

Cassiltoun Group

Annual Report and Accounts 2021-2022

Tenants' Charter Report Card 2022

Chair's Introduction

The year 2021/22 was for the whole world a very challenging year, as it began its recovery out of the Covid pandemic.



It was also a very challenging year for Cassiltoun Housing Association. Unfortunately, the Association was dented with some debris from Covid which held us back and still has repercussions today as we move forward.

The dents were caused by Government restrictions and regulation guidance, operational closure, contractor and HA staff absence due to covid and other illnesses. We had a high incidence of staff turnover and a retirement. There was a myriad of other reasons personal, local, national and international which has had a lasting effect on the business, but we have remained strong and our position today stands as a testament to the effort, commitment, hard work and resilience of all the Cassiltoun staff, volunteers, partners, you our tenants,

factored owners and others associated with this fantastic Housing Association.

Going forward I anticipate another challenging year for the Association, our tenants and our service users. We will all be impacted by rising inflation and the increase in prices from food and grocery items, clothing, household goods, internet and digital services, gas and electric bills. The effect this is now having on household budgets is distressing and impacts those most vulnerable in our community.

A big challenge for the Association will be the rising costs associated with running a business; building materials, contractor pricing, staff costs, pension costs, consultant fees, everything to do with running our business will be impacted severely by inflation.

On the bright side in year 2021/2022 we were the very successful anchor organisation in helping those in need with food, power and gas payments. The staff returned to the office. We opened to the public and began to have in person meetings. We achieved compliance with the Scottish Housing Regulator's, Regulatory Framework and Charter outcomes. We achieved a clean audit of our finances which are once again in a very healthy state. We retained our Investors in People Platinum Award. We completed our 60 New Build flats on Castlemilk Drive which I feel so proud of every time I pass them. Our Castlemilk Park opened up and in-person park events once again began to take place.

With our third sector partners other wider role activities also took place in-person whilst some remained online. Our HUB inside the Braes Shopping Centre has been successful in providing arts and crafts and digital repairs. Our staff have won a number of awards for the work they do and we continually train our staff to the highest standards in order to achieve a first-class service for everyone.

As Chair of this fantastic Association, I stand proud of its accomplishments in a world full of constant challenge. I look to the past with great aplomb and look positively forward with great anticipation to its future success.

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. We also provide support to enable people to sustain their tenancies and take an active role in the Castlemilk community.

The table below shows the property we own:

| Managed Property Numbers | 2022 | 2021 |
|---|--------------|--------------|
| Properties | *1,077 | 1,017 |
| Shared Ownership Properties | 2 | 2 |
| Buchanan Lodge Residential Home (bedspaces) | 40 | 40 |
| Total | 1,119 | 1,059 |

*As at 1st May 2022

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.

The Association has two subsidiaries both of which play an active role in supporting the local community:

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.

Cassiltoun Stables Nursery Limited is a charitable company established to provide a childcare facility for 0-5 year olds.



CEO Introduction

This year has seen us move from the restrictions of Covid to a sense of being 'back to normal'.



It has been fantastic to see many of you coming back into the office to speak to us and to take part in our many community events and activities.

A couple of recent highlights for me are visiting some of you at home along with some members of our Technical Team to discuss our kitchen programme and our recent AGM which was back in person for the first time in 3 years and saw 26% of our membership in attendance.

As a Community based Housing Association, we believe that having a presence in Castlemilk with staff in the estate and available at the office is vital to the relationship that we have with our tenants and the wider community.

Over the past year we have celebrated with, and said a fond farewell to, many of our staff team who have

either retired or managed to secure promotions and move onto other organisations. Watching as people take the skills and knowledge they have learnt from their time at Cassiltoun and using that to further their career in the housing and charitable sector is something that I (and the Board) are proud of. This investment in staff is why we are a Platinum Investors in People employer. I know that whatever organisation they work for they will be positive ambassadors for Cassiltoun and Castlemilk.

As I write this the world is facing turbulent times, with war continuing in Ukraine, inflation at historical highs and intervention from the UK government to slow down energy price increases. Like individual household and other businesses Cassiltoun is also affected with increasing costs as prices rise meaning

that we will have to look closely at our business plan and what can be achieved. We will continue to communicate with our tenants about any likely impact.

This annual report highlights our performance, achievements and the outcomes for our tenants and wider community, if you have any questions or ideas about how we should present our Annual reports in the future I would be delighted to hear from you.

Or, if you want to get more involved in the work of the Association, we have many opportunities from volunteering at events, being part of a tenant panel or even becoming a Board member – please get in touch.

