estates team procures works and defines in writing what needs to be done using a purchase order. Our system generates a unique purchase order number without which our finance team cannot pay an invoice. A purchase order number cannot be re-used. Each Estate Manager approves all invoices for their sites. Clients can have a log in to view all invoices for their site.



### 2. Planning reserve funds according to building type

Each site has a tailor-made rolling reserves plan (available on your client web-site). This is reviewed annually with you since it is an integral part of the budgeting process. It states critical building information, legal requirements of the lease and the number of years to target the "works on site date". This helps you build reserves to be ready for your cyclical.



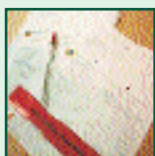
### 3. Reserve funds - separating reserves from your service charge.

Reserve funds are held in a separate cash book ledger to ring-fence money for future major works. Reserve funds cannot be spent on day-to-day items because a manager's approval is needed for our finance team to make a payment from a reserve fund (or "F" account), as this is balance sheet expenditure. On paying your service charge the reserves element is instantly allocated and ring-fenced in the "F" fund.



### 4. Budget: variance

We monitor spending performance against budget, quarterly throughout the year. Each invoice is allocated to the relevant expenditure code and service charge group. Whilst in some blocks all flats contribute towards all expenditure, we can cater for when this is not the case, for example when sites are mixed flats and houses.



### 5. Reconciliation - monthly to outperform RICS standards.

Managing your private client bank account means that it must match the ledger for your estate. Then we can rely on your ledger balance and the budget reports you receive reflect actual reconciled expenditure/income.



### 6. Availability of information

Our clients are welcome to inspect our records at any time, with or without an appointment.

- Visit us during normal office hours (9:30am - 5:45pm Monday - Thursday, 9.30am - 5.00pm Friday).
- Book our board room facilities for your AGM. Meeting rooms for smaller groups are also available.
- We can also host telephone conferences should you wish us to be available for comment at your directors' meetings.

## How We Protect Your Money



All our residents' funds are backed by the Royal Institution of Chartered Surveyors (RICS) **Client's Money Protection Scheme**.

The scheme is designed to give some protection to the public in the event of a failure by the RICS member (or qualified firm) to administer client funds correctly. The insurance policy assures the reimbursement of client money when all other avenues have been exhausted.

Clients' money is "money belonging to a client that has been entrusted to an RICS member" (or qualified firm) and is therefore regulated by the RICS Members' Accounts Regulations.

## Credit Control

Effective property management is wholly dependent on effective credit control. Our guiding principles are:

- Contractors paid on time are happy contractors, who will be pleased to attend to your next emergency.
- Every client that signs a lease or transfer document has already promised to pay their service charges when they fall due. (Normally within 21 days of the due date.)

This is why at Ringley we operate strict credit control to enforce the highest possible standards of all rent and service charge collection.

For more details including a step-by-step guide to getting your money visit [www.ringley.co.uk/creditcontrol](http://www.ringley.co.uk/creditcontrol) and look for the following icons:



## Paying Your Service Charge



Direct Debit facilities help leaseholders manage their payments.. When a new budget kicks in or when a deficit is recharged, we recalculate the payment required. Without this facility leaseholders would need to change their standing order with every budget revision.

This guarantee should be detached and retained by the Payer.

### The Direct Debit Guarantee



This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change Ringley Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.

If an error is made by Ringley Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



# Service Charge Collection

We take 5 steps before court action is contemplated

1. Demand
2. Polite Reminder + 14 days report triggered for finance to action
3. Final Notice + 10 days report triggered for finance to action
4. Civil procedure rules letter before action + 11 days report to Estate Manager to authorise
5. Letter served on property address (not correspondence address to prove legal service)
6. Court application lodged

Our Finance Team works on a weekly escalation cycle. So all necessary debt chase action should commence in the quarter the debt accrued and we are not left with the dilemma of whether to wait until next quarter as a demand is imminent. Because we escalate arrears action weekly, even if you approved the budget late, the credit control for your site is tailored to you.

