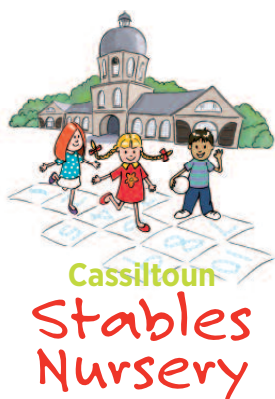




Cassiltoun Group



Combined 3 Year Internal Management and 30 Year Business Plan

Cassiltoun Housing Association
Cassiltoun Trust
Cassiltoun Stables Nursery

March 2018 to March 2021

Version 2018 (7): 19th October 2018

Cassiltoun Housing Association is a Registered Scottish Charity No SC 035544
Registered under the Industrial & Provident Societies Act 1965 (2190 R(S))
and with The Scottish Housing Regulator (84)

Cassiltoun Trust is a Private Limited Company | Registered Scottish Charity Number SC030310
Registration Number 205629 | Registered at Companies House, Edinburgh
Registered Office Castlemilk Stables, 59 Machrie Road, Glasgow G45 0AZ
Cassiltoun Stables Nursery is a Private Limited Company | Company Registration No SC 423689
Registered Scottish Charity No SC 043312 | Care Inspectorate Registration No CS 2012308178

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Section 1 | Cassiltoun Housing Association in Numbers

– Quick glance as at 31st March 2018



1. Stock size/type and average weekly rent

Size	House	Tenement	4-in a block	Total	Total Lettable	Average rent
2apt	3	52	28	83	81*	£68.64
3apt	56	544	23	623	612*	£71.49
4apt	32	128	0	160	158*	£81.44
5apt +	102	6	1	109	109	£93.38
Total	193	730	52	975	960	£75.37

2. Void Management of our stock and efficiency

Void at year end	1	No. of lettable houses that became vacant	92
Void for 6 months +	0	% of lettable houses that became vacant	9.58%
Number of Properties abandoned	11	Total Re-let	91
% rent lost	0.27%	Average time to let	8.66 days

3. Tenant Satisfaction Snap Shot

% of tenants Satisfied with overall Service	90%
% of tenants who feel Landlord is good at keeping them informed	96%
% of tenants satisfied with opportunities given to them to participate	86%
% of tenants satisfied with standard of home when moving in	89%
% of tenants satisfied with the quality of their home	85%
% of tenants who have had repair carried out in last 12 months satisfied	98%
% of tenants satisfied with Management of neighbourhood	87%
% of tenants who feel rent is value for money	79%
% of factored owners satisfied with service	81%

4. Repairs activity, performance and efficiency

Total number reactive repairs	3497	Total number of repairs possible Right First Time/actually	2829/2615
Average number reactive repairs per property	3.59	% of repairs completed Right First Time	92.44%
Number of Emergency Repairs	668	% Repairs appointment kept	99.38%
Average time to complete Emergency	2.01 hours	Properties requiring Gas Service	948
Average time to complete non emergency	3.62 days	% properties had gas safety check completed by anniversary date	

5. How quick and responsive is our complaint handling?

	1st Stage	%	2nd Stage	%
Received in reporting year	89	-	4	-
Carried forward from 16/17	0	-	0	-
Complaints fully responded to	89	100%	4	100%
Complaints upheld	68	76.40%	2	50%
Within SPSO timescale	83	93.26%	4	100%

6. Tenancy sustainment of new tenancies

Number of tenancies which began in previous reporting year		Tenants who remained for 1 year+
Existing tenants	14	10
Statutory homeless	19	17
Waiting list	38	34
%e who sustained for 1 year +		86%

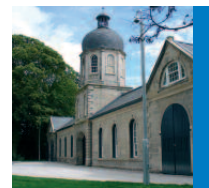
7. Rents and efficiency

Total amount of rent collected	£3,695,559	Gross rent arrears	£98,210
Total due to be collected	£3,720,768	% gross rent arrears	2.63%
% collected	99.32%	Void rent loss	0.27% (£10,077)
Rent Increase	4.4%	Total former tenant arrears	£36,835
Number of households receiving direct housing cost payments	708 (£2,137,756)	Former tenant arrears written off	£21,862 (59.35%)

Further information on how benchmarking is illustrated in our Operations Service Plan and the Tenants Report Card available on our website.



Section 2 | Executive Summary



Cassiltoun Housing Association is a community controlled housing association formed in 1984 by a group of local people, then council tenants. The group wanted to bring about change by managing and controlling their own affairs. Since then they have been hugely successful. Originally formed as Glasgow's first housing co-operative "Castlemilk East" in 1985, after a rule change in 2004 to become a charitable organisation, changed our name to Cassiltoun Housing Association.

The key reason for 33 years success has been the community controlled independence of Board Members who govern and manage the Association's business.

Today more than ever the Board of Cassiltoun Housing Association **fully intend to remain independent and in control of their affairs.**

This IMP and Business Plan clearly sets out how Cassiltoun Housing Association operates and demonstrates our financial capacity, long term viability and business planning assumptions **which conclude that the Board fully intend to continue for many years independently as they have done for the previous 32 years.**

The Association has successfully contributed to the physical and economic regeneration of Castlemilk over the previous 32 years. We have worked closely with our strategic partners to deliver massive improvements to the lives of our tenants and the wider community.

We have had many important milestones and successes, for example:

- In 2000, we created a subsidiary "Cassiltoun Trust" to renovate the 19th century Grade B listed Castlemilk Stables block. The Trust successfully raised £4.2 million to complete the renovation of the Stables. The Association's office base is located at the Stables.
The project has attracted enormous attention from the regeneration community locally, nationally and internationally. To date, the project has received 10 major awards including the RIAS Scottish Building of the Year 2008.
- In 2009 we successfully secured Second Stage Stock transfer from GHA and expanded our factoring service.
- Since 2007, we have expanded our non housing work from our inspirational setting at Castlemilk Stables. The Association delivers many additional services including Stable Studio, IT Training, Castlemilk Park Programme and Community Garden.
- We have diversified our business further by working in partnership with the Talbot Association, Social Work and the City Council's development and regeneration service to develop Buchanan Lodge a residential home for 40 vulnerable elderly men. The cost of this project is in the region of £5.5 million.
- The Association has placed great emphasis on Business Planning and improving efficiency. We have reviewed how we work and what we want to achieve. We have reviewed our control systems, our structure and as a result introduced SMART planning, Operational Service Plan, detailed financial plans including sensitivity and scenario planning linked to our Asset Management plans and links very closely to our lending covenants and ratios.
- By 2011, we completed the SHQS. (We further engaged specialists' surveys to verify compliance).
- In 2012 we established 'Cassiltoun Stables Nursery', a new social enterprise offering high quality pre-5 childcare and local training and employment opportunities.
- Value for Money (VFM) – is demonstrated in our business approach, our diversity and communication strategy.



- Tenants satisfaction levels continue to improve year on year and the Association is currently recording its highest level of tenant satisfaction.
- In 2017, the Association achieved its “Platinum” Standard Investors in People status. We believe that investment and support of our staff team is critical to deliver our aims and objectives whilst sustaining our success. Therefore the Board received an independent assessment from Investors in People.
- Our Board regularly reviews our aims, objectives, risks and critically our performance. We also through our web site, newsletters and annual report, highlight our performance. We use a traffic light monitoring system to review our set objectives. Our Board receives two traffic light reports per annum and reviews our financial performance monthly.
- To help improve our efficiency, we entered into a 3 year fixed price reactive maintenance contract. This contract has enabled the Association to work within its set budget. We can also report high levels of tenant satisfaction with the repair service.
- In the 2012 New Years’ Honours List, our founding board member and current chair, Anna Stuart, was awarded an MBE in recognition of her contribution to Housing and Regeneration in Castlemilk.
- In 2016, our chair Anna Stuart MBE, won the inaugural Mary Barbour Award in recognition of over 30 years of campaigning to improve socio-economic conditions for people of Glasgow.

We continue to monitor how changes in the Welfare system could potentially have an impact on our business and our tenants. We have an excellent in-house welfare, financial inclusion and digital inclusion team currently funded by the Big Lottery and working in partnership with Craigdale Housing Association. Our Regeneration Manager is qualified in Welfare Law and leads our strategic response to the changes. Together they have the expertise to advise and guide the SMT, staff team, Board and tenants through the changes and their implications. An indication of the success of our proactive strategy is the limited impact that Welfare changes has, so far, had on our business.

Despite the current economic conditions and ongoing economic uncertainty due to the recent Brexit decision the Association believes that its robust planning framework, long term forecasts and scenario planning all indicate that the Association will remain strong and financially viable over the next 30 years.

We review our Asset Management Plan on a regular basis and in 2016/2017 this was updated to reflect our new Stock Conditions Survey. This Plan backed up by our Financial Assumptions will demonstrate that the Association has the resources to carry out necessary improvements and investments in our Housing Stock over the next 30 years.

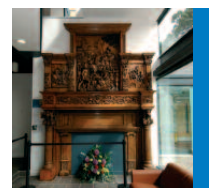
Our thriving social enterprise, Cassiltoun Stables Nursery, has been in operation since June 2013. In its early years the nursery required both financial and intensive business support from the parent company but growth and successive re-registrations to increase childcare numbers, (the latest in 2017 to take the number of spaces to 55 full time equivalent), has seen the Nursery develop into a well-run, successful organisation. The Nursery continues to provide local jobs and training placements and Care Inspectorate visits have confirmed that the Nursery delivers high quality childcare.

The new ventures’ business plan is fully outlined as an appendix to the Association’s IMP/Business Plan.

We strongly believe in investing in our people; in 2017 we achieved IIP Platinum status. We support our staff’s professional development and we have recently seen one member of staff completing their Masters in Housing and our Senior Management team achieve their ILM in Leadership Skills. Also, in 2017, another member of staff achieved a Diploma in Housing Studies at Stirling University.

Our organisation Values, shown on page 5, which were created by our staff team, are fundamental to our success.

Section 3 | Vision, Mission Statement and Values



Vision

Community driven social responsibility achieved through business diversity and performance which will make a real difference to local people.

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.

Values

The key values were agreed as:



There are at least seven good reasons for having this plan:

1	The Combined Internal Management Plan/Business Plan is intended to be a tool that will assist us to move forward and achieve our operational and strategic objectives.
2	It aims for a level of detail, which allows the Board to see how the core work of the Association can be monitored and controlled.
3	Individual managers will ensure those day-to-day tasks, and the performance of individual members of staff accords with the overall plan.
4	Section heads have been responsible for developing the activity plans associated with the various operational objectives we have identified.
5	These activity plans are to be incorporated into the staff development and appraisal process and will also be monitored bi-annually.
6	To make our stakeholders aware of our Strategic & Operational Objectives.
7	Identifying and managing risk will be evident in all that we do.

Section 4 | Introduction

The Association continues to monitor all aspects of our work to ensure that we met our Operational and Financial Targets and Strategic and Operational Objectives. The external economic conditions continue to focus our minds on delivering even greater value for money whilst at the same time ensuring that we play our part supporting the local economy via our planned expenditure. Our business plan does not sit still which is reflected in the many successes we have achieved; to maintain our business drive we must continue to operate flexibly in a changing environment both internally and externally.

The management team, Board and staff carry out a continuous review of this 3 year plan throughout each year and implement a review annually. The 2018 review was completed in March 2018. We have discovered that during the current recession better financial deals are achievable from Contractors, Suppliers and Consultants therefore there are some business advantages during these times that will actually improve our efficiency.

In particular:

- We have now completed our tenth “Operations Service Plan” which is assisting the operations team focus on the links to the Association’s mission statement, strategic, operational objectives and this internal management plan. We have set clear targets and described how we will monitor progress to ensure that corrective action can be taken should we anticipate difficulties.
- The Operations Service Plan has both a strategic and operational role in the delivery of Housing and Property Services. The focus for the service is to deliver the changes needed to the Cassiltoun area of operation so that we can create an environment where people choose to live. The plan is reviewed annually by the SMT, Operations Staff Team and the Operations Sub Committee.
- The Governing Body members have continued with their ongoing training and development and have completed their annual appraisals which highlight any new development needs.
- Attendance at Board and Sub Committee meetings is high and many Board members attend seminars and training events and are involved in wider networks that keep them updated on both housing and wider issues that affect our sector.
- Through the work of our Community Development Officer we are actively encouraging increased levels of volunteering and participation in the organisation and actively mentoring individuals. We are pleased that this has now led to a tenant feeling ready to move from our focus group onto our Board.



- We took ownership of Buchanan Lodge in March 2009 and successfully completed the renewal of the building by renovating part of the building and by creating a new build extension over two floors to create a modern, fully equipped 40 bed residential home for elderly homeless men with alcohol problems.

We are now in our 6th year of operation at Buchanan Lodge.

- In 2015/16 the Association made a significant change to how we deliver our arts based programmes at Castlemilk Stables. Our long partnership with Impact Arts came to an end after five successful years. When the original programme started they had an intended short period to establish themselves. Craft Café has been replaced by Stables Studios by employing artists directly and reducing the number of service hours.

Our work in Castlemilk Park continues to develop with over 100 free events organised in the park for local people. The Community Woodland Officer has co-ordinated much of the events, activities and improvements at Castlemilk Park,

The park project is making a contribution to greener and healthier lifestyles for many local residents.

Castlemilk Park won the Best Practice in Developing Communities Award at the TPAS Awards 2016.

- The current economic climate is proving to be challenging both in terms of how our subsidiary Cassiltoun Trust meets its business plan revenue targets. The Board of Cassiltoun Trust has agreed to extend the children's nursery. This will take over the 3 vacated offices and the Association are renting 3 offices. All office space is let for the foreseeable future.

- The Association agreed proposals with Fair Deal and Social Work to develop our old office at 70 Machrie Road into 6 Flats. Progress between all the partners has been excellent. The project has proven to be highly successful.





- Over recent years the Association introduced new tenant services directly as a result of listening to tenants views. For example the undernoted services have either been introduced or extended. These services will continue to be maintained in the future by the Association.
- **Stair Cleaning Service** to all common closes. This service has been delivered well by our contractor and is closely monitored by staff and tenants. Feedback from tenants and owners has been very good.
- **Back Court and Bulk** services have been improved by extending our environmental contractors responsibility. We will continue to work closely with Land and Environmental Services to ensure tenants and owners receive the best service from the City Council.
- **Street Cleaning and Graffiti** is also prioritised by the Association Staff.
- **Handy Man Service** increasingly some of our tenants need assistance within their home or garden, our handyman will assist tenants with small odd jobs.
- **Welfare Rights and Money Advice Service** is now a core service and invaluable to our tenants and also very important for the Association in terms of tenancy sustainment, which impacts favourably on arrears and void performance. With the continued impact of Welfare changes by the Westminster Government and the devolution of increased powers over Welfare to the Scottish Government the knowledge and experience of our welfare team will also be important over the 'period of this business plan'.
- **Skip Service for Bulk** will be maintained. The Association will hire skips at busy periods like Christmas and Spring to assist with the reduction of Fly Tipping.
- **Cassiltoun App** introduced in 2015 to enhance service delivery by providing a mobile communication for tenants.

Tenant Satisfaction Survey

The results of our 2016 Tenant Satisfaction Survey validated our belief that we are providing a high quality service to our tenants as, in the main, most of the indicators were positive. Our next Independent Tenant Satisfaction Survey will be completed in 2019-20. The Survey assists us with our completion of the Social Housing Charter as well as providing tenants views on the services we provide and their local neighbourhood.

Key Objectives

- To identify satisfaction levels with services provided by the Association;
- To investigate satisfaction levels with the home and neighbourhood;
- To collect customers' views on participation and ways of influencing and feeding back to the Association.
- To comply with the SHR's Tenants' Social Housing Charter.
- To make improvements and learn from our tenants.



A total of 408 interviews were achieved with Cassiltoun tenants representing a sample of 41%. The results of the survey continued to be encouraging. A brief summary is noted below:

1. **Keeping Tenants Informed** – 96% of tenants are very or fairly satisfied with the Association at keeping them informed.
2. **Satisfaction With The Home** – 85% of tenants are satisfied with their home.
3. **Participation** – 86% of tenants say they are satisfied with participation opportunities.
4. **Telephone Service** – Satisfaction with the telephone service is very high with 98% of tenants satisfied with the time taken to answer the phone.
5. **Overall Satisfaction with the Repairs Service** – 84% of tenants who have reported a repair in the past 12 months stated they were very or quite satisfied with the repairs service overall.
6. **The Neighbourhood** – 87% stated they consider Cassiltoun's management of their neighbourhood is good or very good.
7. **Overall Satisfaction** – 90% of tenants stated they are either very satisfied or fairly satisfied with Cassiltoun HA as a landlord.
8. **Welfare/Money Advice** – 100% of tenants were either very satisfied or fairly satisfied with the service received.

These results demonstrate that not only are significant improvements being made by the Association in its service delivery but that this is contributing to far greater satisfaction amongst tenants with the neighbourhood as a place to live.

The Association has made dramatic improvements to every aspect of service delivery and indeed these results show improvement to satisfaction levels in the Association's previous survey in 2013.

We have continued to improve our performance and have maintained service delivery.

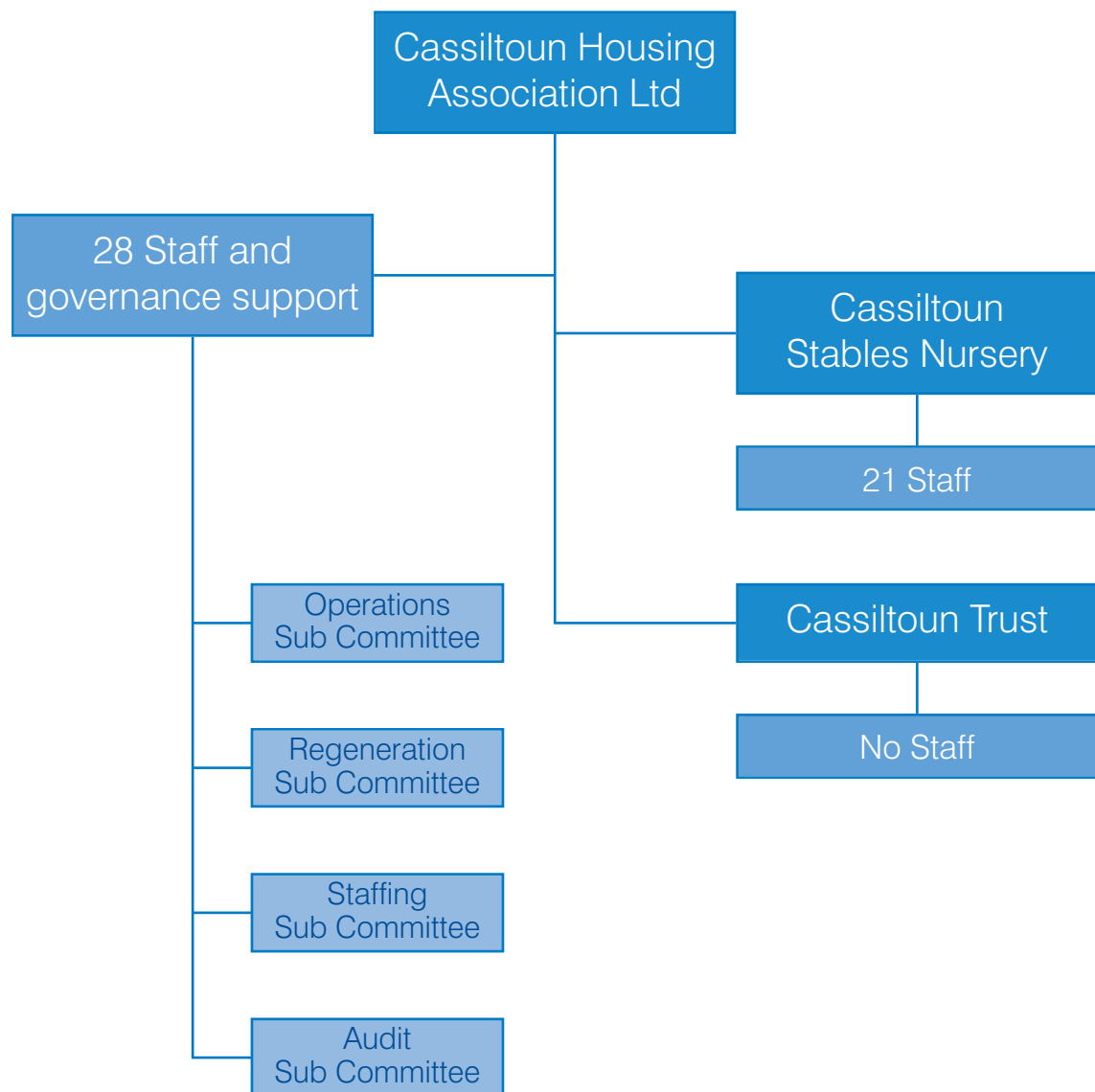
To view the full 2016 Tenant Satisfaction results, visit our website www.cassiltoun.co.uk/downloads.



Over the next 36 months from April 18 we will be busy preparing and concentrating on:

- Ensuring that we achieve our operational targets. This includes managing our City Building multi-trade reactive maintenance contract, our stair cleaning service and our environmental maintenance contract. In addition our cyclical and major repairs contracts are being closely managed to ensure greater tenant satisfaction and improved value for money.
- Completing the Association's Tenants Charter return in May each year and submitted to the SHR. Reviewing our data collection methods will remain a priority throughout the year.
- To support Cassiltoun Trust Business Plan Objectives including:
 - To deliver the 100 events listed to take place in Castlemilk Park.
 - To oversee the Castlemilk Park Employability Project.
- To provide the Stables Nursery with the agreed level of management, governance and financial support by overseeing the business activity of our new subsidiary business.
- To continue to improve our relationships with our strategic and tactical partners along with our stakeholders. The Association has many partners and stakeholders and it is vital that we remain committed to creating and sustaining excellent relationships.
- We want to ensure that we manage our wider regeneration projects and comply with our funding partners to deliver the agreed outcomes.
- Ensuring that we review our policies and procedures in line with good governance.
- Ensure that our risk assessment procedures continue to be robust and suitable for the changing environment in which we operate. Regular review will test our risk procedures
- Staff changes as a result of our business diversification and successful funding bids will require the Association to closely monitor the impact of change therefore we intend to continue to review our staffing performance throughout the period of this plan.
The Cassiltoun Group now employs 49 staff (28 Housing Association staff and 21 nursery staff).
- Carry out Board appraisals in line with regulatory standards.
- Maintaining our Investors in People Platinum Award
- Take forward our development proposals for "Barlia 3 new build project" to complete 42 new homes. We will be creating detailed business planning options and will work with external consultants to assist the process.
- Complete a feasibility study to assess the potential of the Nursery Site located adjacent to Barlia Drive. (Our development strategy plan provides full details).
- Carry out a feasibility study with external consultants to fully assess the options for the future delivery of our close cleaning and landscape services. We are reviewing the option to take this in-house by creating a new social enterprise company. (The final report will be available by the spring of 2018).
- By May 2018 be fully prepared for the new General Data Protection Regulation which comes into force on 25th May 2018.
- Prepare for the introduction in 2019 of the extension to the Freedom of Information (FOI) to include housing associations.
- Review the impact of Universal Credit introduction in Castlemilk in December 2018.
- Organising future tenant satisfaction survey in 2019/20
- Organising the next stock condition survey in 2020/21
- Benchmark our services, costs and rents to assess the value for money being achieved.
- Complete in 2019 the next review of our Asset Management Policy.