Clair Malpas *Cassiltoun Group CEO*



Strategic and Operational Objectives

Strategic Objective

Operational Objective

| | |
|--|---|
| <p>Value For Money Ensure that our rents remain affordable, and we deliver effective and efficient services that provide value for money.</p> | Complete a staff structure review |
| | Meet all objectives set out in the annual KPI's and SMART plans |
| | Achieve high levels of customer satisfaction (90%) with our Reactive, Cyclical and Environmental contracts |
| | Implement digital transformation strategy |
| <p>Homes and Neighbourhood Maintain the high quality of our housing stock and the wider estate ensuring the comfort of tenants and the protection of investment.</p> | Ensure that we deliver the objectives set in the Asset Management Plan & deliver our 2022/23 major repair improvement plans |
| | Continue with Action Plan to assess compliance against EESSH2 |
| | Achieve all statutory requirements for fire and smoke detectors, legionella, asbestos, electrical and gas requirements |
| | Complete Stock conditions survey |
| | Continue to manage the Castlemilk Drive Development to ensure project meets budgetary and timescale milestones |
| Complete a new build resident survey | |
| <p>Community Regeneration 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.</p> | Deliver outcomes set out by existing funders and seek other funding and opportunities |
| | Deliver Community Development Strategy |
| <p>Governance and Compliance Ensure that the work of the Cassiltoun Group is supported by good governance, effective financial, management and regulatory compliance.</p> | Complete an external verification against the SHR's Regulatory Framework and submit an Annual Assurance statement |
| | Finalise Equalities and Human Rights Action Plan and implement improvements identified |
| | Complete Internal Audit programme |
| | Ensure that Subsidiary Business plans and management agreements are reviewed and approved |
| | Maintain Cyber Essentials accreditation |
| | Review and update 30-year Financial Plan |
| | Complete all actions on Governance Action Plan |
| | Complete an external audit of compliance against the areas of Landlord Health & Safety |
| <p>Our People 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.</p> | Board membership to remain at 10 as a minimum |
| | Ensure that the Board of Management complete their agreed training and learning plans |
| | Maintain Investors in People Platinum standard |

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. In 2022/2023 the Association will be completing a review of its current pension provision.

During this year there was the continued impact of Covid-19 which included higher than normal staff turnover and absence coupled with supply chain issues and inflationary pressures. We were able to effectively utilise our business continuity plan, work with our suppliers, keep our customers informed and importantly our staff team had a flexible approach to enable the business to continue to operate.

These actions have ensured essential business activities continued.

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.

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

Going Concern

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

Performance Management

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

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

In the year the Association sustained its Investors in People Platinum. 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.

We continued to complete our planned major repairs programme as we came out of the pandemic and we achieved:

 **£516k** undertaking window and front door replacements to 80 flats,

 **£48k** on smoke and CO detector upgrades,

Our reactive repairs service is delivered by one multi trade contractor with high tenant satisfaction levels and performance of 89.78 % achieved in the latest tenant's satisfaction survey. Tenants continue to play a vital role in monitoring this performance.

We completed 3,603 repairs, and increase of 62 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 | 1,315 | 1,302 | 99.00% |
| Urgent and Routine | 3 days/10 days | 2,288 | 2,162 | 94.49% |

Of the 2,288 repairs that qualify for Right First Time 2,082 - 91 % were completed as Right First Time.

Covid-19 is still having an impact on void management performance with additional sanitising of the properties and labour reduced to sickness absence. The Association had increased the target from 0.39% to 0.54% for rent lost through voids. However, the actual rent lost was 0.9% which was 0.2% higher than in 2020/21. However, consideration has to be taken of the increase in void numbers due to the newbuild properties at Castlemilk Drive coming off site, which resulted in existing tenants moving to these new units. We had a total of 113 lets in 2021/22. Measures have been put in place to ensure improved performance for 2022/23. The Association's arrears management faced a number of challenges due to the continued impact of Covid-19. However, performance improved this year and was better than the target set. We believe that our planned approach to the risks surrounding rental income and arrears levels is being controlled and managed effectively:

Budget target was 4.62%

Performance was 3.69%.

This year our Advice Team have achieved £567K of income for service users and managed £53K of debt. We believe our approach has helped to sustain tenancies and maintain performance.

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." A further Stock Condition Survey was completed in November 2021 and has confirmed our continued compliance and had informed our investment programme and 30 business plan.

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 2022 had been achieved.

Tenant Feedback

Feedback from tenants remains positive with regular high levels of overall satisfaction being identified from satisfaction surveys, regular consultations and from our community advisory panel who undertook an investigation and suggested recommendations for 'estate maintenance' in 2021.