Legal action is not something we take lightly; it is the sixth stage in collecting your service charge, our duty is to achieve all stages of credit control within the quarter the service charge falls due.

Extract from Schedule 2 of our [Appointment to Manage an Estate](#)

- 2.5** *To operate strict credit control and enforce the highest possible standards of all rent and service charge collection which may include*
- (a) *applying interest to arrears as stated in the lease*
  - (b) *sending polite and final payment requests*
  - (c) *carrying out a Land Registry search to verify ownership prior to stages (d) or (e)*
  - (d) *instructing Ringley Legal Services to write to the Tenant advising on the implications of non-payment, the cost of which must initially be borne by the Client but will be charged to the defaulting Tenant's account*
  - (e) *applying to the County Court for a money judgement, the court fee being initially borne by the Client but will be charged to the defaulting Tenant's account*
  - (f) *in the unlikely event that a case cannot be determined by allocation questionnaires and specific court attendance is necessary Ringley will either*
    - (a) *represent the Client at Court (in the presence of the Client) or (b) instruct legal representation using the direct access to representation route*
  - (g) *applying to the County Court for an attachment to earnings order*
  - (h) *applying to the County Court for permission to enter the judgement on the charges register against the property*
  - (i) *lodging a charge against the property title to prevent it being possible to sell the property without discharging the debt*
  - (j) *writing to the defaulting Tenant's place of employment to seek enforcement of an attachment to earnings order*

*Where a County Court judgement is defended or the above proves unsuccessful the Client or a Director representative thereof will be approached for sanction to apply to the Leasehold Valuation Tribunal to deem that the service charge is reasonable or to instruct a Solicitor to serve a S146 Notice.*

## Insurance

Insurance can be a contentious issue and where over-charging can arise. We operate a block policy and believe our rates are competitive:

- For NHBC / Zurich guaranteed property - From 6p per £100 sum insured
- For buildings post 1980 - From 8p per £100 sum insured
- For older buildings - From 10p per £100 sum insured

We have successfully ran cases to the Leasehold Valuation Tribunal and got unscrupulous landlords to reduce premiums.

Premiums are, as always, post code sensitive and subject to claims history.

### **Block Policy - 24 hour help line**

Our block policy delivers you a 24-hour help line and approved contractors.



41 Millharbour, Docklands

## Company Secretarial Duties



As many of our leaseholder clients own shares in the freehold of their estate, or are the controlling management company, we offer a complete **Company Secretarial Service**.

We have built our own bespoke Company Secretarial package that truly links to other critical data such as the legal ownership registers.

### We can:

- Issue formal Notice and Agendas for board meetings as per the Directors' instructions
- Call Annual General Meetings, distribute formal notice and be in attendance
- Maintain minute books in liaison with your Estate Manager (these are published on your client web area)
- Prepare and file the annual return
- Maintain the seal register (audit trail for share/membership certificates)
- Process stock transfer forms and issue share certificates.
- Maintain the statutory books, including:
  - Share Ledger / Members Register
  - Register of Allotments
  - Register officers (Directors and Secretary)
  - Register of Transfers
  - Directors and General meeting Minutes
  - Accounts and Annual Returns.

Our computerised company secretary system means the company registers can be produced instantly. This system is automatically updated to be conversant with changes in company legislation.



