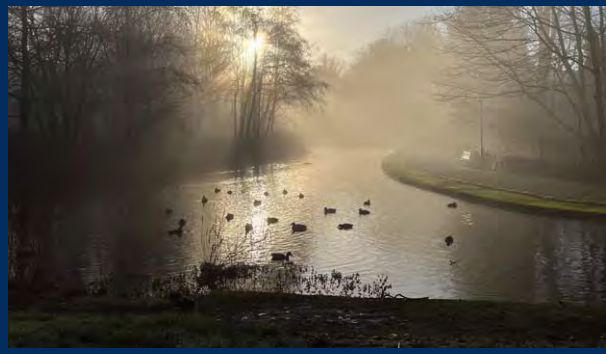












Cassiltoun Group

Annual Report and Accounts 2025-2026

Tenants' Charter Report Card 2026

Chair/CEO Report

Investment in Our Homes, Communities and Future

This year has seen a of significant investment across our organisation, reflecting our commitment to providing quality homes, strong communities and sustainable services for the future.

We are proud of the progress we have made and the positive impact these investments continue to have for our tenants and residents. While the challenges facing our sector remain considerable, from increasing costs and regulatory requirements to ongoing pressures on household finances, we have remained focused on investing where it matters most.

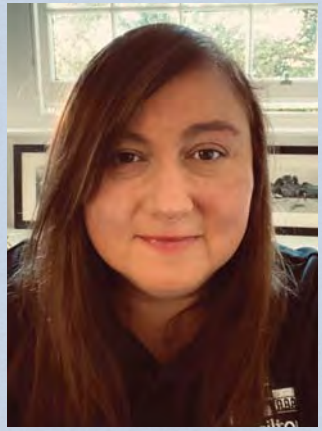
Our homes are at the heart of everything we do. Throughout the year we have continued to invest in maintaining and improving our housing stock, ensuring homes remain safe, warm and fit for the future. From planned maintenance programmes to essential repairs and compliance activities, these investments help protect both our assets and the wellbeing of our tenants.

Investment is about much more than buildings. It is about people. We have continued to invest in the services, support and opportunities that help our communities thrive. Through community initiatives, partnership working and tenant engagement activities, we have sought to ensure that residents have a voice in shaping the services they receive. Whether through our tenants' conference, local events or regular consultation activities, the contribution of our tenants remains invaluable in guiding our decisions.

We have also invested in strengthening our organisation itself. Good governance, effective financial management and robust assurance arrangements provide the foundation for long-term success. The Board continues to focus on strategic oversight, ensuring that every pound spent delivers value while supporting our objectives.







None of this would be possible without the dedication of our staff, Board members, volunteers and partners. Their commitment, professionalism and passion continue to drive our success. We would also like to thank our tenants and residents for their trust, engagement and support throughout the year.

On behalf of the Cassiltoun Group, we are pleased to present this Annual Report and to celebrate the achievements of the past year while looking forward with confidence to the opportunities ahead.

Anna Stuart MBE, *Chairperson*
Clair Malpas, *Chief Executive Officer*
Cassiltoun Housing Association

Principal Activities

Cassiltoun Housing Association

The principal activity of Cassiltoun Housing Association Limited is the development, management and maintenance of housing for people in housing need.

The table below shows the property we own:

Managed Property Numbers	2025	2026
Properties	**1,077**	1,079
Shared Ownership Properties	**2**	2
Buchanan Lodge Residential Home (bedspaces)	**40**	40
Total	**1,119**	**1,121**

The Association has two subsidiaries, Cassiltoun Trust and Cassiltoun Stables Nursery Limited. Cassiltoun Trust is a charitable company established to conserve for the benefit of the public, buildings of historical and architectural significance; advance knowledge about the history and role of Castlemilk; and provide facilities for education, training, employment and recreational time. The principal activity of Cassiltoun Stables Nursery Limited is to provide a first-class nursery childcare facility for 0-5 year olds set alongside a local park and woodland environment.

Cassiltoun Housing Association Limited is registered with the Financial Conduct Authority as a Community Benefit entity, The Office of the Scottish Charities Regulator (OSCR) as a Charity and the Scottish Housing Regulator as a Registered Social Landlord. The Association is incorporated in Scotland.













Strategic and Operational Objectives 2026-27

Strategic Objectives	Operational Objectives
DELIVERING VALUE FOR MONEY	Meet all objectives set out in the annual KPI's and SMART plans
	Achieve high levels of customer satisfaction (90%) with our Investment, Reactive, Cyclical and Environmental contracts
	Deliver a Rent harmonization programme (agreed by October)
	Apply for and maximise any grants available for investment work
	Review strategy and action plan and promote VfM to tenants
	Ensure best value from procurement activity measures by minimising costs, maximising quality and delivering maximum community benefit
PROVIDE HIGH QUALITY HOMES AND NEIGHBOURHOODS	Develop new Asset Management Strategy and plan (Q4)
	Achieve all statutory requirements for landlord health and safety (100%)
	Progress with Development Plans for Nursery Site
	Develop Acquisition strategy – 2 per year (subject to funding)
	Deliver 2026/2027 Investment programme
INVOLVE TENANTS IN SHAPING OUR DECISIONS	Recruit minimum 5 tenants for scrutiny panel and produce a tenant scrutiny report
	Deliver a series of tenant engagement events minimum of 4 per year
	Ensure tenants are involved in developing new Business Plan by seeking early engagement opportunities
ROBUST GOVERNANCE AND COMPLIANCE	Complete Internal Audit programme and implement recommendations
	Submit 2026 Annual Assurance Statement and meet Regulatory Requirements to achieve a compliant status with the SHR
	Ensure that all Business plans and management agreements across the group are reviewed and approved
	Develop new Business Plan

Strategic Objectives	Operational Objectives
SUPPORT OUR PEOPLE ACHIEVE THEIR POTENTIAL	Ensure the Board compete their induction, training plans and annual appraisals
	Ensure staff complete annual appraisals, 6 month reviews, 1-2-1's and implement agreed training plans
	Achieve Platinum IIP
	Succession planning Board and staff
ASSIST OUR COMMUNITY TO THRIVE	Deliver outcomes set out by existing funders
	Seek new funding in line with priorities in Community Development plan
	Contribute to the economic and social regeneration of Castlemilk through Board and staff involvement in local initiatives









Operational Review

Principal Risk and Uncertainties

The Cassiltoun Group has a robust planning framework in place which includes how we manage risk and uncertainties. Each part of the Group has a risk register which is regularly reviewed by the staff team, the Audit and Risk Sub-Committee and the respective Boards.