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 110 policies and procedures that provide the necessary guidance on how it runs and manages its business in accordance with these procedures and rules.

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.



Community Team Update

The Community Team have continued to be supported through local volunteers, partner organisations and external funders to have another busy year of community involvement, participation, achievements and progressing with aspirations. Working within Covid restrictions for part of the year, we continued to deliver projects and ensure the voices of local people were heard while successfully receiving over £200,000 of external funding.

Specifically we:

- Continued our wide-ranging weekly programme of community arts, community gardening, digital inclusion support, youth work, creative writing and Castlemilk Park Volunteering.
- Opened the 'Community Hub' in The Braes Shopping Centre to have an additional space for engagement, workshops and activities.
- Launched a fantastic new Conversation Café project (at the suggestion of volunteers!) bringing together those with English as an additional language with those born and bred in Castlemilk.



Some of the work of local volunteers and the team have been recognised in a number of awards!

Shortlisted for SCVO Scottish Charity of the Year.

Castlemilk Park Volunteer Beata Kolecka wins the first Evening Times Streets Ahead People Make Glasgow Greener award winner.

Bash Art 'On the Edge' visual art project- 3 members of staff and 2 volunteers were recognised for their contributions over the emergency response.

UK Wide Digital Leaders Impact Award under the category of 'Digital Poverty' due to our Digital Inclusion Project.

Community Activities

A Snippet of our Statistics!

1,258 people attending Castlemilk Park Events!



64 attendances at Castlemilk Explorers!



6 certified training courses for volunteers!



53 attendances at an intergenerational art project!



400 pumpkins carved!



1410 volunteer hours



3 new Noticeboards and **1** Interpretation Board



450 hours of Youth Advisory Panel involvement!



275 digital resources to increase digital inclusion!

7 Forest School Sessions



Over **100** community art sessions!



56 hours of Community Advisory Panel input



1,240 meals & over 300 pieces of fruit through Castlemilk Together Food & Fun!

Financial Highlights

The Association generated a surplus for the year of £275,206 with other comprehensive income of £829,000 in respect of the actuarial gains for the Strathclyde Pension Scheme and the SHAPS Pension Scheme to give total comprehensive income of £1,104,206. The Association had net assets as at 31 March 2022 of £9,403,057.

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

£1,132k

Spent on Major Repairs,
Responsive Repairs and
Cyclical Maintenance



£315k

Spent on Welfare
Rights and Community
Support Activities



£358k

Spent on Estate Maintenance



£535k

Spent on Management Costs



| Income (£000s) | 2021/22 | % of income | 2020/21 |
|------------------------------------|--------------|-------------|--------------|
| Rents and service charges | 4,669 | 82% | 4,426 |
| Proportion of HAG grant (not cash) | 585 | 10% | 527 |
| Factoring | 64 | 1% | 70 |
| Development (non capital) | 1 | 0% | 3 |
| Welfare Rights, Wider Role & Trust | 359 | 6% | 372 |
| Interest received and similar | 1 | 0% | 3 |
| Total income | 5,679 | | 5,401 |

| Expenditure (£000s) | 2021/22 | % of income | 2020/21 |
|---|--------------|-------------|--------------|
| Salaries and wages | 1,328 | 23% | 1,320 |
| Welfare Rights and Wider Role | 315 | 6% | 355 |
| Management costs | 535 | 9% | 243 |
| Major repairs & non capital development | 211 | 4% | 112 |
| Responsive repairs | 655 | 12% | 447 |
| Cyclical maintenance | 266 | 5% | 275 |
| Estate maintenance | 358 | 6% | 299 |
| Factoring | 39 | 1% | 60 |
| Depreciation and bad debt | 1,409 | 25% | 1,273 |
| Interest payable and financing | 288 | 5% | 224 |
| Total expenditure | 5,404 | | 4,608 |
| Surplus for the year | 275 | 5% | 793 |



Board of Management as at 22nd August 2022

| | |
|-------------------|-------------------------|
| 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> |
| 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> |
| Jennifer McInnes | <i>Board Member</i> |

Staff Breakdown

| As at 31 March 2022 | 2020/21 | 2021/22 |
|----------------------------------|---------|---------|
| Total Number of staff | 29 | 27 |
| Male | 9 | 9 |
| Female | 20 | 18 |
| Full time | 22 | 22 |
| Part time | 7 | 5 |
| Staff Turnover | 11.15% | 32.82% |
| Staff Absence (Target 3%) | 1.43% | 6.48% |
| Days lost due to absence | 83 | 381.5 |

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

Introduction

Fiona McGowan, Director of Operations



Welcome to Cassiltoun Housing Association's ninth annual Tenants' Charter Report Card. Again, this year has been incredibly difficult for everyone and the Association's staff team had again many challenges to face. This included the majority of staff returning to the office and working successfully with our customers to provide the services and support needed coming out of the pandemic. 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 2020/21 and 2019/20. Whilst performance has dipped from previous years given the pandemic and cost of living increases 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. Performance is reported quarterly to the Operations Sub Committee and continues to be published in our 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 2021/22 we understand the reasons for this and are working hard to improve on this for 2022/23. 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.