## For Every Owner



# Keeping in Touch With Your Property ... Online

**Log in through a secure area and keep up to date with your property.**

Easy access to the latest information including:

- Service charge estimates
- Site Inspectors minutes
- Insurance policy documents
- Specification of works (where applicable)
- Metered gas and water charges (where applicable)
- Arrears lists/progress on legal action
- Pay or manage your service charge account

When	Description	Amount
07/05/2007	Insurance (demo) paid	1100.00
07/05/2007	1st Grounds Maintenance & Labour	500.00
07/05/2007	1st Break Cost Insurance	1190.77
07/05/2007	1st Tree & Plants - 04	88.00
07/05/2007	1st Fees	811.87
07/05/2007	1st CE Management Fees	883.00
07/05/2007	1st Living Balance Transfer	6722.12

When	Description	Amount
07/05/2007	Demo Block 1st Transfer (Over/Under) 00F	6300.00
07/05/2007	Demo Block, Royal College St Transfer (Over/Under) 00F	4800.00
07/05/2007	Demo Block, Royal College St Transfer (Over/Under) 00F	2918.84

### Example of online statement

Please allow 3 working days for Credit Card payments to show  
Please allow 3 working days for cash/cheque payments to show  
Please allow 5 working days for payments made over the internet to show

## How to get on-line: Step-by-Step

**Step 1:** Log on to [www.ringley.co.uk](http://www.ringley.co.uk) and look for the Ringley Gateway logo

**Step 2:** Put in the site code for your site (found on all service charge demands)

**Step 3:** Put in your unique 5-digit pin number (found on all service charge demands)

**Step 4:** Access the latest files and information regarding your property (Files require Word, Excel and Adobe PDF)



## Access to Ringley's approved contractor list.

Whether you need a plumber, an electrician or a general builder...  
log in online for contractors on our approved list.

Ringley is committed to delivering quality service to its customers at all times. If you have any suggestions to improve our service and efficiency please send your comments to [info@ringley.co.uk](mailto:info@ringley.co.uk) or call 020 7267 2900 / option 5.

# Just For Directors

...do it, view it, check it on-line 24/day...

Ringley GATEWAY  
You are a leaseholder holding directorship of a Freeholder or Management Company with ref.02305/028.

Login successful

Milharbour, E14

Go green 17 green transactions on-line

WOW!

Get up to 6 months service charge paid\*  
\*15, on balance, what your addition is part of a

Leaseholder

Statement of account  
Ground Rent  
Pay online  
Direct debit  
Estate info  
Change address  
Start a vote

Your Ringleys Manager

Update your login

Online Property Manager

Repairs Liability Matrix  
Help when selling your flat  
Want to make alterations  
Want to sublet your flat  
Lessons on key legislation  
Searchable FAQ  
Contractor Search  
Jargon buster search

Document

Insurance Claim Form  
Insurance Policy  
Service Charge Estimates  
Site Surveyor Reports  
Minutes of meetings  
Specification of works  
Metered gas/elec. charges  
Metered water charges

Director

Recent Bills Paid  
Budget Variance  
Arrears List & statement  
Director's Minutes  
Newsletters  
Review Live Legal Action  
View Real Invoices

Milharbour, E14

Your property is managed by the Central Team Leader

The direct dial number is 020 8238 4000

Central Team Leader  
Lockie Bramzell 020 8238 4000  
point of contact.

Insurance documents and other documents required

Download Adobe PDF software  
Download Microsoft Excel Viewer

Go green 17 green transactions on-line

WHAT TO BE GREEN?

- Choose a preferred method of correspondence
- Report a broken car
- Report cleaning issue
- Report gardening issue
- Report damaged pipe
- Report a repair
- Notify us you have sub-let
- Change your mailing address
- Pay service charges to credit card on line
- Get up to a 30% discount
- Book account for alterations
- Get a statement
- Get an online quote for \*
- Find a contractor
- Get copy of insurance policy
- Get insurance claim form
- Request pre-let pack
- ...

Your website manager

Your site is managed by the Region 5 Team. The leader for that team is Adelele Olatunji.

Your website manager is Adelele Olatunji, who reports to Andrew Palmer.

Job title: Estate Manager Grade II  
Email: adelele@ringley.co.uk  
Telephone: 240

Customer responsibilities

As an estate manager, I manage all estate management functions for my clients.

