



Cassiltoun Group

Annual Report and Accounts 2019-2020
Tenants' Charter Report Card 2020

Chair's Introduction

It gives me great pleasure in welcoming you to Cassiltoun Housing Association's 35th Annual Report.



The report covers the year 1st of April 2019 through to 1st of April 2020.

The year began for Cassiltoun with a new Chief Executive Officer, Clair Malpas who has confidently led the organisation through a period of development and significant change.

On Monday 12th of August 2019 I was honoured and delighted to take on the role of Chair for the HA having been on the board for thirteen years. I have been fortunate to learn from and be supported by the previous Chair, Anne M Stuart MBE, who was one of the founding members of the HA. Anne remains on the Board and is still an Ambassador of the Cassiltoun Group.

One of my initial duties as chair was to sign the new SHR Assurance Statement. I did this on behalf of the board who all agreed that we were fully compliant with the SHR's Regulatory Standards of Governance and Financial Management. As part of the Assurance process the Board and staff team identified a few non-material areas that we could improve on but overall, we demonstrated very high levels of compliance.

As a Board member and tenant, I would like to take this opportunity to recognise the staff team for the way they adapted during the Covid-19 Pandemic lockdown. They worked hard whether from home or in the office and have not only continued to deliver vital services to our tenants but continued to provide key information to the Board and comply with the governance timetable.

In every aspect of our business our staff give 100% effort to achieving the best service possible for our tenants and service users. Within these pages you will read and learn about what they do and what they have all achieved in 2019/2020. You will also read about the great work of our subsidiary companies, Cassiltoun Trust and Cassiltoun Stables Nursery.

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	2020	2019
Tenanted Property	975	975
Shared Ownership Properties	3	3
Buchanan Lodge Residential Home (bedspaces)	40	40
Total	1,018	1,018

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 recreation. The principal activity of Cassiltoun Stables Nursery Limited is to provide a first class 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.



Resilience: 'Advancing Despite Adversity'

Traditionally resilience has often been defined as how we 'bounce back' from difficult situations.



A more modern version is to move the focus away from simply 'bouncing back', which implies returning to the status quo, towards 'advancing', which is about continual growth, changing and adapting, both personally or as a business.

This report demonstrates Cassiltoun's strength and resilience which has enabled it to not just cope with the unexpected but to learn, improve and reinvent itself.

An Annual Report asks the organisation to reflect and report back on our performance and activities in the 2019-2020 year. In April 2019 we were looking forward to another excellent year for Cassiltoun, full of optimism and exciting new developments and opportunities.

During the 2019-2020 year, we saw our new housing developments in our Barlia 3 project taking shape. We had high levels of satisfaction with our services and we met or exceeded many of our key performance indicators.

We continued to deliver our wide range of community activities and created even more opportunities for people to volunteer and gain work experience with us.

We have offered new employment opportunities through our community benefit clauses and in partnership with SCVO and the Communities Jobs Scotland scheme. Helping people gain employment and the chance to learn and develop new skills is something both the Board and I are passionate about.

Our two subsidiaries also performed well in 2019 - 2020, with Cassiltoun Stables Nursery continuing to provide a nurturing environment for young children. We were pleased to see that our project with Glasgow City Council to improve literacy levels in pre-school children was having positive results.

In early 2020, we began to be concerned about the potential impact of a new virus and this was heightened as the first cases broke out in the UK in February and in Scotland in March 2020. A global

pandemic and lockdown of society was something that I had only thought of as a story from a disaster movie. Covid-19 has now become part of our everyday language and the focus of daily discussions.

I continue to be extremely proud of our volunteers, our staff team and the Board and the way that they responded to this new situation. We were able to move swiftly to working remotely and to conduct our governance virtually and our business has continued. Our working practises are constantly changing and adapting as restrictions are lifted or tightened or as we discover improvements we can make to our processes.

The resilience of Cassiltoun, it's people and the community of Castlemilk, to not just cope with adversity but to change, adapt, work collaboratively and be open to new opportunities that improve the business and the lives of our tenants and the wider community is something that is clear to see and should be celebrated.

I hope you enjoy reading our overview and if you have any questions or ideas on how we could 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.

The Association's ability to meet its strategic and operational objectives and provide the best customer service to our tenants and customers is a testament of the hard work and effort that both our board and staff deliver.

At Cassiltoun, we strive to maintain our employees by enriching their experience, their abilities and their qualifications. We provide support to employees' development and help at anticipating the need for new skills. We carry out annual appraisals which helps them to define their career development plan and to identify any learning, training and support needed.

Our staff team give regular feedback in all our business planning processes which allows them to see how their role contributes to strategic objectives of the Association.

At Cassiltoun, we foster open dialog and relationships with our employees. We carry out employee engagement surveys every two years which allows everyone to express personal opinions. The results are analysed and action plans are drawn up to maintain or improve working practices. In October 2019, we carried out a Work Positive Survey.



The Work Positive process involved planning and securing commitment, a questionnaire (which was distributed to all staff to allow a comprehensive assessment of the potential causes of stress at work), followed by consultation, action planning, monitoring and review.

We are an HWL Gold Award Employer. This award is in recognition of our dedication to the continued health, safety and wellbeing of our staff team. As an employer, we promote a healthier and happier workforce. We cover a wide range of topics, including health promotion, occupational health and safety, employability, mental health and wellbeing, community involvement, and health and the environment.

In July 2020, we were successful in sustaining our Investors in People Platinum award for another three years. The report highlighted that our values are very strong with staff demonstrating what they mean to them, the work they do and how they work with tenants. Staff explained the

importance of integrity, leadership, the ability to manage and respond to change and the importance of innovation to deliver excellent customer service to tenants and the local community. Collaborative working at all levels of the organisation was observed which demonstrated strong team spirit. Staff recognise that each individual plays a key role in contributing to the success of the business. There is a consistent approach to how people are led, managed and developed. Continuous improvement is embedded in what we do and we are always looking at how we can improve.

Paula Brownlie

Corporate Services Manager

Total Number of staff

2019/20
29
2018/19 28

Staff Absence (Target 3%)

2019/20
1.35%
2018/19 2.89%

Staff Turnover

2019/20
14.16%
2018/19 7.34%

Strategic and Operational Objectives

Our Strategic Aims 2018 to 2021

Ensure that our rents remain affordable, maintain a stock base sufficient to achieve economies of scale and deliver effective services in a cost-efficient way.

Maintain the high quality of our housing and service provision, ensuring the comfort of tenants and the protection of investment.

Contribute to the wellbeing of the local community by working with tenants, residents, partners and funders to develop initiatives that promote regeneration and increased levels of inclusion.

Ensure that the work of the Cassiltoun Group is supported by good governance, effective financial, management and regulatory compliance and robust administrative and HR systems.

Ensure we attract and retain highly skilled and knowledgeable staff and Board members. Develop our staff and Board members through education, training and coaching.

Our Mission Statement

We aim to enhance the quality of life of our clients and to regenerate and sustain our community through housing-led and resident controlled initiatives.