Charter - Report Card 2021/22

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. An up to date Tenant Satisfaction Survey will be carried out again in September/October 2022 and details of the findings will be published in a forthcoming Newsletter. Detailed below 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 is on par with the Scottish Average and slightly below the other housing associations in the area.

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 and will continue to support them in this current climate. 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:

2021/22 was **£4,409,579** and we actually collected **£4,457,983** Of the money collected **£2,519,403** was direct payment to the Association from Housing Benefit/Universal credit for 723 tenants.

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.

Rent Increase

| | Cassiltoun | Scottish Average | Ardenglen | Craigdale | Northview | GHA |
|---------|------------|------------------|-----------|-----------|-----------|------|
| 2021/22 | 3.0% | 2.98% | 3.9% | 4.1% | 4.2% | 1.9% |
| 2020/21 | 1.6% | 1.22% | 1.5% | 1.5% | 0.0% | 1.6% |
| 2019/20 | 2.6% | 2.5% | 2.0% | 2.0% | 3.0% | 3.4% |

Average Weekly Rents

| 2021/22 | Cassiltoun | Scottish Average | Ardenglen | Craigdale | Northview | GHA |
|---------------|------------|------------------|-----------|-----------|-----------|---------|
| 2 Apartment | £78.16 | £82.35 | £71.54 | £72.60 | £75.53 | £83.96 |
| 3 Apartment | £81.44 | £86.21 | £80.86 | £76.94 | £89.91 | £89.63 |
| 4 Apartment | £92.24 | £93.69 | £89.33 | £87.50 | £100.08 | £103.98 |
| 5 Apartment + | £102.32 | £100.25 | £101.91 | £90.84 | £111.80 | £113.92 |
| 2020/21 | | | | | | |
| 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 |



Rent Collected, Arrears and Void Loss

| 2021/22 | Cassiltoun | Scottish Average | Ardenglen | Craigdale | Northview | GHA |
|---|------------|------------------|-----------|-----------|-----------|--------|
| Percentage of rent due to be collected actually collected | 101.1% | 99.28% | 100.09% | 98.42% | 98.22% | 98.93% |
| Total Rent Arrears | 3.69% | 6.34% | 3.77% | 2.17% | 6.31% | 5.16% |
| Void Loss | 0.72% | 1.43% | 0.54% | 0.06% | 0.95% | 0.55% |
| 2020/21 | | | | | | |
| Percentage of rent due to be collected actually collected | 98.84% | 99.1% | 100.5% | 100.4% | 97.2% | 99.4% |
| Total Rent Arrears | 4.60% | 6.14% | 4.63% | 2.60% | 4.78% | 7.72% |
| Void Loss | 0.68% | 1.37% | 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% | 5.81% | 5.32% | 2.66% | 6.54% | 4.81% |
| Void Loss | 0.19% | 0.92% | 0.2% | 0.04% | 0.6% | 0.4% |

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

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.

| | 2021/22 | 2020/21 | 2019/20 |
|---|---------|---------|---------|
| Total Lets | 108 | 71 | 75 |
| Total Sustained | 105 | 66 | 65 |
| Existing tenants percentage sustained | 100% | 100% | 100% |
| Section 5 Referrals (homeless) percentage sustained | 94.29% | 91% | 87% |
| Waiting list percentage sustained | 97.87% | 93.5% | 85% |
| Total percentage sustained | 97.22% | 93% | 87% |



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. With pandemic restrictions lifted and less tenants shielding the number of completed adaptations has increased this year:

| Adaptations | 2021/22 | 2020/21 | 2019/20 |
|---|------------|------------|------------|
| Applications received requesting adaptations to homes | 32 | 14 | 23 |
| Number of applications completed | 15 | 2 | 19 |
| Number of applications still to be completed | 17 | 12 | 4 |
| Cost of adaptations funded by Cassiltoun | £29,792 | £0 | £23,500 |
| Cost of adaptations which were grant funded | £15,503 | £4,572 | £13,708 |
| Average number of days to complete an adaptation | 71.13 days | 35.33 days | 38.15 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 60 newbuild properties at Castlemilk Drive. The following allocations were made:

| Allocations | 2021/22 | 2020/21 | 2019/20 |
|--|---------|---------|---------|
| Number of empty dwellings that arose throughout the Year | 71 | 80 | 78 |
| Number of properties let | **113 | *108 | 71 |
| Existing Tenants | 23 | 26 | 7 |
| Waiting List | 62 | 47 | 31 |
| Homeless referrals from Glasgow City Council | 28 | 35 | 33 |

*This figure includes the 42 newbuild properties at Barlia.