Section 5 | Group Structure Board and Staff Relationship



Section 5 | The IMP Process/ Group Structure

This Internal Management Plan is a joint working document influenced by the joint staff and Board teams of Cassiltoun Housing Association.

To achieve this plan, the following approach was developed:

Stage 1	Management Team reviewed existing strategies, objectives and risks. Recommendations were made to Board Members. (Feb/March 2018)
Stage 2	Board of Management reviewed the recommendations of the Management Team. (March 2018)
Stage 3	The staff team reviewed the strategies and objectives. (March 2018)
Stage 4	A joint Strategy Away Day of all Board members and staff was held to sign off and agree our strategic and operational objectives.
Stage 5	SWOT Analysis carried out by staff and Board each year.
Stage 6	2017/18 review carried out by Senior Management Team/Board and Staff – approved by Board November 2017 (including further Risk Register review).

How we ensure that we achieve the objectives, performance and targets outlined within the Internal Management Plan:

1	The Governing body (Board of Management) has the ultimate responsibility for ensuring that the mission statement, strategic and operational objectives are monitored and reviewed.
2	The Board of Management and Senior Management Team will oversee the effectiveness of our financial planning. Our external audit function will also support our financial effectiveness. The Scottish Housing Regulator also monitors our financial performance.
3	The Operations Sub-Committee will have the responsibility for measuring the success of the annual performance of our housing and property services targets, budgets, KPI's, service delivery to tenants and continuous improvement in our customer services.
4	The Regeneration Sub-Committee will oversee our non-housing activities. Meetings called when required.
5	The Board of Cassiltoun Trust has the responsibility to review this business plan.
6	The Board of Cassiltoun Stables Nursery has the responsibility to review this business plan.

See appendix 1 for Operations Service Plan.

Group Structure |

Board of Management



Anna Stuart MBE

Chair, Cassiltoun Housing Association

Anna was elected as Chair after the AGM in August 2018. She first became a member of the Association in September 1992.

Anna is a vastly experienced board member who helped found Castlemilk East Co-Op. Anna is a committed community activist who has worked hard towards the wider social and economic regeneration of Castlemilk. Anna's work is widely recognised throughout the housing sector:

- **2004 – Employers in Voluntary Housing Board Member of the Year**
- **2010 – Evening Times Community Champion Award**
- **2011 – Awarded MBE in the New Year Honors List**
- **2016 – Mary Barbour Award, recognising the role of women in housing**

Anna was formerly employed as a Civil Servant and is now retired from Glasgow City Council where she worked in a children's nursery.

Anna is also the Chair of Cassiltoun Trust and a Board Member of Cassiltoun Stables Nursery.

Anna also has the SQA qualification in "Governance of the Scottish Housing Association".

George Kelly

Vice Chair and Treasurer

George became Vice Chair and Treasurer after the AGM in August 2018. He first became a member of the Association in August 2007. George is a vastly experienced board member and holds the SQA qualification in "Governance of the Scottish Housing Association".

George is employed in the retail sector in a supervisory capacity and educated to HNC level in Business Studies. George has a keen interest in finance and business planning.

George is the Chair of our subsidiary company Cassiltoun Stables Nursery.

Evelyn Ferguson

Secretary

Evelyn has been a Board member for over 16 years. Evelyn was elected as Secretary after the AGM in August 2018. She first became a member of the Board in September 2002.

Evelyn has a keen interest in customer service and regularly attends external and internal training and networking events.

A highly motivated local resident who has made a significant contribution to the progress of Cassiltoun Housing Association.

**Teresa McGowan****Board Member**

Teresa joined the Board of Cassiltoun (previously Castlemilk East Housing Co-operative) in 1996. She stepped down and rejoined in September 2008. Teresa is also Chairperson of the Operations Sub Committee. Teresa cares passionately about the local environment and property maintenance.

Teresa previously worked as a dental nurse for 13 years and was in the Territorial Army for 10 years.

Teresa remains committed to the community controlled housing movement and believes that tenants views must be heard.

Teresa Sadler**Board Member**

Teresa joined the Board in September 2010 and is a co-opted housing professional who works in Corporate Services within another Housing Association, educated to HND level in Administration and IT.

Teresa is a vastly experienced Board member who was previously the Chair of Cassiltoun Housing Association when she was a local resident.

Teresa has a passion for Castlemilk and cares about service delivery and achieving value for money.

Adam Milligan**Board Member**

Adam is a former GHA tenant who transferred to Cassiltoun and takes up a nomination place on our Board for former GHA tenants. Adam has been a Board member for over 13 years. He first became a Board member in 2005.

Adam is an experienced Board member who has a passion for good quality customer services.

Adam regularly attends training, networking and conference events to help maintain his enthusiasm and knowledge in his role as a board member.

William Craig**Board Member**

William was elected to join the Board of Management in August 2013.

William is a long standing resident in Castlemilk and cares about his local environment.

William is very involved in his local church and supports social inclusion. Now retired after serving the city as a bus driver for 36 years.

William has attended various training and development sessions to help improve his effectiveness as a local Board member.



Jim Garrow	Board Member
<p>Jim was co-opted onto the Board of Management in September 2015 and then elected to the Board at the AGM in 2016. Jim has been a resident of Castlemilk for 42 years and understands the needs of the community.</p> <p>Jim has proved to be a very committed individual with a fantastic attendance record at Board and Sub Committee meetings and numerous training and external conference events.</p>	

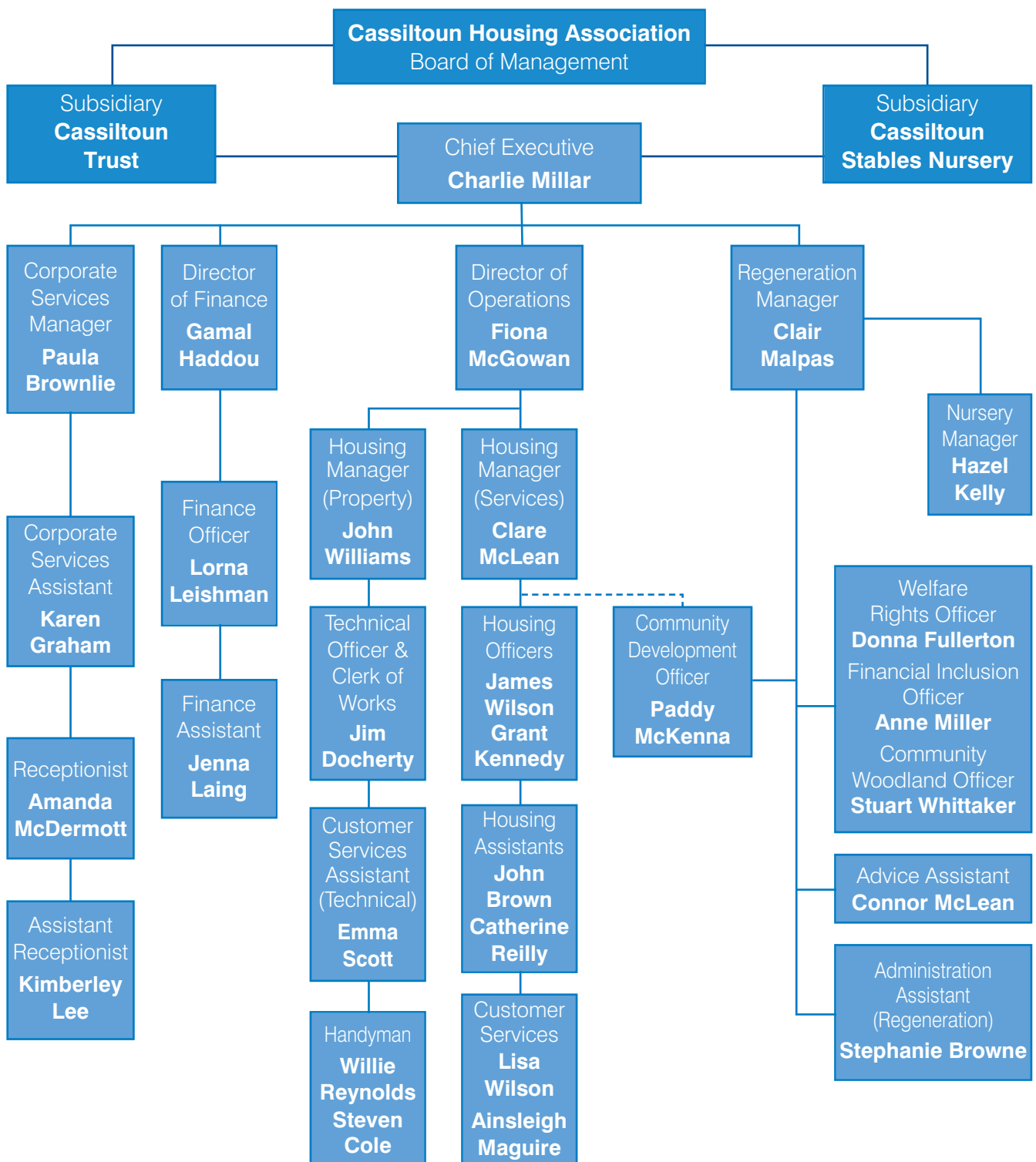
Julie McNeil	Board Member
<p>Julie joined the Board in 2016 as a co-optee and following the AGM in August 2017 is now a full board member. Julie first became involved with the Association when she joined the tenants Estate Action Group to help improve the local environment. As a local resident of 30 years, Julie wanted to give something back to her community and by joining the Board has provided the opportunity to do so.</p> <p>Julie cares passionately about the local environment and customer service standards. Julie is committed to improving her skills to improve her effectiveness as a Board member and regularly attends training and conference events.</p>	

Debbie Mackenzie	Board Member
<p>Debbie joined the Board in April 2017 as a co-opted member and after the AGM in August 2017 became a full Board Member. Debbie currently works in the education sector having previously worked in the housing sector within the city.</p> <p>Debbie has an interest in good governance and is vastly experienced having served on the Board of the local high school.</p> <p>Debbie is educated to HNC level in Public Administration.</p> <p>Debbie is a local resident who wishes to support the community based housing model and is committed to personal development to improve her effectiveness.</p>	

Donna Ferguson	Board Member
<p>Donna joined the Board after the AGM in August 2018. She has over 30 years experience of working in a Child Care environment.</p> <p>Donna is one of our newer Board Members following her successful election at our AGM in August 2018.</p> <p>Donna is a resident of Castlemilk. She recently decided to become more involved with the Association after reading about all the great work that Cassiltoun Housing Association does for the community. Donna also was aware that the Association were looking for new board members.</p>	

Group Structure |

Staff Structure as at January 2018



Cassiltoun Housing Association

Staff at October 2018



Name	Position	Contribution to the overall objectives of Cassiltoun Housing Association
Charlie Millar	Chief Executive	Strategically develop and lead the Association, support the Board. To work closely with Board Members to ensure that performance and strategic operational objectives of the Association are being met through regular review. To lead, manage and inspire the Senior Management Team and the Staff Team.
Gamal Haddou	Director of Finance	To support the Chief Executive. To help deliver the Association's Strategic and Operational Objectives. To also plan, co-ordinate and monitor the Association's financial operations to secure long term financial viability for our organisation and value for money for our tenants.
Fiona McGowan	Director of Operations	To lead and manage the Association's operations, including staff, contractors and service providers. To ensure that the Association is compliant with relevant legislation and that we operate within our rules. The setting of targets and monitoring to ensure that the operations service plan delivers the objectives set out in the business plan. As a member of SMT, to contribute to the strategic direction of the Association.
Paula Brownlie	Corporate Services Manager	To provide governance support to the Association's Board and Senior Management Team. To oversee the Association's Corporate Services functions and to provide a confidential PA service to the Chief Executive Officer.
Lorna Leishman	Finance Officer	Effective financial and administration support to the Finance Department.
Clair Malpas	Regeneration Manager	To lead and manage the wider regeneration work of the Cassiltoun Group. Maximise grant income to allow the Group to deliver on its Regeneration aspirations which focuses on improving opportunities, inclusion, wellbeing and aspirations of the community. Lead the Group's response on Welfare reform. As a member of the SMT contribute to the strategic direction of the organisation.
Paddy McKenna	Community Development Officer	To deliver our existing community projects and develop and deliver a range of new community development initiatives.
Jim Docherty	Technical Officer & Clerk of Works	To ensure that the Association's tenants and owners receive a first class repairs and maintenance service. To liaise directly with customers regarding service delivery and to work in close partnership with the Associations contractors to deliver the service effectively. To provide Clerk of Works service for the Association's new build programme.
John Williams	Housing Manager (Property)	To lead the work of the Operations Team Area 1. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears. To effectively manage the handyman.
Clare Maclean	Housing Manager (Services)	To lead the work of the Operations Team Area 2. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears. To effectively manage the handyman.
Grant Kennedy	Housing Officer	To support the work of the Operations Team Area 1. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears.

Name	Position	Contribution to the overall objectives of Cassiltoun Housing Association
James Wilson	Housing Officer	To support the work of the Operations Team Area 2. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears.
John Brown	Housing Assistant	To support the work of the Operations Team Area 1. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears.
Catherine Reilly	Housing Assistant	To support the work of the Operations Team Area 2. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears.
Stuart Whittaker	Community Woodland Officer	Overseeing the management of Castlemilk Park and engaging with local organisations and residents to maximise economic benefits volunteering opportunities and increase overall usage of the park by the wider society.
Donna Fullarton	Welfare Rights Officer	To deliver welfare rights advice to maximise tenants' income and reduce poverty and to represent and advise tenants of both Cassiltoun and Craigdale Housing Association in all social security benefit matters.
Anne Miller	Financial Inclusion Officer	Delivers debt advice and financial inclusion initiatives including training and information sessions to service users. Works alongside the Welfare Rights Officer and Advice Assistant to provide services to tenants of both Cassiltoun and Craigdale Housing Association.
Connor McLean	Advice Assistant	Supports the aims of the Advice Team to ensure that tenants have access to information and advice with regards to benefits, debts and financial inclusion initiatives.
Karen Graham	Corporate Services Assistant	Provides administrative support and assistance to the Corporate Services function and the Chief Executive Officer and supports the work of the Senior Management Team and Board of Management.
Jenna Laing	Finance Assistant	Assists the finance department in maintaining and developing the Association's financial functions .
Amanda McDermott	Receptionist	To work with the Association's staff group to provide Customer Service Contact and Administrative support.
Kimberley Lee	Assistant Receptionist	To work with the Association's staff group to provide Customer Service Contact and Administrative support.
Emma Scott	Customer Services Assistant	To support the work of the Operations Team concentrating on repairs and maintenance including major repairs, gas maintenance and disabled adaptations. To ensure compliance with effective data collection for the ARC return.
Ainsleigh Maguire	Customer Services Assistant	To support the work of the Operations Team. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears. To ensure compliance with effective data collection for the ARC return.
Lisa Wilson	Customer Services Assistant	
Stephanie Browne	Administration Assistant (Regeneration)	To work with the Association's staff group to provide Customer Service Contact and Administrative support.
Willie Reynolds	Estate Caretaker	Provision of quick and cost-effective in-house minor repairs, inspection and estate management service to tenants.
Steven Cole	Estate Caretaker Assistant (temp)	To support the Estate Caretaker in the provision of the in-house repairs service providing the ability for 2 man jobs to be carried out.

Section 6 | SMART Planning



The IMP is the principle document for the Cassiltoun Group. It sets directions for housing, regeneration and wider action planning. The primary mechanism for implementation will be 'SMART' plans developed by each Senior Manager.

The Board of Management and Sub-Committee structure will review the actions in the SMART plans and ensure that actions are implemented in the most cost-efficient manner.

As well as the plans included in this document the Association develops and updates other specific operational plans during each financial year.

SMART planning gives each manager the focus that they need to ensure that we deliver our main objectives. Each SMART Plan is closely linked to delivery of the Strategic and Operational Objectives set within the Internal Management Plan.

This section contains the following SMART Plans:

- Chief Executive
- Director of Operations
- Director of Finance
- Regeneration Manager
- Corporate Services Manager
- Housing Manager and Property Manager

The purpose of this plan is to provide a monitoring framework for managers to ensure that their individual performance and priorities support the Strategic & Operational Objectives of Cassiltoun Housing Association as outlined within the IMP/ Business Plan 2018 to 2021..

Name: Charlie Millar
 Designation: Chief Executive
 Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
1	Update the annual Business Plan review From April 18 to March 19. (Includes the approved Operational Objectives 2018 to 2019)	Support SMT, Board & Staff. Ensure Business objectives are set and agreed by the SMT, Board and staff team. Business away day focuses on performance, Challenges, implications and ethos, values and culture of CHA. Regular monitoring and review reports to the board and various sub committees. Supported by SMT reports in their specialist area of work. The Associations performance is also benchmarked with the ARC return.	The planning period is part of a rolling planning framework embedded at CHA By March each year the Board review and agree new objectives, this was complete in March 2018. Staff briefing sessions take place before Business Planning Away Day on 18 May 2018. The plan includes a set timetable to include SWOT, Environmental Assessment, 30 Year Financial Plan (updated by Paul McNeil board meeting 25/4/18), Asset Management Plan and Risk Register review. External consultants will provide advice and assurance for the board.	The organization requires a sound IMP/BP and Asset Management Plan therefore cannot operate effectively or efficiently without a fully reviewed Business Plan. Our Planning framework has been in place for several years and has supported our 3 year rolling planning framework. Our experience working within a sound planning framework allows for quick monitoring, flexibility and risk management mitigation.	The process is rolling however the initial reviews started pre March 18. Board and staff have been updated with key milestones (Financial Plans, Operational Objectives and performance review) The full review will be update throughout the year. The Business Plan will be signed off and approved by the board by April 2018.	SMT Meeting Agenda`s monitor progress. The board receives monthly progress reports. 5 Year Asset Man plan requires to be updated in 2018 (Dir of Opps, Property Manager and Laura Edwards)
2	To oversee the Association's Medium Engagement Plan with the SHR for 2018/19	The Regulation Plan requires the Association to provide financial plans and assurance to the SHR therefore the Medium Engagement Plan is measurable.	Yes all the relevant information is approved and available. Our planning targets dates may change but overall achievable.	Regulatory requirement	The plan is for 12 months. Key milestone dates include information to SHR by the end of April 2018. Followed up by meeting in Q1 and further information to be submitted in 2018/19.	



	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
3	To support Subsidiary Pre 5 Children's Nursery	<p>Clear sales targets for 2018/19 have been agreed by the subsidiary board Of Cassiltoun Stables Nursery. Revised business planning targets and assumptions are reviewed bi-annually. The Nursery business Performance is regularly monitored via cash flow performance on a monthly basis. In 2017 The nursery received a very good inspection report providing independent verification. The nursery is operating close to its capacity.</p>	<p>Yes our plans are achievable based on previous year's growth and prudent future growth forecasts. Backed up with a specific Business Plan, Legal and governance framework and finance in place to ensure that the new business entity is created.</p>	<p>Our plans have realistic timescales and prudent operating assumptions. We have reviewed our business goals to ensure that our plans remain realistic. Whilst marketing to improve local awareness has been ongoing. As at April 18, the nursery had 75 children (part time) registered and was achieving £32k monthly income. The assumptions being made are based on current sales, demand and with 5 years' operating experience. The nursery achieved its expansion plans in 2017/18 by taking on a new room (former IT suite).Care inspectorate registered the nursery for 55 FT Places in July 2017. Since opening the nursery has taken in more that £1M in sales.</p>	<p>The project will enter its sixth year of operation on the 1 April 18 and the operational performance is predicated to continue through to 31 March 19, based on our business planning and scenario planning.</p>	<p>The Nursery has now started to repay its £100k loan. The nursery has become an established nursery of choice and has gained a strong reputation.</p> <p>The nursey is now busy developing its own values, behaviors and internal man plan by involving the staff and board.</p>
4	To ensure that the Association continues to manage welfare reform mitigation during 2018/120.	<p>This objective is easily measured by performance results.</p> <ul style="list-style-type: none"> • Arrears levels • Income targets • Turnover rate <p>Overall the Association must communicate our strategy internally and externally to measure the success or otherwise. The 2017/18 performance has exceed expectations again. All measured in our year end performance figures approved by the board.</p>	<p>It is important that the Association maintains momentum with our plans in 2018 to 2020 and beyond. The Association secured a 5 year funding bid from the big lottery to introduce a welfare reform team, consisting of 3 full time staff a (WRO, Money advice officer and admin support officer). In April 2017 a fourth staff member joined the team as a digital inclusion officer. The team have proven to be innovative and committed to achieving the best results for tenants. Furthermore regular performance reports are reviewed by the regeneration subcommittee.</p>	<p>The control of welfare reform changes is clearly out with the Association's hands therefore we have no guaranteed method of Ensuring our planning will be realistic. The Association has prioritized and increased its resources including staff to ensure that the risks are mitigated. To support the ongoing mitigation the board agreed to extend the welfare money advice posts for an additional year to 31 March 2020. The outcome of the Scottish Government's review of how a "Scottish Welfare System" will operate is currently not known.</p>	<p>Annual review of performance including the success of the welfare reform team will be the key to achieving this objective.</p>	<p>The importance of welfare reform cannot be under estimated the Board, SMT and Staff are fully aware of the implications. The welfare reform team will greatly support this objective. The ongoing success of the welfare team is of a significant level to suggest our mitigation strategy will have a positive impact. The Association's Regeneration Manager Clair Malpas is an expert in welfare reform and has been an invaluable advisor. Clair has also assisted the housing sector extensively.</p>



Name: Charlie Millar | Designation: Chief Executive | Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
5	Deliver non housing Regeneration Outcomes	Regeneration objectives are detailed in the annual regeneration plan for 2018/19	We have the financial resources in place for 2018/19 to deliver all our objectives. We have key partnerships in place with Castlemilk Park group, forestry commission, GHA and key staff also in place to support delivery. Our new Community Development Officer will also help to support participation	The Association and our key partners continue to promote the regeneration activities. From the evidence and experience of previous years I believe these plans are realistic. The community woodland officer's funding is in place until March 2019.	We remain focused on delivering our projects throughout the financial year to March 2019. Our subsidiary operations have 25 year business plans with much longer term objectives. The long term objectives of the Association are supported and agreed by our subsidiaries.	Our future planning will depend on external funding provision, the success of our subsidiaries and internal priorities (Particularly with welfare reform implications). There is a risk that our Park employability project will not proceed beyond May 2018 due to the external funding decision timetable.

6	Review and monitor Risks to the Association and our subsidiaries. Objectives All	It is important to update and maintain our approach to risk and build in risk assessments to all of our main objectives and financial planning.	The Association completed a major risk review in November of 2017 and March 2018. Due to the nature of our housing development plans and other key risks regular risk reports are prepared by the SMT and consultants for constant review as required. It is important to keep our Risk Register under review.	Yes no barriers in place. The SMT regularly review risks as a senior management team. We are aware that we are operating in challenging economic times therefore we are placing greater emphasis on our approach to risks and cost controls. Reference to welfare reform and Business planning has been highlighted. Our Nursery subsidiary is closely monitored	The board receives detailed monthly financial reports and operational reports which analyses progress and current risks. Action will be taken to mitigate fresh risks. Our approach to planning and risk management make it easier to identify failures in our planning, we use 6 Monthly Traffic Light monitoring reports which are produced to measure performance against set objectives.	
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	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
7	To lead the Association's ambitious new build housing proposals from 2018 until completion.	By April 2018 the Association's plans are advanced however after a tendering process a saving exercise is required. Progress will be measured until a site start is achieved. From site start separate project planning will take over.	The Association has appointed Paul McNeil from HRC Ltd to assess the business plan, examine the affordability. Private lending has been secured at £5M from CAF Bank. The sites are owned by CHA. Glasgow Council approved the feasibility report outlining our proposals and approach to risk. The council are committed to providing development funding grant. Therefore all the key planning tools are in place to ensure that our plans are achievable.	Our plans are realistic and based on a prudent approach to risk which have taken several years to develop as part of a well thought out strategy. We need to achieve a successful cost cutting exercise before May 2018. This is included in our Risk Register and the board will be regularly updated.	The timeline has been agreed, we have allowed for slippage for items out with our control such as the utility companies. We anticipate a site start no later than October 2018.	The Association has appointed Laura Edwards as our development manager to oversee the day to day development process by coordinating with the design team and other key stakeholders.
8	To ensure that the Association complies with the Regulatory Standards of Governance and Financial Management	The Association completed a full self assessment against the regulatory standards by 31 March 2018. The outcome provided assurance of high levels of compliance.	The culture of CHA has to ensure the standards are embedded in our reports, decision making and approach to risk. Ensuring that awareness is improved will help to achieve the standards.	It's imperative that the Association complies with the Regulatory Standards.	Maintaining compliance and best practice is a ongoing high level priority for the board and SMT at Cassiltoun HA.	