One of our identified risks was in relation to operational performance (rent arrears and voids). Over the past two years the Association has been focusing on improving operational performance and consolidating and improving staff skills and knowledge which has had a positive impact on overall results.

The Association is a member of the SHAPS and the Strathclyde Pension scheme and manages the risk and liabilities by regularly reviewing its pension schemes, effective monitoring and ensuring that all costs are included in its long-term business plan. A full pension review was completed in 2025/2026 with changes taking effect to both the employer contribution rate for the SHAPS Defined Benefit scheme and the Strathclyde Pension scheme in 2026/2027.

We have been busy responding to new Regulatory requirements around damp and mould and investing to improve our homes. Our tenant satisfaction survey this year showed improved performance in most areas but highlighted further work needs to be done around satisfaction with repairs, the estate and demonstrating that tenant's rent is value for money. We are confident that new contractors and significant investment in our homes will increase satisfaction levels and value for money indicators.

At Cassiltoun, and in the sector as a whole, there continues to be risks around cyber security and in 2025/2026 the Association obtained Cyber Essentials accreditation.

Corporate Governance

Our governing body is our Board of Management which is responsible to the wider membership. Board of Management members serve in a voluntary and unpaid capacity, and we recognise that this puts even more onus on us to ensure that we set and achieve high standards of professionalism in our work.

The Board of Management is elected by the members of the Association. It is the responsibility of the Board to oversee and lead the strategy and overall direction of the Association, set policy, and monitor the operational activities of the Association and its subsidiary companies.

Going Concern

The Board of Management has reviewed this year's results and projections for the next 30 years. It has a strong expectation that the Group and Association has adequate resources to continue in operational existence for the foreseeable future.

Performance Management

Our strong performance is underpinned by a planning framework which includes SMART plans, a Risk Register, SWOT and PEST analysis, regular monitoring of organisational KPI's, the Asset Management Plan and the Association's Financial Business Plans.







The Association produces its Tenants Charter Report Card every Autumn which outlines our charter performance and how we benchmark both locally and against the Scottish average.

Best use of resources

The Association continues to ensure that is makes best use of its resources. We look for internal efficiencies that save both time and money whilst providing high quality services to our tenants and wider customers. We seek best value in our procurement activities and attract funding for posts and projects that support the Association's objectives. We invest in our staff team and volunteers as our ongoing performance, innovation and strong customer focus depends on a highly motivated, highly engaged, and well-trained team.

Our repairs performance is detailed below:

Category	Number	Average time to complete	% completed on time
Emergency	1,334	2.68 hours	–
Urgent and Routine	3,070	5.5 days	–
Right First Time	2,961 (number out of 3,070 right first time)	–	96.45%

Treasury Management

The Association has an active treasury management function, which operates in accordance with the Treasury Management Policy. In this way the Association manages its borrowing arrangements to ensure that it is always able to meet its financial obligations as they fall due. The Association, as a matter of policy, does not enter into transactions of a speculative nature.

Policies and Procedures

The Board approves policy and procedures on a rolling basis unless changes in guidance or legislation enforce earlier reviews.



Cassiltoun Housing Association

Community Team Update

The Community Team had a busy year offering a wide variety of projects, activities and events. Thank you to all those who have supported our activities, in particular to our wonderful volunteers, partners and funders.



Highlights of the year:

- We worked with Glasgow City Council to install a new path connecting Ballantay Road to Castlemilk Park Pond. A lot of historic litter and fly tipping was also removed along this walkway. This work was funded by Transport Scotland (Walking Scotland's Ian Findlay Path Fund).
- Castlemilk Stables has new bike racks, so if you are popping in to meet us, attending our nursery or our activities, please feel free to use the new racks! The racks were installed with funding from Cycling UK.
- We became the community anchor organisation for Glasgow City Council's Place Based programme, employing a Community Connector for Castlemilk.
- We enjoyed tenant trips to Largs and Kelburn Castle as well as celebrating our 2nd annual Tenant Open Day.
- Thanks to funding from GCVS, we offered a new programme of art workshops, wellbeing days and trips. This included visiting Summerlee Museum, The Hunterian Museum, joining a tour with Invisible Cities as well as taking part in a Wellbeing Day at the Castlemilk Wellbeing Hub.
- We have continued to offer a wide range of events and activities for the community. These include art, creative writing, community meals, oral history, health walks, a community garden, Castlemilk Park activities, youth activities, a volunteering programme and our events such as Step Into Spring, Summer Storytelling, Family Fun Day, Doggy Day, Doors Open Day, Pumpkin Carving, Spooky Walk, Wreath Making and Santa's Grotto.
- Our wonderful volunteers have continued to support events and activities, maintain the Park, look after the community garden, contribute to our Community and Youth Advisory Panels, and support groups at the Stables and in the Park.