** This figure includes the 60 newbuild properties at Castlemilk Drive.

| In order to demonstrate Cassiltoun's performance you will find comparisons with our neighbouring Associations: | Cassiltoun | Scottish Average | Ardenglen | Craigdale | Northview | GHA |
|--|------------|------------------|-----------|-----------|------------|------------|
| 2021/22 | | | | | | |
| Percentage of stock turnover | 6.94% | 7.76% | 7.54% | 4.07% | 5.94% | 7.83% |
| Percentage of offers refused | 9.09% | 32.93% | 10.84% | 11.76% | 28.00% | 22.24% |
| Average days to re-let | 29.68 days | 51.57 days | 24.5 days | 4.67 days | 43.93 days | 23.48 days |
| 2020/21 | | | | | | |
| Percentage of stock turnover | 7.90% | 6.95% | 6.11% | 3.79% | 8.11% | 7.21% |
| Percentage of offers refused | 5.08% | 31.94% | 24.29% | 12.50% | 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 |
| 2019/20 | | | | | | |
| Percentage of stock turnover | 8% | 8.42% | 7.93% | 5.69% | 9.92% | 8.38% |
| Percentage of offers refused | 17.86% | 34.20% | 15.24% | 16.00% | 50.0% | 32.28% |
| Average days to re-let | 8.8 days | 31.54 days | 8.6 days | 2.8 days | 15.7 days | 15.4 days |

| Homelessness | 2021/22 | 2020/21 | 2019/20 |
|--|---------|---------|---------|
| Total number of homeless household referrals received under Section 5 | 37 | 39 | 55 |
| Total number of individual homeless households' referrals received under section 5 that result in an offer of a permanent home | 34 | 36 | 45 |
| The total number of accepted offers | 27 | 35 | 33 |
| The percentage of offers that resulted in a let | 79.41% | 97.22% | 73.33% |

Quality and Maintenance of Homes







| Category | 2021/22 | | 2020/21 | | 2019/20 | |
|---|------------|------------------|------------|------------------|------------|------------------|
| | Cassiltoun | Scottish Average | Cassiltoun | Scottish Average | Cassiltoun | Scottish Average |
| Average time taken to complete emergency repairs | 2.54 hours | 4.16 hours | 2.32 hours | 4.22 hours | 2.05 hours | 3.6 hours |
| Average time taken to complete non emergency repairs | 4.45 days | 8.87 days | 3.26 days | 6.79 days | 3.45 days | 6.4 days |
| Reactive Repairs completed Right First Time | 91.00% | 88.27% | 96.28% | 91.46% | 97.86% | 92.4% |
| Tenants satisfied with repairs or maintenance carried out | 89.78% | 88.01% | 89.78% | 90.05% | 85.77% | 91.3% |
| The number of times we did not meet our statutory duty to complete a gas safety check | **18 | 17.2 | *23 | 97 | 0 | 2.76 |
| Homes Meeting the Scottish Housing Quality Standard | 89.8% | 74.57% | 99.21% | 86.83% | 99.28% | 94.4% |
| Homes Meeting the Energy Efficiency Standard for Social Housing | 97.4% | 90% | 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.

**Newbuild properties, gas commissioned but delay in dates of entry due to Covid-19, information not received in time from contractor therefore properties were already at anniversary date when this was received. This has been rectified.

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 commence in September 2022

| | | Cassiltoun | Scottish Average |
|---|---|-----------------|------------------|
|  | Percentage of tenants satisfied with overall service provided by landlord. | 91.25% (90.44%) | 87.74% |
|  | Percentage of tenants who feel landlord is good at keeping them informed about services and decisions. | 99.50% (96.08%) | 91.15% |
|  | Percentage of tenants satisfied with opportunities given to them to participate in landlord's decision making. | 99.75% (85.78%) | 86.81% |
|  | Percentage of tenants satisfied with the quality of home. | 90.50% (85.29%) | 85.44% |
|  | Percentage of tenants satisfied with repairs service. | 89.78% (85.77%) | 88.01% |
|  | Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in. | 93.75% (86.76%) | 85.09% |



