



# Cassiltoun Group

**Annual Report and Accounts 2020-2021**

**Tenants' Charter Report Card 2021**

# Chair's Introduction

**In April 2020 the whole of the UK was just entering lockdown due to the global pandemic. This had a major impact on everyone including Cassiltoun.**



**I am pleased to report that the CEO led our Business Continuity Plan and the Housing Association was able to swiftly move to a position where our staff could operate the business and keep in contact with our tenants from home.**



More than ever, our ethos as a community-based organisation came to the fore as we were able to respond to the needs of the community. Our communities' team were the lead partner in the 'Castlemilk Together' response to the crisis and as a team we ensured that people in the Castlemilk community got support from food to fuel and IT equipment to a telephone call to combat isolation.

The Scottish Government restrictions have impacted our business operations. As you would expect, we were not able to complete our investment work scheduled for 2020/2021, our Stock Condition Survey has been delayed, and for part of the year we were only able to undertake emergency repairs. Castlemilk Stables was closed to the public and for part of the year Cassiltoun Stables Nursery was also closed.

However, as a Board, we ensured that as far as possible it was business as usual and we were able to adhere to our governance timetable and took Board meetings onto a virtual platform. We undertook a series of virtual internal and external audits during the year which provided the Board with assurance on a number of our key business areas.

Due to Covid-19 we were asked to submit monthly monitoring information to the Scottish Housing Regulator (SHR) and in October we submitted our second Annual Assurance Statement. We were pleased in March 2021 to get confirmation from the SHR that they were satisfied with our business performance and compliance with the Regulatory Standards.

Our AGM and SGM to adopt New Model Rules were also held virtually and successfully delivered. During the year 42 new homes also came off site and our tenants were enjoying their new homes by Christmas 2020. Our community programmes moved online and were a vital resource during the year and yet again I am also pleased to confirm that we retained our Investors in People Platinum standard.

I have been very proud to be the Chairperson of an organisation that has continued to put its tenants and the community at the heart of all that it delivers and we have balanced this with strong business performance despite a multitude of restrictions. This is due to the passion and dedication of our Boards, staff team and volunteers.

**George Kelly** *Chair, Cassiltoun Housing Association*

# Principal Activities

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                       | 2021         | 2020         |
|--|--------------|--------------|
| Tenanted Property                              | 1,017        | 975          |
| Shared Ownership Properties                    | 3            | 3            |
| Buchanan Lodge<br>Residential Home (bedspaces) | 40           | 40           |
| <b>Total</b>                                   | <b>1,060</b> | <b>1,018</b> |

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.



# CEO Introduction: 'The Future'

**Someone once told me that the future depends on what you do today.**



**This has been an incredibly difficult year for everyone due to the impact of Covid-19.**

Despite having to overcome many operational challenges Cassiltoun has continued to look forward and plan for the future. We are building new homes and improving our stock, developing our people and looking at digital technologies. I am proud of the support that Cassiltoun has provided to the Community and its staff team over this time, whilst also providing services to our tenants when restrictions allowed and upholding our reputation in the sector, delivering good financial performance, successful audits and strong governance. I was pleased that this was recognised by the Scottish

Housing Regulator in March 2021 when they indicated they were satisfied with our Compliance against the Regulatory Framework.

Cassiltoun continues to be involved with the Sector Resilience group, working with the Scottish Government, Scottish Housing Regulator and other sector bodies to discuss the ever-changing situation due to Covid, raising concerns and helping to advise and guide the sector.

As you will see from our landlord report card we were unable to meet some of our targets for last year. Due to the restrictions this was to be expected, however we still benchmark strongly against others in the sector and will be working hard in 2021-2022 to improve our performance.

Despite having periods of enforced closure due to restrictions Stables Nursery ended the year on a strong financial footing and high numbers of registrations. Castlemilk Stables was closed to the public but it was a hive of activity for our volunteers and the community team who used it as a base for their work to support local people during the lengthy restrictions. Our community activities did not stop but simply transformed into new on-line formats.

The theme for this year's report is 'The Future'. The pandemic has challenged many of our assumptions and given us time to think about new ways of working and connecting with each other. As I wrote this report (September 2021) we are 'beyond zero level' and we are working hard to deliver the high quality and responsive services that our tenants and residents expect, however Covid and Brexit and its impact on supplies remain an issue.

A visible highlight for me this year has been our housing developments, both those in Barlia and those on site in Castlemilk Drive and I will finish with a comment from a new resident that shows the value of our work and the difference we can make for people.

*"Living here will make a big difference to my life - it is wonderful and lovely"*

I hope you enjoy reading this report and if you have any questions or ideas on how we can present our Annual Reports in the future, I would be delighted to hear from you.

**Clair Malpas** Cassiltoun Group CEO

# Staff Team



The strength of the Association lies in the quality and commitment of our Board and employees.

## HWL Gold Award Employer

The Association is an HWL Gold Employer. This award is in recognition of our dedication to the continued health, safety and wellbeing of our staff team. We carry out a lot of different activities to improve our mental and physical health. We recently carried out a litter pick in the local community.



## Training 2020/21

During 2020/21, our staff team in total attended over 50 various training courses to enhance their existing knowledge and learn new skills.

## Glasgow Living Wage Employer

Cassiltoun Housing Association is a Glasgow Living Wage Employer. The benefits of paying a Living Wage allows easier recruitment and retention, better quality of staff, better attendance, productivity, motivation, loyalty and a better quality of service for customers.

**Paula Brownlie** Corporate Services Manager

## IIP Platinum



In July 2021, we sustained our IIP Platinum award for another year. The feedback we received from the IIP Specialist was that the *“commitment of your people to the Association, each other and their tenants is tangible. People clearly feel very connected with their colleagues and their tenants and this both supports and drives their desire to deliver the best service they possibly can”*.

## Staff Breakdown

| As at 31 March 2021       | 2020/21 | 2019/20 |
|---------------------------|---------|---------|
| Total Number of staff     | 29      | 30      |
| Male                      | 9       | 10      |
| Female                    | 20      | 20      |
| Full time                 | 22      | 24      |
| Part time                 | 7       | 6       |
| Staff Turnover            | 11.15%  | 14.16%  |
| Staff Absence (Target 3%) | 1.43%   | 1.35%   |
| Days lost due to absence  | 83      | 79.5    |



# Strategic and Operational Objectives

| Strategic Objective  | Operational Objective   | Date |
|--|---|------|
| <b>Value For Money</b><br>Ensure that our rents remain affordable, and we deliver effective and efficient services that provide value for money.   | Complete a staff structure review   | Q1   |
|  | Meet all objectives set out in the annual KPI's and SMART plans   | Q4   |
|  | Achieve high levels of customer satisfaction (90%) with our Reactive, Cyclical and Environmental contracts                  | Q4   |
| <b>Homes and Neighbourhood</b><br>Maintain the high quality of our housing stock and the wider estate ensuring the comfort of tenants and the protection of investment.  | Ensure that we deliver the objectives set in the Asset Management Plan & deliver our 2021/22 major repair improvement plans | Q4   |
|  | Complete an Action Plan to assess compliance against EESSH2   | Q4   |
|  | Achieve all statutory requirements for fire and smoke detectors, legionella, asbestos, electrical and gas requirements      | Q4   |
|  | Complete Stock conditions survey  | Q4   |
|  | Continue to manage the Castlemilk Drive Development to ensure project meets budgetary and timescale milestones              | Q4   |
|  | Pursue site acquisition and planning proposals for Homes by the Park site   | Q4   |
| <b>Community Regeneration</b><br>Contribute to the wellbeing of the local community by working with tenants, residents, partners and funders to develop initiatives that promote the physical and social regeneration of Castlemilk and increase levels of Social and Financial inclusion. | Deliver outcomes set out by existing funders and seek other funding and opportunities                                       | Q4   |
|  | Progress with plans for the Social Enterprise and Wellbeing Centre including funding and development plans                  | Q4   |
| <b>Governance and Compliance</b><br>Ensure that the work of the Cassiltoun Group is supported by good governance, effective financial, management and regulatory compliance.   | Assess performance against the SHR's Regulatory Framework and submit an Annual Assurance statement                          | Q3   |
|  | Develop and implement an action plan to ensure that we meet guidance on Equalities and Human Rights                         | Q2   |
|  | Complete Internal Audit programme of 3 areas  | Q4   |
|  | Ensure that Subsidiary Business plans and management agreements are reviewed and approved                                   | Q1   |
|  | Maintain Cyber Essentials accreditation   | Q3   |
|  | Review and update 30-year Financial Plan  | Q2   |
|  | Support the development of a new scrutiny panel and deliver first report  | Q4   |
| <b>Our People</b><br>Ensure we attract and retain highly skilled and knowledgeable staff and Board members. Continue to invest in, and support our staff, volunteers and Board members to ensure they maximise their potential.  | Board membership to remain at 11 as a minimum   | Q4   |
|  | Ensure that the Board of Management complete their agreed training and learning plans                                       | Q4   |
|  | Maintain Investors in People Platinum standard  | Q4   |

# Operational Review

## Principal Risk and Uncertainties

The 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 and specific areas or activity (for example development) have their own risk registers.