Some of the comments we have received from participants in all our activities:

"It's good for your mental health and led me to a working job, I like to help anyone in any way I can for my community."
Volunteer







"The seasonal events are wonderful for the community and the way they are organised is accessible, fun and community focused. The volunteers and staff do an incredible job for the community to feel connected to each other and to the amazing nature on our doorstep."
Event participant



"This has been great for me. I've not been out anywhere for ages. I'd lost my confidence but this is getting me out."
Participant on a trip







"Volunteering at Cassiltoun has had a huge positive impact on my life, I have gained a variety of new skills and knowledge about woodland maintenance and environmental study."
Volunteer



"You learn new skills, meet new friends and meeting people leads to other activities you might like to do." Volunteer

Community Team Update

Some of the comments we have received from participants in all our activities:

The YEW group is helping me build my confidence and transferrable skills for university, while also allowing me to engage with my community and the environment".
YEW group participant



"First time here and it was amazing 😊 *had soup with cottage pie. Yummy. Tea and cake. Absolutely full. Will be back."* Participant at Thursday Feed





"I loved the pumpkin carving and the efforts that staff and volunteers went to make it a special event... I loved that Cassiltoun had its own pumpkin patch and all of the props for families to feel they were attending their own inclusive and accessible pumpkin festival." Participant at Pumpkin Carving

"The holidays have been so long this year, we're running out of ideas and money to take them places, I'm so glad it's all free and they get food too." Participant at Food and Fun







A snippet of our statistics...

- **100,777** people used the core path through Castlemilk Park.
- We engaged with over **3,000** people across our annual events. Over **1,000** people attended our Halloween events.
- We welcomed **309** people to Family Fun Day and **190** people for our Step into Spring Easter Trail.
- **60** people and **45** Dogs attended Doggy Day!
- **772** people attended our Food and Fun events, took part in activities and enjoyed a free meal. With thanks to our funders Glasgow City Council and our partners in Castlemilk Together.
- We gave away **1,368** meals at our Thursday Feed community meals.
- Our Stables Studio art group saw **340** attendances at art activities such as Taster Tuesdays and Chatty Cafe.
- Our community garden saw **295** attendees over **86** sessions.
- In 2025/26 Castlemilk Park alone saw **764** individual volunteer visits totalling **1,789** hours of work. The volunteers litter picked **367** bags of rubbish! They installed 2 new wildflower meadows and new hedgerows to prevent fly tipping .
- We brought festive cheer with **113** people attending wreath making and **173** attending Santa's Grotto. We also gave away tickets for the panto!











Financial Highlights

The Association generated a surplus for the year of £711,544 with other comprehensive income of £34,000 in respect of the actuarial losses for the Strathclyde Pension Scheme and the actuarial gains for the SHAPS Pension Scheme to give total comprehensive income of £745,544. The Association had net assets as at the 31 March 2026 of £10,892,088.

If you have any questions about these accounts or of the subsidiaries, please do not hesitate to contact us. The full accounts are available on the website under documents library and then accounts.





£1,412k
Spent on Major Repairs, Responsive Repairs and Cyclical Maintenance

£268k
Spent on Welfare Rights and Community Support Activities (**£257k** was from external funding)

£447k
Spent on Estate Maintenance

£748k
Spent on Management Costs

Income (£000s)	2025/26	% of income	2024/25
Rents and service charges	5,988	83%	5,677
Proportion of HAG grant (not cash)	660	9%	656
Revenue Grants	29		27
Factoring	78	1%	67
Development (non capital)	0	0%	0
Welfare Rights, Wider Role & Management Services	286	4%	214
Interest received and similar	145	2%	172
Gain on disposal of property, plant and equipment	0	0%	0
Total income	7,186		6,813

Expenditure (£000s)	2025/26	% of income	2024/25
Salaries and wages	1,676	23%	1,446
Welfare Rights, Wider Role & Management Services	268	4%	234
Management costs	748	10%	700
Major repairs & non capital development	55	1%	53
Responsive repairs	997	14%	941
Cyclical maintenance	360	5%	395
Estate maintenance	447	6%	529
Factoring	79	1%	87
Depreciation and bad debt	1,362	19%	1,513
Interest payable and financing	482	7%	589
Total expenditure	6,474		6,487
Surplus for the year	712	10%	326

Board of Management as at 10 August 2026

Anne M Stuart MBE	*Chairperson*
Julie McNeil	*Vice Chairperson*
Gayle Fitzpatrick	*Treasurer*
Ryan Barclay	*Board Member*
Bridget Crossan	*Board Member*
Teresa McGowan	*Board Member*
Allana Hammell	*Board Member*
Faye Mitchell	*Board Member*
Mark Tedford	*Board Member*
Natalie Tobin	*Board Member*
Pamela Gibson	*Board Member*
Richard Sullivan	*Board Member*
Karen Devin	*Board Member*





Staff Breakdown as at 31 March 2026

	2025/26	2024/25
Total Number of staff	33	32
Male	9	9
Female	24	23
Full time	27	27
Part time	6	5
Staff Turnover	1.93%	13.95%
Staff Absence (Target 3%)	2.13%	3.80%
Days lost due to absence	142	242

Registration particulars

Financial Conduct Authority
Co-operative and Community Benefit Societies Act 2014 • Registered Number 2190 R(S)

Scottish Housing Regulator
Housing (Scotland) Act 2010
Registered Number 84

Office of the Scottish Charity Regulator
Charities and Trustee Investment (Scotland) Act 2005
Scottish Charity Number SC 035544

Registered Property Factor No. PF000154

External Auditor

Azets Audit Services • Titanium 1
King's Inch Place • Renfrew PA4 8WF

Internal Auditor

Wylie & Bissett • 168 Bath Street
Glasgow G2 4TP

Banker

Bank Of Scotland
110 St Vincent Street • Glasgow G2 5ER

Solicitor

T C Young • 7 West George Street
Glasgow G2 1BA

Cassiltoun Housing Association

Annual Return on the Scottish Social Housing

Introduction

Cassiltoun Housing Association prides itself on our high standards of performance, customer service and satisfaction. In order to ensure that we maintain these standards, we rigorously monitor our performance against the targets that we set each year which are contained within our Service Plans. Performance is reported quarterly to the Board of Management and continues to be published in our newsletters.

This contents of this report will highlight some of the difficulties we encountered. While we are aware of the reasons behind some dips in performance in certain areas, we are making every effort to improve in 2026/27. We know that our performance compares positively to the Scottish average, as we shall show throughout this report.