Thereby it is my scheduled site visit day as I visit all my sites in rotation to support Directors and Leaseholders alike by checking services provided and looking for maintenance issues. Please understand that I cannot return any calls or emails on Thursday.

I am pleased to advise that you can now view your account details and service charge budget online.

You can also view the reports I issue on my visits to your property, as well as minutes at previous meetings online (see the user guide).

GARDENING

Director

Recent Bills Paid  
Budget Variance  
Arrears List & statement  
Director's Minutes  
Newsletters  
Review Live Legal Action  
View Real Invoices

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Tel: 0207 267 2000, 0207 420 1970 - e-mail info@ringley.co.uk  
Vat no. 999 8521 76 - Company no. 2302428 - Registered in England  
Web development by Mirek Rus

## Leading the market –100% Financial Transparency and more

In 2007 Ringley delivered truly open book accounting: instant management reports for Clients/Management Company Directors on-line 24/7.

We are the only company who provides every client with their own web area, newsboard, provides 20+ green transactions Clients can make on-line including payments.

### For Directors :

Membership of a higher club. An Estate Manager to do internal liaison for you whether it is finance, legal or building engineering matters. A named support team, a defined escalation channel right to the top. Information/issues presented with a synopsis to seek Clients decisions and rolling reserves plans thrown in as standard. We notify clients in advance of up and coming site visits and when new items are posted on to their web area.

## Who We Are – Ringley's Management Team

There are certain qualities you expect from your property advisors: professionalism, experience, insight and sound advice. Our professional team is on hand to assist you with a range of property services:

<b>Mehdi Mehra</b>	Chairman	020 7428 1988
<b>Mary-Anne Bowring</b>	MD of Professional Services	020 7428 1976
<b>Michael John Richardson</b>	Director	
<b>Jason Karim</b>	Service & Operations Manager	020 7428 1970
<b>Nusrat Ibad</b>	Internal Auditor	
<b>Robert Maxwell</b>	Director MBM Ringley	020 7428 1992

### Chairman

**Mehdi Mehra** BA (Business Management)

Mehdi joined the Hepworth group just as the Next brand was being created. In his 10 years within the group Mehdi's responsibilities included analysis of the group's high street positioning, locating new sites and store opening. Mehdi's passion for market positioning

involved him in property development from the mid 1980's. At Ringley he co-ordinates the activities of the company.

Key responsibilities within Ringley:

- Client liaison
- Marketing & positioning of the Ringley group

### Managing Director/ Director of Professional Services

**Mary-Anne Bowring** BSc, MRICS, MBE, MRIPM

Mary-Anne is a chartered surveyor and building engineer with both public sector (District Valuers Office) and private sector experience.

As Managing Director and founder Director of Ringley. It is Mary-Anne's energy, technical expertise, and love of helping people achieve their true potential that has become the bedrock of Ringley. She presides over cross discipline technical issues where coming from the background of being both an Engineer and Chartered Surveyor and having once been a Property Manager stand her in good stead. In her capacity as advocate and expert witness she has presented cases on service charge reasonableness, recoverability and valuation

matters. She set up Ringley's Legal Services Team which takes around 800 cases a year.

Mary-Anne understood that in our information age, a quality service would be best facilitated by integrating professions, in an organisation small enough to listen, but not too large and bureaucratic to act. To enable this Mary-Anne's vision was to design processes and risk management tools to enable the Board to look in on all aspects of the business, she then rolled the same principles out to our Client web areas.

Key responsibilities within Ringley:

- Group administration & Risk Management
- Management of Professional Services Division
- Case monitoring of bank valuation and engineering reports.
- Development of new products and client solutions

## Who We Are – Continued...

### Non-Executive Director

**Michael John Richardson** FRICS (Quantities)

I have over 50 years industry experience, working for a number of practices during the 1950's and 1960's specialising in housing, and bank & office developments. During this period, I worked with the John Lewis Partnership on the development of their stores and the expanding Waitrose supermarket brand. My clients elsewhere included National Westminster Bank and Boots the chemist.