Operational Objectives • 2020 to 2021

1 Governance

- a) Increase Board membership to 12 (Q4)
- b) Ensure that the Board of Management complete their agreed training and learning plans (Q4)
- c) Assess performance against the SHR's Regulatory Framework and submit an Annual Assurance statement in (Q3)
- d) Achieve compliance with Investors in People platinum standard and implement any recommendations (Q4)
- e) Support the development of a new scrutiny panel and deliver first report to the Board (Q4)
- f) Adopt New Model Rules (Q2)
- g) Complete an external assessment on effectiveness of Board performance (Q4)
- h) Develop an action plan to ensure that we meet the SHR's new guidance on Equalities and Human Rights from April 2021 (Q4)
- i) Complete a staff structure review (Q2)

2 Subsidiaries

- a) Support our subsidiary companies with effective Financial, Operational and Governance support
- b) Create Cassiltoun Environmental Services and move into operational phase (Q4)

3 Housing Management

- a) To meet all objectives set out in the KPI's and SMART plans set out in the Internal Management Plan (Q4)
- b) To ensure that we deliver the objectives set in the Asset Management Plan & deliver our 2020/21 major repair improvement plans.
- c) Continue to achieve high levels of customer satisfaction and VfM with our Reactive, Cyclical and Environmental contracts.
- d) Complete an Action Plan to ensure compliance with EESSH2 (Q4)
- e) Complete necessary work to ensure that we are compliant with new fire and smoke detector regulations by 2021
- f) Complete Stock conditions survey (Q3)

4 Housing Development

- a) Achieve a completion for Barlia 3 (Q1)
- b) Achieve a site start for Castlemilk Drive (Q2)
- c) Progress with plans for the Nursery Site including site acquisition (Q3)

5 Regeneration and Communities

- a) Complete external Community Plan (Q2)
- b) Deliver outcomes set out by existing funders and seek other funding and opportunities (Q4)
- c) Achieve funding targets for Social Enterprise and Wellbeing Centre (Q3) and progress with development plans

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 Scottish Housing Associations Pension Scheme (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.

There is no doubt there will be short term and longer term implications of COVID-19 on the Association, our tenants and the wider community in the years to come that we will need to take into cognisance.

COVID-19 interrupted operations for the Association but we swiftly invoked our business continuity plan to limit the impact and have staff working remotely from home within two days. These actions have ensured essential business activities continue whilst protecting the safety of tenants, staff, Board and our contractors. In March 2020, the Nursery closed in line with Government requirements (with the Nursery fully re-opening in July 2020). The Job Retention Scheme allowed us to keep staff employed while the Nursery was closed.

Future Plans

The Association's "Barlia 3" development of 42 properties has been delayed due to issues surrounding connection of utilities and services followed by the COVID-19 impact on building and construction. We expect to have the properties handed over by December 2020. This is followed by phase two of our development plan, building 60 flats on Castlemilk Drive in partnership with Crudens Construction with an anticipated site start around October 2020.

The final third phase of our development plan are the development of spare ground to the south of the Association's office known as Homes by the Park (the former Nursery site), which would be built in conjunction with the private sector. A feasibility study has been completed and meetings with Glasgow City Council agreeing a preferred site layout of a mix of properties for social rent and houses for sale by a commercial builder and we continue to work closely with Glasgow City Council, City Property (Glasgow) and other key stakeholders to fine tune the development layout and establish a fair price for the land acquisition. We are also working with our partners and funders on a proposal to build a new Enterprise Centre on the site to provide much needed business accommodation and space for community activities.





The new build housing will help many people on our waiting list who require larger or smaller accommodation and we anticipate further housing needs being met as a result of internal transfers. This will also contribute to Glasgow City Councils Strategic Housing Plan to alleviate homelessness.

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 20 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 has

interrupted our operations whilst the office building was closed to the public but the financial impact is limited with minor change to our turnover expected. Thus, the going concern basis of accounting is adopted in preparing the financial statements.

Performance Management

During 2019/20, the Association demonstrated continuous improvement in many areas of our performance underpinned by a planning framework which includes staff SMART plans, the Operational Service Plan, the Asset Management Plan and the Association's Financial Business Plans.

Best use of resources

In the year the Association sustained its Investors in People Platinum award and HWL Gold Award recognising that staff are its most important asset. 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 slightly underspent in the year however we achieved:

- **£115k** undertaking fabric repairs at Hoddam Avenue and Ballantay Road to complete 162 flats,
- **£131k** on smoke and CO detector upgrades,
- **£494k** of kitchen and bathroom replacements to 70 properties,
- **£61k** of gas central heating replacements to 19 properties, and
- **£52k** on miscellaneous wiring and windows.

Our reactive repairs service is delivered by one multi trade contractor with high tenant satisfaction levels and performance of 90% achieved in the 2019/20 tenant’s satisfaction survey. Tenants continue to play a vital role in monitoring this performance. The service was re-tendered during the year being won by our existing contractor.

We completed 3,541 repairs, an increase of 221 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	615	615	100%
Urgent and Routine	3 days/10 days	2,705	2,705	100%

Void management performance continues to be strong, despite an increase in void properties this year. The Association set a higher target of £16k (0.37%) for rent lost through voids in anticipation of some tenants moving into our new Barlia flats. We achieved a very good 0.18%. This is significantly below our business planning assumption which is a conservative 2% although we know the year ahead cannot be as low due to extra voids expected.

The Association’s arrears management faced a number of challenges with the roll out of Universal Credit and the impact of COVID-19 just before the year end. We believe that our planned approach to the risks surrounding rental income and arrears levels is being controlled and managed effectively:

Budget target was 2.8%

Performance was 3.3%

The Advice Team achieved over £3.5million of income for its service users over the first 5 years which was independently verified during a service review for the funder. This year the team have achieved £524K of income for the service users and managed £190K of debt. We believe our approach has helped to maintain good performance. The benefit of this to the Association is directly translated into lower arrears and more staff time to devote to service delivery.



Following on from previous years we believe that sustained performance has been achieved against a backdrop of business growth and a demanding policy context. The Board and staff 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. This is supported by continuous monitoring to ensure that our key targets are met and also to allow us to take corrective action should the Association encounter unplanned trends or changes that may adversely affect it.

Like every other housing association and local authority with housing stock, the Association has ensured that its properties meet the “Scottish Housing Quality Standard.” This was independently verified and is excellent news for our tenants and for our long term financial forecasting. A further Stock Condition Survey will be carried out in 2020/21 to ensure ongoing compliance and update for pricing changes.

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 2020 had been achieved and continue to work to a plan to ensure that compliance continues and to work towards EESSH2.

Community Activities

External funding of £265k across the Group has enabled the Association to continue to develop and expand its successful community activities

programme. This could not be achieved without the support from our external funders, the work of local partners and our committed volunteers.

The events this year have included:

- Volunteering and health and wellbeing programmes;
- Youth activities;
- School holiday ‘food and fun’ programme;
- Community gardening and cooking;
- Art and creative activities including Stables Studio, Glass workshops and Drumming; and
- Social gatherings and trips including visits to the Kelpies, Blair Drummond safari park, a pumpkin festival and community cinema.

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

The Group has a combined plan with robust procedures in place to deal with disasters and any severe business interruptions which was successfully implemented just before the end of the year due to the COVID-19 pandemic. On the 24 March 2020 the offices were closed on the instruction of the UK government as were most other businesses. Some

staff had previously been undertaking work from home to allow fewer people in the office and maintain safe working distances. Over the course of the following week essential core functions were closely monitored to ensure these continued uninterrupted and vulnerable tenants were contacted to ensure their well being and safety.

The Association was fortunate in upgrading all computers during the year and having a strong IT policy that supported home working, allowed flexibility but nevertheless required access controls and security to be as strong as when working inside the office.

Whilst business interruption insurance was taken out the early indications are that with COVID-19 being an unknown disease and no physical damage then the insurer is not liable to cover some increased costs. These however have been kept to a minimum and the Association is well placed to resume all activities as soon as it is allowed and following whatever new procedures are necessary to keep tenants, staff and contractors safe during 2020 and beyond.

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. At the end of the year we were pleased that 16 of 20 objectives were achieved with the remaining 4 making considerable progress with no concern.

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.

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. Excess balances were placed into a 32 day notice account until late March when saving rates dropped significantly. The Association, as a matter of policy, does not enter into transactions of a speculative nature. At March 2020, the Association maintains its mix of 56% long term fixed and 44% variable rate loan finance. Due to a longer construction period for our 42 Barlia properties no new borrowing was undertaken and we avoided £46k of extra interest payments. During 2020 we will move towards increasing the variable proportion by borrowing £2.5 million and achieve a ratio closer to 40% long term with 60% variable.

Quality and Integrity of Personnel

The integrity and competence of personnel are ensured through high recruitment standards and subsequent training courses. High quality personnel are seen as an essential part of the control environment and the ethical standards expected are communicated through the Chief Executive. Clair Malpas was promoted into the role of Chief Executive on 1 April 2019.