The impact of servicing the SHAPS defined benefit pension liability on the Association's cash flow and the risk in respect of the SHAPS defined benefit pension liability is managed through monitoring the scheme valuations and including all costs into the long term business plan.

Covid-19 interrupted operations for the Association but we swiftly invoked our business continuity plan to limit the impact and had staff working remotely from home. These actions have ensured essential business activities continue whilst protecting the safety of tenants, staff, Board and our contractors.

## Future Plans

The Association expects our development of 60 flats on Castlemilk Drive to come off site on a phased basis from Autumn 2021 – Spring 2022. This development of 1 and 2-bedroom properties will help alleviate housing need in the

area and contribute towards Glasgow City Council and the Scottish Government housing plans.

We will also continue to work with Glasgow City Council on our plans for the 'Homes by the Park' site and hope to progress with the acquisition of the site in 2021/22.

The Association is also undergoing a review of its operations to develop a digital transformation strategy in 2021/22 and look forward to seeing how the recommendation will improve both our internal processes and services to our tenants.

## Corporate Governance

Our Board of Management is responsible to the wider membership and serves 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. The Covid-19 pandemic interrupted our operations and reduced repairs took place, but the financial impact has been limited.

## 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 produced its Tenants Charter Report Card in October 2020 which outlined our charter performance and how we benchmark both locally and against the Scottish average.

We receive very few complaints of a serious nature and we take prompt action to resolve and learn from those received.

## Best use of resources

The Association is committed to staff development, training and maintenance of a good

working environment. Our ongoing performance, future improvements and strong customer focus depends on a highly motivated and well trained staff team and we believe our performance, high levels of tenant satisfaction and attendance management demonstrates this. Investment in our staff team is critical to our success.

Our planned major repairs programme was reduced by half in the year because of the pandemic however we achieved:



**£248k** undertaking window and front door replacements to 60 flats,



**£73k** on smoke and CO detector upgrades,



**£35k** of kitchen and bathroom replacements to 3 properties,



**£53k** of gas central heating replacements to 25 properties, and



**£33k** on cladding and electrical wiring rolled over from the year before.

Our reactive repairs service is delivered by one multi trade contractor with high tenant satisfaction levels and performance of 90% achieved in the latest tenant's satisfaction survey. Tenants continue to play a vital role in monitoring this performance.

We completed 2,947 repairs, an decrease of 594 from the year prior. The table below summarises our targets, repair type and performance:

| Category           | Target             | Number | Completed on time | % Completed within time |
|--------------------|--------------------|--------|-------------------|-------------------------|
| Emergency          | 6 hours            | 1,308  | 1,305             | 99.78%                  |
| Urgent and Routine | 3 days/<br>10 days | 1,639  | 1,619             | 98.78%                  |

Covid-19 severely impacted on void management, with times where properties could not be let. The Board took the decision to let 7 additional void properties to Glasgow City Council for temporary accommodation to assist the city with the homeless crisis. The rent lost was 0.68% which was 0.5% higher than in 2019/20, however, this is significantly below our business planning assumption which is a conservative 2%.

The Association's arrears management faced a number of challenges due to the impact of Covid-19 and we did not meet our target. We believe that our planned approach to the risks surrounding rental income and arrears levels is being controlled and managed effectively:

**Budget target was 3.05%**

**Performance was 4.60%**

The Association continues to prioritise the emerging risks associated with the current Covid-19 crisis.

We have maintained current staffing resources within the Operations Team (including the Advice Team) to assist tenants and to cope with the associated additional workload. The Advice Team achieved £524k of income for their service users and managed £175k of debt. We believe our approach has helped to sustain tenancies and mitigate these risks.

Following on from previous years we believe that current performance has been achieved against a difficult backdrop of a global pandemic, business growth and a demanding policy context. The Board and staff continue to focus on achieving better value for money and greater efficiencies whilst continuing to provide the high quality and comprehensive range of services that our tenants have come to expect.



Like every other housing association and local authority with housing stock, the Association has ensured that its properties meet the “Scottish Housing Quality Standard.” A further Stock Condition Survey was due to be completed by March 2021, however due to the Covid-19 restrictions this has been delayed and should be complete the summer of 2021.

The Association had an independent cloning exercise of our properties carried out to ensure and verify that the Energy Efficiency Targets set by the Scottish Government for 2021 had been achieved and continue to work to a plan to ensure that compliance continues and to work towards EESSH2.

## Tenant Feedback

Feedback from tenants remains positive with regular high levels of overall satisfaction being identified from satisfaction surveys, regular consultations and from our tenant focus group.

## Business Continuity Plan

We have looked at our response to the pandemic and have now revised our Business Continuity Plan to cover the Cassiltoun Group and to embed lessons learned from our response into our future Business Continuity response to disasters.

## Performance Review

The Board reviews performance on an ongoing basis at both full Board meetings and through its



subcommittees. A traffic light monitoring system is used to quickly identify any sign that a set objective may not be achieved.

## Policies and Procedures

The Board approves policy and procedures on a rolling basis unless changes in guidance or legislation enforce earlier reviews. The Association has over 70 policies and procedures that provide the necessary guidance on how it runs and manages its business in accordance with these procedures and rules.

## Credit Payment Policy

The Association’s policy concerning the payment of its trade creditors complies with the Confederation of

British Industry guidelines. The average payment period went above target during the first half of the year due to external factors but then reduced for the second half of the year and so remained at 21 days from receipt of invoice, paid via a weekly payment run. The target originally set was within 22 days.

## Rental Income

The Association’s Rent Policy is a points system based on the size, type and facilities of the provided accommodation. For new developments the rent is set based on property size and in line with the Scottish Government’s benchmark amounts. The policy ensures that the rent structure is easy to administer and covers the wide variations within the Association’s properties.

## Budgetary Process

Each year the Board approves the budget and rolling five-year strategic plan where key risk areas are identified. Performance is monitored and relevant action taken throughout the year with monthly reporting to the Senior Management Team and bi-monthly Board reporting. Variations from the budget are explained and forecasts updated together with information on key risk areas. Approval procedures are in place in respect of major areas of risk such as significant contract tenders, expenditure and treasury management.

## 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 in a position 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. During the year £2m variable rate was drawn down from the CAF loan facility with the remaining £3m to be drawn before August 2021. At the year end the mix of long term fixed to variable rate reduced to 39% and 61% respectively so as to take advantage of historically very low rates. During 2021 we will move towards increasing the variable proportion further and achieve a ratio closer to 28% long term with 72% variable in line with the policy.



# Reflecting on the past, looking to the future

**The Community Team has had an incredibly busy year made possible through support from external funders, partner organisations, and community members. On reflection, our ability to deliver a huge amount of community activity and be at the forefront of the emergency community response during Covid—19 is due to our commitment to an asset-based approach to community development. This approach mobilises the skills, resources and strengths of people and place to respond to issues: this collaboration was exactly what was required during this year and we remain dedicated to this in to the future.**

We are constantly looking to the future to influence what we do right now. Through listening to community members, best practice across the sector, local, national and global issues, we are responsive and innovative while always seeking to improve.

Specifically we;

- Identified quickly that a community wide effort would be essential to respond to the Covid-19 pandemic. This is why we instigated and co-ordinated the Castlemilk Together response with **1000s of food parcels** distributed, **400 Wellbeing Packs** delivered, and **1000s of Arts and Craft Packs** made for children and young people.
- Recognised that access to devices and Wifi may be an issue for some people – as home-learning for all education, appointments, recreational activity, and meetings all moved to screens, being online became even more essential. That's why we created a Digital Lending Library of **120 tablets & 120 Mifi devices** to lend out to 11 partner organisations to then lend out to those that needed them.
- Re-designed all of our Castlemilk Park Project Events Calendar to be online when need be rather than cancel; from Doggy Day to Virtual Woodland Walks, Photo Groups to Castlemilk Explorers, we had **23 events** meaning people could still meet and experience their woodland activities.



**Digital Inclusion**  
*Building bridges, confidence and resilience*

| Now...  | And in the Future...   |
|---|--|
| <br>Our Digital Lending Library had over <b>120 devices</b> - tablets, computers and mobile wifi. We performed doorstep deliveries during Covid to reduce the social and monetary effects of isolation. | <br>We're starting a project to train, educate and <b>empower</b> community members to <b>fix or refurbish</b> their devices. It will boost their confidence, grow their skills and it's better for the environment too. |
| <br>We spoke to over <b>100 people a month</b> on average about Digital Inclusion. From explaining our work, seeking views or showing how to fix problems, we took our message to the people.          | <br>We're creating a network of <b>Digital Champions</b> - community members who help their friends, family and neighbours with digital devices. Planting the seeds for a <b>self-sufficient</b> digital community.     |
| <br>We couldn't run our community groups in person, but we had around <b>30 online events</b> during lockdown like bingo, art classes and woodland walks and more while supporting everyone to log on. | <br>We've keen to make the <b>best of both worlds</b> , so we'll aim to include a digital side to future events. It's more inclusive because it lets everyone take part even if they can't physically join us.          |



To enable us to deliver projects that act now and are future facing, we apply for external grant funding. In 2020/2021 we successfully received over £340,000 which allowed us to deliver the above and other projects as well as contributing toward salary costs for the Community Development Manager and Community Woodland Officer.