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 | 2021/22 | 2020/21 | 2019/20 |
|--|------------|------------|------------|
| Stage 1 Complaints Received | 75 | 49 | 46 |
| Stage 2 Complaints Received | 14 | 12 | 7 |
| Complaints carried over from previous Year | 1 | 0 | 1 |
| Complaints responded to in full in line with Policy at 1st Stage | 100% | 97.96% | 100% |
| Complaints responded to in full in line with Policy at 2nd Stage | 92.86% | 100% | 100% |
| Average time in working days for full response at Stage 1 | 3.64 days | 4.12 days | 3.64 days |
| Average time in working days for full response at Stage 2 | 15.92 days | 16.33 days | 10.63 days |

| Court Actions | 2021/22 | 2020/21 | 2019/20 |
|--|---------|---------|---------|
| Number of abandoned properties | 7 | 18 | 14 |
| Court Actions initiated | 12 | 1 | 27 |
| Properties recovered for non payment of rent | 0 | 0 | 5 |
| Properties recovered for anti-social behaviour | 1 | 0 | 2 |

What we learned:

| Area of Complaint | Substance of Complaint | Outcome |
|----------------------|---|---|
| Service (Contractor) | <p>Environmental contractor not fulfilling obligations in contract with numerous complaints made regarding the quality and standard or lack of work being carried in the area:</p> <ul style="list-style-type: none"> “New contractors not cutting grass properly or clearing away grass cuttings” “I am messaging you about the grass cutters that have been round here, their work is absolutely shocking, grass is badly cut and they have left such a mess that I had to clean it up. The whole street aren't happy as job has only been half done.” “Contractors came to cut grass opened both gates and went away again, another contractor came and was blowing grass even though it didn't get cut.” | <p>We listened to what you had to say, looked at the volume of the complaints and assessed the monitoring information from the inspections being carried by the staff team.</p> <p>Meetings and onsite walkabouts were held with the contractor in order to try to improve the services being provided. Unfortunately, there was little improvement and the complaints continued to be received.</p> <p>Therefore, the contractor was given 8 weeks’ notice that the contract was being terminated on 14th October 2021. In line with our procurement policy, the second placed contractor was approached and we were delighted when they agreed that they could take over the contract from 15th October 2021.</p> <p>The contractor, Caledonian Maintenance, had been the Association’s previous estate contractor and we are delighted with the work that they are carrying out to bring our estate back up to standard.</p> |

| Anti-Social Behaviour | 2021/22 | 2020/21 | 2019/20 |
|------------------------------|---------|---------|---------|
| Number of cases reported | 92 | 120 | 98 |
| Cases Resolved | 88 | 115 | 98 |
| Percentage of cases resolved | 95.65% | 95.83% | 100% |



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 late 2022.

| Management Fee | Cassiltoun | Scottish Average | Ardenglen | Northview | GHA |
|----------------|------------|------------------|-----------|-----------|---------|
| 2021/22 | £98.16 | £104.67 | £89.22 | £45.18 | £187.27 |
| 2020/21 | £97.32 | £103.12 | £88.67 | £50 | £181.99 |
| 2019/20 | £94.15 | £101.64 | £88.67 | £50 | £171.83 |

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 within this report card not only for Cassiltoun Housing Association, but other landlords and the Scottish average demonstrate the challenges we face each year. 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 three main areas for improvement which were:

Improved void loss performance

2020/21 – 0.68%
2021/22 – 0.72%

Improved days to let :

2020/21 – 33.09 days
2021/22 – 29.68 days

To ensure that 100% of our properties receive their gas servicing within the anniversary date:

18 Newbuild properties, gas commissioned but delay in dates of entry due to Covid-19, information not received in time from contractor therefore properties were already at anniversary date when this was received. This has been rectified.

We achieved 1 of the 3 above objectives and those we did not achieve will remain objectives for 2022/23.

One objective not achieved last year has been achieved this year with a reduction in our Rent arrears:

2019/20 – Rent arrears – 3.29%
2020/21 – Rent arrears – 4.60%
2021/22 – Rent arrears – 3.69%

Our new objectives for 2022/23 will include:

- Further reduction in rent arrears (3.69%)
- Further improved days to let (33.09 days)
- To ensure that 100% of our properties receive their gas servicing within the anniversary date.
- Improve void loss performance (0.72%)

Charter Outcomes which do not apply to Cassiltoun Housing Association

Outcomes related to Indicator 24 (Homelessness) is for Local Authorities only.

Outcomes relating to Indicators 31 (Average weekly rent per pitch) and 32 (Percentage of gypsies/travellers satisfied with the landlord's management of the site) are for those who provide gypsy/traveller sites which the Association does not have.