Community Resilience: Cassiltoun's Approach

Much of our community and regeneration activities focuses on nurturing and building community resilience. We create spaces for connections, harness local assets and resources, share decision-making, work in partnership to respond to difficult situations and continuously plan ahead for sustainable solutions to local issues. Through working alongside community members in a variety of ways, we listen and learn and use this to shape together strong projects that are supported by a variety of external funders.

Resilience as connections

The resilience within Castlemilk contributes to why it is a place of activism, community spirit and strong connections. We know stronger connections are that which are threaded throughout a community. This makes us more resilient as organisations, groups, neighbourhoods, families, friends and individuals. We enable connections to grow through our traditional tenant trips, our annual teen trip, fun days and multiple programmes, including:

'A Connected Castlemilk': our 3 tiered 2 year project funded through the 'Wellbeing For Longer' Health and Social Care Partnership. This consists of weekly **'Cook, Grow, Learn'**, regular creative workshops with **Nemo Arts** and creation and leading on a monthly **Castlemilk Forum** for local organisations and volunteers to share practice and work on joint projects.

Connecting through being creative with space by having **'Friday Feed'** lunch drop-ins running alongside our **Digital Inclusion Pilot Project**. **Stables Studio** continues to be somewhere to meet for older adults. We have created a whole year of **'Food and Fun'** during the school holidays for parents to bletcher and children to learn and play with a nutritious lunch and utilising **Castlemilk Park** for a huge variety of large-scale events to smaller group work as well as a space for connecting through learning with our **Castlemilk Park Volunteer Project**.



Resilience as identifying and nurturing assets

We use an asset-based approach and Castlemilk has many: numerous skills, greenspace, determination, fellow community-led organisations and, of course, its people. Our Castlemilk Park Project continues to be supported by Scottish Forestry. It is a thriving example of how we identify and nurture this woodland as both a greenspace and also a space for all to learn, upskill and for health, wellbeing and recreational opportunities.

Specifically in 2019-2020 we:

- Had our busiest year yet for our many events, activities and group work
- Launched our redesigned Volunteer Development Programme where participants co-design their learning, share their skills and develop new ones, supervised by a freelance Woodland Volunteer Development Worker
- Secured additional funding to extend the signage in the park, improving the outlook of the area and encouraging active travel
- Started our new and highly popular monthly Community Cinema Events
- And much much more!



Resilience as sharing decision-making and enabling participation

A resilient community is one that has a meaningful say in and understanding of the organisations in their area. Participation is at the heart of all that we deliver and we want our tenants and those that live in Castlemilk to shape and direct our focus, our projects and steer the direction of the team. We aim to do this in multiple ways to remove any barriers people may have to getting involved and we are committed to continuing to be creative in our approach. Examples include:

- Continue to have a tenant-led Board of Management as well as ongoing recruitment for local people to join.
- Creative consultations such as with Castlemilk High School's Community and Youth Work Class, at all events and a wide-scale partnership Community Plan exercise where local people shaped our priorities.
- Weekly Youth Advisory Group meetings whereby young people scrutinise what we do, develop and design projects, apply for funding and share their skills.
- Estate Action Group and Focus Group made up of tenants to make sure we are doing things right, scrutinise all areas of the Association and direct our attention to issues across the area.



Resilience as responding to difficult situations

A hallmark of community resilience is its ability to respond to difficult situations. Mid-March 2019 saw the global coronavirus pandemic get closer to our doorsteps and Castlemilk's resilience became more visible as local people, workers and organisations quickly organised themselves to prevent crisis and put support in place. Under 'Castlemilk Together: Community Food Action' which we were part of initiating over 4 years ago, we co-ordinated this emergency response across the area and were amazed (but not surprised!) at how many people wanted to get involved. With the first outreach being on March 20th and recognised as best practice, with partners we put in place:

- Food support where people could self-refer for a delivery and, laterly, pick up at a range of pop-ups across the community.
- Volunteer Co-ordination – we recruited volunteers, created multiple ways to get involved, and co-ordinated their support.
- Art Packs for kids, Wellbeing Packs and online activities for adults – volunteers and Cassiltoun Youth Advisory Group dedicated their time to making these resources.
- Financial Assistance – mainly fuel vouchers and applications for emergency appliances, managed by Ardenglen Housing Association.

Resilience as planning ahead

We are always planning ahead while being flexible and adaptable in our approach. It is through the support of local people and our variety of funders that we can plan ahead to build on current community resilience and nurture more.



A Snippet of our Statistics!

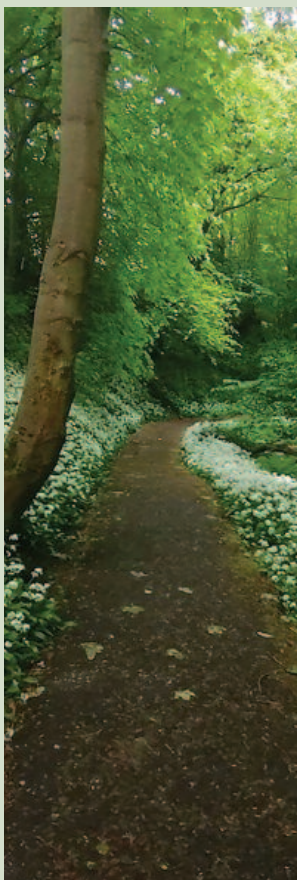
1283 hours
of volunteering in
Castlemilk Park!



53 participants
at our Inspiring
Nature Events!



6 Cook and Kids Club!



2000+ attendees at
our Spooky Walk with 52
volunteers/organisations!



293
Friday Feed
attendees!



1 creation of a Community
Wildflower Meadow with 4
community groups involved!



24 Taiko
Drumming
workshops
and 5
performances
across the
city!



Financial Highlights



The year saw our second 4% growth in rental income to reduce reliance on loans for the development programmes and we achieved this with borrowing being postponed until 2020/21.

Our cash was reduced by £2.5 million and applied to the new build programme which was due to be completed in early 2020. However like every other business we were impacted by the Covid-19 pandemic from February 2020 and so could not complete the development by March.

Most of the Covid costs and implications will be seen in the 2020/21 financial year but our business is strong and resilient to continue supporting tenants and the community throughout.

In the audited accounts, the complex FRS102 accounting standard means that £505k of previously received development grants has to be treated as income in the year, although none of that is cash. This makes comparability to real cash income more difficult.

Spending on major repairs is around the same as last year and although we have kept our regeneration and welfare rights activity at the same level tenants expect,

in the accounts it looks lower due to now classifying money advice staff as a core activity within the salaries row.

A further £771k of major repairs is treated as capital expenditure along with £4.2 million of construction spend which increases our assets on the balance sheet and will result in 42 new properties being completed around October. Management costs have increased as a result of more legal cases and some Nursery site scoping costs.

Overall the factoring service made a £1k surplus. Spending on salaries remains our biggest spend area at 25% and staffing numbers are the same as 2018/19 at 28 full time equivalents. Interest paid on bank loans is slightly lower than a year ago due to a small reduction in the borrowing rate.

We pay between 1.2% and 6.4% for borrowing, with a large proportion being on a fixed rate and the loan balance reducing by £361k. Balance Sheet additions to our properties totalled £5.0 million which includes the major repairs, construction at the Barlia 3 development and £45k for the new Nursery site land and ground surveys. By the end of the year our bank balance reduced as expected to £2.8 million and we will then use a new loan facility of £5.0 million to build 60 properties on Castlemilk Drive.