The purpose of this plan is to provide a monitoring framework for managers to ensure that their individual performance and priorities support the Strategic & Operational Objectives of Cassiltoun Housing Association as outlined within the IMP and Business Plan 2016/19.

Name: Fiona McGowan
 Designation: Director of Operations
 Period: 2018- 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED
1	Strategic & Operational To maintain performance across the KPI's set out in the Internal Management Plan, Operational Service Plan and Advice Team Service Plan.	Yes – Procedures are in place to monitor the performance in all KPI's of the Operations Team e.g. allocations, voids, repairs performance and estate management as per the Operational Service Plan reported quarterly to Operations Sub Committee.	Yes –The Operations team maintained its' performance during 2017/18 and the majority of targets were met. Welfare Reform in particular Universal Credit did not have the expected impact this year, however we will continue to monitor and review this. Therefore targets set within the Operations Service are realistic and achievable.	Yes – changes to the staff structure with the HM becoming responsible for separate functions (Services & Property) has worked well and the new Technical Officer has settled into the team and adopted the values and culture of Cassiltoun. We will continue to work with the staff team to ensure that they are working well together. The staff are all now experienced and trained to a high standard however further training is still ongoing when the need is identified. This will be further assessed through the appraisal scheme. The HMs will continue to have a more strategic auditing and monitoring role. Targets require to be set taking into consideration Welfare Reform. The KPI's and Operational Service Plan have been completed for 2018/19 which was approved by the Board 25/04/2018. In terms of external factors there is an increased risk that the Association may not fully achieve all targets.	Operations Service Plan presented to the Board 25/04/2018, quarterly monitoring reports to the Operations Sub Committee and monthly reports at Team Meetings.



	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED
2	Strategic Maintain the high quality of our housing and service provision, ensuring the comfort of tenants and the protection of investment. Review The Asset Management Policy To ensure that we deliver the objectives set in the Asset Management Plan and effectively deliver our 2017/18 major repair improvement plans	Yes – the Asset Management Plan is in place which was approved by the Board in April 2015, this will be reviewed and updated this year by August 2018 and taken to the Board for approval in September 2018 and we will work to this plan. In 2013/14 the Major improvement works went out to tender for the next 5 year period and have planned the procurement of the planned maintenance programme for the next 10 years 2013 – 2022. This ensures efficiencies for the Association. The 2017/18 programme was completed on time and within budget and the 2018/19 programme is currently being procured.	All contracts procured in 2013 have a 5 year extension clause. All planned major improvement works have been completed to March 2018. Tender out for 2018/19 fabric improvement works.	Yes. Yes – contracts on site and being closely monitored.	Site Start September 2018
	Continue to maintain the effectiveness of our Reactive, Cyclical and Environmental contacts.	2015/16 a new environmental and stair cleaning contractor were appointed (Caledonian Maintenance) and have been working well with the team to ensure that the common areas and services that they provide are to the Cassiltoun standard. Regular meetings are held and the staff regularly carry out audits of the completed work. The Reactive Contract (City Building) will be monitored and regular meetings held to ensure that they continue to provide value for money over the next two years. The Gas Contract went out to tender and a new contractor City Technical Services were appointed. Regular meetings between the Area Manager (property) and City Technical will be held as well as on site post inspections and audits to ensure the standard and quality of the work and Tenant Satisfaction with the service provided.	The Association Procured the Environmental and Stair Cleaning Contract – Caledonian Maintenance successful contractor and are working well in partnership with the Operations Team to improve the standard of the area.	Yes – First year successful however contractor will remain under close scrutiny and monitoring to ensure performance standards remain high.	Contracts now in place for 3 year period and being monitored regularly initial reports from tenants and Operations Sub is that satisfaction levels are high. Reported quarterly to the Operations Sub Committee.
			City Building were awarded the reactive maintenance contract for five years and we are currently working to improve the IT interface which has improved monitoring and customer satisfaction.	Contract Procured and CB successful contract runs for a 5 year period	All CB KPI's being monitored and met satisfaction levels remain high. New repairs interface is assisting and working well.
			City Technical Services were awarded the Gas Maintenance Contract for 3 years with an extension to 5 years permitted. We are working to improve the monitoring and customer satisfaction.	Contract Procured and City Technical successful contract runs for 3-5 years.	All CT KPI's being monitored and met satisfaction levels are high and there have been no issues with the IT system.
	To complete the necessary energy efficiency works to comply with EESSH requirements before 2020 deadline.	Yes – Plan and budget in place to assess compliance with 2020 Standard once completed programme will be put in place and implemented to ensure that we meet the Standard by 2020.	EPC's were assessed 15/16 and the GHA certificates discounted as not accurate. Plan in place to carry out 25% EPC check which can be cloned to check for compliance to 2020 standard, the SCS also assessed compliance which is being assessed in conjunction with our own EPC certificates all information has been input into the HUB and only 75 fails projected, these are being assessed and any work identified included in our investment plan for 2018/19 & 2019/20	Yes, staffing in place to assist with administrative process and training been undertaken.	Yes, working to plan.



Name: Fiona McGowan | Designation: Director of Operations | Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED
3	Strategic 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.	Feasibility study is complete on SE4 and is forming part of the feasibility study for the Nursery site. Architects working on building size/layout. Consultant appointed and background work has been carried out.	Yes – resources in place, consultant appointed and supported by SMT and Area Managers.	Yes – work is underway and plans in place.	Review during 2018.
	During 2018 to review Initial business planning assessment for social enterprise 4 (stair cleaning and environmental services).				
4	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 regulatory requirements are met with the ARC completed and submitted within the deadline set and approved by the Board.	Worked on throughout the year and figures reported quarterly to Operations Sub ARC completed with full verification and independent scrutiny by consultant to provide assurance to the Board.	Yes.	31st May 2018
		To report to the Board on any risks in relation to the operational KPIs and any exceptions that may occur throughout the year.	Fixed term contracts agreed for reactive and estate maintenance items reduce risks of budget variances within revenue accounts. The Stock Condition Survey and the 40 year Life Cycle Costings will assist the Association in setting new budgets (if required) for Major Repairs Programme. The 40 year programme will deliver efficiencies for the Association.	Reporting mechanisms well-established.	June 2018 - March 2019



	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED
5	Operational Ensure we attract and retain highly skilled and knowledgeable staff and Board Members. Develop our staff and Board Members through education, training and coaching	To complete a strategy to involve more of our members and people working within the Community in the Board of Management	To work on marketing the Association at the events held over the summer months. CDO recruited to work with the community and to assist in marketing the Association, setting up a youth committee and recruiting members for our Focus and Estate Action Groups and the Board.	Yes.	Throughout the year.
		Complete Staff annual staff appraisals to feed into corporate training plan.	Work with Area Housing Managers to ensure all staff appraisals complete by April 2018 and training needs and further education identified for individual staff members.	Yes – resources in place.	Throughout the year.
		Create bitesize training for Board on issues/subjects identified in their Board Appraisals for delivery throughout the year.	Work with CSM to ensure relevant topics are covered and are of interest to Board.	Yes – resources in place.	Throughout the year.
6	Strategic & Operational To Maintain performance across the KPI's set out in the Internal Management Plan, including Finance, Operations, Regeneration and Welfare plans.	Maintain and build upon improved performance in relation to budgets, allocations, voids, arrears, repairs performance and estate management as demonstrated through regular reports to Operations Sub-Committee.	Yes – work has been carried out with Area Managers to set targets and KPI's in the Operational Service Plan which was approved by the Board April 2018.	The year-end targets (2018/2019) have been set taking into account any effect that the Welfare Reform may have on the Associations business.	April 2018 - March 2019
		To ensure that the risk is managed with regard to the impact of the Welfare Reform Bill.	MAT works in partnership with Operations Team to ensure risk is mitigated and managed.	MAT in place and work closely with Operations Team.	Continuing reporting to Ops Sub throughout the year 2017/18.
		To ensure that the Housing Charter is embedded into the Organisation and ensure that the reporting mechanisms are monitored and fit for purpose to ensure ease of reporting for the ARC. To Produce the fourth Tenant's Charter Report Card to be included in the annual report in consultation with the Focus Group.	Consultant in place who assisted last 3 years in the development of Action Plan and systems and carried out a full verification prior to ARC being submitted. Tenant Focus Group will continue and consultation will take place on Report Card, Hand book and policies. SDM updates almost complete but will be updated throughout this year.	Ongoing monitoring updating and reporting will be carried out throughout the year to March 2018 the ARC report card will be completed by October 2018.	Continuing reporting to Ops Sub throughout the year 2017/18.



Name: Fiona McGowan | Designation: Director of Operations | Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED
6	To Maintain performance across the KPI's set out in the Internal Management Plan, including Finance, Operations, Regeneration and Welfare plans. (continued)	Factoring is an integrated part of the staff team's roles and responsibilities. We must comply with the Factoring Acts Code of Conduct. This is not split on an area basis and is monitored separately from the rented stock. Continue to develop the factoring service, adapt IT system (SDM) to produce improved invoices and continue to work with SDM to improve system. Maintain Registration as a Property Factor with the Scottish Government and ensure that WSS is issued to all owners. Update owners section of website and produce Newsletter articles with relevant information each quarter.	The Association was registered as a Property Factor in December 2012. The WSS was approved in June 2013 and issued to all Factored Owners. Factoring Charges are reviewed annually and invoices are issued quarterly in arrears. Investment work invoices are invoiced on completion of works and added to the owners account.	Ongoing review and training of staff team on the use of SDM with regard to factoring and how to pursue owners debt to reduce this, Now a KPI in the Service Plan. Regular reporting of details to the Operations Sub Committee.	Quarterly invoicing and WSS issued immediately to all new owners. Arrears letters issued as required and process in place for debt recovery.
	To create a new tenants handbook in line with changes being introduced by the Scottish Housing Bill.	Tenant's handbook has been delayed due to guidance on the 2014 Act not being available. This is now available and handbook will be completed this year following consultation with Focus Group and Operations Sub Committee.	Previous handbook requires to be updated with new legislation and information. Work will be carried out assisted by Area Managers.	Yes – resources in place and work has already been carried out with the Focus Group	By March 2019.

The purpose of this plan is to provide a monitoring framework for managers to ensure that their individual performance and priorities support the Strategic & Operational Objectives of Cassiltoun Housing Association and subsidiaries as outlined within the IMP and Business Plan 2018-2022.



Name: Clair Malpas
Designation: Regeneration Manager
Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	RELEVANT	TIME BASED	Notes to help completion
1	Strategic Planning Contribute to the long term business planning and organisational objectives through contribution to the SMT and Board	Yes through the provision of regular reports to the SMT, Cassiltoun Board and regulatory bodies.	Yes - there is a robust planning process and timetable and external advisors in place to support the business.	Yes – critical to the performance and future success of the organisation.	Through the financial and business planning process and governance timetable.	
2	Operational Contribute to and support other members of the SMT and staff team to produce a new “Tenants Handbook”.	Yes – the revised document will evidence the work.	Yes – we have the capacity and skills within the organisation.	Yes – updated handbook will reflect the diversity of the services offered to tenants and reflect best practice within the sector.	The objective is set for completion in Qtr. 3 of the year.	
3	Risk Register To ensure that the Association’s Welfare Reform mitigation plans are effective and we remain flexible in our approach to managing the full range welfare changes.	Regular reports and training by the Advice Team and Regeneration Manager of significant Welfare changes to SMT/ Regeneration Sub/Board/ Staff.	Yes – experienced staff in post and strong track record of delivery and there is a programme of continuous learning and information gathering and working with external bodies to ensure we are both up to date.	This is the second highest risk on the register and continues to be a strategic objective and importance to the Board, the Regulator and our lenders due to continued uncertainty over future changes and the impact of welfare changes.	Continuous monitoring of general changes and time bound targets when specific changes are implemented (e.g. UC Full Servicer roll out Dec 18 Q3)	This area of operation is undergoing significant and continual changes which will be affected both by the Scottish Government and Westminster.
4	Risk Register Maximise funding opportunities to continue with non-housing regeneration plans across the Group including management of the Money Advice Team and Communities Team.	Delivery of Annual regeneration programme with specific project targets and within budget. Identify additional funding for current year and future programmes.	Achievable resources allocated in the budget and grants awarded Some uncertainty with regards to Paths to Employment programme. Yes – constant monitoring of opportunities and networking with other agencies.	This objective fits with the aims and objectives of the Cassiltoun Group and local and national governments. Regeneration & funding for key programmes assists the organisation to deliver on its operational and strategic objectives and raises our profile and reputation in the sector and wider.	All programmes have separate targets and timetables dependent on funding conditions Annual programme delivered by end Qtr4 Ongoing – when opportunities occur	(See Advice Team Service Plan & Regeneration Plan 18/19 for measurable outputs and outcomes) CDO and CWO officer post also source and apply for funding for discreet projects.



Name: Clair Malpas | Designation: Regeneration Manager | Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	RELEVANT	TIME BASED	Notes to help completion
5	Strategic Operational Risk Register Development sites	Work with SMT to continue to progress the plans for the acquisition and development of housing sites.	Yes – a plan and programme is in place.	Cassiltoun is under Medium Engagement due to development plans. Fits with both Cassiltoun's aims and the aims of the Scottish Government .	Ongoing with specific project milestones set.	
6	Strategic Procurement	Contribute to a continued review of procurement to ensure value for money and introduction of Community Benefit Clauses.	Yes – working with other members of the team.	This fits with both Cassiltoun's aims in terms of maximising best value in terms of community benefit and the aims of the Scottish Government.	Ongoing dependent on contract renewal dates.	
7	Strategic Operational Risk Register To manage the Castlemilk Park programme and oversee the delivery of funders outcomes	Oversee the delivery of Castlemilk Park events programme and progress with the ongoing regeneration of Castlemilk Park and work with CDO/CWO and Castlemilk Park Partnership to identify additional funding and project opportunities	Yes – within current resources and current staffing.	This project fits with Cassiltoun's aims and those of both the Scottish and Westminster governments.	Yes – within current resources and current staffing.	See Regeneration Plan 18/19 for targets.



	SPECIFIC	MEASURABLE	ACHIEVABLE	RELEVANT	TIME BASED	Notes to help completion
8	Operational Risk Register To support our Social Enterprise Subsidiary, Cassiltoun Stables Nursery	Oversee financial performance of the nursery, including funding returns and applications.	Dependent on funding opportunities	Project fits with Cassiltoun's aims and that of the Scottish Government to create an enterprise culture.	Ongoing – continued strong business performance	See Nursery Internal Management Plan for targets.
		Develop a strategic planning framework that supports the business as it grows and matures.	Yes with support from CWO.	Long term expansion will assist with financial performance of the nursery. Strategic planning will support the development of the Nursery and assist the staff team.	Numbers to be increased to 50 FTE by Q4	
9	Operational Risk Register To support Cassiltoun Trust to deliver its objectives	Maximise community use of building and rental returns.	Yes - The Trusts aims and objectives align with the existing work of the Regeneration Manager.	The Trusts aims align with current local and national priorities.	ONew Museum display Qtr4. Doors Open day venue Qtr2.	
		Oversee the programme to review heating system	Yes – Trust has allocated a budget and commitment to find an adequate solution.	Heating system improvements will assist with the financial viability of the Trusts business plan and ensure that the building is adequately heated for business operations.	Q1 – Q3 (Solution in place before winter 2018).	



Name: Clair Malpas | Designation: Regeneration Manager | Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	RELEVANT	TIME BASED	Notes to help completion
10	Strategic Operational SE4	Assist and support the organisation with sourcing funding for the new enterprise.	Dependent on funding.	New social enterprise supports the Group.	Q4.	Aspirational and funding dependent. New build dependent on capital grants and land acquisition.
11	Risk Register Oversee and prepare the response to the new GDPR Regulations with the Nursery, Trust and Regeneration section.	Staff training delivered to ensure understating of the impact of regulations and ongoing compliance. Policies, revised processed and notices to be created.	Yes – there has been training and planning put into place with the staff team to ensure that work is complete.	On the risk register and organisation must be compliant with the legal framework.	GDPR regulations come into force 25/5/18 (Q1)	

The purpose of this plan is to provide a monitoring framework for managers to ensure that their individual performance and priorities support the Strategic & Operational Objectives of Cassiltoun Housing Association as outlined within the IMP and Business Plan 2018-21.



Name: Gamal Haddou
Designation: Director of Finance
Period: 2017 - 2018

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
1	Strategic Monitor performance of each business to ensure they are meeting targets and lender requirements. Dealing with welfare reform and ease of collecting rent.	Monthly revenue, capital and cashflow management accounting to maintain and compare actual and forecast results against targets and budgets. KPI are monitored by SMT and Board.	BP headings to be measured with the monthly management accounts. Continue with prompt reporting and introducing the new SMT reporting schedule.	Business plan is able to be assessed against actual results as it includes a cashflow section.	To review the years performance against the BP within 3 months of next financial year starting.	
2	Strategic Minor update to the Business Plans with forecast 2018/19 outcomes and new 30 yr forecasts for Trust and Nursery.		This version will use the BRIXX model as the starting point and with known significant changes.	A minor update is realistic.	be prepared for October 2018. HA to be done for SHR before 30/6/19.	
3	Operational/Strategic Maintain the prompt performance reporting across key areas: rent arrears and void loss; repairs, budget and administrative cost control.	Monthly financial performance monitoring and reporting. ARC statistical returns. Annual budget, 5-yearly and 30-yearly rolling financial forecasting.	Current software allows trend reporting and exporting of historic data to compare current performance with previous periods.	Director of Finance delivers financial control with the 'joined-up' Senior Management Team delivering operational control.	Monitor monthly and annually to deliver ongoing operational and financial targets.	
4	Operational Go out to tender for IT support and maintenance.	Measured by scoring the return(s).	Plan to use the PCC website and have made a start on this already.	The Board agreed an extension to March 19 as was previously unrealistic.	Tender around Oct 18 with new contract to commence 1 April 2019.	
5	Operational Appoint internal auditors	Measured by signing of contracts.	£4.1k of a budget has been allowed. Some firms might tender in excess of this.	Will soon be expected by the SHR to have this in place.	To start the process by March 19 and appoint in 2019/20.	

Name: Gamal Haddou | Designation: Director of Finance | Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
6	Strategic/Operational Project appraisal of stair cleaning and garden cutting subsidiary.	A discounted cashflow model will measure the project's cash impact with a single figure.	Financial appraisal requires less intense management than creating the necessary functions that surround a new business.	The SMT will need to agree realistic assumptions and outputs.		
7	Operational Progressing the grant claims for development and maximising income	Measured via the amount of income achieved and unit grant value.	Working with Development Consultant and using the HARP system.	GCC DRS have indicated a desire to progress.	March 19 and into the following financial year.	
8	Strategic CAF loan facility in place.	Measured by a signed contract from the Board.	Paul McNeill assisting with this. Needed for the Barlia and C'milk Dr developments.	Lender is willing to loan. Loan security currently being looked at.	August 2018.	
9	Risk Prepare for the implementation of GDPR in May 2018.	Prepare the necessary documentation to ensure compliance with the legislation. IT system to be purified.	Yes. Plans in place for all staff to carry out an audit of the IT system and clear out IT files Finance files to be deleted if required.	Yes. The Association has plans in place to ensure compliance with the new legislation.	Quarter 1: ensure compliance by 25 May 2018 Quarter 2-4: ongoing monitoring of policies and procedures	

The purpose of this plan is to provide a monitoring framework for managers to ensure that their individual performance and priorities support the Strategic & Operational Objectives of Cassiltoun Housing Association as outlined within the IMP and Business Plan 2018-21.



Name: Paula Brownlie
Designation: Corporate Services Manager
Period: 2017 - 2018

	SPECIFIC	MEASURABLE	ACHIEVABLE	RELEVANT	TIME BASED	Notes to help completion
1	Strategic To support Cassiltoun Stables Nursery to deliver its aims and objectives including Board of Management including annual appraisals and development needs.	Ensure recruitment & HR processes are in place. Support Nursery Manager and Regeneration Manager develop Cassiltoun Stables Nursery Values, Mission Statement and Values. Regularly review performance by SMT and Board.	Yes. Resources and working to business plan.	Fits with economic and regeneration of Castlemilk. Strategic objective of the Association is to support its new Social Enterprise business. This is a critical part of the Association's strategic direction.	Viable business plan in place to March 2019. This is supported by a 20 year Business Plan for further development.	SMT monitoring progress and reviewing risks. Advising and supporting Regeneration Manager in managing the nursery and making procedures and practices more robust.
2	Strategic To support Cassiltoun Trust to deliver its aims and objectives including training and development needs and annual appraisals	By ensuring that the strategic and operational objectives are supported and that the governance of the Trust complies with Regulatory Standards, Memo of Association etc. Carrying out annual board appraisals and implementing Training Plans for all Board Members.	Yes. Achievable because of the governance framework and effective planning framework.	The Trust supports strategic aims and objectives of the Association and the regeneration of Castlemilk.	Trust's governance timetable is ongoing. Objectives and risks are reviewed annually.	Flexible approach to supporting the diversity of the Trust's work.
3	Operational To manage all community events for the Cassiltoun Group once the budget has been agreed	Yes. Clear timetable agreed annually.	Yes. However some activities are dependent on external funding. This is supported with the help of the Corporate Services Assistant.	Yes. These activities fit perfectly with the Group's wider role and diversity plans ie Community Stability and Tenancy Sustainment.	Ongoing. However we have a clear calendar of dates and events.	Again, I am required to be flexible to ensure that the variety of events/projects are achieved. Always looking to see if we can do differently.