In the 1970s, I began to work in the public sector working overseas as a Quantity Surveyor on government projects. By the end of the decade, I was working for the Ministry of Defence as a Civil Service Quantity Surveyor on Cruise Missile and Aircraft Shelter sites.

I continued my public sector work, overseas, during the 1980's, eventually becoming the Chief Government Quantity Surveyor for the Government of Botswana.

A fellow of the RICS, I returned to the UK in the later half of the 1980's working as a Senior Quantity Surveyor mainly on Hospitals and City Centre Development and then as a Financial Controller, Facilities Manager and Projects Manager for the Natural History Museum.

After formally retiring in 1998, I continued nonetheless to be involved in the industry, as a free-lance project manager for Hackney Council transferring local authority properties to Housing Associations, working on Embassy work for a practice in Harrow and, more recently, as a Citizens Advice Bureau voluntary adviser specializing in Building and Property advice.

### Director of Survey and Valuations

**Richard Boucher** BSc(Hons) MRICS

A chartered surveyor with over 10 years in general practice, Richard has worked in both the public and private sectors. Richard enjoys keeping in touch with the London property market and the effects of changes in

legislation on property ownership.

Key responsibilities within the Ringley group

- Head of the Landlord & Tenant department
- Monthly statistics, market analysis & comment

### Service and Operations Manager

**Jason Karim** MA MBA

Jason's background demonstrates academic excellence and a working knowledge of the insides of a business, the pressures on a growing a business and developing rigid systems, policies & procedures which will enable the business to flourish.

Jason is our Quality Manager for the purposes of ISO9000. Over and above the ISO9000 requirements he tracks items that he or senior management earmark for tracking; such items may be issues that require a cross team response, are viewed to test new processes or are the first signs of customer discomfort. Jason is proud that we rarely, if ever, have to refer to our official RICS

Complaints procedure as tracking sensitive matters before they become an issue surely is the best way. Probably the most important task to the Estates Division is new site set up and Jason tracks our 21 point set up process to completion, at times advising Clients how we can overcome the lack of information.

Key responsibilities within Ringley:

- Seamless Integration of new clients
- Resolution of cross team issues
- Tracking of quality control issues where training/guidance will deliver greater client satisfaction

### Internal Auditor

**Nusrat Ibad** BSC MAAT

Nusrat Ibad joined Ringley in 2008 in a new role of Internal Audit. Nusrat is well placed to do so with a Masters in Statistics, MAAT qualifications and having trained in volume transactional accounting disciplines. Nusrat understands process, procedure, policing and implementation. She has extensive experience in quality assurance and data verification.

Quite deliberately the Finance Team does not report to Nusrat as her role is to coach and mentor them, develop their skills and literally audit the work of the department

monthly. In any large transactional processing environment the skill is to watch the numbers and ensure that the cycle of events is always resourced to be up to date and to check that FSA, RICS and ARMA compliance standards are exceeded.

Key responsibilities within Ringley:

- Coaching & mentoring of Finance personnel
- Internal Audit
- Group accounts & group audit
- Transactional risk management
- Process review & compliance

## Frequently Asked Questions

### Q: What are the professional qualifications of Ringley's Board & Management Team ?

<b>Mehdi Mehra</b>	Chairman	BA (Business Management)
<b>Mary-Anne Bowring</b>	Managing Director	BSc (Est Man), MRICS, MEng, MIRPM
<b>Robert Maxwell</b>	Managing Director	
<b>David Field</b>	Director	BA, FRICS
<b>Michael Richardson</b>	Director	BSc FRICS
<b>Jason Karim</b>	Services & Operations Manager	BA MBA
<b>Peter Bowring</b>	Director	BA, MA, LLB (Solicitor)
<b>Nusrat Ibad</b>	Internal Auditor	

### Q: Who are the key team members in Estate Management?

<b>Mary-Anne Bowring</b>	Team Leader Central/Regional	Tel: 0207 428 1976
<b>Jason Karim</b>	Team Leader Small Blocks	Tel: 020 7428 1970
<b>Nusrat Ibad</b>	Internal Auditor	Tel: 020 7418 1991
<b>Lee Harle</b>	Solicitor Ringley LLP	Tel: 020 7428 1977

In each Team our Property Managers work in pairs so you always have cover for holidays and when we are on site.