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

1. If you have internet access then visit the Scottish Housing Regulator's website (www.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

It has been fantastic to see many of you attending the events and activities at the Stables over the past 12 months particularly as the building was so quiet and empty during the Covid lockdown.



The building has hosted many visitors, including many of our funding partners, Patrick Harvey MSP and students from Universities in London and across Scotland who came to learn about the work that we deliver both in the Stables, within the wider community and in the woodland.

The staff team that we share with the Housing Association and also our volunteers have won numerous awards too – in recognition of the impact of the work that they do. This has included a digital inclusion award, a community participation award, a volunteer award and our ‘Castlemilk Explorers’ programme is currently shortlisted for an RSPB award.

Looking back at the history of the Trust and the Stables, that only 16 years ago was still a ruin, I could not be prouder to be the Chairperson of an organisation that is using its assets to make such a positive change to the lives of the people and the environment in Castlemilk.

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.

Anne M Stuart MBE *Chair Cassiltoun Trust*



Strategic and Operational Objectives



Strategic Objectives 2022 – 2024

To empower our local community and extended communities to make positive changes in their lives by providing and enabling 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 2022 – 2023

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, 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 monitoring 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 2022 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 2022 Bursary Programme.
- 10** To review our 25 year financial plans and complete an options appraisal with regards to the future role, purpose and viability of the Trust and implications for funding conditions and the Cassiltoun Group.

Operational Review and Achievements

Like other organisations, Cassiltoun Trust has been impacted by Covid-19 and lockdowns for the past 2 years. Cassiltoun Trust were fortunate as their income over this period was not affected but what was impacted was its ability to progress with repairs and maintenance of the building and its many community projects.

Cassiltoun Trust was pleased to 'open the doors' once Scottish Government restrictions allowed and resume 'in person' projects as well as continuing with online activities.

This has included:

- Art and creative programmes
- Community events
- Gardening
- Online bingo
- Friday feed
- Volunteering opportunities

And providing spaces for many groups to meet including:

- Youth advisory panel
- Friends of Castlemilk Park Group
- Writing group

Financial Review

The financial results of Cassiltoun Trust are as follows:

| | 2022 | 2021 |
|-------------------------------|---------|---------|
| | £ | £ |
| Funds balance brought forward | 518,785 | 497,986 |
| Surplus for the year | 28,903 | 20,799 |
| Funds balance carried forward | 547,688 | 518,785 |

Plans for the future

Cassiltoun Trust will continue to apply for external funding to deliver a range of community activities that benefit the residents of Castlemilk and encourage people from beyond its immediate geographic area to visit the building and its surrounds.

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 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.

Financial Highlights

| Income (£s) | 2021/22 | % of income | 2020/21 |
|---------------------|----------------|-------------|----------------|
| Rental income | 117,996 | 58% | 113,460 |
| Grants received | 87,167 | 42% | 51,624 |
| Donations | 0 | 0% | 0 |
| Interest Received | 16 | 0% | 0 |
| Total income | 205,179 | | 165,111 |

| Expenditure (£s) | 2021/22 | % of income | 2020/21 |
|----------------------------|----------------|-------------|----------------|
| Management fee | 10,270 | 5% | 9,972 |
| Cleaning | 11,427 | 6% | 9,693 |
| Insurance | 5,229 | 3% | 2,561 |
| Legal and marketing | 322 | 0% | 3,868 |
| Water Rates | 6,509 | 3% | 5,349 |
| Repairs and maintenance | 16,400 | 8% | 12,999 |
| Equipment | 0 | 0% | 6 |
| Project costs | 78,738 | 38% | 48,549 |
| Heat and light | 30,513 | 15% | 34,897 |
| Audit and accountancy | 4,250 | 2% | 4,300 |
| Depreciation and bad debts | 9,777 | 5% | 9,777 |
| Others | 2,841 | 1% | 2,341 |
| Total expenditure | 176,276 | | 144,312 |
| Surplus for the year | 28,903 | 14% | 20,799 |

Business Review

Board of Trustees – September 2022

| | |
|----------------------------|-------------------------|
| Anne M Stuart MBE | <i>Chairperson</i> |
| Christine Devine MBE | <i>Vice-Chairperson</i> |
| Charlie Millar | <i>Treasurer</i> |
| Charlie Turner | <i>Board Member</i> |
| Lewis MacSween | <i>Board Member</i> |
| Glenn Elder | <i>Board Member</i> |
| Susan Casey | <i>Board Member</i> |
| Evelyn Ferguson | <i>Board Member</i> |
| Councillor Margaret Morgan | <i>Board Member</i> |

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

Registration particulars

Registered at Companies House

Registration Number SC205629

Office of the Scottish Charity Regulator

Charities and Trustee Investment (Scotland) Act 2005

Scottish Charity Number SC030310

Auditor

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

Banker

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

Solicitors and company secretary

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



Chair's Report

Business Activities

The nursery has the capacity to offer 57 full time childcare places. We are nearing maximum capacity with a waiting list for available spaces.