These grants meant we could welcome two new posts to the Community Team; our Digital Inclusion Worker and Volunteer Development Worker, funded until March 2023.

# A Snippet of our Statistics!

**400** Activity Packs &  
**300** Pumpkins were  
given out at Halloween



**100s** of  
emergency  
food and fuel  
vouchers



**4** online cooking sessions!



Supported **482** hours  
of volunteering and  
**8** volunteers received  
certified training!

**1,342** people attending  
online and in-person  
Castlemilk Park events  
and activities!



Funded Digital Skills  
training to **11** partner  
organisations and **7**  
community members



**30** new signs and **8**  
new poles were installed  
in Castlemilk Park with  
volunteers making the  
place look great



**48** online Creative  
Castlemilk workshops



**288** hours of  
involvement from the  
Youth Advisory Panel!



**15** amazing  
projects were  
supported  
through our  
**£3,000**  
Community  
Wellbeing Chest



In partnership with Castlemilk  
Youth Complex developed a  
Youth Community Chest of  
**£10,000** where **34**  
young people received  
essential items

# Financial Highlights



The year achieved a 3.6% growth in rental income as a result of the 42 new Barlia properties completing in November and we held back on borrowing all of our loan facility, with just £2 million being borrowed in the year.

This year there were some substantial changes to our everyday costs or activities. The impact of Covid caused a temporary increase in cash and a higher surplus than last year.

In the audited accounts complex accounting standards means that £527k of previously received development grants had to be treated as income in the year, although none of this is cash. Presentations like this makes comparability to real cash income more difficult in the same way that £1,273k for depreciation is also not cash based.

Spending on major repairs is lower than a year ago due to the UK's lockdown. However community support and wider role spending increased along with more on estate and cyclical maintenance. Internal cleaning and sanitising of common areas continued and there were cost increases associated with keeping our staff safe.

In addition to this spending we had the two development sites with Barlia's total construction cost of £6.7 million completing after a short Covid delay and we have also incurred £3.8 million for the work to date at Castlemilk Drive. A further £331k of major repairs is treated as capital assets which overall meant we invested £4.9 million in housing properties over the year. This increases our assets on the balance sheet to nearly £40 million.

Management costs benefitted from much less legal activity however increased due to insurance, consultancy and some development sites scoping costs. Overall the factoring service made an initial £14k surplus. Spending on salaries remains our biggest spend area at 23%. Interest paid on bank loans is again lower than a year ago due to the Bank of England reducing rates to an all time low of 0.1%.

By the end of the year our bank balance therefore increased as expected to £4.5 million and we will then use this to complete the 62 properties on Castlemilk Drive between September 2021 - May 2022 and deliver our major repairs programme for 2021/22.

If you have any questions on 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.

**Gamal Haddou** Director of Finance and IT

| Key Financial Information   | 2020/<br>2021 | 2019/<br>2020 |
|---|---------------|---------------|
| <b>Association</b>  |               |               |
| Staff Costs / Turnover  | 23.2%         | 24.7%         |
| Management Administration Costs / Turnover                            | 25.9%         | 28.8%         |
| Reactive Maintenance / Turnover                                       | 13.5%         | 14.5%         |
| Bank Loan Interest Payable / Turnover                                 | 4.2%          | 5.0%          |
| Bank Loan Interest Cover (operating surplus / bank loan interest)     | 4.5 times     | 3.3 times     |
| Asset cover (total assets less current liabilities / creditors > 1yr) | 1.3 times     | 1.3 times     |
| Debt per Housing Unit   | £7,583        | £6,564        |
| <b>Group</b>  |               |               |
| Staff Costs / Turnover  | 26.5%         | 27.6%         |
| Management Administration Costs / Turnover                            | 22.8%         | 24.9%         |
| Average number of days to pay suppliers                               | 21 days       | 21 days       |

**£834k**

Spent on Major  
Repairs, Responsive  
Repairs and Cyclical  
Maintenance



**£355k**

Spent on Welfare  
Rights and  
Community  
Support Activities



**£299k**

Spent on  
Estate  
Maintenance



**£299k**

Spent on  
Management Costs



### Income (£000s)

|                                    | 2020/21      | % of<br>income | 2019/20      |
|------------------------------------|--------------|----------------|--------------|
| Rents and service charges          | 4,426        | 82%            | 4,272        |
| Proportion of HAG grant (not cash) | 527          | 10%            | 505          |
| Factoring                          | 70           | 1%             | 68           |
| Development (non capital)          | 3            | 0%             | 33           |
| Welfare Rights, Wider Role & Trust | 372          | 7%             | 195          |
| Interest received and similar      | 3            | 1%             | 27           |
| <b>Total income</b>                | <b>5,401</b> |                | <b>5,100</b> |

### Expenditure (£000s)

|   | 2020/21      | % of<br>income | 2019/20      |
|---|--------------|----------------|--------------|
| Salaries and wages                      | 1,320        | 24%            | 1,252        |
| Welfare Rights and Wider Role           | 355          | 7%             | 266          |
| Management costs                        | 243          | 4%             | 264          |
| Major repairs & non capital development | 112          | 2%             | 302          |
| Responsive repairs                      | 447          | 8%             | 479          |
| Cyclical maintenance                    | 275          | 5%             | 254          |
| Estate maintenance                      | 299          | 6%             | 267          |
| Factoring                               | 60           | 1%             | 67           |
| Depreciation and bad debt               | 1,273        | 24%            | 1,111        |
| Interest payable and financing          | 224          | 4%             | 279          |
| <b>Total expenditure</b>                | <b>4,608</b> |                | <b>4,541</b> |
| Surplus for the year                    | 793          | 15%            | 559          |



## Board of Management as at 11th September 2021

|                   |                         |
|-------------------|-------------------------|
| George Kelly      | <i>Chairperson</i>      |
| Anne M Stuart MBE | <i>Vice Chairperson</i> |
| Evelyn Ferguson   | <i>Secretary</i>        |
| Richard Sullivan  | <i>Treasurer</i>        |
| Teresa McGowan    | <i>Board Member</i>     |
| William Craig     | <i>Board Member</i>     |
| Kim McKee         | <i>Board Member</i>     |
| Chris O'Brien     | <i>Board Member</i>     |
| Julie McNeil      | <i>Board Member</i>     |
| Barbara Duisk     | <i>Board Member</i>     |



## 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

### External Auditor

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

### Internal Auditor

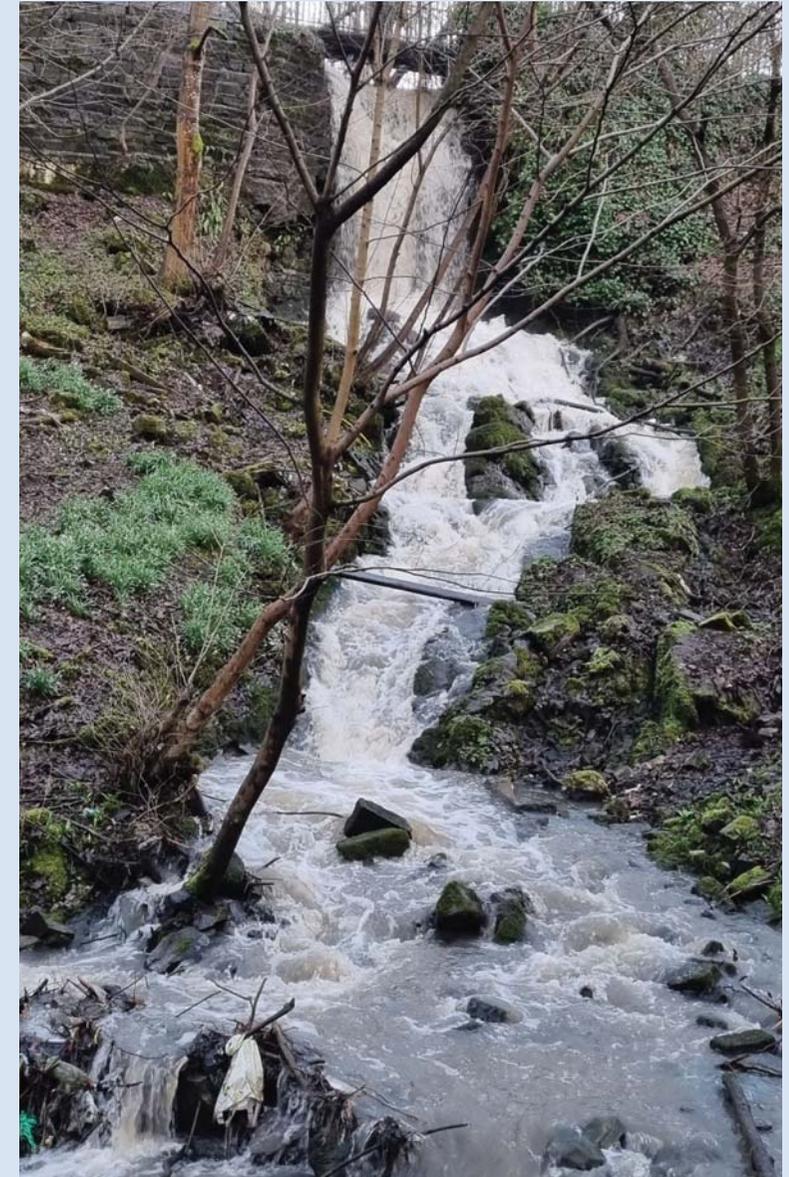
Wylie & Bissett • 168 Bath Street  
Glasgow G2 4TP

### Banker

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

### Solicitor

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



# Annual Return on the Scottish Social Housing Charter

## Report Card 2020/21

### Introduction

Fiona McGowan, Director of Operations



Welcome to Cassiltoun Housing Association's eighth annual Tenants Charter Report Card. This year has been incredibly difficult for everyone and the Association's staff team had many new challenges to face. This included learning how to work from home successfully and to still be able to provide services and support to our tenants. Having the ethos of the "Social Housing Charter" truly embedded into our culture helped us in meeting these challenges.