### Q: What is your fee structure?

**A:** In accordance with RICS recommendations our fees are based on a fixed fee per unit per annum. Our basic rate for low volume would be £185 per unit per year. Building Engineering from £300 for a single item defect diagnosis report and from 10-12% of contract sum for major works. We also can fulfill the Planning Supervisor's role of the Construction Design & Management Regulations in-house.

### Q: How many years have you been in the property management business?

**A:** The company was founded by Mr Peter Joyce (a former Director, retired late 2005) and Ms. M. A. Bowring in 1997. The broad aim being to provide a flexible, sensitive, and reliable client focussed range of property services, property management and pay as you goad ons all under 1 roof.

### Q: How many staff in your company are involved with management?

**A:** Approximately 25 staff are involved in property management, 15 of whom are in estates operations, dealing with strategic and day to day estates' needs. Finance deals with direct debits, contractor payments, monitoring budget variance, and year-end accounts etc. Our Legal Services Team has a staff of 4 and they deal with company secretary work, conveyancing enquiries and litigation on service charge debts.

### Q: How many blocks do you manage and how many units therein?

**A:** More than 170 blocks. More than 6,500 units. Largest site 425 units, smallest site 3 units. Average site is now circa 40 units.

## Frequently Asked Questions

### Q: How can you convince us that you offer a quality service at a fair cost?

**A:** We are a market leader with outcome orientated staff and IT enabled quality controlled customer responsibilities at every grade.

**Site Visits** - Your quota of agreed site visits will be diarised and electronically scheduled for your Manager. An email will be sent to yourself prior to routine visits offering the opportunity to meet and discuss any issues; within the month following your Manager will forward a report highlighting any issues raised by the visit and either action taken or advise needed from you.

**Estate Meetings** - All meetings are minuted to create an action list. Estate Managers are targeted to fulfill the list of actions within 1 month and to email Directors annotated minutes to signify closure.

**Emergency Call Out** - A 24hr service is available for emergencies. Accessed by phoning **0207 428 2056**

**Departmental Co-ordination** - Structured team meetings are run regularly to strengthen internal communication between our Finance, Legal and Estates teams.

### Q: Does the proximity of your offices to our site affect the service we will receive?

**A:** No, each Estate Manager has a nominated out of office day. The purpose being to inspect and deal with contractor performance and identify day to day repairs arising. It is our policy to notify Estates Directors by email of visits so you can decide to be there or inform us of any pending issues. Also our contractor list covers all areas within the M25 and ranges from Jobbing builders to Specialist Contractors.

### Q: How often does a representative from your company visit blocks you manage and check on how your contractors fulfill their obligations?

**A:** The number of times we carry out routine inspections largely depends on the size of the estate, fee you want to pay, complexity of equipment installed. Below is an indicative guideline.

- 1-10 Flats      4 routine site visits
- 10-20 Flats    6 routine site visits
- 20-30 Flats    7 routine site visits
- 30+ Flats      8 routine site visits

Additional visits would occur for emergencies or during major works contracts. If for example, weekly attendance to run a site office is required, we can price this for you.

### Q: What IT facilities do you have and what information can you record and keep updated?

**A:** We use a bespoke property management accounting system. Customer relationship management system for client calls, contractors and site information and scheduling. Everybody can call up and read your lease on screen, open an electronic copy of your insurance policy, see the service charge estimates book and call up letters sent to clients. Some key documents are accessible by our clients on the web area we manage for them. Directors can access meeting minutes, site reports, insurance schedules as well as directors minutes; a blog facility with messages posting forum style is also available.