Our main area of business is to promote the health, wellbeing and development of our children and families.

This is our fourth year in achieving funding from Glasgow City Council for a Part time Lead Practitioner in Attainment. The postholder supports staff and children in areas of numeracy in our 3-5 room.

This year the Nursery was fortunate to obtain funding to redevelop the Nursery garden and create more opportunities for play.

The nursery took the decision not to increase its fees in 2021/22, focusing on growing the business and ensuring that all the childcare spaces were filled and has seen its income and its reserves grow over the last financial year.



Parent Involvement

We communicate with parents via an online portal, called Learning Journals. This permits our staff team to put observations of the children online to allow parents to view and comment on these observations so that they feel engaged with their children. This gives parents a huge sense of pride and ownership over their child's learning. This process also permits parents to track and monitor their child's progress. Parents can also upload experiences from home onto their child's journal.

Staff Development and Education

1 member of staff is 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 2022/early 2023.

Graduation

In August 2022, 22 of our children graduated this year and moved onto Primary School.

Anne M Stuart

Chair Cassiltoun Stables Nursery



Strategic and Operational Objectives



Strategic Objectives 2022 – 2025

Ensure that our child care fees remain competitive and affordable.

Maintain high quality childcare services adhering to current Scottish Government Guidelines and curricular Frameworks.

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

Develop our workforce through education, training and coaching.

Ensure we actively involve parents in the operation of the Nursery and attract and retain highly skilled and knowledgeable Board and staff members.



Nursery Operational Objectives 2022 – 2023

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

- 1 Complete Assessment and Progress reports for all children measured against the SHANARRI indicators.
- 2 Achieve a measurable increase in numeracy throughout the Service with the input from LPA officer (0.5).
- 3 Achieve a measurable increase in literacy throughout the Service with the input from the Leader of Early Learning (GCC).
- 4 Increase level of parent engagement: Online learning journals, 2 x 1:1 meeting with parents.
- 5 3 newsletters, 1 graduation ceremony.
- 6 Nursery Manager to progress level 8 Forest Kindergarten who will subsequently train the staff team – aim to achieve September 2022.
- 7 Achieve 53 FTE throughout the year.
- 8 Work towards achieving the HWL Bronze Award.
- 9 Ensure that the Board of Management complete their agreed training and learning plans.
- 10 Progress with the Eco School Award.

Financial Highlights

| Income (£s) | 2021/22 | % of income | 2020/21 |
|------------------------------|----------------|-------------|----------------|
| Childcare | 570,644 | 92% | 334,422 |
| Grants received - other | 52,855 | 8% | 41,713 |
| Insurance and furlough claim | 65 | 0% | 80,591 |
| Total income | 623,564 | | 456,726 |

| Expenditure (£s) | 2021/22 | % of income | 2020/21 |
|---|----------------|-------------|----------------|
| Wages and agency staff | 368,309 | 59% | 302,850 |
| Staff training, uniforms | 7,574 | 1% | 5,287 |
| Rent | 69,590 | 11% | 73,446 |
| Toys, equipment, marketing and food | 45,626 | 7% | 12,756 |
| Telephone, printing, stationery | 2,417 | 0% | 2,120 |
| Insurance and subscriptions | 9,611 | 2% | 6,219 |
| Cassiltoun HA management charge | 15,810 | 3% | 15,351 |
| Governance costs, depn. and legal fee | 9,968 | 2% | 8,407 |
| Loan interest, bank charges and bad debts | 118 | 0% | 5,728 |
| Total expenditure | 529,023 | | 432,218 |

| | | | |
|----------------------|--------|-----|--------|
| Surplus for the year | 94,541 | 15% | 24,508 |
|----------------------|--------|-----|--------|

£45,626

Spent on toys,
equipment,
marketing
and food



£69,590

Spent on rent



£368,309

Spent on
wages and
agency staff



£7,574

Spent on staff
training and
uniforms



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

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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 2022

| | |
|-------------------|---------------------|
| Anne M Stuart MBE | Chairperson |
| Jean Farrell | Board Member |
| Evelyn Ferguson | Board Member |
| Jennifer McInness | Board Member |
| Vacancy | Parent Board Member |

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

Our Thanks...

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

Castlemilk Stables • 59 Machrie Road • Glasgow G45 0AZ

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

 facebook.com/cassiltounhousingassociation
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