Cassiltoun Housing Association

Getting Good Value from Rents and Service Charges

Value for Money

Cassiltoun Housing Association believes that it is vital that we continue to demonstrate value for money for the rent that our tenants' pay while continuing to invest and improve our tenants' homes. In our Tenants' Satisfaction Survey carried out in 2025, 75% of our tenants felt the rent paid for their property and services represented good value for money. This has decreased from 81% in our 2022 survey. Our commitment to providing good quality services, housing investment and regulatory compliance is balanced against ensuring we minimise rent increases. We welcome tenants' views on improving our value for money indicator and encourage tenants to jon our advisory panel, Board of Management, respond to consultations or provide general feedback on our services and priorities.

Detailed in the tables is the Association's rent increase compared against the Scottish average.

As you can see, Cassiltoun's rent increase is slightly above the Scottish Average.

The continued financial pressure affecting our tenants and the many cost pressures, including our ongoing investment programme in tenants' homes were all considered when setting our rent.

Rent Increase

	Cassiltoun	Scottish Average
2025/26	5.60%	5.34%
2024/25	5.30%	4.68%

Average Weekly Rents

2025/26	Cassiltoun	Scottish Average
2 Apartment	£94.88	£114.95
3 Apartment	£99.63	£119.49
4 Apartment	£112.67	£128.37
5 Apartment +	£124.15	£137.36
2024/25		
2 Apartment	£90.15	£109.10
3 Apartment	£94.62	£115.36
4 Apartment	£106.92	£123.85
5 Apartment +	£118.18	£132.72

Rental Income

To continue to provide quality services and invest in our tenants homes it is vitally important for the Association to collect as much of the rental income that is due.

Our Advice Team provides support with applying for benefits and assistance with debt and energy issues. To ensure that we do collect as much rent as possible we follow our rent management procedures (collecting rents and reducing arrears) and void management procedures (letting empty properties as quickly as possible).

The total amount of rent due to be collected in:

2025/26...

...was **£5,627,222** and we collected **£5,669,615**. Of the money collected **£3,448,398** was direct payment to the Association from Housing Benefit/Universal Credit for 746 tenants.

2024/25...

...was **£5,399,169** and we collected **£5,472,211**. Of the money collected **£3,233,883** was direct payment to the Association from Housing Benefit/Universal Credit for 727 tenants.

Cassiltoun
Housing Association

Our Rental Income

Rent Due

Percentage of rent due to be collected actually collected:



2024/25
101.35%

2025/26
101.29%

Scottish Average 2025/26
99.68%

Rent Arrears

Total Rent arrears:



2024/25
3.59%

2025/26
2.86%

Scottish Average 2025/26
5.9%

Void Loss

Percentage of rent lost when a property is empty:



2024/25
0.65%

2025/26
0.32%

Scottish Average 2025/26
1.13%

Access to Housing and Support

In order to maintain our community, we need to ensure that tenancies are sustained and turnover of our properties remains low.

Therefore, in order to assist our tenants to remain within their own homes as their needs change, the Association each year carries out various medical adaptations, which includes walk in showers and handrails.



Adaptations

	2024/25	2025/26
Approved applications on list at year start plus new approved applications	26	24
Number of applications completed	8	15
Number of applications still to be completed	18	3
Working days to complete all adaptations	3,469	5,962
Average time to complete adaptations (days)	433.62	331.22

Access to Housing and Support

Housing those in need is vital and the Association ensures that properties are allocated in line with the Allocation Policy and the Association's Annual Letting Plan which is approved by the Board of Management.

In 2025/26 we could meet the housing needs of 70 households and the following allocations were made:



Allocations

	2024/25	2025/26
Number of empty dwellings that arose throughout the Year	67	68
Number of properties let	67	70
Lets to Existing Tenants	12	10
Lets to Waiting List	41	35
Lets to Homeless referrals from Glasgow City Council	14	25

Tenancy Sustainment

The following information shows the Association's performance in terms of tenancy sustainment.

It demonstrates annually where tenancies have been sustained for more than 1 year.

By providing clear information on the services and support available through the Association, we have helped tenants to sustain their tenancies and access assistance when needed.



2024/25
Total Lets
71
Total Sustained
59

2025/26
Total Lets
67
Total Sustained
61

	2024/25	2025/26
Existing tenants percentage sustained	100%	91.67%
Section 5 Referrals (homeless) percentage sustained	81.25%	92.86%
Waiting list percentage sustained	79.55%	90.24%
Total percentage sustained	83.10%	91.04%

Cassiltoun
Housing Association

Access to Housing and Support

Stock Turnover

Percentage of our properties that became available:



2024/25
6.38%

2025/26
6.48%

Scottish Average 2025/26
6.84%



Re-Lets

Average number of days a property was empty:

2024/25
29.09 days

2025/26
17.2 days

Scottish Average 2025/26
51.7 days



Homelessness



The percentage of offers that resulted in a let:

2024/25
100%

2025/26
100%

	2024/25	2025/26
Total number of homeless household referrals received under Section 5	14	25
Total number of individual homeless households' referrals received under section 5 that resulted in an offer of a permanent home	14	25
The total number of accepted offers	14	25

Tenant Satisfaction

During September and October 2025, an independent Tenant Satisfaction Survey was carried out in line with Scottish Housing Regulator's Guidance and achieved a 50% response rate. The responses highlighted an improvement with our overall service compared to our previous survey in 2022. Action plans are in place to further improve our customer services and satisfaction. The surveys are carried out on a 3-year cycle with the next survey commencing in September 2028.