Name: Paula Brownlie | Designation: Corporate Services Manager | Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	RELEVANT	TIME BASED	Notes to help completion
4	Strategic To oversee the effective governance of the Cassiltoun Group to comply with the Scottish Housing Regulator's Regulatory Standards of Governance and Financial Management	Yes. Clear timetable agreed annually. The group structure and governance arrangements must be delivered and achieved within the agreed rules, constitution framework, timetable, legislation, best practice, IMP and SHR Guidance and Regulatory Standards. In Quarter 3, an independent audit of Self Assessment of Regulatory Standards Prepare for new SHR Framework in 2019	Yes. Clear planning framework agreed by the Board and implemented by the SMT.	Vital that the Cassiltoun Group has a good governance framework and complies with the SHR and best practice.	No, this objective is ongoing but subject to regular review. Independent consultant to carry out a review of self assessment of Regulatory Standards in Quarter 3.	Network with other HAs and read guidance to ensure we are implementing and adhering to good governance practices.
5	Operational To ensure the Association sustains IIP Platinum Standard and a rolling programme is agreed	To sustain IIP Platinum Standard.	Yes. Work with SMT to implement development areas.	Annual review programme.	Ongoing	Liaise with SMT and the IIP Consultant re timeframe and review process.
6	Operational Board Appraisals and Training and Development Programme	Appraisals to be carried out annually. Training plans in place and continually reviewed.	Yes, working with Board Members to develop and implement their training plans.	Yes, vital to the effective management of the organisation and to comply with SHR Regulations.	Commence in September to conclude by October 2018	Work closely with the Cassiltoun Groups Board of Management.
	Succession planning	Succession planning with the Board	Yes. Meet with board members re succession planning	Yes. Vital to the effective running of the Association and complying with the Regulatory Standards		
7	Strategic/Operational To support CEO with recruitment of new Board Members	Currently have 11 Board Members. Our aim is to recruit new members to a maximum of 15 in accordance with the Association's Rules.	Dependent on interest and uptake of new recruits. To date CHA have always managed to recruit. Risk involved if we don't recruit. Our Board must always have a membership of more than 7 as per the Association's Rules.	Ongoing. Need to comply with SHR Regulatory Standards as well as the Association's Rules in conjunction with Board Membership.	Ongoing	CDO is engaging with tenants and service users and outlining the benefits of joining the Board of Management. She is working with the youth of the community to lay the foundation for them becoming potential leaders.



	SPECIFIC	MEASURABLE	ACHIEVABLE	RELEVANT	TIME BASED	Notes to help completion
8	Operational Sustain HWL Gold Award	To sustain the achievement of the HWL Gold Award	Yes, work with the HWL adviser along with the HWL Working Group of CHA.	Yes. As an Employer we have a H&S obligation to look after the health and well being of all staff.	Quarter 1-4	Equality & Diversity is the main core criteria of this year's submission. We need to work with the local community as well as the staff team.
9	Strategic Implementation of Staff Training	After the completion of staff appraisals, draw up an annual staff training programme.	Yes. Work with SMT and Managers to ensure this work is completed.	Yes. Vital to the strategic objectives of the Association. Staff must be skilled and knowledgeable to carry out their duties	Quarter 1-4	
10	Strategic SE4	Support the Association with the feasibility study and advise on any HR/staffing issues.	Yes. Feasibility study carried out.	New social enterprise supports the Group.	Quarter 1-4	
11	Risk Prepare for the implementation of GDPR in May 2018 Board Group Structure, staff and recruitment	Organise for all staff and board to be trained on the new legislation. Prepare the necessary documentation to ensure compliance with the legislation. IT system to be purified.	Yes. Training for both Board and staff has been arranged. Plans in place for all staff to carry out an audit of the IT system and clear out IT files.	Yes. The Association has plans in place to ensure compliance with the new legislation..	Quarter 1: ensure compliance by 25 May 2018 Quarter 2-4: ongoing monitoring of policies and procedures.	

The purpose of this plan is to provide a monitoring framework for managers to ensure that their individual performance and priorities support the Strategic & Operational Objectives of Cassiltoun Housing Association as outlined within the IMP.

Name: John Williams
 Designation: Housing Manager – Property • Operations Team
 Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
1	Strategic To maintain and improve performance across the KPI's set out in the Internal Management Plan, Operational Service Plan and Advice Team Service Plan.	Benchmark performance against projections and previous performance. Scrutinize our performance by using peer groups data through channels like Housing Charter, SHBVN, GWSF. This allows us to Identify weaknesses and create improvement plans.	Consistency with the staff team, service providers and performance monitoring framework will allow for quick identification of any areas of poor performance.	Internally, previous performance information is readily available and is measured/compared throughout the reporting year. Externally, KPI data is generally not available until ARC has been published which makes scrutiny against peers throughout the year more difficult.	Monitoring and reporting framework in place for KPIs which are reported to SMT, Operations Sub Committee, Board of Management and the Scottish Housing regulator.	
	Operational Manage the delivery of an effective, efficient and responsive housing, repairs and neighbourhood management service.	Monthly performance meetings are held with service providers covering all areas of performance, tenant satisfaction and spend against budget.	Maximize best use of resources made available while ensuring value for money. Continue to improve the monitoring framework and driving up high standards.	All members of staff have been fully trained and training is still ongoing when the need is identified. This will be further assessed through the new appraisal scheme.	Policies set the targets for each area. This drives the monitoring framework which is reported monthly to DoO, Quarterly to the Sub-Committee and yearly to the Scottish Housing Regulator.	
	Operational Manage the delivery of reactive repairs ensuring high levels of customer satisfaction, value for money and quality control.	Conduct tenant satisfaction surveys as well as quality control inspections Regular measurement of KPI's and benchmarking. There is a need to critically assess the fixed price contract to satisfy ourselves it's still fit for purpose.	Effectively implement the reactive contracts for both city building and City technical as well as making best use of Estate caretakers.	Continue to work with strategic partners in delivering top quality repairs service as well as the continued delivery of high levels of customer satisfaction.	Weekly repair monitoring as well as monthly performance meetings with contractors and reports to SMT. Quarterly Sub Committee meetings and yearly to the Scottish Housing regulator.	
	Operational Effectively monitor and scrutinize spend of "renewables budget 30k" within City Building Contract.	Tight approval procedures are in place with quality control carried out on every area of spend. Monthly reviews are carried out at performance meetings.	Monitoring / scrutinizing and approving the spend is achievable, however, taking account of previous years spend, renewals have not been within the 30k budget.	The budget based on previous years spend is unrealistic and requires re-adjusted or a review of chargeable items within the contract.	Scrutinize the monthly spend and complete an overall analysis of repairs spend by 31/03/2019.	

Name: John Williams

Designation: Housing Manager – Property (Operations Team) | Period: 2018 - 2019



	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
1	Operational Manage the delivery of Cyclical maintenance ensuring high levels of customer satisfaction, value for money and quality control.	Conduct tenant satisfaction surveys as well as quality control inspections. Regular measurement of KPI's and benchmarking.	Contractors have been appointed on 70/30 on quality with all having track records in providing high quality service.	Contracts make clear the standards and quality expected with get out clauses should there be significant performance failings.	Gas service is on a 10 month cycle with weekly monitoring undertaken. The gutter program commences in June and is complete mid-August.	
	Operational Complete the necessary energy efficiency works to EESSH requirements before 2020.	To work with Laura Edwards to analyse the data collected and produce a comprehensive investment plan.	The majority of the stock is meeting the current EESSH standards. The outcome of EESSH2 will have to be monitored very closely to measure compliance and future investment plans.	Continue to work with current contracts and development consultant and continue to produce EPCs.	A stock condition plan to be produced by 31st March 2019.	
2	Strategic Contribute to the wellbeing of the local community by working with tenants, residents, partners in order to develop initiatives that promote regeneration and increased levels of inclusion.	Feasibility study for SE4 is complete and is included within the development plans for the nursery site. The "Hub" will provide the space and opportunity for greater community benefits.	The consultant has been appointed which is being supported by Board, SMT and Area Managers.	Yes – work is underway and plans are in place to determine if the nursery site is feasible.	This will be reviewed throughout 2018/2019 – 2019/2020.	
	Operational Support the plans outlined in the housing development feasibility report, (dated January 2016) for the Church Site, Labour Club Site and the Local Repairs Team Office Site.	SMT working with development consultant and architect MAST to take forward.	Yes, support SMT with any requirements.	The business plan includes the development proposals.	The proposal is to go on site during 2018/2019.	
	Strategic Enhance the standard of properties for all new tenancies (Void-Standard).	By conducting a more detailed New Tenant visit and measuring their satisfaction with the quality of their new home.	With the creation of a new void Policy and procedure, the new void standard will be delivered by in-house and external contractors.	Budget planning and contractor support is being measured as well as adapting our procedures to manage the outgoing tenant much more intensely	New void policy and procedure developed in first quarter of 2018/2019 and will be tested throughout reporting year while measuring customer satisfaction.	

Name: John Williams

Designation: Housing Manager – Property (Operations Team) | Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
3	Operational Ensure that the work of the Cassiltoun Group is supported by good governance, effective financial management and regulatory compliance.	Ensure timely reporting to the Operations Sub-Committee on KPI's throughout reporting years before the information is submitted to the regulator.	Key tools for monitoring performance make reporting information readily available for the Sub-Committee meetings.	The reporting mechanisms are well established and enhancements to the way we report is continually reviewed and tested for accuracy.	There is a Governance timetable which sets out the reporting framework. This can be adjusted should performance become an issue.	
	Operational Ensure we attract and retain highly skilled and knowledgeable staff and board members.	Support the DoO with the strategy to involve more of our members and people working within the community to get involved with the Association.	Support the Community Development officer with the work undertaking in developing youth groups, estate action group, Focus groups and assist with generating more interest.	There are members of our community with the appetite to make a difference to their community.	Throughout reporting year.	
4	Strategic Develop the factoring service provided while ensuring owner satisfaction and value for money.	Develop owner forum or panels in order to measure satisfaction levels with owners.	The difficulty is owners only intend to engage when something has gone wrong and tend to disengage once matters have been resolved.	Set up engagement plan in conjunction with CDO and establish other lines of communication or forums to make consultation work more regular.	Develop throughout 2018/2019	
	Operational Revise owner's handbook.	The owner's handbook has now gone slightly out of date and requires updated. Develop Owners Group to develop the handbook even further.	The handbook can be re-written to update its guidance content with the budget case made for 2019/2020.	With the input of owners through development work with the CDO and a budget case being made, this can be done.	Develop throughout 2018/2019 with a view to publication during 2019.	

Name: John Williams

Designation: Housing Manager – Property (Operations Team) | Period: 2018 - 2019



Section 6 | SMART Planning

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
6	Strategic To maintain the highest of standards and compliance with the health and safety control manual.	The H&S Committee has a governance timetable which covers all matter of health and safety. The robust control manual sets clear guide lines for both employer and employee.	Staff awareness and training sessions and conducted throughout reporting year. Clear and concise summary booklet is given to all employees which makes clear responsibilities.	The Association has a track record of good health and safety compliance and has a clear culture from board of management right through the staff team.	Reporting framework in place throughout reporting year and is in sync with Board of Management reporting.	
	Strategic To develop the highest of standards and compliance with the Landlord Control Manual.	The Association has signed up to the Landlord Control Manual to assist with bolstering its Health and Safety compliance, this gives clear guidance and sets clear the responsibilities for the Landlord.	A committee is being developed to work through the manual and to identify any weakness with the Association has with Health and Safety compliance.	The Association has a suit of Policies and control measure for H&S compliance.	Support the DoO throughout 2018/2019 with the development of the committee.	
7	Strategic Create and implement an Environmental Action plan detailing plans to improve the local environment for residents to live	Use the feedback data from tenant's survey (2016), tenants groups and local agencies to shape priorities for the local environment.	The Scottish Government has a national litter campaign which will be delivered at local level through this plan. Key stake holders are involved and the Association has its own resources to input into improving the overall environment.	The Association has to work with local residents to change the culture of dropping litter, we also have to work with the sector to ensure adequate infrastructure (recycling) is readily available.	Complete the action plan by the end of the 1st Quarter in 2018/2019 and then develop the plan further before 31/03/2019	

The purpose of this plan is to provide a monitoring framework for managers to ensure that their individual performance and priorities support the Strategic & Operational Objectives of Cassiltoun Housing Association as outlined within the IMP.

Name: Clare McLean
 Designation: Housing Manager – Services (Operations Team)
 Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
1	<p>Operational and Strategic</p> <p>To manage the delivery of an effective, efficient and responsive housing, repairs and neighbourhood management service.</p> <p>To contribute effectively to the implementation and achievement of Strategic objectives, values and vision.</p> <p>To deliver the operational targets set out in the Internal Management Plan and Operational Service Plan – Rented and Factored properties.</p>	<p>Procedures are in place to monitor the performance in all the KPI's of the Operations Team e.g. rent collection, arrears, factoring, allocations, void management, repairs performance, neighbourhood and estate management as per the Operational Service Plan and in line with Cassiltoun Values.</p> <p>Operations Team consist of two area teams Area 1 and Area 2 and are in a position whereby cover can be provided as required.</p> <p>Service delivery and operational targets can then be monitored on an area basis as well as collectively.</p>	<p>Resources available within the Operations team will ensure strong performance in delivering services and meeting KPIs set in previous years. Again Welfare Reform in particular Universal Credit did not have the expected impact this year, however this is due to be implemented in December 2018.</p> <p>Provide effective leadership, support and management to the Operations Team to ensure the provision on high quality, customer focussed, efficient services.</p> <p>KPIs are monitored in line with ARC indicators and realistic and achievable targets have been set.</p>	<p>All members of staff have been fully trained and training is still ongoing when the need is identified, this is highlighted at the Annual appraisal process.</p> <p>Staff have adopted the values and culture of Cassiltoun and this and training needs will be further assessed through the appraisal scheme. We have an good established team which gives stability and reassurance to assist the Team in achieving Targets.</p> <p>Housing Manager's role is to lead and support the team ensuring auditing and monitoring is undertaken and outcomes fed back to the team.</p> <p>Ongoing training and adequate time and resources for implementation are in place and further assessed through new appraisal scheme.</p> <p>Targets are set at a realistic level and remain flexible in approach to managing further Welfare Reform changes.</p>	<p>Full monthly audits -. Provide monthly performance reports to DoO and Operations Team to monitor progress.</p> <p>Provide quarterly reports to Operations Sub Committee in line with ARC reporting.</p> <p>SDM to continue improving and changing with requirement for the ARC, staff trained on using more effectively and sitting on working groups. On site working with tablets increasing service to customers and removing duplication and improving on customer satisfaction.</p> <p>Continue to implement changes to minimize the impact of Welfare Reform.</p> <p>Regular training, briefings and updates by Financial Inclusion Team.</p> <p>Continue to review staff needs and support staff in their daily role to achieve strategic, operational and personal targets.</p>	<p>Flexible approach/continued review. Improve knowledge on SDM and IT systems and devices.</p> <p>Continue Training for all with Financial Inclusion team throughout 2018/2019 and training with DWP for implementation of Universal Credit in December 2018.</p> <p>Area reports presented at Operations Team meetings by all team members.</p>

Name: Clare McLean

Designation: Housing Manager – Services (Operations Team) | Period: 2018 - 2019



	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
1	<p>Operational and Strategic</p> <p>To manage the delivery of an effective, efficient and responsive housing, repairs and neighbourhood management service.</p> <p>To contribute effectively to the implementation and achievement of Strategic objectives, values and vision.</p> <p>To deliver the operational targets set out in the Internal Management Plan and Operational Service Plan – Rented and Factored properties.</p>	<p>Monitor and report on the requirements of the Housing Charter, Asset Management Plan and reporting mechanisms for the ARC.</p> <p>Consult with Community Involvement Groups - Tenant Focus Group, Estate Action Group etc.</p>	<p>Lead and support staff team's delivery of services day to day, this should ensure continuous improvement across the operational targets.</p> <p>Monitor current practice for collection of data and implement changes and recommendations.</p> <p>Continue to update SDM on changes required to system for successful monitoring.</p> <p>Ensure accurate information which will be reported via the Charter Report Card.</p> <p>Support community engagement and community development strategies and aspirations.</p>	<p>Experienced staff team in place and continuing to develop through training and coaching.</p> <p>Dedicated Welfare & Financial Inclusion Team working in partnership with and assisting Operations team on Welfare reform/changes.</p> <p>Changes to monitoring and reporting in line with the ARC return has been implemented and will be carried out throughout the year to March 2019.</p> <p>Flexible to change and update our current practices if any further changes from Regulator or IT systems.</p> <p>Promote and identify resident to participate in Housing Charter focus groups, tenant participation, community development groups.</p>	<p>Continue to raise awareness of SDM to be further developed in line with reporting on the ARC.</p> <p>Continue to develop staff knowledge on the Housing Charter indicators through awareness training sessions and collating information.</p> <p>Lead and participate in Housing Charter forums and Tenant Focus Group.</p> <p>Carry out annual appraisals to identify training needs and recognise staff achievements.</p>	<p>Flexible approach/continued review.</p> <p>Improve knowledge on SDM and IT systems and devices.</p> <p>Continue Training for all with Financial Inclusion team throughout 2018/2019 and training with DWP for implementation of Universal Credit in December 2018.</p> <p>Area reports presented at Operations Team meetings by all team members.</p>
2	<p>Operational</p> <p>To maintain the high quality of our housing and service provision and continue with the Major Repairs Investment in our stock, ensuring the comfort of tenants and the protection of investment.</p>	<p>Assist the DoO and Housing Manager (Property) to ensure the investment program is procured and completed year on year in a rolling program and within budget.</p>	<p>Ensure information on planned maintenance is received, digested and distributed to the team.</p> <p>Assist DoO and Housing Manager (Property) in ensuring completed and future major repairs are logged onto SDM.</p>	<p>Yes, due to forward planning resources can be made available in advance.</p>	<p>Continue 2018 consultation / updates with staff at monthly team meetings or at regular diary meetings.</p> <p>Support Housing Manager (Property) in their role of implementing, monitoring and completion of investment work.</p>	<p>Investment update at Operations Team meetings.</p>

Name: Clare McLean

Designation: Housing Manager – Services (Operations Team) | Period: 2018 - 2019

	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
2	To continue to maintain an effective Reactive, Cyclical and Environmental service through our contracts.	Support the Housing Manager (Property) in his role, attend regular meetings held to ensure continued tenant satisfaction and value for money.	Support the Housing Manager (Property) with monitoring of Reactive, Cyclical and Environmental services to ensure Cassiltoun Standard and tenant satisfaction is maintained.	IT interface implemented resulting in more effective monitoring and customer satisfaction. Regular site meetings with Environmental and close cleaning supervisors.	Staff trained on interface and updates provided at monthly team meetings or weekly diary meetings Staff informed of work in contract in order to monitor and report on inspections. IT devices assist in instant reporting to contractor of failures.	
	To complete a full energy efficiency survey to support the Association's EESSH plans.	Assist the DoO and Housing Manager (Property) to ensure compliance with the 2020 Standard is completed.	Ensure information received is digested and distributed to the team.	Forward planning and resources to be made available and in place in advance of new procedures.	Consultation/ updates with staff at regular team meetings.	
	Implement New Void Standard	Assist the DoO and Housing Manager (Property) in the implementation of the New Void Standard.	Work with DoO and Housing Manager (Property) in reviewing current standard and recommendations for new standard.	Forward planning and resources to be made available and in place in advance of new procedures.	Consultation/ updates with staff at regular team meetings.	
3	Operational To maintain "Platinum Standard in Investors in People" on an annual basis.	Support Senior staff in ensuring that adequate staff resources are available to assist with this. Staff Adequately trained and informed.	Operations Team is fully staffed. Due to succession planning a new interim structure is in place with temporary members of staff now given permanent contracts.	Yes as long as time managed effectively. Staff team old and new embrace Cassiltoun's values and culture which encourages team to participate and achieve Platinum.	Specific event/training dates to be met. Team meetings minimum monthly. Encourage all team members to participate in training and meetings.	
	To maintain Gold award on "Healthy Working Lives" in 2018.	Assist CSM as necessary on maintaining Gold award.	Operations Team meetings held at least once a month. Gold completed achieved in 2017.	Regular updates at team meetings. Opportunities to attend workshops on healthy eating and exercise.	Support SMT. Encourage team to participate in planned activities and support staff.	

Name: Clare McLean

Designation: Housing Manager – Services (Operations Team) | Period: 2018 - 2019



	SPECIFIC	MEASURABLE	ACHIEVABLE	REALISTIC	TIME BASED	Notes to help completion
4	Operational To deliver the wider role outcomes.	Ensure that adequate staff resources are available to assist when required. Joint working with Regeneration Team:-Welfare, Financial and Digital inclusion Officers, Woodland Officer, Community Development Officer.	Support and manage the provision of complimentary services which contribute to the social and economic regeneration of the area in particular community engagement and community development strategies and aspirations.	Support the Regeneration Team, in their roles and events. Support the Community Development Officer in promoting tenant participation.	Ensure time managed effectively and appropriate plans in place. Specific event dates to be met. Invite for officers to attend operations team meetings to update staff.	Officers provide updates and outcomes at Operations Team meetings
	Support the Cassiltoun Group and our Subsidiary companies	Assist SMT and Association in meeting the needs of its existing subsidiary companies and Social Enterprise 4.	Effectively contribute to the leadership and performance of the Cassiltoun Group.	Support the Cassiltoun Group in their roles and events and promote partnership working.	Ensure time managed effectively and appropriate plans in place.	
5	Strategic and Operational To make preparations for the introduction of the Housing (Scotland) Act 2014	Assist the DoO in preparation of the implementation of the Act.	Ensure information received is digested and distributed to staff.	Attend briefing and information sessions. Provide information to DoO to assist in producing a Tenants handbook.	Consultation/ updates with staff at regular meetings.	
	Development and Implementation of Association Policy and Procedures	Assist the DoO in reviewing Policy and Procedures with specific emphasis on Operations Policies and procedures ensuring they are fit for purpose, adhering to current legislation and good practice.	Work with DoO in reviewing policies and implementing procedures. Ensure information is received, digested and distributed to staff to adhere to in the performance of their duties.	Read information and updates which may impact on policies and provide information and recommendations to assist DoO in reviewing policies/ procedures	Consultation/ updates with staff at regular meetings	

Section 7 | Strategic and Operational Objectives

We have five major Strategic Objectives. These are our key objectives, setting out how our mission statement can be broken down into individual components of strategy.

Our various aims and objectives exist at different levels. They are all inter-related and organised hierarchically. The lower level objectives flow from the higher-level ones and become less general and more specific in this process. The five Strategic Objectives and the resultant Operational Objectives are shown on the following page. Most of the planning process applied to create this plan which included a 'Strategy and Development' training day held annually in April, involves all the staff and our Board of Managements of Cassiltoun Housing Association. Sections within our organisations and individuals staff members have their own targets built into these overall objectives. Tenants' views via satisfaction surveys, estate action groups and Tenants' Charter Focus Group also influence our planning.

Our plans are set in the economical policy context in which we work.

The Association is aware of the local authorities' strategy and development plans for Castlemilk as explained in the Strategic Housing Investment Plan (SHIP).

Crucially our 30 Year Asset Management Plan and 30 Year Financial Forecasts have been reviewed and tested. We are aware that "Welfare Reform" will pose a significant risk to the Association. However, robust planning measures have been considered and are in place to help minimise the risk.

Cassiltoun Housing Association | Strategic Objectives

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.



Operational Objectives | 2018 - 2019 (reviewed annually)

1. To continue to recruit new board members to assist with the strategic leadership and direction of the Association.
2. To support our Board of Management's agreed training and learning plan.
3. To maintain performance across the KPI's set out in the Internal Management Plan, including Finance, Operations, Regeneration and Welfare Plans.
4. To ensure that we deliver the objectives set in the Asset Management Plan and effectively deliver our 2018/19 major repair improvement plans.
5. Continue to maintain the effectiveness of our Reactive, Cyclical and Environmental contracts.
6. To support and provide effective management and governance to our subsidiary companies.
7. To ensure that the Association's Welfare Reform mitigation plans are effective and that we are fully prepared for the roll out of Universal Credit in December 2018.
8. To meet existing funders expectations and continue to seek other opportunities to continue with non-housing regeneration plans.
9. To deliver the Castlemilk Park Events programme in 2018/19 and to progress with the ongoing regeneration of the park.
10. To achieve a site start in Quarter one of 2018/19 at Barlia 3.
11. To complete the necessary energy efficiency works to comply with EESSH requirements before 2020 deadline.
12. To finalise the necessary private finance borrowing to support the Associations development plans by April 2018
13. By the end of 2018 complete a new "Tenants Handbook" which complies with the Housing (Scotland) Act 2014.
14. In 2018/19 continue with compliance of the Investors in People review of platinum standard.
15. During 2018 review the initial business planning assessment for social enterprise 4 (stair cleaning & environmental services).
16. By May 2018 be prepared for the new General Data Protection Regulation.
17. To complete an internal audit of our housing development procedures/activity.
18. To action the outcome of the Internal Audit of the Association's procurement by Excel Scotland.