## Frequently Asked Questions

### Q: What is your normal turnaround time for responses?

**A:** Letters - one week. Sensitive letters are quality tracked and discussed at the fortnightly Estate Division meeting to ensure resolution.

Emails - the same day/ 24 hours

Phone Calls - we don't like messages, we want to put you in touch with someone who can help you straight away! This is why we have Service Managers reporting to our Team Leaders. Phone calls should be returned the same day or at worst within 24 hours.

Faxes - the same day/36hours. NOTE: There will be periods where our staff are out on site inspecting property.

### Q: How do you deal with Directors meetings?

**A:** Some companies run sites with bursts of activity around meetings and very little in between.

To be more effective than this we:

1. Host telephone conferences in or out of office hours. These are increasingly popular for sites that require very frequent meetings.
2. Send you a quarterly financial report (budget performance & arrears) so you can formulate policy or advise/instruct us between meetings.
3. Email you Site Visit reports so you are kept up to date with site issues, can see action and give us instructions without the need to wait for a meeting.
4. Our Estates Team is targeted to email you actioned minutes within 1 month of a meeting.

Directors meetings will be attended as required the quota will depend on the fee and size of the site.

### Q: Are references for blocks you manage available?

**A:** On being short-listed we would be happy to provide referees (because first we would need to request permission). In the meantime we enclose extracts from letters of praise received from current clients (see page 19 of this document).

### Q: What information is provided to Directors and when?

**A:** At the end of October, January, April and July we provide all clients with a quarterly Report to include:

- (a) A Budget Variance Report (shows spending performance against budget)
- (b) A list of service charge arrears
- (c) Information on regulation, legislation and other key initiatives

## Frequently Asked Questions

### Q: How do you deal with unpaid service charges – what procedures are in place to deal with non-paying lessees?

**A:** Court work is dealt with by our Legal Services Team with fees chargeable to the lessee in default. Judgements are pursued via mortgage companies, charging orders, attachment to earnings and where necessary by obtaining a court order to sell the property.

S146 Notices are a last resort as they are costly to rest of residents in block who have to fund legal costs up front. The charging order route is much more effective.

Where a leaseholder cites that a service charge is “unreasonable” we have in house expertise to present a case to the Leasehold Valuation Tribunal.

### Q: How do you deal with lessees in breach of their leases?

**A:** Our Legal Services Team send letters to remind a leaseholder of the covenants they committed to. This is chargeable to a lessee in default (typical cost from £40+ Vat). S146 Notices are a last resort as they are costly to the rest of residents in block who have to fund legal costs up front.

### Q: What happens once we have got the County Court Judgement and the defaulting leaseholder still does not pay?

**A:** To deliver the cash judgements are enforced through the mortgagee, an attachment to earnings order or a charging order, which if not paid can be converted to an order to have the property sold to repay the debt.

### Q: Can you accommodate regular standing order payments for service charges?

**A:** Yes, but Direct Debit is preferred as then when a budget or deficit is charged we can manage a lessees payments to keep them up to date.

### Q: Describe your panel of contractors.

**A:** We are an ISO9000 accredited company and all contractors are performance managed. We operate strict purchase order systems. We can operate payroll for porters, caretakers or other directly employed staff; with invoice number recognition. Our panel is managed via [ringleypanel.co.uk](http://ringleypanel.co.uk) to ensure we hold up to date contractors insurance policies and accreditation.

### Q: Do you charge a fee for contractor selection and/or a percentage of their charges for:

a) Contractors chosen by you?

b) Contractors chosen by us?

**A:** Only for major works which involve an engineer to specify the scope of works where fees are chargeable at 10-12% dependant on the size of the contract sum. Admin fees (circa £50) for annual review of contractors documents are chargeable to the contractors.