Overall Service

Percentage of tenants satisfied with overall service provided by landlord:



2022
83.73%

2025
89.03%

Scottish Average 2025/26
87.6%

Keeping you informed

Percentage of tenants who feel landlord is good at keeping them informed about services and decisions:



2022
94.81%

2025
99.26%

Scottish Average 2025/26
91.35%

Opportunities to participate

Percentage of tenants satisfied with opportunities given to them to participate in landlord's decision making:



2022
97.41%

2025
98.88%

Scottish Average 2025/26
88.07%

Quality of home



Percentage of tenants satisfied with the quality of their home:

2022
82.55%

2025
91.45%

Scottish Average 2025/26
86.64%

Repairs Satisfaction

Percentage of tenants satisfied with repairs service:



2022
79.58%

2025
83.65%

Scottish Average 2025/26
88.05%

Neighbourhood

Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in:



2022
90.80%

2025
93.31%

Scottish Average 2025/26
84.94%

Cassiltoun
Housing Association

Quality and Maintenance of Homes

Repair and maintenance overall performance remains stable and the Association's Asset Management Team continues to monitor our contractor's performance in providing high quality repairs and maintenance. We invested £1.3 million in our tenants homes over the year carrying out 65 Window & Door replacements and 25 Kitchen, Bathroom & Central Heating replacements.

Emergency Repairs

Average time taken to complete emergency repairs:



2024/25
2.63 hours

2025/26
2.68 hours

Scottish Average 2025/26
3.45 hours

Non-emergency Repairs

Average time taken to complete non-emergency repairs:



2024/25
4.84 days

2025/26
5.46 days

Scottish Average 2025/26
8.75 days

Right First Time

Reactive Repairs completed Right First Time:



2024/25
90.44%

2025/26
96.45%

Scottish Average 2025/26
95.29%

Repairs Satisfaction



Tenants satisfied with repairs or maintenance carried out:

2024/25
92.93%

2025/26
83.64%

Scottish Average 2025/26
88.05%

Gas Safety Checks

The number of times we did not meet your statutory duty to complete a gas safety check:



2024/25
0

2025/26
0

Scottish Average 2025/26
409

Scottish Housing Quality Standard



Meeting the Scottish Housing Quality Standard:

2024/25
100%

2025/26
97.4%

Scottish Average 2025/26
89.53%

2025/26	Scottish Average	Cassiltoun
Number of times did not meet requirement to completer EICR	28,528	0
Number of home that do not have satisfactory fire detecting equipment	2,450	0
Average time taken to resolve cases of damp and/or mould – condensation	23.57 days	17.32 days
Average time taken to resolve cases of damp and/or mould – structural	36.18 days	0 days
Average time taken to resolve cases of damp and/or mould – other	25.82 days	8.8 days
Percentage of damp and/or mould cases resolved that were reopened by cause	8.3%	4.76%
Number of open cases of damp and/or mould at year end	7,169	9



Cassiltoun
Housing Association

Neighbourhood and Community

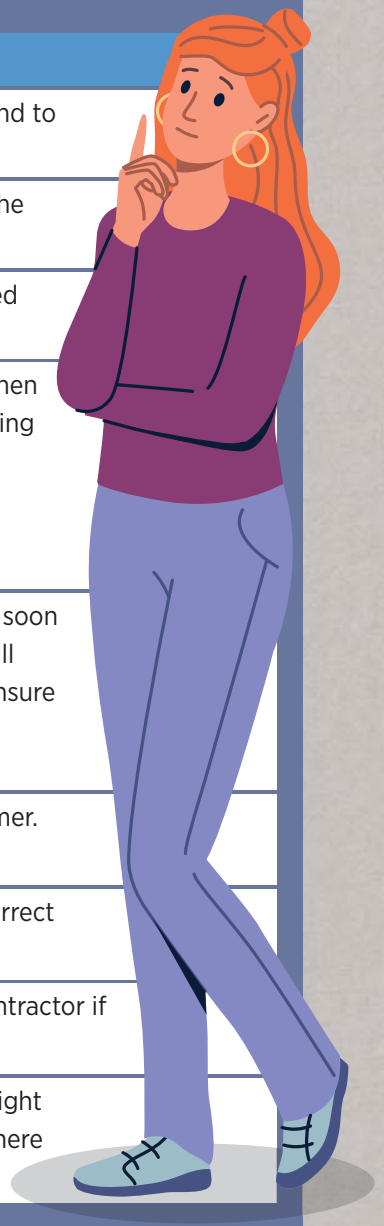
Complaints

The Association has a Complaints Policy and Procedure in line with the SPSO's model guidance. Whilst we endeavour to get our services and those of our contractors right first time, in reality we recognise that this does not always happen and welcome complaints from our tenants and service users. By monitoring and assessing the complaints that we receive, we learn where mistakes have been made and learn from these in order to improve both our own and our contractors' performance and service provided.

	Scottish Average	2024/25	2025/26
Stage 1 Complaints Received	n/a	83	**108**
Stage 2 Complaints Received	n/a	21	**43**
Complaints carried over from previous year	n/a	2	**3 – Stage 1** **3 – Stage 2**
Complaints responded to in full in line with Policy at 1st Stage	98.17%	81	**111** (100%)
Complaints responded to in full in line with Policy at 2nd Stage	92.62%	19	**45** (97.83%)
Average time in working days for full response at Stage 1	5.36 days	4.36 days	**4.52 days**
Average time in working days for full response at Stage 2	28.69 days	17.37 days	**16.84 days**