Section 8 | Environmental Assessment

SOCIAL

Current tenants' expectations: Tenants have the right to expect the support of Cassiltoun Housing Association when dealing with anti-social behaviour, environmental issues and crime.

Whilst we cannot control these issues, we can use our influence to be effective with our partners at Glasgow City Council and Police Scotland.

A very good case study demonstrating joint working is noted below:

Case Study

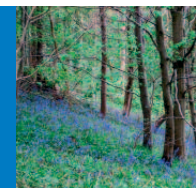
The Association received a petition signed by over 25 tenants complaining about anti-social behaviour of a family who lived near or next to them.

The tenants were angry, annoyed and frustrated not only at the family but towards other agencies who they perceived as letting them down.

The situation was resolved by:

- The Association recognising the need to engage with both local residents to fully understand the nature of Anti-Social incidents, as well as external agencies who were required to assist in resolving the matter.
- Communication forming a pivotal role in understanding the concerns of residents and also working towards a conclusion to resolve the matter. This required a joint approach from the Association, local residents and external partners.
- This led to tenants' meetings being set up, which were chaired by the local MSP. Other agencies who attended included Police Scotland.
- Outcomes were agreed at the meeting, time scales were put in place and communication agreements were also agreed.
- During the tenant meetings it became apparent that trust had broken down therefore rebuilding that trust was paramount.
- New relationships were made and some tenants agreed to form a local liaison group to help support and promote good tenancy management.
- As a result the Association's reputation locally with those tenants who first handed in a petition was greatly improved.

Policing: Since the change from Strathclyde Police to Police Scotland, the Association have continued to use our influence to be proactive and share information to improve environmental issues and crime. The Association staff attend the Police Liaison meeting held bi-monthly and have raised our residents' concerns of the lack of presence in the area in recent months and also the length of time taken to respond to calls. Through resident's information and our Estate Action group views we will share our concerns in the area with Police Scotland to ensure they deploy resources to best serve our community.



Environmental Competition: The annual environmental competition has been running for over 10 years and has seen a number of residents improve the area and local environment for all to enjoy. We place significant importance on recognising the contribution residents make to their communal areas as this encourages improvements throughout the environment and raises the standard overall.

Tenant participation: We have continued to invest and expand our tenant participation and community engagement strategy. In 2017 we were successful with our bid to the Big Lottery to continue with our employment of a Community Development Officer for the next 4 years.

The Community Development Officer has continued to expand the range of ways that tenants and people from the local area can engage with us. This has included developing youth initiatives, health and wellbeing programmes and volunteering opportunities.

The Community Development Officer has also encouraged and supported more people to join the Estate Action and Tenant Focus/Scrutiny Groups and also assisted with recruiting tenants to join the Board of Management.

With these efforts we will ensure that we meet all the requirements of the Housing Scotland Act and fulfil the expectations of the Scottish Housing Regulator.

In our 2016 tenant satisfaction survey, 86% of people asked stated that they were satisfied with participation opportunities and we hope that through the increased programme of engagement with tenants that satisfaction levels will increase.

The availability and quality of Staff and Board Members: One of the Cassiltoun's Group's greatest strengths is its people. Our skilled staff team and dedicated Board members provide the organisation with its drive, energy, direction and commitment to making our community the success that it is today.

To sustain this we must ensure that we train, develop and retain our best people.

When we recruit new people they should be people who are also committed to the objectives, culture and ethos of the Cassiltoun Group.

We are proud of our many housing and regeneration awards and achievements, however our Gold Standard Healthy Working Lives and Investors In People Platinum award demonstrate our commitment to developing our people and retaining our values and culture.





SOCIAL

Housing Benefit, Universal Credit, Future Welfare Changes and Debt:

Cassiltoun continues to work with the existing benefit Authorities including the Local Authority Housing Benefit Department and the Department of Work and Pensions. We take an active interest and participate in consultations about the future of the Welfare system both on a UK wide and a Scottish context.

Over the past 4 years we have benefitted from having an Advice team funded by the Big Lottery Fund and last year we added a Digital Inclusion Assistant to compliment the work of the team. As well as attracting additional funding for discreet projects which benefit tenants they have also successfully claimed over £2.5 million in benefits and assisted tenants with £500k of debt. External funding for this programme ends in March 2019 however Cassiltoun have already taken the decision to extend the contracts of the 4 members of staff for a further year to March 2020.

Areas of potential impact:

- Universal Credit Full Service rollout December 2018
- Impact of Scottish Welfare Powers on Universal Credit payments
- Creation of New Scottish Benefits system and transition of existing claimants to that new system
- Future Benefit Cap reductions
- General levels of benefits and impact on tenants financial well being
- Developing and maintaining new relationships as benefits are administered by different agencies.
- High levels of personal debt.

Housing Demand: We recognise that much work, time and effort is required to sustain certain tenancy (property) types within our area of Castlemilk. To assist with this we joined Housing Options in September 2016. This is a multi-agency approach including housing, health and social care to find a tailored solution to peoples housing circumstances, to provide the right support at the right time for people to remain in their homes. Housing Options includes providing mediation services, medical adaptations, housing support, practical tenancy support and money and welfare advice to assist tenancy sustainment and prevent homelessness.

We will continue to improve the condition of our void properties, common areas and our estate and we will listen to our tenants and prospective tenants to provide improved and better services for all.

Customer focused services: During 2016 the Association completed a Tenant Satisfaction Survey to gather tenant's views on our services and to seek tenant's views on how we can improve and introduce additional services where possible and viable. The results were very encouraging and demonstrated much improvement across many of our services.

The importance of a clean environment was a strong theme amongst tenants therefore the staff team ensure that they continue to prioritise our estate management performance, our contractors will also be monitored to ensure they deliver the services we contract them to carry out and our Board will regularly review performance and tenant opinion from smaller consultation exercises.

City Building, who currently carries out the Association's reactive repairs contract, are currently receiving high tenant satisfaction levels which is excellent. We will of course continue to monitor their performance and regularly liaise with City Building to ensure that our high standards do not slip.

We will continue to act quickly and effectively to ensure that we offer a range of services that help us achieve our aims, objectives and service standards for our tenants and factored owners.

Customer feedback will be regularly sought to help monitor effectiveness and future improvement.

The Association has developed, in recent years, exciting standards known as the Cassiltoun Standard. Cassiltoun Standard is all about ensuring that we provide a clean internal and external environment for our tenants and prospective tenants. The standard is fully explained in our tenant's handbook but in summary we want to create an environment that has a zero tolerance to graffiti, litter and vandalism and where our tenants are proud to live.

The Standard is reviewed by the Tenants' Charter Focus Group, who made some minor changes prior to locally agreeing Tenants' Standards on behalf of all Cassiltoun tenants.





TECHNICAL

E-commerce: The emphasis by Government and pressure to deliver the business in different ways continues to result in greater use of IT.

The Association introduced free wi-fi at our offices at Castlemilk Stables to assist visitors' access to the internet.

The Association invested in a free mobile phone app to further enable our online services and to provide information for our tenants and other customers.

We recognise that we can do better and will re-investigate how we improve. Our website offers our tenants better ways of reporting repairs on line, paying rent on line and keeping up to date with all aspects of our business. However, only 62% of tenants have access to the internet.

We introduced text messaging services as a new communication tool several years ago. This will also help us achieve the standards which will be included in the Scottish Governments new Social Tenants Charter as the system can be used for instant consultation and for satisfaction information.

The Association has invested in remote internet access hardware. This allows our staff to assist tenants who are housebound to complete universal credit applications from their home if they do not currently have access to an internet connected computer. The Association staff will assist tenants complete applications online.

We will use tenant's newsletters, tenant's handbooks and enhance our sign up procedures to develop different methods of engaging with us. Cassiltoun HA is fortunate enough to be based in a fantastic building which delivers many community activities that in turn allow us to engage with our tenants on a regular basis.

We are very concerned that only 62% of tenants have internet access and will consider how we can improve this.

Health & Safety: To help deal with health & safety effectively, staff training across this area will always require review and planning. The Association has made significant improvements. Our Board receive regular updates recording performance and reviewing compliance.

In the current economic climate many companies are cutting back their work force and apprenticeships which could pose long term problems.

Our experience recently has been positive and we remain confident that contractors, builders and suppliers will be in plentiful supply.

Benchmarking: We aim to continually improve our operational efficiency. This is influenced by factors like client group, area of operation, population density and demand. Unique local circumstances could mean that a performance that appears at first sight to be worse than another Housing Association may in fact, disguise significant improvements given the circumstances that face us. We will closely monitor benchmarking our performance in relation to:

- Our previous year's performance
- By comparing our performance against the Scottish average
- The strongest performers in our sector
- The sector as a whole.

Community Control: In Scotland more mergers have taken place recently; there is now some evidence that mergers are on the increase. Many Housing Associations are developing group structures. There is no doubt that over the next few years Housing Associations may start to look at mergers as a way of improving efficiency. However, big organisations are not always more efficient. Cassiltoun will be ready for any future challenge or debate on this subject. We have now more than doubled in size and have developed a diverse service provision and importantly have a strong balance sheet and a 30 year business plan which is viable and sustainable. The Board are proud of their independence, tenant involvement and 30 year track record.

The Association has taken robust measures to deal with the current economic challenges facing housing Associations and other businesses.

For example we have maintained cost control measures by tendering our reactive repairs contract on a fixed price contract until March 2019, with a potential 2 year extension.

The Association has completed the SHQ's therefore minimising any further exposure to additional costs. A full independent technical survey was carried out in Autumn 2016 to fully test our assumptions to ensure that the Association can demonstrate that SHQS has been achieved.

The Association also secured our lending funding at extremely good rates and have mixed our exposure to the turbulence of the market by taking out 50% fixed loan rate and 50% variable loan rate.

Operational efficiency and performance and The Social Housing Charter to 31st March 2018:

The Association has set targets year on year which continue to be achieved or out performed. Continuous improvement is evident and part of our culture. The notes below summarise current achievements. The Association will publish a charter report card and provide detailed performance information based on 16 national outcomes from the Charter.

Cassiltoun Housing Association benchmarks strongly across a range of national outcomes we are proud that our overall performance is far in excess of the Scottish Average performance.

You can read more about our Landlord performance by using Cassiltoun Housing Association's website (www.cassiltoun.org.uk) or the Scottish Housing Regulator (www.scottishhousingregulator.gov.uk).

Operational efficiency and performance:

1. **Re-let time** – 8.7 days – Rent loss due to voids – Target 0.35%,
Achieved **0.27%** = (£10k)
2. **Arrears Target** – Arrears management practices and management monitoring are the key to maintaining good performance. However, we do anticipate future performance levels getting worse as a result of Welfare changes.
The 2017/18 arrears target is prudently set at 2.83%. However we achieved **2.63%**.
3. **Reactive repairs** – A total of 3,497 repairs were reported.
 - 668 Emergency repairs reported and completed within our 2 hour timescale.
4. **Staff costs as a percentage of turnover** – 25.2%, this includes temporary positions.

Partnership working will become more and more the norm if we are to continue to make an impact. Our staff have demonstrated that they have negotiating and networking skills to ensure we maximise opportunities.





POLITICAL

Further legislative change was introduced in April 2012 when the Housing (Scotland) Bill was introduced by the Scottish Government.

The Scottish Housing Charter is intended to concentrate on outcomes for tenants are good. But it also needs to recognise the wider objective of developing safe, popular and sustainable communities throughout Scotland.

The Scottish housing landscape will change over the next 2 to 3 years; we have to be ready for these changes.

Scottish Housing Regulator: The SHR engagement for 2018/19 is medium.

The Regulation Plan can be found in our download section of our website.

There is an extract outlining the Regulator's medium engagement plan –

“Following a break from development, Cassiltoun plans to start developing new homes for social rent and will receive significant public subsidy to help achieve this. Cassiltoun is progressing its financial plans to support its development programme and on-going investment in existing properties and we will engage with it about the impact of its plans. During 2017/18 we reviewed Cassiltoun's financial returns and we will engage with it to gain assurance about its current and projected financial performance, processes and procedures”.

Value For Money (VFM): During the current difficult economic times, with massive cut backs in public expenditure, the Association is acutely aware of our operating environment. We are delivering our best ever business performances, our Board reporting timescales have been vastly improved to ensure tight monitoring. We continue to seek the best deals when procuring contracts etc. We implemented a 4.4% rent increase in 2018 which was slightly above the average rent increase set by those social landlords who are members of Glasgow West of Scotland Forum, which we believe still demonstrates good value for our tenants. It is worthy of note that this has been achieved whilst service delivery has improved and extended. Since the SHR first started to publish Landlord Tenants Charter Reports, the Association benchmarked strongly within our peer group each year. We will review this in September/October 2018.

The Association firmly believes that quality and high standards bring their own efficiencies. We are not aiming for cheap budget value services.

The following measures are in place to assist the Association pursue VFM across the Cassiltoun Group.

- Rents that benchmark well locally, nationally and demonstrate that we provide a wide range of services.
- Keeping rent increases to a minimum.
- Set clear targets for our subsidiary companies.
- Improve services which will lead to efficiencies such as tenancy sustainment (i.e. welfare/money advice service).
- Control staff costs and contractual costs.

- Use procurement to enhance value and control costs.
- Invest in IT to improve services.
- Follow our strategic asset management approach to invest in existing assets to a high standard and review our processes to avoid poor performance.

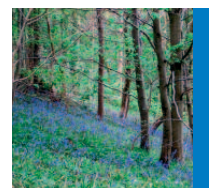
New Housing Supply: The Scottish Government is committed to building 50,000 new homes during the term of life of the current parliament (2016/21). 35,000 homes for socially rented sector is welcome news for housing associations and councils across Scotland. Here in Castlemilk it is very good news because Cassiltoun Housing Association have been able to progress new build housing plans for the first time in a decade.

Ending Right to Buy (RTB): The Scottish Government also ended the RTB in Scotland in August 2016. Like every other social landlord in Scotland, Cassiltoun Housing Association greatly welcomed the ending of this policy. Our future stock base has been secured by this policy.

Economic Certainty and Stability: A majority of voters who voted in the UK Referendum (Thursday 23rd June 2016) on whether the UK should remain or leave the European Union (EU) voted to leave. This outcome has resulted in significant political, economic and constitutional uncertainty which is likely to have short, medium and longer term consequences for the UK. It is too early to define what these consequences are or how they will impact on housing.

Government Targets (Scottish Housing Quality Standard (SHQS) and Energy Efficient Standard for Social Housing (EESH)): The Scottish Government has set the way we measure housing quality in Scotland. Currently Cassiltoun is 98% compliant, (would be 100% however we are currently exempt due to tenants choices regarding replacement of major items) the standard has placed an onus on us to ensure that our stock remains compliant.

Also energy efficiency targets have been set for 2020. Cassiltoun Housing Association is confident that we will achieve the standard however moving forward the Association will require to ensure that we plan effectively to remain compliant with energy efficiency standard in future years beyond 2020.



Arising from the Environmental Assessment is strengths, weaknesses, opportunities and threats (SWOT) analysis. This is completed by Staff and Board on October/November each year and is shown on the following pages.

Section 9 | Strengths, Weaknesses, Opportunities and Threats

Strengths

- Culture, Ethos & Values
- Internal succession planning
- Entrepreneurial and strategic leadership
- Diversity of Service and housing stock
- Corporate accreditation achievements, i.e. IIP, Healthy Working Lives
- Reputation – tenants, service users and sector
- Continuous improvement – ARC results, Satisfaction levels – looking to do better
- Financially sound
- Continuous Strategic planning & communication
- Regeneration model – services, activities, outcomes
- Rent levels – benchmark well
- Training & Development – All our people
- Experience – Staff & Board
- Strategic Partnerships and supplier support (e.g. City Building, ECG, City Tech, Forestry Commission etc)
- Robust Governance
- App – new way to communicate with digital generation
- Demand for our housing stock
- Low staff absenteeism (IIP Platinum)
- Social Media being proactive
- Health and safety embedded in our culture
- Diversity of the group
- Improved monitoring of tenant satisfaction and complaint handling

Weaknesses

- No major strategic weaknesses identified
- Heating System needs to be renewed
- Office space (storage and desk space)
- Not fully tested the Business Continuity Plan
- Attracting new Board members (to increase Board membership above 11)





Opportunities (2017 – 2022)

- Housing Development & New Build Programme (mix tenure)
- New approach to void standard
- Funding – Regeneration model
- External services – Craigdale
- Sell services
- Social Enterprise 4 (Environmental Business)
- Increase Participation/Engagement
- Access to private finance
- Procurement/Value for money in our business
- Nursery growth
- Increased factoring

Threats

- Cyber Crime
- Brexit
- Economic uncertainty – Interest rates, pension deficit
- Indy 2
- New welfare system in Scotland
- Retaining our best “A” people
- External regeneration funding
- Potential reduction in Council services (road maintenance, street lighting and cleansing)
- Losing key staff/settled staff leaving in the future
- Losing our culture, ethos and values

Section 10 | Current 'Pressure Points' and Scenario Planning

The summary list below highlights the pressure points our business may face over the next 3 – 5 years.

Throughout this IMP/BP we set out how we deal with risks, challenges and events therefore whilst this list appears here, it should be noted that the Association has robust plans in place to cope with current and future pressure points.

1. New Build Housing Development and Business Planning

- The Association has agreed ambitious plans to build approximately 170 new houses between 2018 and 2021/22. Our approach to risk, financial planning and governance will be scrutinised internally and externally therefore our planning, risk management and business review systems will be tested.

2. Managing our other strategic risks (see Risk Register)

- The confirmed roll out of Universal Credit as part of the welfare reform proposals will effect Castlemilk by December 2018. Therefore our planning and preparation will be tested,
- Managing our subsidiary companies effectively and achieving joint objectives across the Cassiltoun Group is important.

3. How we work?

- Changing the way we work in the future by considering the outcome of the social enterprise feasibility study assessing how we carry out our environmental works in future years.
- Seeking to evidence value for money through our diversity will remain a challenging priority.
- During the period when new build stock is coming off site, additional pressure on staff team to maintain performance levels. The increase in void turnover will impact on the allocation process.
- Universal Credit will bring additional time pressure and increase volume of work.
- Implementing the EESSH (2) and Fire Safety Compliance bring additional responsibility, work load and cost to the Association

4. Governance

- Achieving good standards of governance and financial management as expected by the Scottish Housing Regulator has brought about greater focus on self-assessment of regulatory standards. In the future the Board will continue to seek assurance and work with independent advisors to help assess our compliance and weaknesses.

5. Our People and Culture

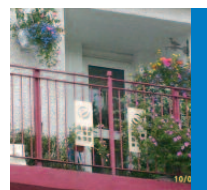
- It is important that we retain, develop and improve the performance of our staff team in future years. We believe that our track record, culture, performance and reputation place us at an advantage however we are not complacent therefore our approach and assessment systems are vitally important moving forward to ensure that our staff asset is protected.
- With a group structure even more emphasis on the role of the voluntary Board member remains important. The challenge for Cassiltoun will be to retain and attract the people with not only the interests of the community but also with the skills to effectively manage the organisation.

6. Our Environment and Community Assets

- Since 2011 Cassiltoun has taken the lead role delivering improvements in Castlemilk Park. To date our work has been very successful however in future years sustaining investment, projects and management standards will be difficult. Different management and ownership options will be necessary to secure Castlemilk Park as a community asset.



Section 11 | Board Training & Development



Improving our skills and knowledge is vital to the organisation.

To assist Board Members, an annual skills audit and training needs assessment is carried out. This section includes the main training needs of our Board, target dates, cost and time will be updated throughout the period of this IMP.

INTRODUCTION:	An Independent Training Needs Assessment was carried out in 2014 to identify Board Members skills, strengths and weaknesses. However, thereafter we carry out annual appraisals to assess Board Members performance over the past year; their contribution towards improving performance and corporate strategy delivery, Board development and personal development.
TRAINING NEEDS:	A variety of training needs were identified ie keep up to date with ongoing issues on the political agenda/Welfare Reform; keep up to date with policy/legislation and best practise; understanding of the New Housing Scotland Act 2014 and the effects on RSLs; to keep abreast of best practice in Governance and to undergo a self-assessment exercise; improve knowledge on development and procurement legislation.
TRAINING STYLE:	Board Members have indicated that they would prefer to attend internal training during the day and if possible in the Association's offices. Short masterclasses was the preference. However Board Members enjoy attending seminars, workshops and conferences to expand their knowledge, skills and networking.
PREFERRED TRAINING ORGANISATIONS:	SHARE, EVH, DTA, SFHA, Glasgow West of Scotland Forum have been identified as the main training bodies. The Association is affiliated to all of them. In addition, in-house training will be facilitated by appropriate staff and when required external agencies will be sourced.
WHAT WE ARE TRYING TO ACHIEVE:	In accordance with the SHR's Guidance "Regulatory Standards of Governance and Financial Management", our Board members should have the necessary skills and knowledge to carry out their role. Ongoing training and development will enable our Board Members to be significant and effective contributors to the good governance of the Association.
BUDGET RESOURCES:	A significant training budget in the region of £8k has been approved to help deliver the plan.
TRAINING PLAN:	This will be updated by the Corporate Services Manager, Paula Brownlie and reported to the Board.

Our staff take part in annual appraisals to determine their training needs. Individual staff members can raise a training need throughout the year. Line Managers regularly recommend suitable training, conferences, seminars and internal training to support staff development.

Section 12 | Future Plans

Remaining Independent

In the executive summary of this plan we make clear that we value our independence and are proud of our community controlled roots.

The long term financial plans demonstrate how we will achieve this. Furthermore all of our key projections, plans, scenario planning and risk assessments support our ability to do so.

Community control of Cassiltoun Housing Association is the bed rock of all our principals and the success of the Association can be traced in our roots. Local people have played a vital part of our success and we want local people to carry on in charge and control for the term of 30 year financial plans.

Housing Development Plans

The Association has been working on various housing development plans over recent years. We aim to complete the physical regeneration of the east side of Castlemilk by developing 170 new houses over a 4 year period.

We have been working in partnership with Glasgow City Council to examine the development opportunities.

Our approach has been to carefully consider the risks attached to each development and ensure that we have adequate internal skills and resources to complete new build housing development and business plans whilst ensuring sufficient demand exists to occupy the new build housing supply.

We have dedicated a chapter of this plan to fully outline our plans and approach. In summary we have:

- Carried out site feasibility study for phase 1 (Barlia 3 – 42 units)
- Currently carrying out a feasibility report for the nursery site 50 units (this may increase)
- Negotiating a scheme of Castlemilk Drive for 78 units.
- To mitigate and manage risk we have appointed external development and financial business planning consultants to assist the Board gain additional assurance.
- Revised our Risk Register
- Secured private finance in advance of phase 1 and 2.
- We have consulted with local residents and housing applicants regarding our proposals.
- Carried out additional design fact finding visits.
- We anticipate our first site start in May 2018 at Barlia 3 development.
- This will be followed in 2020 by Castlemilk Drive.
- Finally the nursery site development is proposed to start in 2021.
- Cassiltoun Housing Association is a member of the Link Housing Association Development Procurement Framework design team and building contractor.