You will find contained within this report information on how Cassiltoun Housing Association have performed over a range of areas set out in the Charter Standards and Outcomes with comparisons to the Scottish Average and other local Associations and in addition to this benchmarking information for financial year 2019/20 and 2018/19. Whilst performance has dipped from previous years given the pandemic, I am delighted to report that we still benchmark strongly against the Scottish Average and our peers. We have also continued to provide high quality customer service and value for money for our tenants' rent money.

### The Cassiltoun Standard

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 Operations Service Plan. Due to the pandemic as performance became more challenging this was reported bi-monthly to the full Board of Management and continued to be published in our quarterly newsletters.

The information contained within this report will illustrate some of the challenges that we faced and although performance has dipped in some areas for financial year 2020/21 we understand the reasons for this and are working hard to improve on this for 2021/22. However, the full sector has faced the same challenges and we know that our performance compares favourably against the Scottish average and also that of neighbouring Housing Associations which we will demonstrate throughout this report.



# Getting Good Value from Rents and Service Charges

## Value for Money

Cassiltoun Housing Association believes that it is vital in this economic climate that we demonstrate excellent value for money for the rent money that our tenants pay. We were delighted that in our Tenant Satisfaction Survey carried out in August 2019 in line with the Scottish Housing Regulator's guidance 83% of our tenants felt that the rent that they paid for their property represented good value for money this is an increase of 4% as compared to our 2016 survey. Detailed in the table is the Association's average rent increase compared against the Scottish average and some locally based Housing Associations. As you can see Cassiltoun's rent increase was slightly below the Scottish Average and on par with the other housing associations in the area with the exception of Northview Housing Association who had a rent freeze.

## Rental Income

It is vitally important for the Association to collect as much of the rental income that is due as is possible. We understand that our tenants experienced financial hardship due to the pandemic and our Money Advice Team supported them through this. 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:

**2020/21** was **£4,162,850** and we actually collected **£4,114,850**. Of the money collected **£2,411,139** was direct payment to the Association from Housing Benefit/Universal credit for 717 tenants.

**2019/20** was **£4,038,179** and we actually collected **£3,984,308**. Of the money collected **£2,136,890** was direct payment to the Association from Housing Benefit/Universal Credit for 629 tenants.

**2018/19** was **£3,886,277** and we actually collected **£3,862,960**. Of the money collected **£2,174,649** was direct payment to the Association from Housing Benefit/Universal Credit for 669 households.

## Rent Increase

|         | Cassiltoun | Scottish Average | Ardenglen | Craigdale | Northview | GHA  |
|---------|------------|------------------|-----------|-----------|-----------|------|
| 2020/21 | 1.6%       | 1.86%            | 1.5%      | 1.5%      | 0.0%      | 1.6% |
| 2019/20 | 2.6%       | 2.5%             | 2.0%      | 2.0%      | 3.0%      | 3.4% |
| 2018/19 | 3.8%       | 2.97%            | 2.9%      | 2.9%      | 3.75%     | 3.3% |

## Average Weekly Rents

| 2020/21       | Cassiltoun | Scottish Average | Ardenglen | Craigdale | Northview | GHA     |
|---------------|------------|------------------|-----------|-----------|-----------|---------|
| 2 Apartment   | £77.05     | £79.48           | £71.54    | £71.52    | £73.10    | £81.95  |
| 3 Apartment   | £79.52     | £82.60           | £80.86    | £76.26    | £90.20    | £87.41  |
| 4 Apartment   | £90.98     | £89.81           | £89.33    | £86.23    | £100.56   | £102.20 |
| 5 Apartment + | £100.87    | £99.97           | £101.91   | £89.61    | £112.55   | £112.01 |
| 2019/20       |            |                  |           |           |           |         |
| 2 Apartment   | £73.85     | £78.65           | £70.85    | £70.12    | £70.75    | £79.33  |
| 3 Apartment   | £77.24     | £82.26           | £78.18    | £74.76    | £87.74    | £84.57  |
| 4 Apartment   | £88.26     | £89.76           | £87.10    | £84.55    | £97.61    | £98.88  |
| 5 Apartment + | £101.55    | £98.69           | £78.79    | £87.89    | £109.24   | £108.24 |
| 2018/19       |            |                  |           |           |           |         |
| 2 Apartment   | £71.31     | £76.10           | £68.80    | £68.14    | £68.24    | £76.91  |
| 3 Apartment   | £74.68     | £77.70           | £75.90    | £72.62    | £84.68    | £81.84  |
| 4 Apartment   | £85.15     | £84.44           | £84.51    | £82.17    | £94.22    | £95.68  |
| 5 Apartment + | £97.60     | £93.49           | £96.21    | £85.61    | £105.20   | £104.80 |

## Rent Collected, Arrears and Void Loss

| 2020/21   | Cassiltoun | Scottish Average | Ardenglen | Craigdale | Northview | GHA    |
|---|------------|------------------|-----------|-----------|-----------|--------|
| Percentage of rent due to be collected actually collected | 98.84%     | 99.1%            | 100.5%    | 100.4%    | 97.2%     | 99.4%  |
| Total Rent Arrears  | 4.69%      | 4.7%             | 4.63%     | 2.6%      | 4.78%     | 7.72%  |
| Void Loss   | 0.68%      | 1.26%            | 0.4%      | 0.1%      | 1.7%      | 0.8%   |
| 2019/20   |            |                  |           |           |           |        |
| Percentage of rent due to be collected actually collected | 98.67%     | 99.3%            | 97.8%     | 99.6%     | 95.8%     | 98.3%  |
| Total Rent Arrears  | 3.29%      | 4.69%            | 5.32%     | 2.66%     | 6.54%     | 4.81%  |
| Void Loss   | 0.19%      | 1.2%             | 0.2%      | 0.0%      | 0.6%      | 0.4%   |
| 2018/19   |            |                  |           |           |           |        |
| Percentage of rent due to be collected actually collected | 99.44%     | 99.10%           | 99.34%    | 99.93%    | 100.61%   | 99.01% |
| Total Rent Arrears  | 2.58%      | 5.67%            | 4.14%     | 2.00%     | 4.53%     | 3.85%  |
| Void Loss   | 0.15%      | 0.88%            | 0.14%     | 0.02%     | 0.37%     | 0.36%  |

As you can see, annually Cassiltoun's performance benchmarks well against the Scottish Average and our neighbouring Associations.



## Access to Housing and Support

As we are a community-based organisation, our community is at the heart of everything that we do. 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 carry out various medical adaptations, which includes walk in showers and handrails. Due to the restrictions on working in homes and tenants shielding, the number of completed adaptations has decreased this year. Plans to have these completed in 2021/22 are in place. Therefore, for the year 2020/21 the Association:

| Adaptations   | 2020/21    | 2019/20    | 2018/19      |
|---|------------|------------|--------------|
| Applications received requesting adaptations to homes | 14         | 23         | 13           |
| Number of applications completed                      | 2          | 19         | 9            |
| Number of applications still to be completed          | 12         | 4          | 4            |
| Cost of adaptations funded by Cassiltoun              | £0         | £23,500    | Not reported |
| Cost of adaptations which were grant funded           | £4,572     | £13,708    |              |
| Average number of days to complete an adaptation      | 25.33 days | 38.15 days | 34.88 days   |

It is vital that 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. This includes our 42 newbuild properties at Barlia. The following allocations were made:

| Allocations  | 2020/21 | 2019/20 | 2018/19 |
|--|---------|---------|---------|
| Number of empty dwellings that arose throughout the Year | 80      | 78      | 80      |
| Number of properties let                                 | *108    | 71      | 75      |
| Existing Tenants   | 26      | 7       | 5       |
| Waiting List   | 47      | 31      | 47      |
| Homeless referrals from Glasgow City Council             | 35      | 33      | 23      |

\*This figure includes the 42 newbuild properties at Barlia.