Description	Learning/Action Taken
Tenant is unhappy with the repairs service and communication she has received.	Ensure carry out full inspection of any and all works at property and to keep customer up to date throughout the repairs journey.
Tenant is complaining regarding an appointment letter that was issued and some repairs.	Proof read letters before issuing to ensure that we are providing the correct information.
Unhappy with the delay and lack of communication regarding repairs in their property.	Logging of contacts at reception will be changing to reduce missed contacts.
Former tenant disputing the refusal of a full refund from their closing account. The tenant maintains that when ending the tenancy, staff confirmed the account had a credit balance and that no money was owed. The tenant also sought confirmation of this credit balance when handing in the keys and was advised the account was clear. The tenant was not informed that the credit on the current account would be offset by pre-existing arrears on a former tenancy account.	Training and refresher training for all staff to check all accounts when a tenant terminates a tenancy to ensure there is no debt outstanding from rent arrears or sundry accounts.
Lack of communication from HO and not satisfied with handling of ASB complaint.	Communication - ensure enquiries/contacts are acknowledged as soon as possible by team member and give timeline if possible when full response will be issued. - Raised with staff team to confirm and ensure we still provide service/responses even when person dealing with enquiries are off or out of office.
Correspondence issued on regular coloured paper rather than blue which has been requested by customer and that was addressed to co owner of property.	Homemaster has now been updated with alert on needs of customer.
Tenant unhappy with the length of time for works to be completed.	This was due to an error on the works order, teams now ensure correct location details are noted on original works order.
Contractor had to attend on a few occasions to complete repair as there was confusion over actual repair.	Going forward staff to arrange a joint meeting on site with the contractor if there is confusion over the work instructed.
Tenant had various boiler repairs undertaken and was given conflicting information in relation to repairs and replacement boiler.	We have learned that we need to use Homemaster better to highlight repeat jobs and follow these up by working across teams where there are complexities.



Cassiltoun
Housing Association

Neighbourhood and Community

Anti-social Behaviour

The Association will take all complaints regarding anti-social behaviour seriously. Our aim, in the first instance, is to resolve disputes wherever possible and help tenants resolve any differences they have.

Where problems persist, the Association will take appropriate action in line with our policy and procedures.

	2024/25	2025/26
Number of cases reported	55	105
Cases Resolved	55	98
Percentage cases resolved	100%	93.33%





	2024/25	2025/26
Number of abandoned properties	12	5
Court Actions initiated	11	1
Properties recovered for non-payment of rent	6	2
Properties recovered for anti-social behaviour	0	1



Throughout the year, we recorded five abandoned properties, representing a significant reduction compared to 12 abandonments in 2024/25 and 17 abandonments in 2023/24. Our proactive approach to tenant engagement, beginning at the start of the tenancy and continuing throughout the tenancy lifecycle, has contributed positively to tenancy sustainability. By providing clear information on the services and support available through the Association, we have helped tenants maintain and sustain their tenancies more effectively.

Factored Owners

Our factored owners are an integral part of our community and access many of the services that we provide. In 2019, a satisfaction survey was issued to all our factored owners. Of these returns, 53.85% were satisfied with the service that they received. The survey due to be carried out in early 2022 was cancelled due to the pandemic and the Association has just completed a survey in June 2026.

Management Fee



2024/25
£107.20

2025/26
£102.30

Scottish Average 2025/26
£122.13

Our Annual Management Fee per factored property has benchmarked below the Scottish Average consistently.



Cassiltoun
Housing Association

In Summary

How has Cassiltoun Housing Association performed?

The information indicates a consistently strong performance when we compare our Charter Indicator performance to the Scottish average performance for all landlords.

For example:



- Our average rents remain lower than the Scottish average which means our rents levels remain competitive.
- Our housing stock is in good condition and our investment programme is ongoing.
- Our emergency and non-emergency repairs are completed quickly and on target and are better than the Scottish average.
- We continue to meet our statutory duty completing gas, electrical and fire safety checks.
- We collect our rents and offer various payment methods.
- We do not lose excessive rental income due to re-let performance.
- We support Glasgow City Council in re-housing homeless persons.

Our objectives for 2025/26 included:

- Continued reduction in rent arrears
- Further improved days to let
- Improve void loss performance

We achieved all 3 of the above objectives. These will remain objectives for 2026/27 to improve further and we will also look to reduce the amount of Former Tenant arrears written off.

Other objectives for 2026/27 will include:

- Implementing the changes to Scottish Housing Legislation:
  - Domestic Abuse & Tenancy Rights
  - Succession & Notice Rules
  - Awaab's Law

We will also continue to improve our levels of tenant satisfaction. Our next survey will commence in September 2028 when we will aim to achieve better results.

Charter Outcomes which do not apply to Cassiltoun Housing Association

Outcomes related to Indicators 27 (Average weekly rent per pitch) and 28 (percentage of Gypsy/Travellers satisfied with the landlords' management of the site) are for those who provide Gypsy/Travellers sites which the Association does not have.

You can get further information on the Social Housing Charter in a number of ways.

1. If you have internet access then visit the Scottish Housing Regulator's website (www.housingregulator.gov.scot). The website contains detailed information about the Charter and the Indicators.
2. Visit Cassiltoun Housing Association's website (www.cassiltoun.org.uk) and check out the Charter Section and read previous newsletters with Charter information.
3. If you would like to receive a paper copy of the summary contact our office, 59 Machrie Road, Glasgow, G45 0AZ. Tel: **0141 634 2673** Email: **housing@cassiltoun.org.uk**

Cassiltoun
Housing Association



Cassiltoun Trust

Chairperson's Foreword

Reflecting on the past twelve months, I am continually inspired by the resilience, energy, and shared vision that drive Cassiltoun Trust forward. This year has been defined by deep connections – with the people of Castlemilk, our natural environment, and our long-term goals.

Our community initiatives have served as vital anchors during a time when many individuals and families continue to navigate ongoing financial pressures. Providing safe, welcoming spaces where community members can share a meal, participate in activities, or simply connect with others remains at the heart of our mission.

This vibrant community spirit was especially visible at the Stables building over the past year. The building has been a bustling centre of activity, hosting a diverse range of events that welcomed people from all backgrounds through our doors. It has been wonderful to see these gatherings introduce so many new faces to the wide-ranging work we deliver right here in Castlemilk.

Behind the scenes, we have maintained a clear focus on our strategic direction. Through careful and effective asset management, we are safeguarding our building and facilities so they continue to serve local people for generations to come. This prudent approach, combined with our ongoing work to protect and enhance local woodlands for public enjoyment and environmental benefit, highlights our commitment to a sustainable future.

None of our achievements would be possible without the generous support of our funders. Their vital contributions enable us to keep delivering meaningful community initiatives, maintaining our spaces, and supporting the people of Castlemilk. Achieving our goals is a collective effort, and we are always eager to welcome fresh perspectives. If you are passionate about our mission and want to help shape our next chapter by joining the Board, we would love to hear from you.