## Frequently Asked Questions

### Q: What selection criteria do you use for contractors on your panels?

**A:** (1) Known performance, (2) Client recommendations, (3)References (4) Financial probity (5) Valid required insurance and documents.

### Q: How good are you at making contractor payments?

**A:** We operate a weekly BACS run as well as a fortnightly cheque run. Funds permitting we work to a 21 day payment cycle. Where funds are not yet available, invoices queue in our pending payments system. To maintain adequate funds we operate strict credit control and, work with clients to set budgets that are realistic, and get year end deficits recharged as quickly as possible.

### Q:Where and how do you keep service charge monies. How are they administered and who receives any interest?

**A:** All client funds are held in your own interest-bearing client account administered in accordance with **Royal Institution of Chartered Surveyors (RICS)** 'Client Money Protection Scheme'. Interest accrues to you. You can even have a copy statementsent direct to you. Accounts are managed according to the RICS *Code of Practice for Residential Managing Agents* and are reconciled at least every 6 weeks.

### Q: Do you offer an out of office hours service for emergencies? If so please provide details.

**A:** Yes. Our main office number (020 7267 2900) provides an emergency service number which connects to an emergency contractor and the Estate Manager on call.

### Q: What length of notice period do you require?

**A:** 3 months to terminate. We like about 1 month to set up a new site, but have set up in 24 hours!

### Q: List any professional or trade bodies to which your firm belongs.

Royal Institution of Chartered Surveyors (RICS)  
 Association of Residential Managing Agents (ARMA)  
 Association of Building Engineers (ABE)  
 Investors in People  
 ISO9000

(See page 2 of this document)

### Q: Can you provide full details of your professional indemnity insurance?

**A:** We are insured to accommodate losses up to £5,000,000 from any one claim. We have a clean claims history.

### Q: Are you registered under the Data Protection Act?

**A:** Yes. Registration Number Z6922201

### Q: How do you deal with complaints?

**A:** All post is reviewed by the Directors, where there is a hint of dis-satisfaction post is logged in our QTI (quality tracked issues) system. We participate in the customer complaints procedures put in place by the **RICS** and our ISO900 quality procedures are subject to annual external audit.

## What Our Customers Say

"A big thank you to you for being so helpful and for working late to help speed up our house buying. This was really appreciated by us stressed first time buyers! "

11 Ashton Heights

"Thankyou so much for your skillful negotiation in relation to acquiring the freehold. From our initial conversation I had great confidence that you would handle the negotiations very well. We have now completed the purchase and thankyou for your efforts in smoothing the way"

97 & 99 Bryan Ave

"I wanted to write to you and let you know that I have been very impressed with the level of service I have received. I have been kept well informed throughout recent procedures to arrange repair work... I have no doubt that there will be further issues as there are with most properties and it is comforting to know that there is someone 'on top of things' on whom we can rely. "

10 St. Christopher's Court

"I must congratulate you on the excellent service provided by a member of Ringley's staff last friday night when a very serious water leak developed in our block... I will not hesitate to say that Ringley's response to the crisis was second to none. In conjunction with your recommended contract plumber we managed to escape serious flooding."

48 Ellesmere Place

"I thought we had a good first meeting last Thursday and I'm sure we shall move on together."

Paynetts Court

"Thank you for understanding my frustration relating to the parking spaces. Your response was very detailed and offered a real solution."

Retreat Way

"Thanks very much for your help today with my service charge stuff - its all clear now!! Its very much appreciated. "

Flat 243@41 Millharbour

"We are grateful to Ringley's and yourself in particular for administering this policy - it is not easy to change a culture but we are slowly getting there. Thanks once again on behalf of the board."

Arrears Policy - Antrim Mansions

For more information about Ringley's comprehensive Estate Management service call: **020 7267 2900** and ask for Jason Karim. Alternatively email: [newsite@ringley.co.uk](mailto:newsite@ringley.co.uk)