Gamal Haddou
Director of Finance and IT

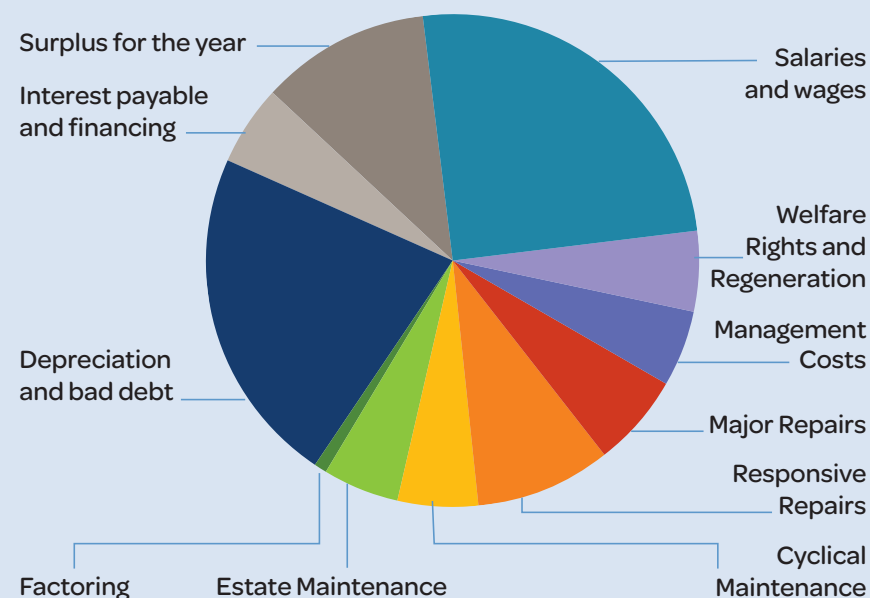
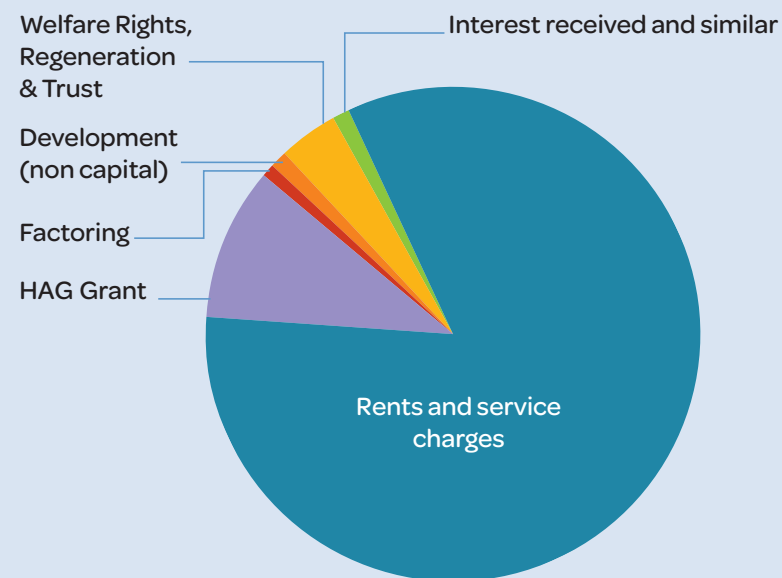
Key Financial Information	2019/ 2020	2018/ 2019
Association		
Staff Costs / Turnover	24.7%	24.3%
Management Administration Costs / Turnover	28.8%	24.6%
Reactive Maintenance / Turnover	14.5%	13.7%
Bank Loan Interest Payable / Turnover	5.0%	5.3%
Current Ratio (current assets / current liabilities)	1.9 times	3.2 times
Bank Loan Interest Cover (operating surplus / bank loan interest)	3.3 times	3.2 times
Asset cover (total assets less current liabilities / creditors > 1yr)	1.3 times	1.2 times
Debt per Housing Unit	£6,564	£6,641
Group		
Staff Costs / Turnover	27.6%	27.4%
Management Administration Costs / Turnover	24.9%	21.6%
Average number of days to pay suppliers	21 days	22 days

Income (£000s)

	2019/20	% of income	2018/19
Rents and service charges	4,272	84%	4,105
Proportion of HAG grant (not cash)	505	10%	502
Factoring	68	1%	66
Development (non capital)	33	1%	81
Welfare Rights, Regeneration & Trust	195	4%	268
Interest received and similar	27	1%	33
Total income	5,100		5,055

Expenditure (£000s)

	2019/20	% of income	2018/19
Salaries and wages	1,252	25%	1,218
Welfare Rights and Community Activities	266	5%	368
Management costs	264	5%	215
Major repairs & non capital development	302	6%	310
Responsive repairs	479	9%	424
Cyclical maintenance	254	5%	261
Estate maintenance	267	5%	263
Factoring	67	1%	53
Depreciation and bad debt	1,111	22%	1,068
Interest payable and financing	279	5%	288
Total expenditure	4,541		4,468
Surplus for the year	559	11%	587



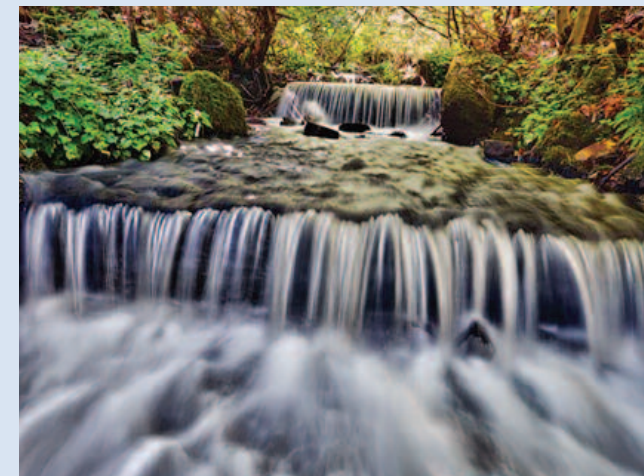
Current Staff – September 2020

Clair Malpas	<i>Chief Executive Officer</i>
Gamal Haddou	<i>Director of Finance & IT</i>
Fiona McGowan	<i>Director of Operations</i>
Paula Brownlie	<i>Corporate Services Manager</i>
John Williams	<i>Housing Manager (Property)</i>
Clare MacLean	<i>Housing Manager (Services)</i>
James Docherty	<i>Clerk of Works/ Technical Officer</i>
James Wilson	<i>Senior Housing Officer</i>
Anne Miller	<i>Advice Team Co-ordinator</i>
Paddy McKenna	<i>Communities Team Co-ordinator</i>
Lorna Leishman	<i>Finance Officer</i>
Ann Fraser	<i>Housing Officer</i>
Donna Fullerton	<i>Welfare Rights Officer (P/T)</i>
Lisa McCaig	<i>Welfare Rights Officer (P/T)</i>
Stuart Whittaker	<i>Community Woodland Officer</i>
Karen Graham	<i>Corporate Services Assistant</i>
Catherine Reilly	<i>Housing Assistant</i>
John Brown	<i>Housing Assistant</i>
William Reynolds	<i>Handyman/Estate Caretaker</i>
Emma Scott	<i>Customer Services Assistant (Technical)</i>
Jodie Armour	<i>Participation and Funding Assistant</i>

Amanda McDermott	<i>Receptionist</i>
Jenna Laing	<i>Finance Assistant</i>
Ainsleigh Butters	<i>Customer Services Assistant</i>
Lisa Tomlinson	<i>Customer Services Assistant</i>
Jill Galbraith	<i>Customer Services Assistant (Temp)</i>
Jamie McGarry	<i>Factoring Assistant (CJS Placement)</i>
Jay Hutton	<i>Estate Caretaker Assistant (CJS Placement)</i>
James Bowes	<i>Technical Services Assistant (CJS Placement)</i>
Cathy Malone	<i>Cleaner</i>

Board of Management – September 2020

George Kelly	<i>Chairperson</i>
Anne M Stuart MBE	<i>Vice Chairperson</i>
Evelyn Ferguson	<i>Secretary</i>
Julie McNeil	<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>
Debbie Mackenzie	<i>Board Member</i>
Richard Sullivan	<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

Auditor

Scott-Moncrieff • 25 Bothwell Street • Glasgow G2 6NL

Banker

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

Solicitor

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

Introduction

Fiona McGowan, Director of Operations



Welcome to Cassiltoun Housing Association's seventh annual Tenants Charter Report Card. The "Social Housing Charter" which was introduced by the Scottish Government on 1st April 2012 is truly embedded into the culture here at Cassiltoun Housing Association. This year saw some changes in the data collected by the Scottish Housing Regulator and this is reflected in our report card. 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'. I am delighted to report that we have outperformed many of our targets and improved in some areas on last year's excellent performance, whilst continuing to provide high quality customer service and value for money for our tenants' rent money.