Lewis MacSween *Chair, Cassiltoun Trust*











Strategic and Operational Objectives

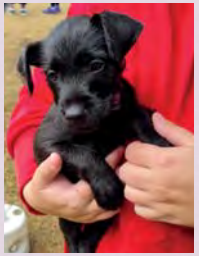
Cassiltoun Trust

Strategic Objectives 2026 – 2027

- Empower communities through opportunities.
- Preserve and share Castlemilk's heritage.
- Protect Castlemilk Stables heritage.
- Drive community economic growth.











Operational Objectives 2026 – 2027

The Trust has 10 Operational Objectives which support the Strategic Objectives.

1. To advance Board recruitment and skills.
2. Expand partnerships and meet funding goals.
3. Secure good financial health and monitoring grants.
4. Continue to collaborate to enhance Castlemilk Park.
5. Promote Cassiltoun Trust's community role.
6. Join 2026 Glasgow Doors Open Festival.
7. Fund and install new heating.
8. Implement 2026 bursary award.
9. Plan 3-5 year maintenance strategy.
10. Digitalise Board documents and communications.











Cassiltoun Trust

Financial Highlights

Financial Highlights

Income (£s)

	2025/26	% of income	2024/25
Rental income	**509,984**	96%	215,108
Grants received	**17,095**	3%	22,379
Donations	**0**	0%	0
Interest Received	**1,533**	0%	1,588
Total income	**528,612**		**239,075**

Expenditure (£s)

	2025/26	% of income	2024/25
Management fee	**11,948**	2%	11,008
Cleaning	**-182**	0%	2,494
Insurance	**9,157**	2%	10,838
Legal, Professional and Marketing	**5,198**	1%	1,240
Water Rates	**8,470**	2%	9,715
Repairs and Maintenance	**17,021**	3%	15,272
Project costs	**12,786**	2%	41,313
Heat and light	**61,287**	12%	65,744
Audit and accountancy	**7,440**	1%	8,310
Depreciation and bad debts	**34,333**	6%	11,151
Others	**2,089**	0%	1,441
Total expenditure	**169,547**		**178,526**

Funds balance brought forward	**610,717**		550,168
Surplus for the year	**359,065**	68%	60,549
Funds balance carried forward	**969,782**		610,717



Board of Trustees – September 2026

Lewis MacSween	*Chairperson*
Charlie Turner	*Vice-Chairperson*
Charlie Millar	*Treasurer*
Anne M Stuart MBE	*Board Member*
Susan Casey	*Board Member*
Councillor Margaret Morgan	*Board Member*
Deborah McGlashan	*Board Member*
Bridget Crossan	*Board Member*

Trustees are provided with training and go through an induction process to enable them to perform their obligations.

Registration particulars

Registered at Companies House
Registration Number SC205629

Office of the Scottish Charity Regulator
Charities and Trustee Investment (Scotland) Act 2005 Scottish Charity Number SC030310

Auditor

Azets Audit Services • Titanium 1
King's Inch Place • Renfrew PA4 8WF

Banker

Bank of Scotland • 110 St Vincent Street
Glasgow G2 5ER

Solicitors and company secretary

T C Young • 7 West George Street • Glasgow G2 1BA

Chair's Report

Throughout the year, the nursery has continued to provide high-quality early learning and childcare within a nurturing, inclusive and stimulating environment, enabling every child to learn, develop and thrive.

Enrolment has remained strong, with 53 full-time equivalent places filled. The nursery continues to deliver funded provision through Glasgow City Council for children aged three to five years and eligible two-year-olds. This sustained level of demand demonstrates the confidence families place in our service and reflects the dedication, professionalism and commitment of the staff team.

Our Nursery Community

Children are welcomed into three age-appropriate rooms, carefully designed to support their developmental needs and progression through the early years. Little Hedgehogs provides care and learning opportunities for 10 children aged 0 to 2 years, Curious Squirrels supports 14 children aged 2 to 3 years, and Wise Owls welcomes 33 children aged 3 to 5 years.

This structure offers a clear and supportive pathway for children as they develop from infancy through to school readiness. The nursery's unique natural setting, combined with our strong commitment to outdoor learning, continues to enrich children's experiences and fosters confidence, curiosity, resilience and independence.

Investing in Our Staff

A key focus for the Board during the past year has been the investment in our staff team. We firmly believe that high-quality early learning and childcare is delivered by skilled, knowledgeable and well-supported practitioners who are given opportunities to grow and develop professionally.

Significant emphasis has therefore been placed on training, professional learning and skills development. Staff have been encouraged to deepen their knowledge, reflect on their practice and further enhance the quality of experiences they provide for children and families.

This investment has strengthened learning and care across the nursery. Staff are increasingly confident in planning meaningful learning opportunities, responding effectively to individual children's needs and maintaining a thoughtful and reflective approach to their work. This is clearly reflected in the quality of interactions throughout the nursery, the richness of learning experiences on offer and the strong relationships that continue to be built with children and their families.



Enhancing Learning for Children and Families

Our skilled and dedicated staff team plays a vital role in creating positive outcomes for children. Through ongoing professional development and reflective practice, staff continue to create engaging and enriching experiences that encourage curiosity, creativity, problem-solving and a lifelong love of learning.

Partnership working with families remains at the heart of our approach. By working closely with parents and carers, sharing information and offering support when needed, we continue to strengthen the important connections between home and nursery. This collaborative approach helps ensure that every child receives the right balance of support and challenge, enabling them to progress confidently and achieve their full potential.

These efforts not only contribute to positive outcomes for children but also reinforce the nursery's role as a trusted, valued and supportive resource within the wider community.

Leadership Development

Alongside our investment in staff development, we have continued to strengthen leadership across the nursery. Senior practitioners and the manager have engaged in professional learning and reflective practice designed to enhance communication, planning and decision-making skills.