| In order to demonstrate Cassiltoun's performance you will find comparisons with our neighbouring Associations: | Cassiltoun | Scottish Average | Ardenglen  | Craigdale | Northview  | GHA        |
|--|------------|------------------|------------|-----------|------------|------------|
| <b>2020/21</b>   |            |                  |            |           |            |            |
| Percentage of stock turnover   | 7.90%      | 7.18%            | 6.11%      | 3.79%     | 8.11%      | 7.21%      |
| Percentage of offers refused   | 5.08%      | 23.6%            | 24.29%     | 12.5%     | 39.08%     | 18.92%     |
| Average days to re-let   | 33.09 days | 56.3 days        | 21.9 days  | 11.9 days | 54.4 days  | 41 days    |
| <b>2019/20</b>   |            |                  |            |           |            |            |
| Percentage of stock turnover   | 8%         | 9.36%            | 7.93%      | 5.69%     | 9.92%      | 8.38%      |
| Percentage of offers refused   | 17.86%     | 25.81%           | 15.24%     | 16.0%     | 50.0%      | 32.28%     |
| Average days to re-let   | 8.8 days   | 31.8 days        | 8.6 days   | 2.8 days  | 15.7 days  | 15.4 days  |
| <b>2018/19</b>   |            |                  |            |           |            |            |
| Percentage of stock turnover   | 8.33%      | 8.56%            | 5.53%      | 3.54%     | 6.77%      | 8.24%      |
| Percentage of offers refused   | 7.59%      | 36.32%           | 20.83%     | 17.75%    | 58.72%     | 32.23%     |
| Average days to re-let   | 7.87 days  | 31.9 days        | 10.49 days | 2 days    | 20.76 days | 15.79 days |

| Homelessness   | 2020/21 | 2019/20 | 2018/19      |
|--|---------|---------|--------------|
| Total number of homeless household referrals received under Section 5  | 39      | 55      | 43           |
| Total number of individual homeless households' referrals received under section 5 that result in an offer of a permanent home | 36      | 45      | Not reported |
| The total number of accepted offers  | 35      | 33      | 23           |
| The percentage of offers that resulted in a let  | 97.22%  | 73.33%  | Not reported |

## Quality and Maintenance of Homes

| Category  | 2020/21    |                  | 2019/20    |                  | 2018/19    |                  |
|---|------------|------------------|------------|------------------|------------|------------------|
|   | Cassiltoun | Scottish Average | Cassiltoun | Scottish Average | Cassiltoun | Scottish Average |
| Average time taken to complete emergency repairs                                      | 2.32 hours | 3 hours          | 2.05 hours | 3.6 hours        | 2.02 hours | 3.65 hours       |
| Average time taken to complete non emergency repairs                                  | 3.26 days  | 4.1 days         | 3.45 days  | 6.4 days         | 3.87 days  | 6.56 days        |
| Reactive Repairs completed Right First Time   | 96.28%     | 96.3%            | 97.86%     | 92.4%            | 92.71%     | 92.52%           |
| Tenants satisfied with repairs or maintenance carried out                             | 89.78%     | 87.5%            | 85.77%     | 91.3%            | 90.77%     | 91.66%           |
| The number of times we did not meet our statutory duty to complete a gas safety check | 23*        | 97               | 0          | 2.76             | 0          | 0.07             |
| Homes Meeting the Scottish Housing Quality Standard                                   | 99.9%      | 91.15%           | 99.28%     | 94.4%            | 99.28%     | 94.09%           |
| Homes Meeting the Energy Efficiency Standard for Social Housing                       | 99.9%      | 90.87%           | 99.9%      | 89.6%            |            |                  |

\*This was due to tenants shielding and not allowing the gas contractor into their homes to carry out the gas service.



## Tenancy Sustainment

The following tables detail of the Association's performance in terms of tenancy sustainment. It demonstrates annually where tenancies have been sustained for more than 1 year.

|   | 2019/20 | 2018/19 | 2017/18 |
|---|---------|---------|---------|
| Total Lets  | 71      | 75      | 91      |
| Total Sustained                                     | 66      | 65      | 82      |
| Existing tenants percentage sustained               | 100%    | 100%    | 100%    |
| Section 5 Referrals (homeless) percentage sustained | 91%     | 87%     | 84.2%   |
| Waiting list percentage sustained                   | 93.5%   | 85%     | 90%     |
| Total percentage sustained                          | 93%     | 87%     | 90.1%   |

## Tenant Satisfaction

During August 2019, an independent Tenant Satisfaction Survey was carried out in line with Scottish Housing Regulator's Guidance and achieved a 40% response rate. We were delighted with the results which are shown below (the figures in brackets are from our previous survey in 2016). A further survey will be carried out in the Summer of 2022:

|  | Cassiltoun                | Scottish Average |
|--|---------------------------|------------------|
|  Percentage of tenants satisfied with overall service provided by landlord. <b>91.25%</b> (90.44%)  | <b>91.25%</b><br>(90.44%) | <b>89.0%</b>     |
|  Percentage of tenants who feel landlord is good at keeping them informed about services and decisions. <b>99.50%</b> (96.08%)                  | <b>99.50%</b><br>(96.08%) | <b>91.7%</b>     |
|  Percentage of tenants satisfied with opportunities given to them to participate in landlord's decision making. <b>99.75%</b> (85.78%)          | <b>99.75%</b><br>(85.78%) | <b>86.6%</b>     |
|  Percentage of tenants satisfied with the quality of home. <b>90.50%</b> (85.29%)   | <b>90.50%</b><br>(85.29%) | <b>87.1%</b>     |
|  Percentage of tenants satisfied with repairs service. <b>89.78%</b> (85.77%)   | <b>89.78%</b><br>(85.77%) | <b>87.5%</b>     |
|  Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in. <b>93.75%</b> (86.76%) | <b>93.75%</b><br>(86.76%) | <b>86.1%</b>     |

 Worse than the Scottish Average
  Similar to the Scottish Average
  Better than the Scottish Average

## 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.

| Complaints   | 2020/21    | 2019/20    | 2018/19      |
|--|------------|------------|--------------|
| Stage 1 Complaints Received                                      | 49         | 46         | 55           |
| Stage 2 Complaints Received                                      | 12         | 7          | 5            |
| Complaints carried over from previous Year                       | 0          | 1          | 0            |
| Complaints responded to in full in line with Policy at 1st Stage | 100%       | 100%       | 92.59%       |
| Complaints responded to in full in line with Policy at 2nd Stage | 100%       | 100%       | 100%         |
| Average time in working days for full response at Stage 1        | 4.12 days  | 3.64 days  | Not reported |
| Average time in working days for full response at Stage 2        | 16.33 days | 10.63 days | Not reported |



### What we learned:

| Area of Complaint          | Substance of Complaint   | Outcome  |
|----------------------------|--|--|
| Service (Contractor)       | Tenant had water coming into the bathroom, neighbour advised a plumber was just away from unblocking her bath. tenant then spoke to staff member who contacted contractor. They advised the plumber had knocked off the waste pipe when plunging the bath and cleaned this up. Tenant was unhappy the plumber did not let her know before leaving this had happened. | Contractor apologised for this error and advised the plumber was unsure to cold call at the door due to the new restrictions. City Contractor as a courtesy will paint bathroom ceiling when restrictions ease.  |
| Service (CHA & Contractor) | Complaints received regarding the condition of back courts. Due to the first lockdown no bulk was being removed and the council were not uplifting bulk. Also, the grass had not been cut or litter lifted.  | Explained to residents that work had ceased due to Government restrictions. However, as soon as guidance allowed, the Association instructed the contractor to attend to the backcourt areas including clearing bin areas and taking bulky rubbish to the dump as the council had still not reinstated this service. |

| Anti-Social Behaviour        | 2020/21 | 2019/20 | 2018/19 |
|------------------------------|---------|---------|---------|
| Number of cases reported     | 120     | 98      | 123     |
| Cases Resolved               | 115     | 98      | 123     |
| Percentage of cases resolved | 95.87%  | 100%    | 100%    |

| Court Actions                                  | 2020/21 | 2019/20 | 2018/19 |
|--|---------|---------|---------|
| Number of abandoned properties                 | 18      | 14      | 5       |
| Court Actions initiated                        | 1       | 27      | 39      |
| Properties recovered for non payment of rent   | 0       | 5       | 9       |
| Properties recovered for anti-social behaviour | 0       | 2       | 0       |

## 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, however only 26 returns were received. Of these returns, 53.85% were satisfied with the service that they received, which is one of the things that we aim to improve on. The survey due to be carried out in early 2021 was deferred due to the pandemic and will now be carried out in early 2022.

| Management Fee | Cassiltoun | Scottish Average | Ardenglen | Northview | GHA     |
|----------------|------------|------------------|-----------|-----------|---------|
| 2020/21        | £97.32     | £103.12          | £88.67    | £50       | £181.99 |
| 2019/20        | £94.15     | £101.64          | £88.67    | £50       | £171.83 |
| 2018/19        | £91.19     | £93.73           | £88.67    | £50       | £148.13 |

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



## In Summary

### How has Cassiltoun Housing Association performed?

The figures contained with this report card not only for Cassiltoun Housing Association, but other landlords and the Scottish average demonstrate what a challenging year this has been. However, when we compare our Charter Indicator performance against the local landlords and the Scottish average performance for all landlords the evidence points to a consistently strong performance.