Succession Planning

It is important that we carry out our staff and Board succession planning to help enable us to prepare for the future.

Board:

- In terms of our “Governance” it is essential that we are aware of the Board members future intentions. We need to be aware of circumstance that will bring change to our Board and have contingency plans in place to ensure that Cassiltoun’s Board is fit for purpose in future years.

Staff:

- The Board from 2017 will have a 5 year staff succession plan available to allow them to assess the future service, career development and aspirations of the staff team.
- Potential future service lengths (possible service endings)
- Career development plans
- Staff aspirations
- Planning needs and preparation awareness for potential future staff changes.

Developing a New Social Enterprise

The Association from 2017 will carefully consider future options available to deliver the following services in-house within the Cassiltoun Group subsidiary model.

Our preparation and planning name will be known as “SE4”, an acronym for Social Enterprise 4.

We want to carefully consider how we improve value for money by delivering services differently in the future and by offering further opportunities to improve jobs, training and development for local people.

It is our intention to assess various business and governance models to introduce a new SE4 that will deliver services currently provided by contractors,

- All environmental works – Ground maintenance, stair cleaning
- Void and Decoration Works
- Handyperson Service

We believe by doing so, all the profits will remain within the community for further re-investment.

Section 13 | Housing Development Plan (2017-2021)

Foreword

Anna Stuart MBE, Chair

"We are a community led housing association that empowers the local community by delivering housing and non-housing projects that people care about, which meets local needs and which maximises the financial and social benefits to support the wider regeneration of our area.

Our approach can provide local jobs and further opportunities for local people and boost the local economy, is a genuinely achievable option for Cassiltoun Housing Association and we intend to pursue local housing development as described in this plan."

By delivering our development plan we wish to:

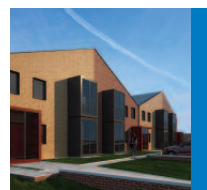
- **P**rovide better value for money
- **R**emain accountable to the local people we serve
- **I**mprove our efficiency
- **M**aximise opportunities locally
- **M**inimise the impact of our activities on the environment
- **S**atisfy local housing need

The Association must remain flexible, realistic and compliant to take advantage of any development opportunities. The Board will carefully consider opportunities that will bring about better living conditions and meet the housing needs of local people.

From 1st April 2018 the Scottish Housing Regulator (SHR) has engaged with the Association to seek assurance about our financial capacity to deliver our planned development programme. In October 2018 the SHR advised that they had gained the assurance they required.



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1. Introduction

- 1.1 The Association has a long tradition of developing new housing and modernising existing homes. In recent years our development activity has been limited however we have now embarked on a new and exciting development phase to help improve the physical environment in our area of operation and to increase the supply of good quality affordable housing for rent.
- 1.2 The Association has invested millions of pounds in our area. However, we face fresh challenges to meet housing demand from our existing tenants, waiting list applicants and from homeless applicants.
- 1.3 October 2018 saw the Association commencing a 42-unit new build development, covering three brownfield sites in the local area, known as 'Barlia 3'.
- 1.4 The same month saw the conclusion of a year-long feasibility study to assess the viability of developing the Council's Nursery site in Barlia Terrace. This is currently being assessed by Glasgow City Council for suitability to be included in their Affordable Housing Investment Programme.
- 1.5 Finally, a planning application for two sites on Castlemilk Drive that are in CHA ownership was submitted to GCC in August 2018.



2. Approved Development Projects

2.1 Barlia 3

The project known as Barlia 3 is the combination of three smaller sites in the local area that would not be economically viable to develop individually. However, when packaged up into one project they achieved sufficient 'economy of scale' to secure grant funding from Glasgow City Council for a 42-unit new build development.

2.2 The three sites are made up as follows:

- The site of former Castlemilk East Church (Barlia Terrace)
- The site of the former Labour Club (Barlia Drive)
- The site of the Council's local repairs team (Barlia Drive).

2.3 The sites are close to local amenities including the shopping centre, bus routes, community centre and sports centre and of course the tranquillity of Castlemilk Park.

2.4 Embedded in the design of these homes is high energy efficiency, through both choice of materials and components used and through appropriate orientation to maximise passive solar gain. The project is also designed to meet other building standards such as 'Housing for Varying Needs' and 'Secure by Design'.

2.5 The combined development went on site in October 2018 and is due for completion by December 2019.

2.6 The Team is made up as follows, with the majority of appointments made using the Link Group Framework:

Contractor: Cruden Building and Renewal

Architect: MAST

QS: Reid Associates

Structural Engineer: G3 Engineers

M+E Engineer: Ken Boyle Building Services Design

Landscape Architect: Christopher Palmer Associates

Energy Advisor: RA Architects

Clerk of Works: Cassiltoun HA

Project Management: Edwards Macdowall Consulting



2.7 The house mix is as follows:

Site	House mix
Former Castlemilk East Church (Barlia Terrace) 22 units	4 town houses – all 5 apartment/ 6 person 4 flats – 3 apartment/ 4 person 2 flats – 3 apartment/ 3 person 12 flats – 2 apartment/2 person
Former Labour Club Site (Barlia Drive) 8 units	8 cottage flats – 2 apartment/2 person (amenity)
LRT Site (Barlia Drive) 12 units	12 flats- 3 apartment/ 4 person

2.8 The funding of the scheme is summarised below:

Cost Heading	Grand Total	Key financial indicators	£
Acquisition	£243,932	Total scheme cost	£6,842,498
Works	£5,790,276	Grant assistance	£3,600,912
Fees	£529,445	Private borrowing/ CHA resources	£3,241,586
Other	£278,845	Average cost per unit	£162,917
total	£6,842,498	Average grant per unit	£85,736
		Average borrowing/ CHA resources per unit	£77,181



3. Pipeline Schemes



3.1 57-85 Castlemilk Drive (Estimated 2 Hectares)

3.2 The Association acquired two significant and prominent sites in 2009 as part of the stock transfer from GHA.

3.3 Both sites are located on Castlemilk Drive adjacent to the main bus routes, local primary school and shopping centre. Demand for this location is high and we anticipate that any new housing will be popular within the local community.

3.4 Due to the topography of the sites, the favoured development option is to build flatted dwellings to maximise the use of the sites and create the best response to maximising housing need for all categories of applicants including:

- Elderly
- Disabled/Medical need
- Vulnerable
- Single people
- Family





3.5 The Association has commenced engagement , through a 'Design and Build' model with Crudens Buildings and Renewals who are planning to build homes for sale at the adjacent site at Machrie Road. Their Architects, Hypostyle, have, on our behalf, submitted a scheme for planning permission based on the following house mix.

House type	Size	Tenure	Number	Comments
1 bed, 2 person	2 apt	Social rent	12	
2 bed, 3 person	3 apt	Social rent	6	Wheelchair adaptable
2 bed, 4 person	3 apt	Social rent	42	



3.6 Nursery Site (Adjacent to Barlia Way) (Greenfield Site)

- 3.7 Glasgow City Council have provided financial support to the Association to allow a feasibility study to be carried out to establish the best use for the Nursery site, situated close to Castlemilk Stables (*positioned in bottom left corner of photograph*).



- 3.8 The site is currently within GCC ownership, having been historically used as a plants nursery. It is well situated for local shops, schools and amenities.
- 3.9 The feasibility study was led by Collective Architecture and was developed over a period of 12 months. A high level of stakeholder involvement was integral to the process.
- 3.10 The project was presented to GCC's Urban Design Panel during the summer of 2018.
- 3.11 Collective Architecture's study identified some key topics regarding the site:

- Development of the site requires a sensitive and integrated approach bearing in mind the historic, archaeological and ecological features of the site.
- The topography of the site provides some challenges in terms of levels, drainage and vehicular access
- A house mix of 147 units can be achieved meeting the 'Glasgow Standard'.



3.12 Taking on board the Council's preference for a 40/60 split between social rented housing and private housing for sale, exploratory discussions have commenced with Crudens to establish if there is an appetite for private sector development in the area. A key issues lies around the timing of when the scheme would come off site and critically if house sales would be in competition with other planned private developments in the area such as Arden Craig and Machrie.

3.13 The proposed house mix of 147 units is mixed as follows:

House type	Number	Description
Houses	87	Bungalows, terraced and detached homes. Mostly 2B4P. Small number of larger units 4B6P and 5B7P. 10% Wheelchair accessible housing provided. Majority of houses identified for private sector.
Apartments	60	6nr apartment blocks. Mostly 2B4P. 10% Wheelchair accessible apartments provided. Majority of apartments identified for private sector.
Total	147	

3.14 As well as housing, the feasibility study took account of the Association's aspiration to build a Social Enterprise and Wellbeing Centre on the site. The Association's Regeneration Manager is currently investigating sources of external funding to help realise this aspiration of 2018.



3.15 The finalised Study was submitted to GCC in October 2018. It is hoped that feedback will be received by January 2019 on whether the Association can proceed to detailed design of the proposed housing development.





4. Applying the SHR's Development Principles to our Development Programme

4.1 Strategy

There is a strategy underpinning the proposed timing of future developments to ensure the organisation is not overloaded in terms of workload, letting requirements and financial commitments. There is a clear understanding of why the organisation plans to develop, what it plans to develop and how this integrates to the Organisation's business strategy- in terms of workload, potential future stream of rental income as well as the capital cost of development.

4.2 Risk

The Association will review its strategic risk register to establish the key issues faced when new build housing development is being undertaken. This will include:

- Finance and borrowing capacity.
- Development skills and site management.
- Ensuring that we have a team of independent advisors in place to assist the process and provide the Board with assurance.

During construction and development phases of new build sites the Association will work closely with the design team and contractor to ensure:

- Health and safety is managed.
- Programme of work is agreed and monitored.
- Quality control procedures are in place .
- Board are regularly updated.
- Staff are kept up to date with progress.
- Should any weakness be identified our control procedures will pick this up in advance to allow corrective measures to be put in place.

As we have not undertaken new build development for some time, our full suite of development policies and procedures have been reviewed and updated to ensure that our approach is meeting legislative and good practice requirements.

A risk register for each scheme is regularly updated and reported to the Board every three months.



4.3 Product

After many years improving the physical, environmental and social conditions in Castlemilk the Association has been successful in sustaining tenancies and making the east side of Castlemilk a desirable place to live.

As a result demand to live and to meet housing needs in our community is high as illustrated in the waiting list and transfer tables below (*updated October 2018*).

446 people seeking alternative housing.

Waiting List Applicants							
Apartment Size	2 apt	3 apt	4 apt	5 apt	6 apt	7 apt	Total
Number on list	91	64	56	26	9	0	249

Internal Transfer Applicants							
Apartment Size	2 apt	3 apt	4 apt	5 apt	6 apt	7 apt	Total
Number on list	46	78	57	17	2	0	200

New housing supply is an expensive and scarce resource which must be used to maximise housing need therefore the Association will consider the bigger picture by carefully assessing overall housing demand and need to maximise opportunities for as many people as possible.

For every 10 new houses built we would like to satisfy 15 people or families housing need therefore, in practice and where possible, we will transfer tenants who are under occupying or overcrowding properties to free up these properties for people who are also needing the housing that becomes available as a result. Our approach will be to prioritise to ensure that our allocation policy and targets are adhered to.

In the years when new housing supply is complete and available to let the Association will review our void procedures to ensure that properties re-let meet the expectations of applicants.

Currently 80% of our tenants are satisfied with the condition of their home when moving in. It is our ambition to increase this to 100%, therefore a full review of void management procedures including our budget will be undertaken to help the Association achieve this aim.

4.4 Capacity

The Association has entered into a 3-year contract with Edwards Macdowall Consulting Ltd (2017-2020 with a +2year option) to assist with the project management of the development programme. Alongside this external resource, the team at Cassiltoun has the capacity to absorb the flow of work arising from the planned expansion. This will be kept under review.

4.5 Product

Senior staff have transferable skills in general project management, risk management and financial management to oversee the development programme. A programme of development-specific training has commenced for the Governing body to ensure that Member of the Board of Management are equipped to effectively discharge their duties.



4.6 Appraisal

Key milestones have been set for the Barlia 3 project for which a 'stage and gate' process is being followed. This is to ensure the continuation of the project at each milestone is decided based on the information available at the time, including the business case, risk analysis and critically financial appraisal. This will be replicated for pipeline schemes in due course. Out with the formal milestones, regular reporting to Board of Management and Regeneration Sub-Committee assists with on-going assessment of the viability of the scheme.

4.7 Funding

The Association in the first instance seeks the support of Glasgow City Council for grant funding towards the overall cost of new build housing.

In addition, the other traditional funding routes are:

- Using our own resources
- Borrowing from lenders (banks)

We realise that the current economic climate and uncertainty since the UK vote to leave the European Union the Association could face fresh borrowing pressures.

4.8 Project Management

As noted above, The Association has entered into a 3-year contract with Edwards Macdowall Consulting Ltd to assist with the project management of the development programme. A system of reporting has been established to ensure appropriate project management processes are adhered to.

4.9 Procurement

Cassiltoun HA has in place a procurement policy, which guides the organisation in its procurement activities. Approval from any proposed deviation from this is sought in advance from the Board of Management.

Specifically in relation to development, the Association has been listed on the Framework procurement set up by Link Group. This allows efficiencies to be achieved in the procurement process, while still working within the requirements of the relevant procurement legislation

4.10 Stakeholders

Cassiltoun always has, and will continue to actively manage and build constructive relationships with stakeholders including tenants, service users, funders, SHR, Glasgow City Council, contractors and the Scottish Government.

On-going relationships with the local community, Glasgow City Council, SHR and funders are nurtured as part of the overarching approach to delivery of service at CHA.



5. Time Scales and Conclusion

- 5.1 It is anticipated that our Barlia sites will be developed in 2018/19 therefore it is likely that in Winter 2019 the first phase will be completed.
- 5.2 Our sites at Castlemilk Drive could be on site in 2019/20 and completed by 2020/21.
- 5.3 Therefore, from 2018 to 2022 the Association will experience a period of growth that will impact across the organisation.
- 5.4 This period will be challenging, however we will have allocation, void management and development plans in place that are understood by all our staff. With good planning and clear communication, the Association is confident that this will be a successful and exciting time.
- 5.5 To further support our planning framework, we will review our staff structure to ensure it is appropriate and that external services such as clerk of works are in place.
- 5.6 When we complete the feasibility study for the nursery site we will have a greater understanding of the site capacity and timescale. We do not anticipate a site start before 2021.

Section 14 | Financial Projections 2018 and Long Term Financial Business Planning



The Association has a number of Financial Plans in place to help it achieve its budgetary requirements both in the short, medium and long term.

The 3 year revolving internal management plan is combined with our long term financial business planning set over 30 years. This also includes our 30 year Asset Management Plan where the Association can demonstrate that we have the long term financial resources to deliver the required investment within our housing stock and meet our long term commitments.

These 30 year projections do not include the proposed Barlia development, however consultants have been commissioned to review this and will be finalised once construction costs are tendered for.

Included within this section of the IMP is the Association's short term and long term financial planning:

- Updated Balance Sheet Forecast
- Updated Cash Flow Forecast
- 30 Year Cash Flow & Revenue Projections
- 30 Year Balance Sheet Forecasts
- 21 Year remaining Debt Profile Projections

See appendix 2 for full details (Pages 119-133)

Section 15 | 30 Year Asset Management Plan (2016-2046)

Executive Summary

Cassiltoun Housing Association's long term business planning is critical if the Association is to ensure that its key asset "Property" has:

- A robust 5 year planning framework in place which has the financial capacity to deliver the plan
- That the Governing Body has taken steps to review the planning model and has taken independent advice to support the Association's long term planning
- That the Senior Staff at Cassiltoun Housing Association understand the plan and have procedures in place to implement, review and update the Asset Management Plan
- The Association's tenants are aware of the Asset Management Plan through an effective communication strategy. Newsletters and website will be used to communicate the plan.
- The full Asset Management Plan is available in the download section of our website.

Introduction

Cassiltoun Housing Association completed a Stock Condition Survey in 2016 to carry out a full property survey to identify any weaknesses in the Association's Scottish Housing Quality Standard planning and to carry out a complete review of the 30 Year Major Repair (Asset Management) requirements for the Association's 1,000 properties.

The Association's 30 year financial business plan has also been reviewed to ensure that the Association will have the financial capacity over 30 years to fulfil its commitments and obligations to deliver the Asset Management Plan.

Cassiltoun Housing Association is fully compliant with the SHQS.

The Association's business plan demonstrates thorough prudent financial planning and careful risk assessment that it has the capacity to deliver the Asset Management Plan.

The Association is planning to spend £57m over 30 years on major repair items. The full detail is highlighted within the plan.

The 30 Year Asset Management Plan

The Association's plan details:

- **What** major items will be replaced
- **When** major items will be replaced
- **Where** major items will be replaced





The Association intends to deliver its Asset Management Plan with efficiency by achieving maximum value for money. This will be achieved through careful:

- Planning, including rolling programmes of work
- Establishing excellent working relationships with contractors and only retaining those contractors and consultants who exceed our expectations
- We believe that efficiency savings will be achieved through long term rolling programmes of work which will also offer contractors long term certainty
- We also want to include community benefit clauses particularly linked to employment, training and apprenticeships. This will be better achieved via long term partnership.

Procurement and Selection

The Association will strive to achieve the best price and quality by following our procurement policy. All contracts will be based on a price quality of 70/30.

The Association will work with specialist consultants to help achieve the output in paragraph 3.1. The Board and senior staff shall take advice from the procurement consultants.

Selection of contractors will be completed after the PQQ process. All contractors interviewed will be expected to ensure that the community benefit clauses are utilised to the maximum for the benefit of the local community.

The Director of Finance will carry out a full credit evaluation of the contractors prior to contracts being awarded.

In terms of best practice in governance arrangements, two Board members will be present during the contractor selection process.

Quality Assurance and Tenant Satisfaction (SDM IT System)

At the appointment stage, the Association's Quantity Surveyor Consultant and senior staff will attend pre start meeting and site meetings to help ensure that contractors are fully aware of the standard of workmanship and service expected of them.

Tenants should rightly expect high standards of workmanship and strong communication; therefore each contract will be fully tested by seeking tenants' views via contract satisfaction surveys.

Release clauses will be included in contracts to allow the Association to terminate should the contractor fail to comply with performance, quality, price and tenant satisfaction.

The Association has recently invested in new information technology modules to manage the Asset Management Plans of the Association on a main frame computer system. The system will be updated frequently and all staff will have access to monitor the planned maintenance programme.

Section 16 | Calendar

Priorities 2017/18

To achieve many of the set priorities and objectives if the IMP the Association has created a calendar to help monitor our progress.

The purpose of this calendar is simply to provide a useful guide for the Board and the Senior Management Team to ensure that key activity takes place when it is meant to.

STAFF MEMBER	TASK	COMMENTS	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH
Charlie Millar	Prepare audited accounts update			✓	✓									
Charlie Millar	Prepare SMART Plans						✓							✓
Charlie Millar	Start staff appraisal process								✓	✓				
Charlie Millar	Complete wider role monitoring		✓					✓						
Charlie Millar	Set and review strategic objectives		✓						✓			✓		
Charlie Millar	Create and review operational objectives with SMT											✓	✓	
Charlie Millar	Traffic light monitoring report operational objectives		✓						✓					
Charlie Millar	Roll-forward Risk Management Policy	Prepare for Board	✓						✓					
Charlie Millar	Review Risk register				✓						✓			
Charlie Millar	Review Business Continuity Plan										✓			



STAFF MEMBER	TASK	COMMENTS	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH
Charlie Millar/ Paula Brownlie	AGM						✓							
Charlie Millar/ Fiona McGowan/ SMT	ARC Return	Prepare/ review/ date etc for April Board meeting SHR		✓										
Charlie Millar/ Paula Brownlie	Business Away Day													✓
Charlie Millar/ Paula Brownlie	Staff Team Building Day						✓							
Charlie Millar/ Paula Brownlie	Quarterly Newsletter		✓	✓				✓			✓			✓
Paula Brownlie	Summer Family Trip					✓								
Fiona McGowan	Input into Budgets											✓	✓	✓
Charlie Millar/ Fiona McGowan	IMP, SMART Plans and Operational Service Plan											✓	✓	✓
Fiona McGowan	Procure Major & Cyclical Repair Contracts		✓	✓	✓									
Fiona McGowan	Procure Contract Stair Cleaning Due 2016													



STAFF MEMBER	TASK	COMMENTS	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH
Clair Malpas	Manage the Wider Role Programme		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Paula Brownlie	Contribution Management for SMT									✓				
Paula Brownlie	Induction for new Board Members								✓					
Paula Brownlie	Contribution Management for members of the Board and TNA									✓				
Paula Brownlie	Maintain IIP Gold Standard	Monthly	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Paula Brownlie	Maintain Cassiltoun Web Site	2016												
Fiona McGowan	Tenants Satisfaction Survey						✓	✓	✓	✓				
Fiona McGowan	Prepare & Co-ordinate Peer Performance Benchmarking	Annually analyse & report Peer Group data to Board					✓	✓	✓	✓				
Gamal Haddou	Liaise ICT systems & support	Monthly – Staff & external technical	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Gamal Haddou	Administer Cassiltoun Trust Accounts	Process to Director, C Trust Board	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Gamal Haddou	Update CHA 30yr Business Plan Projections	Process to Board & IMP	✓	✓		✓	✓						✓	✓
Gamal Haddou	Update CHA 5yr Business Plan Projections	Process to Board & IMP	✓	✓		✓	✓						✓	✓
Gamal Haddou	Prepare Group Financial Statements	Process to Board, External Auditor & AGM	✓	✓	✓									✓



STAFF MEMBER	TASK	COMMENTS	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH
Gamal Haddou	Prepare & submit Supported Housing HAG Completion Return	GCC DRS	✓											
Gamal Haddou	Prepare & Submit PAYE returns	Annual – HMRC	✓											
Gamal Haddou	Review adherence to SHRs Performance Standards	Co-ordinate with CEO	✓	✓	✓									
Gamal Haddou	Deliver Cassiltoun Trust Financial Policies	C Trust Board & Board	✓											
Gamal Haddou	Update Cassiltoun Trust Business Plan	C Trust Board & CEO	✓	✓	✓	✓						✓	✓	
Gamal Haddou	Develop Cassiltoun Trust Accounts Systems	C Trust Board & CEO	✓	✓	✓	✓								
Gamal Haddou	Prepare CHA Management Accounts	Monthly to SMT & Board	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Gamal Haddou	Prepare Treasury Management Report	Annual to Board		✓										
Gamal Haddou	Update 40yr Planned Maintenance Projections	Process with Director of Operations		✓	✓				✓	✓			✓	✓
Gamal Haddou	Prepare & Update Annual Budgets & Rents	Process to SMT, Board & IMP			✓						✓	✓	✓	
Gamal Haddou	Prepare & submit SHR's Financial Viability Returns	5yr Financial Projections			✓									



STAFF MEMBER	TASK	COMMENTS	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH
Gamal Haddou	Prepare audited accounts update			✓	✓									
Gamal Haddou	Renew Insurances	Insurers				✓						✓	✓	
Gamal Haddou	Prepare & Submit SHR's Financial Viability Returns	Annual Financial Statements (incl. Subsidiaries), Operating Costs & Audit Letters					✓							
Gamal Haddou	Prepare & Submit SHR's Financial Viability Returns	Annual Loan Portfolio					✓							
Gamal Haddou	Rent Review Consultation	Tenants' Newsletter											✓	
Gamal Haddou	Prepare Register of Loan Covenants	Process to SMT & Board						✓						
Gamal Haddou	Co-ordinate Internal Audit	Annual Liaise & report Inspection findings – Internal Auditor, SMT & Board								✓	✓			
Gamal Haddou	Annual Budget Planning	SMT Newsletter									✓	✓	✓	
Gamal Haddou	Consolidate CHA/CSHA Financial Statements	Co-ordinate with External Auditor											✓	✓
Fiona McGowan	Gas Servicing	Co-ordinate with Technical officer	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Fiona McGowan	Major Repairs Programme – management					✓	✓	✓	✓					



STAFF MEMBER	TASK	COMMENTS	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH
Fiona McGowan	Cyclical Repairs Programme - management		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Fiona McGowan	Annual Reminder Right to Repair							✓						
Fiona McGowan	Internal Audit													✓
Fiona McGowan	Rent Increase												✓	
Fiona McGowan /Clair Malpas	Quarterly Housing Benefit meeting				✓				✓				✓	
Fiona McGowan	Rent Increase Consultation											✓	✓	
Fiona McGowan	Waiting List Review											✓	✓	
Fiona McGowan	Prepare Reports on KPI's for Operations Committee		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Fiona McGowan	Review Operations Service Plan		✓											
Fiona McGowan	ARC		✓											
Fiona McGowan	Contribution Management for Individual Staff members									✓				

AGM Annual General Meeting

ARC Annual Return on the Charter

SHQ's Scottish Housing Quality Standards

SDFP Strategy Development Funding Plan

ICT Information Communication Technology

SHR Scottish Housing Regulator

Section 17 | Risk Register

Cassiltoun Housing Association's Risk Management Policy forms part of the Association's internal control and corporate governance arrangements.