This work has supported greater consistency, stability and quality assurance across the nursery and has helped to foster a culture of shared leadership and continuous improvement. While leadership responsibilities are distributed across the senior team, our shared aim remains clear: to ensure that all staff feel supported, empowered and confident in their roles so that they can provide the highest quality experiences for children and families.

Looking Ahead

Looking to the future, the Board remains firmly committed to investing in our staff and sustaining the high standards of care and learning that define Cassiltoun Stables Nursery. Over the coming year, we will continue to support professional learning and development opportunities, enabling staff to build upon their skills, knowledge and confidence.

Allana Hammell
Chair, Cassiltoun Stables Nursery





Strategic and Operational Objectives

Strategic Objectives 2025 – 2028

- Ensure that our child care fees remain competitive and affordable.
- Maintain high quality childcare services adhering to current Scottish Government Guidelines and Curricular Frameworks.
- Contribute to the wellbeing of the local community by offering employment, work experience and training placements.
- Develop our workforce through education, training and coaching.
- Ensure we actively involve parents in the operation of the Nursery and attract and retain highly skilled and knowledgeable Board and staff members.



Nursery Operational Objectives 2026

1. All children's progress will be assessed three times a year. Children under three are observed in accordance with the Realising the Ambition document, while those over three are evaluated based on the Curriculum for Excellence. During their transition between rooms, every child receives a SHANARRI report.
2. Majority of preschool children will achieve 90% attainment on their numeracy/literacy/health and wellbeing early level trackers.
3. Increase level of parent engagement. Famly (software programme). 2 x 1-1 parents meetings. 4 x Parent Surveys.
4. 1 graduation ceremony – 19th June 2026 (24 children will be leaving).
5. Achieve 49 FTE throughout the year.
6. Ensure the Board of Management complete their agreed training and learning plans. 4 x sessions per year.
7. Introduce Stay and Play in playrooms and Family Woodland Walks.
8. Increase participation in community involvement.
9. Ensure Quality Assurance calendar is implemented and monitored to improve service.
10. Achieve an arrears target of below 1%.
11. Ensure employees' training and development is implemented.
12. Implement marketing strategy to increase sales in the nursery.
13. To carry out Leadership training with senior staff team.
14. Staff Team Building Day – facilitated by external training provider.

Cassiltoun Stables Nursery

Financial Highlights

Income (£s)

	2025/26	% of income	2024/25
Childcare	**672,546**	99.5%	684,044
Grants received/other	**0**	0.0%	9,294
Donations	**660**	0.1%	2,199
Interest Received	**2,658**	0.4%	1,849
Total income	**675,864**		**697,386**

Expenditure (£s)

	2025/26	% of income	2024/25
Wages and agency staff	**487,850**	72%	460,997
Staff training, uniforms	**2,598**	0%	4,938
Accommodation costs and rent	**260,122**	38%	121,206
Toys, equipment, marketing and food	**26,618**	4%	33,521
Telephone, printing, stationery	**1,892**	0%	1,722
Insurance and subscriptions	**12,783**	2%	11,030
Cassiltoun HA management charge	**18,936**	3%	18,475
Governance costs, depn. and legal fee	**16,190**	2%	15,318
Loan interest, bank charges and bad debts	**1,301**	0%	599
Total expenditure	**828,290**		**667,806**
Surplus/(Loss) for the year	**-152,426**	-23%	29,580

£26,618
on toys, equipment, marketing and food

£260,122
Rent costs

£487,850
on wages and agency staff

£2,598
Spent on staff training and uniforms

£145,000
Contributed to new central heating system



Registration particulars

Registered at Companies House
Registration Number SC423689

Office of the Scottish Charity Regulator
Charities and Trustee Investment (Scotland) Act 2005
Scottish Charity Number SC043312

Care Inspectorate
Registration Number CS2012308178

Auditor

Azets Audit Services • Titanium 1 • Kings Inch Place
Renfrew PA4 8WF

Banker

Bank of Scotland • 110 St Vincent Street • Glasgow G2 5ER

Solicitor

T C Young • 7 West George Street • Glasgow G2 1BA

Board of Trustees – as at 1st September 2026

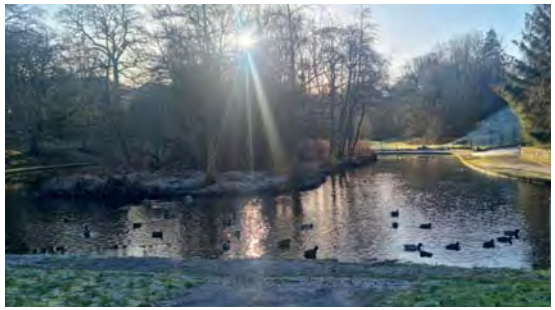
Allana Hammell	*Chairperson*
Jean Farrell	*Board Member*
Anne M Stuart MBE	*Board Member*
Heather Nisbet	*Parent Board Member*

The Board of Trustees are the appointed Directors listed at Companies House. Cassiltoun Housing Association Limited has the power to appoint members of the Board of Trustees with one place made available to a parent.

Our Thanks...

Cassiltoun Housing Association

Finally, we would like to thank all our staff, Board members, funders, local and national partners, contractors and volunteers, without whom we would not be able to deliver the range of high quality, respected and much needed services and activities to our tenants and local community.







Cassiltoun Housing Association

email **housing@cassiltoun.org.uk**
web **www.cassiltoun.org.uk**

Registered Scottish Charity No SC 035544
Registered Property Factor No. PF000154

Cassiltoun Trust

email **trust@cassiltoun.org.uk**
web **www.cassiltountrust.org.uk**

Registered Scottish Charity
No SC 030310

Cassiltoun Stables Nursery

email **nursery@cassiltoun.org.uk**
web **www.cassiltounstablesnursery.org.uk**

Company Registration No SC 423689

Registered Scottish Charity No SC 043312

Care Inspectorate Registration
No CS 2012308178

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