#### For example:

- Our rent increase is in line with the sector and Scottish average competitive.
- Satisfaction levels are high.
- Our housing stock is in good condition.
- We complete emergency and non-emergency repairs quickly.
- We collect our rents.
- We do not lose excessive rental income due to re-let performance.
- We support Glasgow City Council in re-housing homeless persons.

Last year the Association identified two main areas for improvement which were:

2018/19 – Rent arrears – 2.58%  
2019/20 – Rent arrears – 3.29%

2018/19 – 90.77% of tenants satisfied with the repairs service  
2019/20 – 85.77% of tenants satisfied with the repairs service

We achieved 1 out of 2 of these objectives:

2018/19 – 90.77% of tenants satisfied with the repairs service  
2019/20 – 85.77% of tenants satisfied with the repairs service  
2020/21 – 89.78% of tenants satisfied with the repairs service

The following 1 objectives we did not achieve and will remain objectives for 2021/22 although this may prove challenging due to ongoing Covid-19 issues:

2018/19 – Rent arrears – 2.58%  
2019/20 – Rent arrears – 3.29%  
2020/21 – Rent arrears – 4.69%

In addition to this our new objectives for 2021/22 will include:

- Improved void loss performance (0.68%)
- Improved days to let (33.09 days)
- To ensure that 100% of our properties receive their gas servicing within the anniversary date.

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.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)). The website contains detailed information about the Charter and the Indicators.
2. Visit Cassiltoun Housing Association's website ([www.cassiltoun.org.uk](http://www.cassiltoun.org.uk)) and check out the Charter Section and read previous newsletters with Charter information.
3. If you would any more information or other formats of the report, please contact our office, 59 Machrie Road, Glasgow, G45 0AZ. Tel: 0141 634 2673.

# Chairs Foreword and Introduction



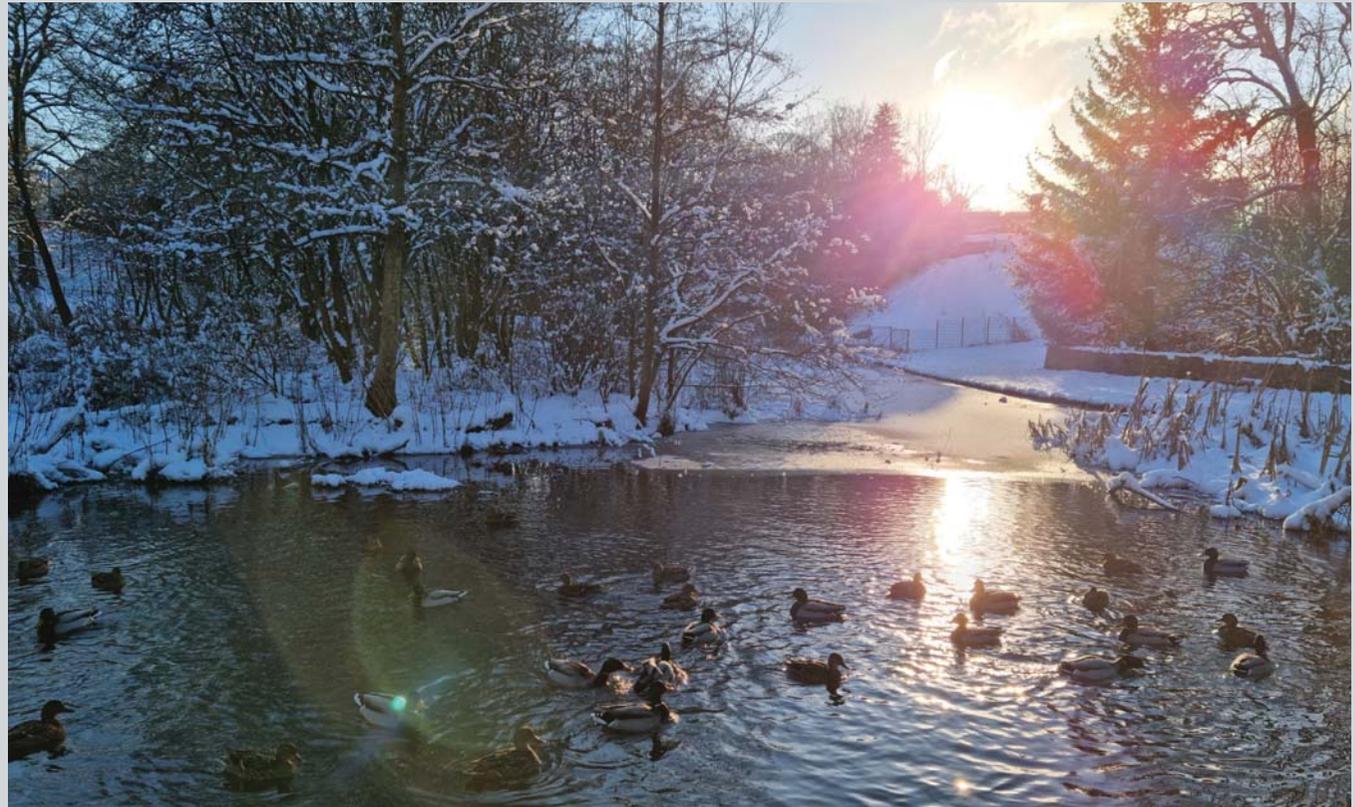
This year was both a challenge and a story of success for the Trust. Due to the impact of Covid-19 the Stables closed to the public in March 2020 and remained closed for most of the year.



However, this did not stop us, in fact it made us more determined to show that the Stables is central to the community of Castlemilk. During lockdown the Stables became an important hub for the volunteers and was often filled with bags of food waiting to be delivered to people in the community who needed assistance.

We swiftly moved our community programmes online and were delighted to see both old and new faces join us on the many virtual activities that we delivered. We even developed new ideas – and most of these came from our volunteers, young people and members of the community. Our online ‘Bangin’ food and bingo’ has been a great success, not only has it enabled people to socialise virtually and prevent isolation but it also encouraged more people to use digital devices and get online for the first time.

Through funding we were able to provide tablets and support and people then became confident enough to not only join the bingo but also to connect with their friends and family.



Our work in the woodland continued both virtually and in person when we were able. More signs have been installed and our volunteers have been busy catching up on all the regular maintenance tasks. We are very grateful to all our volunteers who worked tirelessly in the local community and without whom we could not deliver all our amazing projects

We are always looking for new people to join the Board of the Trust and help us to oversee the work that we do and

our plans for the future. If you are interested please get in touch.

I would like to take this opportunity to thank the other Cassiltoun Trust Board members, our volunteers, the staff we share with Cassiltoun Housing Association, our funders and the wider community for the ongoing support that they show and I look forward to welcoming everyone back into the Stables in the future.

**Anne M Stuart MBE** *Chair Cassiltoun Trust*

# Strategic and Operational Objectives

## Strategic Objectives 2021 – 2024

To empower our local community and extended communities to make positive changes in their lives by providing education/training, employment, health and leisure time opportunities.

Promote, enhance and preserve the public's knowledge of Castlemilk's rich history and heritage.

To continue to preserve the historical and architectural significance of Castlemilk Stables for the local and extended community and to promote the preservation of other historical landmarks in the area.

To promote, influence and implement local and national strategies that assist and drive community led economic regeneration and development.

To achieve these the Trust relies on the assistance of its parent organisation, Cassiltoun Housing Association Limited, with both a management agreement and in kind support, providing experienced staff and administration to support effective governance.

## Trust Operational Objectives 2021 – 2022

**The Trust has 10 Operational Objectives which support the strategic objectives.**

- 1 To recruit new Board members and support existing Board members to sustain and improve their skills and knowledge to help ensure that they are as effective as possible.
- 2 To maintain and develop the Stables external environment including installing a garden room to increase usable space, improving the garden area and installing a cycling shelter to promote active travel.
- 3 Continue to develop partnerships with funders and local voluntary and statutory groups and deliver on all our funding targets.
- 4 Ensure the Trust is financially stable by seeking opportunities to increase revenue, monitor our expenditure and obtain external grant funding for specific projects.
- 5 To develop Castlemilk Park with our strategic partners, volunteers and the local community.
- 6 Promote the objectives and role of Cassiltoun Trust and in particular its wider role as a vehicle for Community Development within Castlemilk and the wider regeneration community.
- 7 To participate in the 2021 Glasgow Doors Open Day Festival and wider events. being held in Glasgow.
- 8 To finalise the review of the heating options for the building.
- 9 To deliver 2021 Bursary Programme.
- 10 To deliver a component survey of the Stables Building and review our 25 year financial plans (to tie in with the Housing Condition Survey).



# Operational Review and Achievements



**During the past year the Stables became a Hub for the Castlemilk response to the pandemic and was used to collect, store and distribute food to vulnerable people in the Community.**

Where we have been able, we have continued our work in Castlemilk Park. Thanks must go to our dedicated volunteers who continue to help us improve the woodland with more new signage with funding from Paths for All and assisting with litter and habitat management. This local resource was invaluable during the past 12 months. The improved pathways and well managed habitat meant that local people had somewhere to go during lockdowns and we know that it was well used and made a significant impact on people's physical and mental wellbeing.