"The workmen done a great job. I am very happy with my new kitchen and bathroom."

Mr Duffy



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. This is reported quarterly to our Operations Sub Committee, Focus Group and published in our quarterly newsletters.

I am delighted that the information contained within this report illustrates that our performance for the financial year 2019/20 has remained strong and demonstrates some improvements on our 2018/19 performance. 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.

Charter - Report Card 2019/20

Getting Good Value from Rents and Service Charges

Value for Money

Cassiltoun Housing Associations 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 on the right 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 above the Scottish Average.

Rental Income

It is vitally important for the Association to collect as much of the rental income that is due as is possible. This is done through rent management (collecting rents and reducing arrears) and void management (letting empty properties as quickly as possible). The total amount of rent due to be collected in 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.

As you can see, Cassiltoun's performance benchmarks strongly against the Scottish Average and our neighbouring Associations. However, we had a total of £50,505 in former tenant arrears at the end of the financial year and of that we wrote off a total of £20,389 as we were unable to recoup this money.

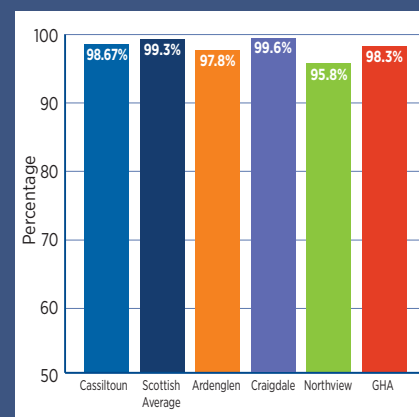
2019/20 Rent Increase (applied for 2020/21)

Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	GHA
2.6%	2.5%	2.0%	2.0%	3.0%	3.4%

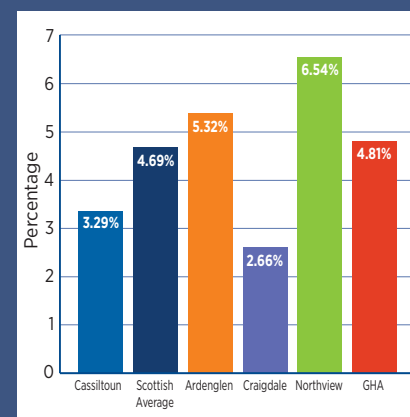
Average Weekly Rents

Size of home	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	GHA
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

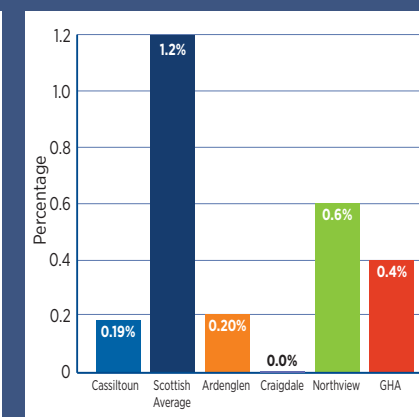
Percentage of rent due to be collected actually collected



Total Rent Arrears



Void Loss



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. For the year 2019/20 the Association:

Adaptations	
Applications received requesting adaptations to homes	23
Number of applications completed	19
Number of applications still to be completed	4
Cost of adaptations funded by Cassiltoun	£23,500
Cost of adaptations which were grant funded	£13,708
Average number of days to complete an adaptation	38.15 days

It is vital that the Association ensures that properties are allocated in line with the Allocation Policy the following allocations were made in 2019/20.

Allocations	
Number of empty dwellings that arose throughout the Year	78
Number of properties let	71
Existing Tenants	7
Waiting List	31
Homeless referrals from Glasgow City Council	33

In order to demonstrate Cassiltoun's performance you will find comparisons with our neighbouring Associations:	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	GHA
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

Homelessness

Total number of homeless household referrals received under Section 5	55
Total number of individual homeless households' referrals received under section 5 that result in an offer of a permanent home	45
The total number of accepted offers	33
The percentage of offers that resulted in a let	73.33%

Tenancy Sustainment

The following table details the Association's performance in terms of tenancy sustainment.

Lets 2018/19 where the tenancies have been sustained for more than 1 year	
Total Lets	75
Total Sustained	65
Existing tenants percentage sustained	100%
Section 5 Referrals (homeless) percentage sustained	87%
Waiting list percentage sustained	85%
Total percentage sustained	87%





"Completely satisfied, lovely job. Thanks."
Mr Rice





Quality and Maintenance of Homes


Key Points:


 **2.05 hours** was the average time taken to complete emergency repairs compared to the **Scottish average of 3.6 hours**. This is a fantastic performance and a credit to the partnership working between the Association and our Reactive Repairs contractor City Building LLP.


 **3.45 days** was the average time taken to complete non-emergency repairs compared to the **Scottish average of 6.4 days**.

 **97.86%** of reactive repairs were completed 'right first time' compared to the **Scottish average of 92.4%**.

 **85.77%** of tenants who had repairs or maintenance carried out were satisfied with the service they receive compared to the **Scottish average of 91.3%**.







 The number of times we failed to meet our statutory duty to complete a gas safety check was **0** compared to the Scottish average of **2.76 times**.

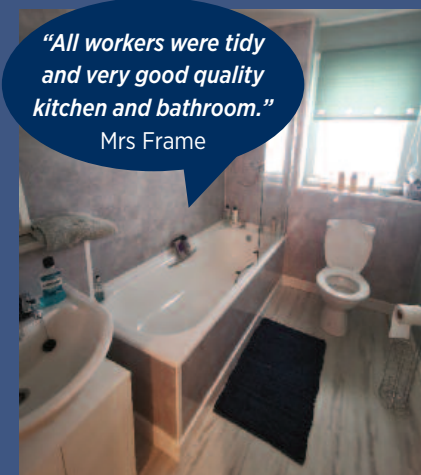
 **99.28%** of Cassiltoun's homes met the **Scottish Housing Quality Standard** compared to the Scottish average of **94.4%**.

 **99.9%** of Cassiltoun's homes met the **Energy Efficiency Standard for Social Housing (ESSH)** compared to the **Scottish average of 89.6%**.


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):

		Cassiltoun	Scottish Average
	Percentage of tenants satisfied with overall service provided by landlord.	91.25% (90.44%)	89.2%
	Percentage of tenants who feel landlord is good at keeping them informed about services and decisions.	99.50% (96.08%)	92.0%
	Percentage of tenants satisfied with opportunities given to them to participate in landlord's decision making.	99.75% (85.78%)	87.2%
	Percentage of tenants satisfied with the quality of home.	90.50% (85.29%)	87.15%
	Percentage of tenants satisfied with repairs service.	85.77% (90.77%)	91.3%
	Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in.	93.75% (86.76%)	87.5%



"All workers were tidy and very good quality kitchen and bathroom."
Mrs Frame

 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.