The policy explains the Association's underlying approach to risk management.

Included within this IMP/BP is the risk register which identifies the:

- Key risks faced by the Association.
- The roles and responsibilities of the Board and the Senior Management Team.
- The controls in place to deal with risk.
- The review timetable.
- Throughout the 3 year period of the IMP new risks will be added and inherent risks included.
- Risks that have been well managed will be removed when the risk is no longer a threat to the Association.

The Association has prioritised business planning in recent years with the objective of minimising risk to the Association.

We are not an organisation who will take unnecessary risks.

We have demonstrated a high level of self awareness in recent years and we believe we have prepared as best as we can to spot emerging risks and to set about dealing with them through our planning framework, prudence and governance controls.

The Association has a successful 30 year track record and each year we build on previous performance led by an experienced SMT and Board.





Risk Management Policy

Date Approved	October 2017
Proposed Review Date	October 2019
Risk Register Review	October 2017

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1. Purpose of this Document

This Risk Management Policy (the Policy) forms part of the Association's internal control and corporate governance arrangements.

The Policy explains the Association's underlying approach to Risk Management, documents, the roles and responsibilities of the Board of Management, the Senior Management Team and other key parties. It also outlines key aspects of the Risk Management Process including the risk assessment scoring methodology, and identifies the main reporting procedures.

The document also describes the process by which the Board of Management will evaluate the effectiveness of the Association's internal control procedures.

The Association is required to comply with the Regulatory Standards of Governance and Financial Management set out by the Scottish Housing Regulator.

2. Underlying Approach to Risk Management

The following key principles outline the Association's approach to Risk Management and internal control:

Board of Management

The Board of Management is responsible for overseeing risk management in the Association as a whole, specifically:

- Agreeing the risk management framework within the Association;
- Setting the risk appetite for the Association;
- Directing the risk strategy;
- Receiving reports and requesting action where appropriate;
- Reviewing assurance providing mechanisms to ensure that actions to mitigate risks are operating effectively;
- Annual review of the Association's approach to Risk Management, approving any proposed changes to the core aspects of the strategy and associated procedures.

Senior Management Team

The Senior Management team is led by the Chief Executive Officer and has responsibility for:

- Implementing policies on Risk Management and internal control;
- Identifying and evaluating the key inherent risks faced by the Association. These risks will be set out in a "Risk Register" (Appendix B). Those risks appearing at the top end of the Risk Register (the "top ten") shall be presented to the Board of Management for consideration;
- Providing adequate, timely information to Board of Management and its sub committees on the status of risk and controls and providing assurance that risks are being effectively mitigated;
- Undertaking an annual review of the effectiveness of the system of internal control and providing a report to Board of Management.



The Senior Management Team has two roles in relation to Risk Management. These are:

Operational:

Owns the management of risks -
Assesses risks, reviews them twice yearly, confirms responsibility.

Functional:

Provides technical support to manage risks -
Responsible to line management.
(Includes HR, Finance, IT, Corporate Services).

Operational management personnel are responsible for the co-ordination of the Risk Management review and liaison with the Director of Finance on the transfer of risks to insurers, where appropriate.

The Board of Management shall satisfy itself that the Risk Management process is effective, taking advice from the Senior Management Team and any internal auditor. Advice shall also be obtained from the external auditor as part of the review of governance in the annual audit. The Director of Finance shall submit a brief report to Board of Management each year, outlining the work in this area and the conclusions reached.

Internal Audit – the internal audit function has a central role in reviewing the governance, risk and control issues within the Association. Specifically in relation to Risk Management, the internal audit provides independent assurance of content and of process to the Board of Management.

3. Key Activities within Risk Management Process

Risk Management incorporates a number of elements that together facilitate an effective and efficient operation, enabling the Association to respond to a variety of operational, financial and commercial risks.

These elements include:

- **Policies & Procedures** – attached to key risks are a series of policies that underpin the internal control process. These policies are set by Board of Management and implemented and disseminated throughout the Association by the Senior Management Team. Written guidance supports these policies.
- **Monthly Reporting** – comprehensive monthly reporting is designed to monitor key risks and their controls. Decisions to rectify problems are made at regular meetings of the Senior Management Team or by the Board of Management as appropriate.
- **Business Planning and Budgeting** – the business planning and budgeting process is used to set objectives, agree action plans and allocate resources. Progress towards meeting Business Plan Objectives is monitored regularly by the Senior Management Team and Board.



During 2017/18 the Association will undertake an assessment of its private borrowing requirements for our new housing development proposals. Inclusive of a full project appraisal and independent business plan review, the following stages will be put in place to mitigate risk and provide the Board with additional assurance.

Stage 1 Review of current loan documents

In 2017/18 the Association appointed HRC led by Paul McNeil to: review all loan documents and prepare a report for the Board of the Association, which will highlight any issues that may restrict future lending or hinder its effectiveness, e.g. future use of free security, other obligations clauses, gearing covenants, security release or negative pledge.

In addition, information will be submitted to the Board about the current lending market. This will set out the options for obtaining private finance and the issues that the Board should consider before committing to any lender. This will include an explanation of the advantages and disadvantages of Bond Finance and other innovative finance mechanisms emerging into the sector.

The purpose of this marketplace report is to first make the Association fully aware of the lending climate and the appetite of different lenders to operate within it and at what terms.

Stage 2 Review of the 2017/18 Business Plan

The consultant reviewed the 2017/18 plan to check the integrity of the financial model and review the underlying assumptions for reasonableness. This will also involve review of other key documents including Loan Portfolio Report and 5YFP to ensure the financial performance of the Association, peer and sector comparisons and future plans in order to ensure fully effective lender negotiation.

The dual benefit of this robust review is a complimentary financial health check which the Association can use for other planning purposes, demonstrating Value for Money by extracting collateral benefit beyond the key purpose of the commission.

Stage 3 Review of Treasury Management Policy

Before preparing and issuing a funding prospectus, the consultant will review the current treasury management policy and if required update it. This will also ensure that the procedures we follow to issue a funding prospectus will reflect the policies of the Association and are fully compliant with SHR Guidelines.

Stage 4 Funding Prospectus

Set out below are the steps involved in the preparation and submission of a funding prospectus.

1. Prepare and agree with the Board of the Association a detailed funding proposal
2. Issue Prospectus to lenders which will include details of:
 - a. Unencumbered assets
 - b. Current covenant structure
 - c. Financial projections
3. Seek tender responses based on the business plan and prospectus.



- **Risk Register** – the Risk Register is compiled by the Senior Management Team in liaison with Board of Management, and helps to facilitate the identification, assessment and ongoing monitoring of risks significant to the Association. The document is formally appraised annually but emerging risks are added as required. The Senior Management Team also reviews the document twice yearly. Improvement actions and risk indicators are monitored regularly.
- **Department/Team Framework** – each department manager has their own monitoring framework to ensure that key risks within their department are identified, assessed and controlled. The framework is formally appraised annually and any emerging risks are contained as required. Reference is made to key performance indicators which allow the department to identify any improvement action that is required and to report to the Senior Management Team and Board of Management as appropriate.
- **Internal Audit Programme** – internal audit can be an important element in the internal control process as it provides assurance to management that controls are operating effectively and/or alerts management to any control weaknesses identified. Internal Audit is responsible for carrying out individual assignments to enable the delivery of proactive advice to Board of Management. The internal audit programme will address the key risks within the Association. Within an annual report to the management committee, the internal auditor shall provide a specific comment upon his/her annual review of the internal control system and his/her professional opinion on the effectiveness of the internal control system, and the extent to which it can be relied upon. (The Association has more than one internal audit function.)
- **External Audit** – external audit provides feedback to the Group Audit finance sub-committee on the operation of those aspects of the internal control system reviewed as part of the annual audit. They shall also provide a comment on the general governance arrangements within the Association.
- **Business Continuity Planning & Disaster Recovery** – interruption of the Association's business threatened by any emergency events will be limited via the procedures of its disaster recovery plan.
- **Third Party Reports** – from time to time the use of external consultants will be necessary in areas such as health and safety, development, and human resources. The use of specialist third parties for consulting and reporting can increase the reliability of the internal control system.
- **Scottish Housing Regulator (SHR)** – The Regulatory Advice Note sets out expectations as to how registered Social Landlords (RSLs) should comply with **Regulatory Standard 3**. This requires the governing body of each RSL to manage its resources to ensure financial well-being and economic effectiveness. There are particular challenges at this time for RSLs in managing to protect their financial health. The SHR recognise that RSLs which do not manage to do so are unlikely to be able to achieve good outcomes for tenants and other stakeholders. RSLs may face increased financial stress as a result of Welfare Reform.

In addition, **Regulatory Standard 4** applies directly to how the Association manages and mitigates risk to the Cassiltoun Group which includes our subsidiary companies, Cassiltoun Trust and Cassiltoun Stables Nursery.

Standard 4 states "The governing body bases its decision on good quality information and identifies and mitigates risk to the organisation's purpose".

4.3 states "The governing body identifies risks that might prevent it from achieving the RSL's purpose and has effective strategies and systems for risk management and mitigation, internal control and audit."

- increased exposure to, and management of, growing pension obligations. The 2013 Pension Deficit (SHAPS) increase has led to a full Independent Review of Pension cost and provision. As a result the Board in November 2013 decided to end final salary pension for new staff from 1st April 2014. Existing staff will remain within the final salary scheme until the next review. The Association will offer a defined contribution pension for new staff which will also allow existing staff to transfer if they wish with auto enrolment from 2015.
- Welfare Reform is a serious risk facing the organisation due to the changes in welfare payments. The Association has recognised that this risk would be significant for some time and have set about introducing robust plans to help mitigate the risk. For example in 2013 the Association successfully secured 5 years Big Lottery funding to create a Welfare and Money Advice Team, consisting of 3 full time staff (Welfare Rights Officer, Financial Inclusion Officer and Advice Assistant). From April 2017 the team increased to four with the introduction of an administrator (Digital and Financial Inclusion) post, funded by the Big Lottery. In addition to help further mitigate the risk and forward plan the Board have extended the 5 year period to 6 years therefore taking the project to 31st March 2020. This will be kept under further review internally. At the time of reviewing the risk policy and register the team has continued to make a significant impact on the financial capability of their clients and contributing to rent arrears reduction. This risk will be kept under constant scrutiny by the Senior Management Team and Board.
- supply chain management (break down in supply chain / financial stability of private contractors).
- increasing scarcity of public funding and tension with increasing demand from those requiring housing and care.
- our children's nursery subsidiary must continue to be managed carefully in the next phase of its operation to ensure that our reputation is not damaged.

- increased complexity for Risk Management where RSLs are setting up trading subsidiaries for mid market rent, social enterprise etc; increased pressure upon arrears due to economic circumstances; Welfare Reform.
- use of Consumer Price Index rather than Retail Price Index for, for example, benefits and pension calculations; CPI 3% September 2017. RPI 3.9%.
- proposed or planned changes to housing policy including the implementation of the housing bill and planned changes to the property management / factoring regime.
- the potential costs of landlords' obligations in relation to climate change targets.
- Increased development activity increasing the debt within the Association and having a significantly higher debt charge.

The scoring methodology for the assessment and prioritisation of risk is applied consistently to all risks so that the Association's resources are directed to those risks which have the highest score and, therefore, present the greatest threat to the Association's operations.

OWS:

1 **Probability** **5**

Very unlikely Highly likely

The overall risk score will be the sum of the probability and impact scores added together and expressed as a percentage.

5. Annual Review of Effectiveness

The following diagram sets out the typical elements of the Risk Management process:

As indicated earlier in this document, the Board of Management is responsible for reviewing the effectiveness of internal control of the Association, based on information provided by the Senior Management Team.

In practice, the Board of Management shall identify and review those risks appearing towards the top end of the risk register (the 'top ten'). For each of the key risks they shall:

- Review the previous year and examine the Association's track record on risk management and internal control; and
- Consider the internal and external risk profile of the coming year and consider if current internal control arrangements are likely to be effective.

In reaching its conclusions and making decisions, the Board of Management will consider the following aspects:

Control Environment

- The Association's objectives and its financial and non-financial targets
- Organisational structure and calibre of the Senior Management Team
- Culture, approach and resources with respect to the management of risk
- Scheme of delegation
- Public reporting

On-going Identification and Evaluation of Key Risks

- Timely identification and assessment of significant risks
- Prioritisation of risks and the allocation of resources to address areas of high exposure

Information and Communication

- Quality and timeliness of information on key risks and assurance providing activities
- Time it takes for control breakdowns to be recognised or new risks to be identified

Monitoring and Corrective Action

- Ability of the Association to learn from its problems
- Commitment and speed with which corrective actions are implemented.



Status:	Approved by Group Audit Committee
Date First Established:	March 1998
Date of Version:	October 2016
Responsibility for Document:	Chief Executive Officer
Responsibility for Review:	Board of Management
Responsibility for implementation:	Chief Executive Officer
Date of Next Risk Review:	October 2017
Date of Next Policy Review:	October 2018



Appendix A – Glossary Of Risk Terms

When putting in place a structure for the analysis and management of risk, it is important that the organisation uses a common risk language. The following table sets out some definitions for the Association's risk management activities (source: The Housing Association).

Risk	The threat that an event of action will adversely affect the Association's ability to maximise stakeholder value and to achieve its business objectives. Risk arises as much from the possibility that opportunities will not be realised as it does from the possibility that threats will materialise or that errors will be made.
Risk Management	A logical and systematic method of identifying, analysing, assessing, treating, monitoring and communication risks in a way that will enable the Association to minimise losses and maximise opportunities.
Inherent risk	The risk that arises from engaging in an activity. It is the risk that exists before any mitigation (risk treatment) action is taken.
Residual risk	The remaining levels of risk after treatment measures have been taken. If it falls within the organisation's risk tolerance, then residual risk is acceptable; if it falls outside, then other actions may be needed.
Risk treatment	The selection and implementation of appropriate options for dealing with risks. These may include: <ul style="list-style-type: none"> Accept Transfer (e.g. insurance) Exploit/Reduce Avoid Reject Fallback (putting into place a 'Plan B') Share (eg between the Association and a supplier) Enhance (where the risk leads to a positive outcome)
External risks	External risks arise when there are external forces that could either put the Association out of business or significantly change the assumptions that drive its overall objectives and strategies.
Strategic risks	Those risks which affect the Association's ability to meet its strategy or which derive from the strategy.
Risk Tolerance	The Association's attitude towards risk taking, which in turn dictates the amount of risk that it considers acceptable.
Operational risks	Those risks associated with all the ongoing day to day management of the business. This will include the risks around the business processes employed to meet the business objectives.
Information risks	Risks arising from the Association making decisions, based on information which is in some way flawed.
People risks	Risks arising from the fact that people can make both inadvertent and deliberate errors in carrying out their day-to-day tasks.
Financial risks	Risks related specifically to the financial aspects of the business and the underlying financial processes.
Embedding Risk Management	The identification and management of risk becomes part of ' <i>business as usual</i> ' within the Association.



Appendix B

Strategic Risk Register

In order to 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, (£50m to date).	Maximise opportunities for community involvement in the regeneration process, promoting social inclusion and 'wider action'.	Ensure that the work of the Association is supported by effective financial, administrative and personnel systems	To ensure that the Cassiltoun Group structure is adequately supported to deliver its goals.
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Strategic Risks

Risk Ref.	Strategic Objective Ref.	Risk Category	Risk Description	Inherent Risk			Control Measures	Residual Risk			Risk Owner	Further Action Required	Assurance
				Probability	Impact	Risk Priority (%)		Probability	Impact	Risk Priority (%)			
1	2	Financial	To underestimate and to fail to plan effectively for the housing development and business planning requirements for the Association's new build plans.	4	5	90	Association has appointed a financial consultant to lead and support the business planning and private finance requirements. At least 12 to 16 months advance planning in place. Preparations underway to develop phase one of our new build housing plans. Phase 1 – Barlia 3 seeking tender approval 2017/18. Financial viability and affordability must be proven prior to development phase. Future new build development plans in 2020 to 2022 require business planning and private finance.	2	3	50	Gamal Haddou Director of Finance supported by SMT	During 2017 the business planning stage will start. Scenario planning, stress testing business plan, governing body full review. October 2017 the Board selected its favoured lender after the procurement exercise. Final lending deal to be negotiated by January 2018.	Further update re progress. Detailed Development Risk register in place (Appendix C). Internal audit of the development process planned 2018 to review risk.
2	1	Financial Operational	Failure to prepare for Welfare Reform changes. Welfare Reform progress and Universal Credit implementation may have an adverse effect on rental income, additional costs and may interrupt service delivery	4	3	7	To help reduce the impact the Association introduced a Welfare and Money Advice Team who will be in place until 2020. The Association also took steps to increase staff within the Operations Team to provide additional resources to combat increased workloads.	3	2	50	Fiona McGowan Director of Operations Clair Malpas Regeneration Manager	Continue to monitor external trends and environment. Ongoing monitoring and review of the Association's performance is essential to help deal and offset adverse trends	Board approved welfare reform mitigation strategy in May 2015. Our planning indicating the Welfare/ Money Advice Team and operations staff are controlling and reducing the impact of this risk. Board extended project staff team until March 2020.

Strategic Risks

Risk Ref.	Strategic Objective Ref.	Risk Category	Risk Description	Inherent Risk			Control Measures			Residual Risk			Risk Owner	Further Action Required	Assurance
				Probability	Impact	Risk Priority (%)				Probability	Impact	Risk Priority (%)			
3	All	Financial	Failure to prepare for the SHAPS pension deficit. Increase in pension deficit liability. Additional cost possible. Change to SHAPS pension for staff.	4	3	70	Following the 2013 Independent Pension Review the Board decided to close the Final Salary Defined Benefit Scheme for new staff from 1st April 2014. New staff will be offered the Defined Contribution Scheme which will help to reduce long term liabilities.	2	2	2	2	40	Board and SMT lead by CEO	The September 2015 valuation showed an improvement from the year before of £281m deficit to £198m. Expected end date of the recovery plan is now 2022 to 2027.	Will be paying £140k towards the past service deficit. This cost is built into the long term business plan.
4	All	External and internal	The Association must comply with the Regulatory Standards of Governance and Financial Management. The 6 Regulatory Standards:- 1. The Governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users. 2. The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities. 3. The RSL manages its resources to ensure its financial well-being and economic effectiveness. 4. The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisations purpose. 5. The RSL conducts its affairs with honesty and integrity 6. The governing body and senior officers have the skills and knowledge they need to be effective.	2	3	50	Following the 2014/15 independent review, board training needs plan has been put in place from 2015. Has been updated in 2016/17 A self-assessment/ review to be agreed and implemented from Q4 2017/18.	2	3	2	3	50	Charlie Millar CEO Paula Brownlie Corporate Services Manager	The three year cycle of Self-assessment will start in Q3 or Q4 of 2017/18. Clean external audit report 2017.	Board appraisals completed in 2015. 2016 training plan created and key dates distributed to board members. Further review assessment in 2017/18. High levels of tenant satisfaction achieved. Consult with our stakeholders. Association clear objectives and business planning up to date. Our website contains detailed information including board minutes. Reputation remains excellent. Low level of SHR engagement. Financial review external consultant re private lending requirements.





Strategic Risks

Risk Ref.	Strategic Objective Ref.	Risk Category	Risk Description	Inherent Risk			Control Measures			Residual Risk			Risk Owner	Further Action Required	Assurance
				Probability	Impact	Risk Priority (%)	Probability	Impact	Risk Priority (%)	Probability	Impact	Risk Priority (%)			
5	All	Financial Operational Personnel	If the Association does not perform well against the Social Housing Tenant Charter Indicators by benchmarking strongly there is a risk of increased level of engagement with the Scottish Housing Regulator	3	3	60	2	2	40	2	2	40	Charlie Millar CEO Fiona McGowan Director of Operations	Regular review internally by the Board and the Tenant Scrutiny Panel will assist the ongoing performance monitoring and review which will allow the Association to take action should the need arise to help improve performance.	Association achieved excellent performance. Independently verified and issued to tenants in October 2016. SHR advised that they had received assurance and moved CHA from medium to low engagement (Oct 16). Internal audit of ARC.
6	All	Financial Reputation	Cassiltoun Stables Nursery does not achieve sales projections and cannot survive. Cassiltoun's reputation would suffer with our Regulator's and funders.	3	3	60	2	2	40	2	2	40	Charlie Millar & SMT Support. Members of the SMT all have an operational role to play supporting the nursery's business plan	Nursery has expanded and going through a transitional period of development. £10k loan repaid. Small surplus forecast 31 March 2018. Bank balance 31 March 2018 forecast £26k. Furthermore the nursery invested £14k of its own resources to open the new room.	Board regularly review and monitor this risk. Have put support in place. Nursery received external grant funding to support staff costs for 20 months to help the business growth. Grant of £175k, good Care Inspectorate Report December 2016.
7	1,2,5	Operational Financial	Failure of IT systems leading to business disruption, financial loss and loss of data. Warranty expired 2017.	3	2	50	2	2	40	2	2	40	Gamal Haddou Director of Finance	To monitor the effectiveness of electronic banking and remote banking. New server with 5 year life span.	System backed up daily. No problems to report and TSG check file restore at each proactive visit.