We continued to be part of Glasgow Doors Open festival which was delivered virtually in September 2020 and in our 21st Year we hope to be able to participate in either a virtual format or with visitors in September 2021.

Although the building was closed to the public the Trust maintained its rent income therefore the financial impact of closure is limited. More on this is detailed in the Financial Review below.

## Financial Review

The Trust improved its surplus compared to the previous year due to lower heating costs and

professional fees. With the reduced attendance came lower electricity consumption and the heating consultants work was paused. The annual budget assumed the garden pod would be installed with a £50k grant income to cover all costs and purchase. If we remove the pod related income and costs then the underlying planned surplus was £1k compared to finishing the year at £21k. Property rental income was in line with budget and increased over the previous year by a 3% inflationary rise.

| The financial results of Cassiltoun Trust are as follows: | 2021<br>£ | 2020<br>£ |
|---|-----------|-----------|
| Funds balance brought forward                             | 497,986   | 483,717   |
| Surplus for the year                                      | 20,799    | 14,269    |
| Funds balance carried forward                             | 518,785   | 497,986   |

## Plans for future periods

The Trust's plans to continue with its role in the future development and management of Castlemilk Park will resume in the autumn following the country and city getting back to normal.

Progressing with the building's heating system and investigation of current infrastructure suitability will

take a couple of years to conclude. The building is not connected to the gas network and we would prefer to use more sustainable sources for heat.

Two 'garden pods' have been externally funded and we are currently waiting for a building warrant to install one in an area of underused space to the west side of the Stables building and another to the south by the rear garden. These will be used by the Nursery for extra space to link with the outside environment and by the local community .

Community activities remain scaled back during 2021/22 to enable social distancing and ensure the well-being of our volunteers, visitors and local residents. We will listen to guidance from the Scottish Government and other agencies about when it is safe to put on events and limit attendance numbers.

The Stables building will be surveyed to access its long term maintenance and upkeep needs. This was last done 11 years ago and more up to date information will help with long term planning and protecting this important building.

# Financial Highlights

Recurring room rental was identical to budget whilst the business running costs, excluding the project spend, was lower than the budget set. The two biggest underspending areas were on major repairs with work put on hold and associated professional fees. Project spending increased to £49k as a result of the grants and rental income is a 2.9% increase from last year. Grants came from Impact Funding (£25k), Youth Scotland (£0.5k) and Glasgow City Council (£26k).

There are inter company Cassiltoun group agreements in place covering the office space rentals and management fee. No bad debts exist and the bank balance increased by £26k moving to £122k. The offices asset value nudges up to £473k together with £9k of other assets which are both depreciated over their lifespans.

| Income (£s)         | 2020/21        | % of income | 2019/20        |
|---------------------|----------------|-------------|----------------|
| Rental income       | 113,460        | 69%         | 110,164        |
| Grants received     | 51,624         | 31%         | 41,309         |
| Donations           | 0              | 0%          | 50             |
| Interest Received   | 0              | 0%          | 44             |
| <b>Total income</b> | <b>165,111</b> |             | <b>151,567</b> |

| Expenditure (£s)            | 2020/21        | % of income | 2019/20        |
|-----------------------------|----------------|-------------|----------------|
| Management fee              | 9,972          | 6%          | 9,684          |
| Cleaning                    | 9,693          | 6%          | 9,779          |
| Insurance                   | 2,561          | 2%          | 2,105          |
| Legal and marketing         | 3,868          | 2%          | 1,850          |
| Water Rates                 | 5,349          | 3%          | 6,724          |
| Repairs and maintenance     | 12,999         | 8%          | 19,287         |
| Equipment                   | 6              | 0%          | 346            |
| Project costs               | 48,549         | 29%         | 33,663         |
| Heat and light              | 34,897         | 21%         | 38,386         |
| Audit and accountancy       | 4,300          | 3%          | 4,011          |
| Depreciation and bad debts  | 9,777          | 6%          | 9,777          |
| Others                      | 2,341          | 1%          | 1,686          |
| <b>Total expenditure</b>    | <b>144,312</b> |             | <b>137,298</b> |
| <b>Surplus for the year</b> | <b>20,799</b>  | <b>13%</b>  | <b>14,269</b>  |



# Business Review



## General Reserves

It is the policy of the Trust to maintain unrestricted funds, which are the Trust's free reserves, at a level to provide sufficient funds to cover maintenance, administration and support costs.

## Going Concern

The Board of Trustees has reviewed the results for this year along with robust projections for the next 25 years.

It therefore has a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future. For this reason, the going concern basis has been adopted in these financial statements.

## Structure, governance and management

Cassiltoun Trust has a Board of Trustees who have the responsibility to ensure that the business achieves its strategic and operational aims and objectives.

The Trust reviewed its business plan which sets out to describe:

- Its strategic aims
- Management arrangements
- Operating environment
- Policy and procedure implementation
- Operational objectives
- Risk analysis

Our governing body is our Board of Trustees. They report at least annually to Cassiltoun Housing Association Limited and management of the day to day activities is performed via a service agreement by Cassiltoun Housing Association Limited which provides financial, human resource and governance support. Trustees serve in a voluntary 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 charitable company has a Memorandum and Articles of Association which establish the objects and powers of the charitable company and details how it is to be governed.

## Board of Trustees – September 2021

|                      |                  |
|----------------------|------------------|
| Anne M Stuart MBE    | Chairperson      |
| Christine Devine MBE | Vice-Chairperson |
| Lewis MacSween       | Board Member     |
| Charlie Millar       | Board Member     |
| Charlie Turner       | Board Member     |
| Evelyn Ferguson      | Board Member     |
| Susan Casey          | Board Member     |
| Bailie Glenn Elder   | Board Member     |

The Board of Trustees are the appointed Directors listed at Companies House. Cassiltoun Housing Association Limited has the power to appoint two members of the Board of Trustees. All other Directors are elected by ballot from nominations put forward by the remaining members of the Trust.

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

## Reference and admin details

Cassiltoun Trust is a company limited by guarantee and not having a share capital, with a company registration number SC205629. It is recognised as a charity for tax purposes by HMRC and by the Office of the Scottish Charities Regulator (reference number SC030310).

Each member has undertaken to contribute an amount not exceeding £1 towards any deficit arising in the event of the charitable company being wound up. The financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Trust's Independence Agreement of November 2012, Financial Reporting Standard 102 and the relevant Statement of Recommended Practice (the Charities FRS 102 SORP).

## 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

## Business Activities

This global pandemic has affected each and every one of us across the world. 2020/21 has been a year of mixed emotions. It has encroached on every aspect of our lives, work, school, health including mental health, hobbies, sport and other leisure pursuits. It encroached on our freedom keeping us in our homes and for thousands of people it has caused sorrow. The pandemic has forced society to change and adapt to new ways of working, thinking and caring not only for your own family but for others. We have also seen the strength of our community pulling together to help each other during this time. For Cassiltoun Stables Nursery, we had to close our doors for approximately four months. Our children had to learn via online learning activities. Our staff were placed on Furlough Leave and fortunately we were able to pay the extra 20% of their salaries so they were not disadvantaged in any way. With the roll out of the vaccination programme and Government restrictions lifting, we are endeavouring to deliver a normal service to our children and parents.

The nursery has the capacity to offer 57 full time childcare places. Our main area of business is to promote the health, wellbeing and development of our children and families.

As this is our third year in achieving funding from Glasgow City Council for a Lead Practitioner in Attainment. The postholder supported staff and children in areas of literacy in our 3-5 room.

## Parent Involvement

As a consequence of Covid-19, we implemented a new approach to communicating with parents. This was done via an online portal, called Learning Journals. This permits nursery staff to put observations of the children online. Parents are able to view and comment on these observations so that they feel engaged with their children. They are able to track and monitor their child's progress at nursery.

## Graduation

In August 2021, 22 of our children graduated and moved onto Primary School.

## Staff Development and Education

2 staff are currently studying the SVQ Level 4 in Social Services, Children and Young People.

3 of our modern apprentices are due to complete their training with Cassiltoun Stables Nursery in the latter part of 2021.

**Anne M Stuart**

Chair Cassiltoun Stables Nursery



# Strategic and Operational Objectives



## Strategic Objectives 2021 – 2022

Ensure that our child care fees remain competitive and affordable.

To provide high quality childcare both indoor and outdoor adhering to current Scottish Government guidelines.

Contribute to the wellbeing of the local community by offering employment, work experience and training placements.

Develop our staff and 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 members.



## Nursery Operational Objectives 2021 – 2022

**The Nursery has 10 Operational Objectives which support the strategic objectives.**

- 1 Complete Assessment and Progress Checks for all children measured against the SHANARRI indicators.
- 2 Achieve a measurable increase in numeracy throughout the Service with the input from LPA officer.
- 3 Increase level of parent engagement: Online learning journals; parents evenings virtual, 3 newsletters, 1 graduation ceremony.
- 4 To continue to work towards Space to Grow Document – develop outside space and meet Care Inspectorate Registration.
- 5 Nursery Manager to progress level 8 Forest Kindergarten who will subsequently train the staff team.
- 6 Achieve 48 FTE children throughout the year.
- 7 Work towards achieving the HWL Bronze Award.
- 8 Ensure that the Board of Management complete their agreed training and learning plans.
- 9 Progress with the Eco School Award.
- 10 Provision of one training placement (CJS/Kickstart).