In 2019/2020:

- **46** – complaints were received.
- **1** – complaint was carried over from 2018/19
- **100%** – were responded to in full line with the Association's Complaints Policy at 1st stage complaint.
- **7** – 2nd Stage complaints were Received
- **1** – 2nd stage complaint was carried over from 2018/19
- **100%** – 2nd stage complaints were responded to in full line with the Association's Complaints Policy.
- The average time in working days for a full response at Stage 1 was **3.64 days**
- The average time in working days for a full response at Stage 2 was **10.63 days**

What we learned:

Area of Complaint	Substance of Complaint	Outcome
Communication (Staff)	Customer not happy with regards to call back for update on works being carried out. Poor communication from office.	House visit carried out and agreed some work with customer to hall walls and ceiling and bathroom ceiling. Also apologised to tenant and issued letters. Lesson learned with staff.
CHA (Service)	Tenant dissatisfied that she had not been registered for Cash for Kids	Explained to tenant that although application had been made in 2018 and payment received the rules regarding Cash for Kids applications means that tenants need to confirm each year that they wish the Association to apply on their behalf. A letter had been issued however no response received therefore the Association were unable to apply on the tenant's behalf to Cash for Kids for 2019.
CHA (Service)	Tenant unhappy that in the space of 3 months the pressure in the boiler had gone down 11 times, each time it had been repaired but was still happening.	Apologised to tenant and spoke to contractor this should have been investigated to discover reason for pressure drop and not just top up each time. Full investigation instructed and contractor instructed to ensure that any repeat jobs were fully investigated and the Association get informed of the progress.

Anti-Social Behaviour	
Number of cases reported 2019/20	98
Cases Resolved 2019/20	98
Percentage of cases resolved	100%

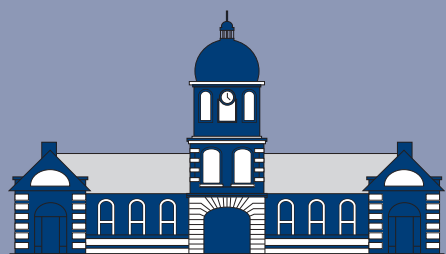
Court Actions	
Number of abandoned properties	14
Court Actions initiated 2019/20	27
Properties recovered for non payment of rent	5
Properties recovered for anti-social behaviour	2



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. A further survey will be carried out early 2021.

However our Annual Management Fee per factored property is **£94.15** just above the Scottish Average of **£86.79**.



Cassiltoun
Housing Association

In Summary

How has Cassiltoun Housing Association performed?

When we compare our Charter Indicator performance against local landlords and the Scottish average performance for all landlords the evidence points to a consistent strong performance.

For example:

- Our rent increase is in line with the sector and Scottish average
- 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 three areas for improvement which were:

- Percentage of tenants satisfied with the management of their neighbourhood
- Tenants who have a repair carried out in the past year satisfied with the service they have received.
- Rent management performance.

We achieved 1 out of 3 of these objectives:

2018/19 – 86.76% of tenants were satisfied with the management of their neighbourhood.

2019/20 – 93.75% of tenants were satisfied with their landlord contribution to the management of their neighbourhood.

The following 2 objectives we did not achieve and will remain objectives for 2020/21 although this may prove challenging due to COVID-19:

2018/19 – Rent arrears – 2.58%

2019/20 – Rent arrears – 3.29%

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

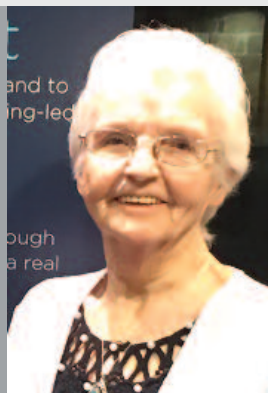
2019/20 – 85.77% of tenants satisfied with the repairs service

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). 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 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

The 2019/2020 year was another fantastic year for Cassiltoun Trust. The building was a hive of activity delivering numerous projects that benefitted the local community.



We have continued to focus on recruiting and supporting our volunteers who assist us to deliver the many events and activities that run in the Stables and Castlemilk Park.

Our woodland volunteers have not only assisted to keep the Park clean and tidy they have also spent time removing invasive species, speaking to people that use the woodland to find out their ideas and supported funding applications.

We were really pleased with the signage that was installed in the Park and our volunteers re-applied to the funder, Paths for All, who have awarded funding for additional signs which will be installed by our volunteers supported by the Community Woodland Officer.

In the Stables we have hosted school holiday programmes that provide free food and activities to local families – it is great to see the Stables delivering on its purpose to be a building for the community to use and enjoy.

Due to the impact of Covid-19 the Stables closed to the public in March 2020 and our community programmes moved to a virtual method of delivering. We have been delighted to see that many people have continued to engage with us, keep an eye on the woodland and the Stables whilst we were closed and that new people have joined some of our virtual walks, talks and activities.

The Stables building played an important role in the local Community response during the lockdown period providing a central point for food deliveries and storage as well as a safe space for volunteers to meet and organise.

The Communities team (who work for the Housing Association but provide services to the Trust) were also at the forefront of co-ordinating the community response through our partnership with 'Castlemilk Together'.

Some of our plans, for example work on the heating system and the installation of the garden pods has had to be delayed but we are hopeful these will progress in the 2020/2021 financial year.

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 Objectives

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.

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, implement and participate in local and national strategies that assist and drive community led economic regeneration and development.

To achieve the delivery of its strategic objectives, the Trust currently relies on the assistance of its parent organisation, Cassiltoun Housing Association Limited, with a management agreement, providing experienced staff and administration to support effective governance.

Both the Trust and Cassiltoun Housing Association Limited have been successful in attracting funding to support learning, education and training activities which will be delivered from the Stables and ensures the building remains as a community asset. In addition, office and meeting facilities are offered to groups or businesses.



Trust Operational Objectives 2020/21

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

- 1 To recruit and support 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 the community garden area and garden room by working in partnership with local agencies and Castlemilk community to maximise the use of our assets.
- 3 Continue to develop partnerships both new and existing; with local voluntary and statutory groups who can assist the project achieve its education, learning and regeneration targets.
- 4 Maximise income by seeking opportunities to increase revenue and to monitor our expenditure.
- 5 To develop Castlemilk Park with our strategic partners to ensure that the needs and aspirations of the local community are given the opportunity to be realised.
- 6 Promote the objectives of Cassiltoun Trust further within Castlemilk and the wider regeneration community.
- 7 To participate in the 2020 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 2020 Bursary Programme.
- 10 To deliver a component survey of the Stables Building (to tie in with the Housing Condition Survey).

Operational Review and Achievements

Activities in the Stables building continue to be developed and we ensure they are responsive to the local communities needs so as to be well attended.

We have some very dedicated and committed volunteers who, along with the Community Woodland Officer, are doing fantastic work ensuring that some of the basic maintenance and infrastructure jobs in the park continue. They also assist with the delivery of many of our community programs. External funding allowed us to install signage in the Park to help visitors navigate and encourage more people to walk around.

Our programme of free activities continued, both in the woodland and the Stables. This has included a children's woodland programme (Castlemilk Explorers), youth activities, a community cinema and open mike nights and a pumpkin festival (over 2,000 people attended the October spooky walk). More than ever we are working in partnership with other organisations to deliver the wide range of activities on offer – in excess of 50 volunteers helped to put on the Spooky Walk. These activities attract people from across Glasgow to come and visit the Stables and the adjacent woodland.

We continue to be part of Glasgow Doors Open festival and as part of this give guided walks, tours of the Stables and put on children's activities. We have also welcomed people from Universities, other social enterprises and even a delegation from France who want to learn about our role as a community anchor organisation. We again welcomed visitors from across the UK and beyond who want to learn about our social enterprise model and the transformational work we deliver.

In March 2020 like the rest of the UK we were affected with the Coronavirus lockdown and had to close the Stables building to the public and suspend its community programme, although some of this activity moved online. The Nursery tenant also had to temporarily shut although the Trust maintained its rent income over this period therefore the financial impact of closure is limited. More on this is detailed in the Financial Review below.

Financial Review

The Trust maintained a modest surplus in the year which was close to the budget expectation. Property rental income less grants was just £2k below budget and increased over the previous year by a 4% inflationary rise. The central heating system replacement progressed a little with the Trustees agreeing to underfloor pipework surveys being carried out during the year ahead although this may now be deferred to 2021 to enable social distancing in the workplace and protect staff and visitors. If ignoring the temporarily lower project spend then total expenditure was £6.7k below budget mainly due to holding back on the heating system work.