# Business Review

**The Board of Trustees have pleasure in presenting their Report and the Financial Statements for the year ended 31 March 2021.**

## Objectives and Activities

The principal activity of Cassiltoun Stables Nursery Limited is to provide a first class childcare facility for 0-5 year olds positioned alongside a woodland and natural outdoor setting. The Nursery aims to support parents returning to work, gaining employment or attending college with each child nurtured and encouraged to grow physically, emotionally, intellectually and morally. The principals of GIRFEC (Getting It Right For Every Child), SHANARI (Safe, Healthy, Active, Nurtured, Achieving, Respected and Included) and Curriculum for Excellence are followed. The Nursery is innovative and encourages even the youngest children to make choices and communicate likes and dislikes. Following new Nation Care Standards ensures that every child's needs are met.

## Operational Review and Achievements

Registration with the Care Inspectorate was achieved in 2013 with capacity at 57 full-time spaces. Like other businesses and nurseries across the UK we had to deal with the Covid pandemic and were required to close on two occasions. The interruption to parents and the children's education was minimized and we remained open to children of key workers to help continue vital services within Glasgow and the wider geographical

area. Glasgow City Council continued to pay for the funded hours that the Scottish Government provide and together with the Job Retention Scheme this has allowed the Nursery to remain financially strong. More on this is included in the financial review below. There are 86 children attending the nursery on a full/part/term time basis which equates to 52 full-time equivalents (FTE), (we had 47 FTE on 31 March 2020).

In the summer we held our graduation ceremony for 22 children who were progressing to primary school. This annual event is a celebration for children and their parents of the achievements, learning and fun they have made during their time with us.

The Nursery continues to provide partnership placements with Glasgow City Council and gives a variety of training and student placements.

## Financial Review

The early years of deficit trading and building up the business to become profitable continued in the year making a surplus of £24,508.

Grant funding of £42k supplemented direct trading income of £334k. The awards from the Glasgow Social Enterprise, Glasgow City Council Transitional Support Fund and Glasgow City Council for Lead Practitioner in Attainment post and Glasgow Recovery Fund allowed us to maintain a good staff ratio and quality experiences for children.

During the year, the charitable company received £59k of funding from the job retention scheme as well as £21k

of insurance monies as a result of the closure of the Nursery due to the restrictions that were in place.

By the year end, the Nursery paid off its loan to the parent entity of £60k.

## Plans for Future Periods

We have a focus on the Scottish Government's target to provide increased access to childcare and we are moving towards having 55 FTE children by 2022. We will also focus on our outdoor programme and explore how this can be sustained and developed using the local woodland area.

## General Reserves

It is the policy of the Nursery to build up unrestricted reserves after the initial early years of trading losses. These will then be maintained at a level to provide sufficient funds to cover the costs of providing childcare and the associated management and administration expenses.

## Going Concern

The Board of Trustees has reviewed the results for this year and has also reviewed projections for the next 12 years. The Nursery is no longer reliant upon the support of Cassiltoun Housing Association Limited to continue to operate as a going concern as the charitable company is trading profitably. The going concern basis has been adopted in preparing these financial statements.

# Financial Highlights



The Nursery had to effectively close for a couple of months during the year in line with industry guidance and from families in lockdown. During this time staff were on furlough leave and some sales income was coming in from Glasgow City Council for the Scottish Government funded placements.

As expected therefore, sales were significantly lower than a year ago and the Nursery finished its eighth year with a surplus of £24k. The surplus last year was exceptionally high due to grants received and so its budgeted surplus of £21k was actually improved upon. At the start of the Covid outbreak we anticipated the financial results remaining in surplus and with childcare sales able to bounce back because high demand still existed.

The furlough scheme and an insurance claim resulted in £81k of cash coming in to cover the closure periods. Wages saw a modest dip as staff who had left did not need to be immediately replaced and toys and food saw a large decrease. The business started to pick up from September and by the time it got to March 2021 monthly sales were £43k.

The Housing Association's (HA) management fee covers the cost of providing finance, HR and business support functions. A historical loan from the HA was still able to be paid off in full leaving a healthy cash balance of £177k and no debt. Over the 2021/22 financial year we expect childcare sales to be around £540k and finish the year with an underlying surplus of £60k and cash balance around £200k.

| Income (£s)                  | 2020/21        | % of income | 2019/20        |
|------------------------------|----------------|-------------|----------------|
| Childcare                    | 334,422        | 73%         | 424,160        |
| Grants received - other      | 41,713         | 9%          | 138,583        |
| Insurance and furlough claim | 80,591         | 18%         | 685            |
| <b>Total income</b>          | <b>456,726</b> |             | <b>563,428</b> |

| Expenditure (£s)                          | 2020/21        | % of income | 2019/20        |
|---|----------------|-------------|----------------|
| Wages and agency staff                    | 302,850        | 66%         | 307,938        |
| Staff training, uniforms                  | 5,287          | 1%          | 5,645          |
| Accommodation costs and rent              | 73,446         | 16%         | 65,475         |
| Toys, equipment, marketing and food       | 12,756         | 3%          | 23,564         |
| Telephone, printing, stationery           | 2,120          | 0%          | 2,826          |
| Insurance and subscriptions               | 6,219          | 1%          | 4,994          |
| Cassiltoun HA management charge           | 15,351         | 3%          | 14,904         |
| Governance costs, depn. and legal fee     | 8,407          | 2%          | 8,565          |
| Loan interest, bank charges and bad debts | 5,728          | 1%          | 6,236          |
| <b>Total expenditure</b>                  | <b>432,218</b> |             | <b>440,147</b> |

|                      |        |    |         |
|----------------------|--------|----|---------|
| Surplus for the year | 24,508 | 5% | 123,281 |
|----------------------|--------|----|---------|

**£12,756**

Spent on toys, equipment, marketing and food



**£73,446**

Spent on accommodation costs and rent



**£302,850**

Spent on wages and agency staff



**£5,287**

Spent on staff training and uniforms



## Structure, governance and management

Our governing body is our voluntary Board of Trustees, which is responsible to the wider membership. They report at least annually to Cassiltoun Housing Association Limited. Management of the day to day activities is performed by the paid team of staff who are supported by Cassiltoun Housing Association Limited which provides financial, human resource and governance support under a service level agreement.

Trustees are appointed from the Board of Cassiltoun Housing Association Limited on the basis of their interest in childcare and early learning, from current or previous nursery managers and a place is reserved for a current parent.

During the year Trustees have received a formal appraisal and assessment with training plans created to improve knowledge and increase effectiveness.

## Reference and admin details

Cassiltoun Stables Nursery Limited was incorporated on 9 May 2012 and is a company limited by guarantee and not having a share capital. Its registered number is SC423689. It is recognised as a charitable company by the Office of the Scottish Charities Regulator (Reference number SC043312). Each member has undertaken to contribute an amount not exceeding £1 towards any deficit arising in the event of the charitable company being wound up. The accounts comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), Financial Reporting Standard 102 and the relevant Statement of Recommended Practice (the Charities FRS 102 SORP).

The charitable company's Memorandum and Articles of Association establish the objects and powers of the charitable company and is governed under its Articles of Association of 24 January 2012.

## 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

### 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 September 2021

|                   |                     |
|-------------------|---------------------|
| Anne M Stuart MBE | <i>Chairperson</i>  |
| Jean Farrell      | <i>Board Member</i> |
| Amanda McGonigle  | <i>Board Member</i> |
| Evelyn Ferguson   | <i>Board Member</i> |
| Richard Sullivan  | <i>Board Member</i> |

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...

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](mailto:housing@cassiltoun.org.uk)

web [www.cassiltoun.org.uk](http://www.cassiltoun.org.uk)

Registered Scottish Charity  
No SC 035544

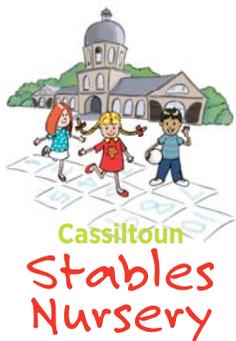


### Cassiltoun Trust

email [trust@cassiltoun.org.uk](mailto:trust@cassiltoun.org.uk)

web [www.cassiltountrust.org.uk](http://www.cassiltountrust.org.uk)

Registered Scottish Charity  
No SC 030310



### Cassiltoun Stables Nursery

email [nursery@cassiltoun.org.uk](mailto:nursery@cassiltoun.org.uk)

web [www.cassiltounstablesnursery.org.uk](http://www.cassiltounstablesnursery.org.uk)

Company Registration No SC 423689

Registered Scottish Charity No SC 043312

Care Inspectorate Registration  
No CS 2012308178

Castlemilk Stables • 59 Machrie Road • Glasgow G45 0AZ

telephone **0141 634 2673** • fax **0141 634 9987**

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[facebook.com/castlemilkparkproject](https://facebook.com/castlemilkparkproject)

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