Grants exceeded costs by £7.6k which is recorded in the accounts as a restricted reserve. Ignoring this excess, then the underlying surplus for the year is £6.6k which is above the budget set and an increase from the previous year.

The impact of Coronavirus on the business is unlikely to be significant as rental income continues to be charged. Fewer community activities will be likely and so the underlying business and next years surplus should not be significantly affected. The business plan demonstrates the Trust undertaking its planned activities and maintenance requirements whilst allowing for some periods of vacant occupancy.

The financial results of Cassiltoun Trust are as follows:	2020 £	2019 £
Funds balance brought forward	483,717	482,192
Surplus / (loss) for the year	14,269	1,525
Funds balance carried forward	497,986	483,717

Plans for the Future

The Trust's plans to expand its role in the future development and management of Castlemilk Park will resume in the autumn after the UK's lockdown begins to ease. This will involve discussions with Glasgow City Council and the community to reach a consensus on how best to utilise the park as a natural asset for the local community and visitors.

In addition consultants are exploring whether some use can be made of part of the underfloor and central heating system to improve comfort levels in the winter.

Three 'garden pods' have been approved and building warrants have been applied for to install one in an area of underused space to the west side of the Stables building and the others to the south by the rear garden. These will be used for additional childcare spaces for the Nursery and community use. These are being provided through external grant funding.

Community and parks activities will change during 2020 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 or limit attendance for the well being of all.

The Stables building will be surveyed to assess its long term maintenance and upkeep needs. This was last done 10 years ago and more up to date information will help with long term planning and protecting this important building.

Financial Highlights



The Trust's 2019/20 financial year had lower grant income from the year before but managed to finish with a higher surplus because of temporarily not spending all grant awards.

In Castlemilk Park, external funding was provided to put in new signage.

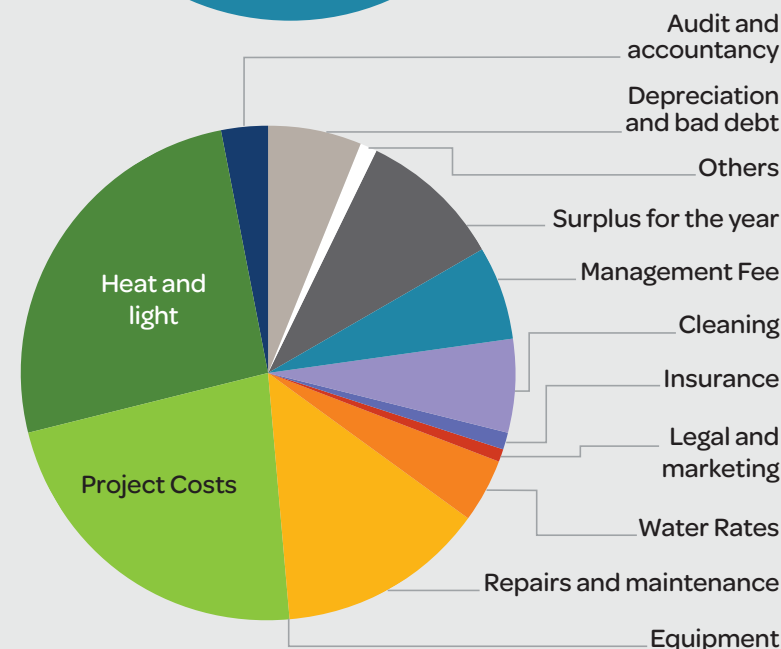
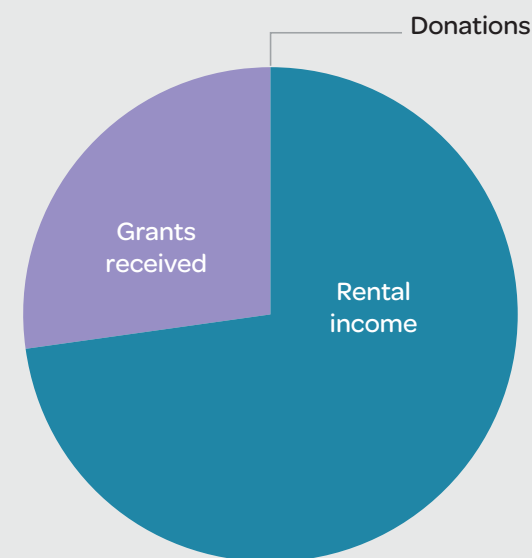
Recurring room rental was as budgeted for whilst the business running costs, excluding project spend and heating, was in line with the budget.

In the previous year heating costs were unusually low due to a milder winter. Project costs are £34k of which the biggest activity is now events and activities put on around the Stables building such as community gardening, lunch programme and drumming.

Rental income is a 3.9% increase from last year and grants came from Impact Funding, Nineveh Trust, Big Lottery and Paths for All. 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 £16k moving to £96k. The office building remains valued at £470k together with £9k of other assets which are both depreciated over their lifespans.

Income (£s)	2019/20	% of income	2018/19
Rental income	110,164	73%	105,988
Grants received	41,309	27%	50,000
Donations	50	0%	0
Interest Received	44	0%	25
Total income	151,567		156,013

Expenditure (£s)	2019/20	% of income	2018/19
Management fee	9,684	6%	9,396
Cleaning	9,779	6%	10,576
Insurance	2,105	1%	1,664
Legal and marketing	1,850	1%	6,108
Water Rates	6,724	4%	6,750
Repairs and maintenance	19,287	13%	17,228
Equipment	346	0%	479
Project costs	33,663	22%	57,333
Heat and light	38,386	25%	30,361
Audit and accountancy	4,011	3%	3,900
Depreciation and bad debts	9,777	6%	9,777
Others	1,686	1%	916
Total expenditure	137,298		154,488
Surplus for the year	14,269	9%	1,525



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 10 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 – August 2020

Anne M Stuart MBE	<i>Chairperson</i>
Christine Devine MBE	<i>Vice-Chairperson</i>
Lewis MacSween	<i>Board Member</i>
Charlie Millar	<i>Board Member</i>
Charlie Turner	<i>Board Member</i>
Evelyn Ferguson	<i>Board Member</i>
Susan Casey	<i>Board Member</i>
Bailie Glenn Elder	<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 two members of the Board of Trustees. All other Directors are elected 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

Scott-Moncrieff • 25 Bothwell Street • Glasgow G2 6NL

Banker

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

Solicitor

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

Chair's Report



Creating Values and Behaviours

During the year, our Board and Staff have drafted a set of values for the Nursery. Next year, we will develop the behaviours that underpin the values and translate them into our day-to-day practices.

Our values will support our vision, shape our culture and reflect the Nursery standards.

Business Activities

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. One of our key focusses this year



was to promote our professional partnerships to enhance collaborative working to holistically support our children and their families. Our key professional partnerships are Social Work, Speech and Language, Occupational Therapists, Physiotherapists and Health Visitors. Effective partnerships with professionals ensure that every child receives holistic and comprehensive support to meet their learning and development needs.

This is our second year in achieving funding from Glasgow City Council for a full-time Lead Practitioner in Attainment. The postholder supported staff and children in areas of literacy in our 3-5 room. I am pleased to announce that between August – March 2020, 80% of our children achieved their target in literacy.

Care Inspectorate

The Care inspectorate carried out an inspection of the nursery in February 2020. We received verbal notification that we were graded as Good. However, this report is still outstanding due to COVID-19.

Parent Involvement

As a nursery, we very much encourage parental involvement. However, COVID-19 meant we had to involve our parents in different ways. We contacted parents by phone and email to ascertain how the children were coping during lockdown. We had conversations with parents regarding their child's progress and transitioning to Primary school. We emailed progress reports to parents. We provided learning packs to children. We had interactions with

parents asking what children were achieving through lockdown. We sent E-certificates via email for children's achievements.

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

Staff Development and Education

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

Two of our modern apprentices completed their training with Cassiltoun Stables Nursery.

Graduation

26 of our children graduated this year. Unfortunately, due to COVID we were unable to hold a physical graduation. However, learning packs and certificates were sent out to the children.

Debbie Mackenzie

Chair

Cassiltoun Stables Nursery



The Board of Trustees have pleasure in presenting their Report and the Financial Statements for the year ended 31 March 2020.

Objectives and Activities

The principal activity of Cassiltoun Stables Nursery Limited is to provide a first class childcare facility for 0-5 year olds set alongside a local woodland and outdoor natural environment. We aim 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 Nursery follows the principals of GIRFEC (Getting It Right For Every Child) and SHANARI (Safe, Healthy, Active, Nurtured, Achieving, Respected and Included) and the Curriculum for Excellence. The Nursery is innovative and encourages even the youngest children to make choices and communicate likes and dislikes.

Operational Review and Achievements

Registration with the Care Inspectorate was achieved in 2013 with capacity now for 57 spaces. We have 89 children attending the nursery on a full/part/term time basis which equates to 47 full-time equivalents (FTE), an increase of 7 places from last year.

In the summer of 2019 we held our graduation ceremony for 15 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 an exceptional surplus of £123k on the back of largely fixed support and accommodation costs but greater children numbers and a doubling of grants received from a year ago. Staffing costs increased in line with the new numbers and more was spent on toys.

Grant funding of £139k supplemented direct trading income of £424k. The awards from the Scottish Government (Aspiring Communities Fund), Glasgow City Council and SCVO allowed us to maintain a generous staff team and offer more experiences in the adjacent woodland. We know the high grant awards cannot continue and therefore the underlying surplus is closer to £24k.

By the year end the Nursery switched from having deficit balance sheet funds to a healthy surplus of £112k. We anticipated last year this would be the position although the reserves are significantly higher than was budgeted for.

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 51 FTE children by 2022. We will also focus on our outdoor programme and explore how this

can be sustained and developed with the use of a 'garden pod' within the garden area at the Stables building. In early April 2020, the nursery required to temporarily close due to the COVID-19 pandemic with all staff placed on furlough via the UK Government's Job Retention Scheme. Glasgow City Council continued to pay for its funded placements and given both those items of assistance the charitable company is expected to make a modest surplus for the year ahead.

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. Nevertheless, the Board of the Housing Association has signed a letter of support confirming that the Association will support the Nursery for a period of 12 months from the signing of these financial statements. The going concern basis has been adopted in preparing these financial statements.

Financial Highlights



The Nursery finished its seventh year with childcare income again higher and up by 11%. It would have increased by more except that it had to close in mid March due to the Covid-19 outbreak. Wages were also higher to support this growth but only increased by 6% and many of the extra places were funded through the £139k of grants awarded.

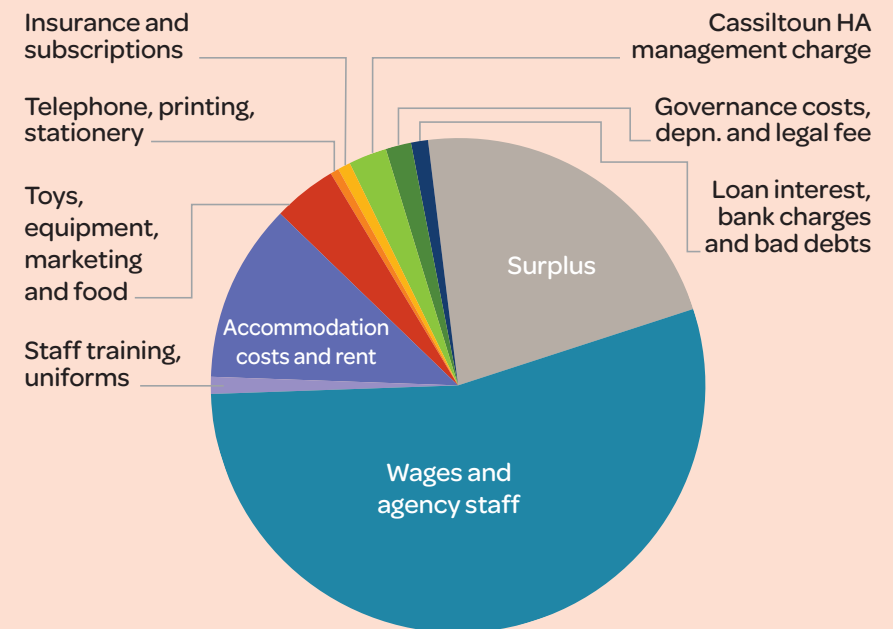
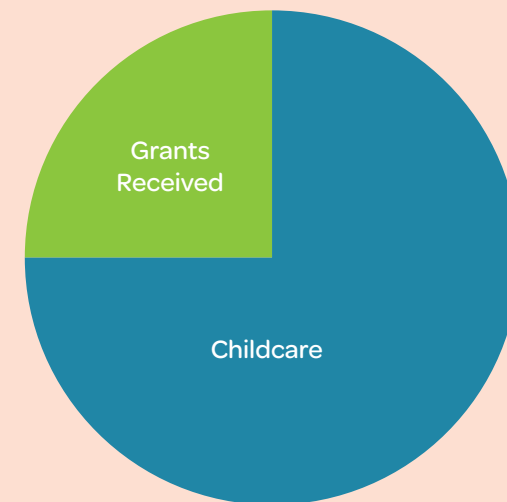
After wages the next highest costs are accommodation related and then food and childrens' toys. The housing association's management fee covers the cost of providing finance, HR and business support functions. The Nursery made an exceptional surplus due to the very high grants and consequently had a healthy cash balance of £190k.

It is still envisaged that the business set-up loan will be repaid in full during 2020/21 however the Nursery was closed during April - June and staff placed on furlough leave.

Partnership money from Glasgow City Council and the healthy bank balance has allowed the Nursery to come out of lockdown with children numbers similar to March and forecast sales for 2020/21 being £276k and to finish the year with cash of £133k after allowing for the loan to be repaid.

Income (£s)	2019/20	% of income	2018/19
Childcare	424,160	75%	379,823
Grants received - other	138,583	25%	68,308
Donations	685	0%	0
Total income	563,428		448,131

Expenditure (£s)	2019/20	% of income	2018/19
Wages and agency staff	307,938	54%	290,477
Staff training, uniforms	5,645	1%	4,972
Accommodation costs and rent	65,475	12%	69,278
Toys, equipment, marketing and food	23,564	4%	19,592
Telephone, printing, stationery	2,826	0%	3,088
Insurance and subscriptions	4,994	1%	4,885
Cassiltoun HA management charge	14,904	3%	14,400
Governance costs, depn. and legal fee	8,565	2%	8,262
Loan interest, bank charges and bad debts	6,236	1%	8,945
Total expenditure	440,147		423,899
Surplus for the year	123,281	22%	24,232





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

Auditor

Scott-Moncrieff • 25 Bothwell Street • Glasgow G2 6NL

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 August 2020

Debbie Mackenzie	Chairperson
George Kelly	Board Member
Anne M Stuart MBE	Board Member
Jean Farrell	Board Member
Amanda McGonigle	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.

Current Staff - August 2020

Hazel Kelly	Nursery Manager
Mariesa Lavelle	Lead Practitioner in Attainment
Amberlee Harvey	Senior Child Development Officer
Chloe Nixon	Senior Child Development Officer
Brogan Gallagher	Child Development Officer
Toni Hockham	Child Development Officer
Lauren Rankin	Child Development Officer
Corrie Watson	Child Development Officer
Erin Allan	Child Development Officer
Shannon Callaghan	Modern Apprentice (Child Development Officer)
Emma Lee	Modern Apprentice (Child Development Officer)
Jamie Lee Newman	Modern Apprentice (Child Development Officer)
Michelle McMillan	Admin Assistant
Cathy Malone	Catering Assistant
Kathleen McCloskey	Domestic Assistant
Helen Griffin	Cleaner

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

web www.cassiltoun.org.uk

Registered Scottish Charity
No SC 035544



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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