Strategic Risks

Risk Ref.	Strategic Objective Ref.	Risk Category	Risk Description	Inherent Risk			Control Measures	Residual Risk			Risk Owner	Further Action Required	Assurance
				Probability	Impact	Risk Priority (%)		Probability	Impact	Risk Priority (%)			
8	All	Financial Operational personnel	Failure to comply with relevant legislation (e.g. Data Protection, Health & Safety, OSCR requirements). May 2018 Data Protection new requirements to comply with 2018 changes "EU General Data Protection Regulation" .	2	3	50	Association follows its annual calendar which details our governance timetable both internally and externally to meet our registration and charity requirements. Staff/Board receive appropriate awareness training.	2	2	40	Charlie Millar CEO and SMT	Maintaining records and systems will be on going however staff training to be arranged in preparation for 25/05/18.	Procedures in place to maintain low risk. Health and safety audit. Gas 100% safety audit. System self-assessment to be complete prior to 25/05/18.
9	All	External	Economic dangers to our suppliers that would limit or restrain our ability to continue providing essential services.	2	3	50	This risk is greatly mitigated via the Association's contract with City Building (underwritten by Glasgow City Council). City Building are a well established multi trade contractor who use a number of suppliers to support their business. When we select contractors for Development and major repairs we follow diligent selection criteria to reduce risk. Association also appointed a Facilities Management Contractor for Buchanan Lodge to help mitigate this risk further – ensuring we have options in place should a crisis arrive.	1	2	30	Charlie Millar CEO & Fiona McGowan Director of Operations supported by SMT	The Association takes reasonable background checks with our major suppliers before appointing.	Very low risk. Association works with a range of suppliers therefore risk remains low. We remain diligent and aware of the external environment. If required the Association could quickly engage with alternative suppliers. City Technical (Gas Installation) and service have been appointed from 2017 for 3 years. Further reducing risk.





Strategic Risks

Risk Ref.	Strategic Objective Ref.	Risk Category	Risk Description	Inherent Risk			Control Measures	Residual Risk			Risk Owner	Further Action Required	Assurance
				Probability	Impact	Risk (%)		Probability	Impact	Risk (%)			
10	All	External Political	Most external funding for regeneration activities is funded on an annual basis which always presents risks for ongoing project delivery. As an organisation we both accept the inherent risks that projects will cease and strive to reduce it by seeking external funding and utilising internal resources.	2	2	40	Through efficiencies and strong business planning Cassiltoun allocates funding towards key regeneration outcomes and has a successful track record in obtaining both long term funding (advice team), external funding (woodland officer) and working in partnership with other funders and agencies.	1	2	30	Charlie Millar CEO Ciair Malpas Regeneration Manager	Identify other funders or partners as per Regeneration Plan developed by the Regeneration Manager	So far this has not had any significant impact on Cassiltoun. However this will always present a challenge therefore being aware of what is happening and forward planning is vital to help prepare and control this risk. Other funders identified and contact made with existing funders Upskilling CDO to enable increased numbers of funding applications.
11	1,2,5	Operational	New business continuity planning resulting in business disruption in the event of a disaster.	2	2	40	The Association has produced a business continuity plan to help reduce the impact of serious interruption, including ensuring that a robust supply chain exists via our contracts with City Building and (Facilities Management Services) provide additional reassurance.	1	2	30	Charlie Millar CEO	SMT will monitor, update and test aspects of the plan. This includes ensuring that we can deliver our service to Craigdale Housing Association (Welfare and Money Advice).	We have a plan in place and only when fully tested will we know if it is effective. However we have a good supply chain of contractors. The important aspect here is not to be complacent.
12	All	Internal	Cassiltoun HA lose key staff.	2	2	40	Conditions of service. Culture and opportunity. 2016/17 staff succession planning exercise has provided assurance that staff are happy and committed.	1	1	20	Charlie Millar CEO	The Association will continue to monitor staff morale, attendance and performance. 2016/17 sickness 1.03%. Target 3%.	Culture and ethos supported by conditions of service help to minimise risk. Staff survey results indicate a great deal of satisfaction amongst staff. Further staff survey planned for 2017. (no major issues) Staff succession plan provided assurance re key staff and long term future of CHA.



Main Issues Encountered over Last 12 Months

- Appointing the design team led by MAST Architects to take forward our 42 new build development.
- Agree with Glasgow City Council Development and Regeneration Services to carry out a housing feasibility study of the Nursery Site.
- Reviewed our Risk Register and carried out risk assessments.
- Review our 30 year Business Plan in line with our planned development programme.
- Secured £5m private funding to support our initial phases of our development programme.
- Carried out a re-structure of our regeneration staff to create our Communities Team.
- Changed our operations management structure to improve our effectiveness.
- Updated our website to improve the information available about our services and how we operate.
- Supported our subsidiary businesses by providing effective governance, corporate management and financial support.
- In particular, helped to organise the 10th Anniversary Stables celebrations.
- Held successful Business Away Days.
- Started the second self-assessment of the SHR Regulatory Standards of Governance and Financial Management.
- Carried out a feasibility study to assess the introduction of a social enterprise to carry out the Association's environmental service.
- Extended the contracts of our welfare money advice team staff to March 2020. With a further review planned in 2018/19 (combat the risks of welfare reform).
- Reviewed Healthy Working Lives and achieved Gold Standard.
- Reviewed Investors in People (IIP) Gold Standard and have achieved Platinum Standard.
- Completed a staff succession planning exercise.
- Carried out a comprehensive review of our Internal Management Plan/Business Plan.



Main Issues Identified from November 2017 – November 2020

Ensuring that we achieve our operational targets. This includes managing our multi trade reactive maintenance contract, new stair cleaning service and environmental maintenance contract. In addition our cyclical and major repairs contracts are being closely managed to ensure greater tenant satisfaction and improved value for money.

Maintaining our links with other strategic partners and stakeholders.

Ensuring that we review and monitor our financial controls.

Ensure that our risk assessment procedures continue to be robust, flexible and suitable for the changing environment in which we operate.

Complete a Tenant Satisfaction Survey and Stock Condition Survey in 2019.

Complete the rolling programme for planned repairs over the next 5 years.

Every three years to carry out a self-assessment against the Scottish Housing Regulator's Regulatory Standards of Governance and Financial Management.

Castlemilk Park is a much improved community asset due to the leadership of Cassiltoun Housing Association. Maintaining the standards of maintenance will be challenging in future years. Sustaining the community use of the park will remain a priority.

New build housing programme will form a key part of our business planning and effect the activity of the Association over the next three to five years.

Maintaining our control over the effects of welfare reform changes by our planned pro-active approach. Universal credit will start in December 2018 (Castlemilk).

Maintaining our social and economic regeneration programme to help support the local community to gain access to services and opportunities.

Consider the options and risks of creating a new social enterprise subsidiary to carry out Cassiltoun Housing Association's environmental maintenance work.

Monitor the work, direction and viability of our subsidiary businesses.

To maintain our high standards of customer satisfaction and achieve value for money that our tenants can identify with.

To sustain overall high base line performance as a landlord as identified in the SHR Landlord Report Cards to date. Benchmark our performance and sustain our culture of continuous improvement.

Prepare for Data Protection changes in May 2018 and the introduction of Freedom of Information in 2019.

Monitor pension costs and affordability

Achieve by 2020 the Energy Efficiency Standard for Social Housing.

Barlia 3 Development • Risk Register

Risk	Risk Category	Control Procedure/ Comments
Development of site is not financially viable	Financial/ PR	Carry out a feasibility study to ensure that any commitment made by CHA to develop the site is based on reasonable assumptions about capacity, land conditions, cost and planning constraints. Feasibility Study now concluded and approval from DRS to proceed has been received. Cost plan submission will be made to DRS prior to tendering.
Challenge to procurement process for selection of design team and contractor	Financial/ PR	Link Group Framework being used. The Board were advised at the meeting in November 2016 that there was a small risk to a challenge as a result of not using the 'Most Economically Advantageous Tender' in all cases and instead selecting from the framework list. However, this was balanced against the risk of delaying commencement of the project and the threat of losing access to development funding if scheme was not progressed sufficiently to secure tender approval by end of 2017/18. All call-offs from the Link Framework have been published on OJEU.
Consultants with insufficient expertise are commissioned	Financial/ PR/ Regulatory	Link Group Framework being used. Robust selection process has been followed assessing both quality and price. Details of Professional Indemnity Insurance for all design team members are held on file and monitored monthly by Development Consultant to ensure that updated documents are forwarded at expiry dates.
Costs of project are not controlled leading to cost over-runs	Financial/ PR/ Regulatory	Cost Consultants are employed to monitor and control this. A 'Traditional contract' will be entered into with the successful contractor, rather than 'Design and Build'.
Proposals are not approved for development funding by Glasgow City Council (development funding, planning, roads) leading to abortive design stage costs that have to be funded by CHA	Financial/ PR	Close liaison with DRS is on-going regarding this development.
	Financial/ PR	Consultation with GCC will be integral to Design Process
	Financial/ PR	Seek confirmation from DRS of any conditions of grant that will influence design. DRS have now confirmed requirements for 10% wheelchair housing, Housing for Varying Needs, Secure by Design and Silver Standard design Aspects 1-8. They have also confirmed that the planned 'Glasgow Standard' is not a requirement for this project.
	Financial/ PR	Initial discussions took place at Feasibility Stage with Planning Department. Architect has had two pre-application meetings with Planning Department and suggested some minor amendments. This gives confidence that the proposed design will be acceptable to the local authority when application is made. Car parking statement of support from CHA will be provided within Planning Application pack.
Design Team progress designs that are not in line with CHA expectations	Financial/ PR	A meeting with DRS funders/ technical section took place to review designs- comments taken on board prior to finalising designs for planning application.
Land is not suitable for development	Financial/ PR	CHA have provided design team with a specification of aspirations including any comments on components, products, and materials that they wish to see included/ excluded from the design. On-going meetings are being held to discuss detailed design. The Board gave sign off on 16th August 2017.
	Financial/ PR	Site investigation has been carried out and nothing untoward discovered





Barlia 3 Development • Risk Register

Risk	Risk Category	Control Procedure/ Comments
Local environment and wildlife are not given due consideration as part of development process	Financial/ PR/ Environmental	<p>Feasibility Study included consideration of how the site would 'tie in' with local park (and potential purchase of some park land) as part of Feasibility Study.</p> <p>Landscape Architect employed.</p> <p>Establish presence of any protected species.</p> <p>Habitat survey has been carried out (May 2017) and identified the following:</p> <ul style="list-style-type: none"> There is evidence of mammals crossing the site however no evidence of Fox dens or Badger setts. Bat Survey recommended for the dead chestnut tree and adjacent 3 oak trees An area of Horsetail identified that will need to be treated before soil strip <p>A bat survey of the trees will be commissioned. Tender documents will highlight the potential use of the site by mammals and will also include requirement for contractor to treat horsetail before soil strip.</p>
Access to site required beyond the boundaries of ownership	Financial/ PR/ Regulatory	<p>Establish clear 'red line' boundaries.</p> <p>All red line boundaries have been checked and discrepancy identified at Site A (Church). Access to site no longer required beyond boundaries of ownership as ownership includes footpath to front of site. However, it has also become apparent that the extent of the ownership at Site A is not as was originally thought. The additional land to west of owned site is now subject of separate purchase by CHA from GCC.</p> <p>Heads of Terms/ price are being negotiated with City Property.</p> <p>TC Young have also been instructed to seek waiver from GCC with regards to the maintenance of the 'ornamental verge' in front of site A.</p> <p>A final check, after completion of hammerhead design of new road, is planned to 'map' the proposed site layout against the land owned/ under conveyancing to ensure there is no discrepancy (or identify any additional land required).</p>
Local Community do not feel informed in the development of the site	PR	<p>Hold open day and keep community apprised of the development via Association's newsletters.</p> <p>Open day held as part of Feasibility Study process.</p>
Vacant land giving fly tipping and anti-social behaviour potential	Financial/ PR	<p>Regular estate management inspections.</p>
Purchase of 6 Barlia Drive giving liability of empty building	Financial/ PR	<p>CHA Insurers have been advised of purchase.</p> <p>City Property was unable to confirm safe disconnections of services. CHA has instructed/ paid Scottish Power to carry out disconnections.</p> <p>Give consideration to early demolition of the LRT building (NB this would attract VAT whereas demolishing the building as part of main works would not attract VAT). Currently there are no reports of arson attempts so at present it is still proposed to carry out the demolition as part of the main contract.</p>
Potential for asbestos at Site D building	Legal/ PR/ Health	<p>Asbestos Survey completed. No Asbestos containing materials identified at the site.</p>

Barlia 3 Development • Risk Register

Risk	Risk Category	Control Procedure/ Comments
Cassiltoun are not aware of their responsibilities as 'employer' under Construction Design and Management (CDM) Regulations	Legal/ PR/ Financial/ Regulatory	CDM Advisor appointed to assist with this. Specific training session for Board members took place on 8th June 2017 on this topic. CDM Appendix forms part of the quarterly reporting to the Board to ensure all aspects relating to CDM are known/ addressed appropriately.
Potential need to take access over the land owned by third parties in order to tie into services such as sewers	Legal/ Financial	Engineer has identified a collapse in the sewer that we need to connect into. In order to rectify this we will need to carry out works to the sewer within the park owned by GCC. CHA Solicitors have been instructed to seek a way leave to allow this to happen.
Statutory Approvals will not all be in place when contractor is appointed.	Legal/ PR/ Financial/ Regulatory	The project will be developed with the intention of getting a three-staged warrant from GCC. It will be a key requirement placed on the successful contractor to get their timber kit manufacturer to progress as a priority designs for the frame to allow the stage 3 warrant to be applied for. Planners have indicated that they wish to see the retention of the two mature trees to the front of the site and therefore designs were re-worked to allow access from further west at the front of the site. They have also expressed concern at the reduced size of Site A/ the impact that this has on amenity space. Designers have reviewed site layouts to address this.
Failure of Association to adequately monitor performance of Design Team	Financial/ Regulatory/ PR	A set of Key Performance Indicators has been developed and is now integral to the quarterly report to the Board.
Scheme does not progress within planned programme	Financial/ Regulatory/ PR	Design team are monitoring the programme on a monthly basis with key milestones set.



Section 18 | Cassiltoun Trust

Cassiltoun Trust was formed to achieve the successful restoration of the Stables Block and transform it into a Community asset. This has been achieved and the Trust now plays a pivotal role in the Regeneration of the local area. Its current objectives are:

1. 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 orchard and garden 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 wider role targets.
4. To maximise the Trusts income and monitor 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 2017 Glasgow Doors Open Day Festival and wider events being held in Glasgow.
8. To plan and prepare how best to acknowledge and celebrate 10th anniversary of the opening of Castlemilk Stables in 2017.
9. By the summer of 2017 develop a brief for consultants to successfully appoint a design team to take forward the Stables heating renewal project.
10. Complete the design process 6 months after appointment (approx. Dec 2017).
11. To achieve tender stage by quarter one of 2018/19.
12. Consider opportunities for profitable events.

Independence Agreement

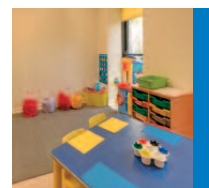
The independence agreement exists between Cassiltoun Housing Association and Cassiltoun Trust.

The purpose of the agreement is to record the relationship between the parent and the subsidiary company, the responsibility of the parent for setting policies and strategies for the group and controlling its operation, and the framework within which the subsidiary company is to operate. The framework is to include policies and standards in key areas. Including equal opportunities and health and safety and an internal audit function in which the subsidiary company is to participate.

Cassiltoun Trust Business Plan is a separate document, which can be obtained from our office.



Section 18 | Cassiltoun Stables Nursery



1. Introduction

In 2012 Cassiltoun created a new Subsidiary company 'Cassiltoun Stables Nursery' to run and manage the pre 5 children's Nursery at Castlemilk Stables.

Over the past 6 years the Nursery has grown and now employs 22 people and provides childcare on a full and part time basis to 68 children (registered for 55 Full Time Placements)

Stables Nursery is a charitable Social Enterprise and its aims are to provide a high quality childcare service in both an indoor and outdoor setting, to provide local jobs and training opportunities and to reinvest profits back into the local community.

2. Legal Agreements

The nursery has the following legal arrangements in place with Cassiltoun Housing Association to ensure that the Management and Governance arrangements are clear from both organisations:

- Independence Agreement
- Loan Agreement
- Members Agreement
- Subsidiary Group Services Agreement

3. Board Membership

The Board of the Subsidiary consists of: three Cassiltoun Housing Association Board members, one children nursery practitioner and a parent. The Board is currently chaired by George Kelly.

4. External Funding

In its early years, the Nursery was supported through small regeneration grants and a Business Loan from Cassiltoun Housing Association. The Nursery is now generating enough surplus to allow for repayments to be made to the loan capital.

Since its inception the Nursery has received external funding to assist with special projects including: Business Planning, Marketing, revamping of its outdoor space and Business Growth. The latest funding has been a 20 month grant from Aspiring Communities Fund to expand the 3-5 provision and provide an increased outdoor provision.



5. Partnership

In 2017 the Nursery was granted Partnership status by Glasgow City Council. This not only provides funding for childcare for eligible parents it also allows the Nursery to access training and provides the Nursery with another source of external review.

6. Income

For the financial year 17/18 we are forecasting that the Nursery will have an annual sales income of £330,000 and as newly registered/vacant childcare spaces are utilised this should increase in 18/19.

7. Care Inspection

In late 2017 the Nursery received an inspection visit from the Care Inspectorate. This confirmed that they were satisfied with the childcare service that we provide and noted that we had recently started new services and recruited new staff. They agreed that they would return in 18 months to re-assess the service.

8. Future

As well as continuing to provide an excellent childcare service we will be working with the Scottish Government and Glasgow City Council towards their vision to increase the provision of free childcare across Scotland by 2020. As part of this we will continue to trial the outdoor aspect of the Nursery provision.

In the next 12 months we will be continuing to provide the Nursery staff and Board with ongoing training to ensure that they are up to date with childcare practises. We will also be working with the Nursery staff and Board to create a new vision, mission statement and organisational values and launching a new website.

Cassiltoun Stables Nursery Business Plan

Cashflows



	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Income	£	£	£	£	£	£	£
Parents Fees	335,000	371,704	398,095	406,057	414,178	422,462	430,911
Loan Income / working capital	29,000	0	0	0	0	0	0
Other Income	4,000	111,000	4,000	4,080	4,162	4,245	4,330
Total Income	368,000	482,704	402,095	410,137	418,340	426,707	435,241
Expenditure							
Outings & Balancing Amounts	600		0	0	0	0	0
Food Supplies	9,000	11,000	11,330	11,670	12,020	12,381	12,752
Nursery Staff	255,000	329,560	256,419	264,112	272,035	280,196	288,602
Sessional Staff	1,000	1,030	1,061	1,093	1,126	1,159	1,194
Travel & Subsistence	400	412	424	437	450	464	478
Staff Training	2,500	2,000	2,060	2,122	2,185	2,251	2,319
Minor Fixtures & Play Equipment		3,000	3,090	3,183	3,278	3,377	3,478
Office Repairs & Maintenance	17,000	1,000	1,030	1,061	1,093	1,126	1,159
Cleaning, Refuse & Laundry	7,500	7,725	7,957	8,195	8,441	8,695	8,955
Office Rent	52,000	53,560	55,167	56,822	58,526	60,282	62,091
Rates							
Insurances	2,600	2,678	2,758	2,841	2,926	3,014	3,105
Stationery and Printing	1,400	1,442	1,485	1,530	1,576	1,623	1,672
Software and Website	500	515	530	546	563	580	597
Postage	100	103	106	109	113	116	119
Telephones	400	412	424	437	450	464	478
Bank Charges	1,200	1,236	1,273	1,311	1,351	1,391	1,433
Health & Safety & Uniforms	2,700	2,781	2,864	2,950	3,039	3,130	3,224
Advertising, Promotion & Fliers	900	927	955	983	1,013	1,043	1,075
Corporate Subscriptions	1,200	1,236	1,273	1,311	1,351	1,391	1,433
Legal Fees	500	515	530	546	563	580	597
Audit & Financial Consultancy Fees	4,000	4,120	4,244	4,371	4,502	4,637	4,776
Management Fee	13,800	14,214	14,640	15,080	15,532	15,998	16,478
Loan Repayments	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Loan Interest	4,100	3,700	3,300	2,900	2,500	2,100	1,700
Bad Debts	1,000	3,717	3,981	4,061	4,142	4,225	4,309
Total Expenditure	389,400	456,883	386,903	3,97,672	408,774	420,221	432,023
Cash Surplus / (Deficit)	-21,400	25,821	15,192	12,465	9,566	6,486	3,218
Opening Bank Balance	47,778	26,378	52,199	67,391	79,856	89,422	95,908
Closing Bank Balance	26,378	52,199	67,391	79,856	89,422	95,908	99,126

Cassiltoun Stables Nursery Business Plan

Cashflows

	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32
	£	£	£	£	£	£	£	£
Income								
Parents Fees	439,529	448,320	457,286	466,432	475,761	485,276	494,982	504,881
Loan Income / working capital	0	0	0	0	0	0	0	0
Other Income	4,416	4,505	4,595	4,687	4,780	4,876	4,973	5,073
Total Income	443,946	452,825	461,881	471,119	480,541	490,152	499,955	509,954
Expenditure								
Outings & Balancing Amounts	0	0	0	0	0	0	0	0
Food Supplies	13,135	13,529	13,934	14,353	14,783	15,227	15,683	16,154
Nursery Staff	297,260	306,178	315,363	324,824	334,569	344,606	354,944	365,593
Sessional Staff	1,230	1,267	1,305	1,344	1,384	1,426	1,469	1,513
Travel & Subsistence	492	507	522	538	554	570	587	605
Staff Training	2,388	2,460	2,534	2,610	2,688	2,768	2,852	2,937
Minor Fixtures & Play Equipment	3,582	3,690	3,800	3,914	4,032	4,153	4,277	4,406
Office Repairs & Maintenance	1,194	1,230	1,267	1,305	1,344	1,384	1,426	1,469
Cleaning, Refuse & Laundry	9,224	9,501	9,786	10,079	10,382	10,693	11,014	11,344
Office Rent	63,953	65,872	67,848	69,884	71,980	74,140	76,364	78,655
Rates								
Insurances	3,198	3,294	3,392	3,494	3,599	3,707	3,818	3,933
Stationery and Printing	1,722	1,773	1,827	1,881	1,938	1,996	2,056	2,118
Software and Website	615	633	652	672	692	713	734	756
Postage	123	127	130	134	138	143	147	151
Telephones	492	507	522	538	554	570	587	605
Bank Charges	1,476	1,520	1,566	1,613	1,661	1,711	1,762	1,815
Health & Safety & Uniforms	3,321	3,420	3,523	3,629	3,737	3,850	3,965	4,084
Advertising, Promotion & Fliers	1,107	1,140	1,174	1,210	1,246	1,283	1,322	1,361
Corporate Subscriptions	1,476	1,520	1,566	1,613	1,661	1,711	1,762	1,815
Legal Fees	615	633	652	672	692	713	734	756
Audit & Financial Consultancy Fees	4,919	5,067	5,219	5,376	5,537	5,703	5,874	6,050
Management Fee	16,972	17,481	18,006	18,546	19,102	19,676	20,266	20,874
Loan Repayments	10,000	10,000	10,000	0	0	0	0	0
Loan Interest	1,300	900	500	0	0	0	0	0
Bad Debts	4,395	4,483	4,573	4,664	4,758	4,853	4,950	5,049
Total Expenditure	444,189	456,732	469,662	472,891	487,031	501,595	516,594	532,042
Cash Surplus / (Deficit)	-243	-3,907	-7,781	-1,772	-6,490	-11,443	-16,639	-22,088
Opening Bank Balance	99,126	98,883	94,975	87,195	85,422	78,932	67,490	50,851
Closing Bank Balance	98,883	94,975	87,195	85,422	78,932	67,490	50,851	28,763

Appendix 1 | Operations Service Plan



1. Introduction and Context

The Operations Service Plan covers the period April 2018 – March 2019. It has been prepared as part of the suite of plans that link together to form the planning and performance management of Cassiltoun Housing Association.

The Operations Service Plan provides the key priorities for the Operations Sub-Committee, Managers and Staff team. The Internal Management Plan is the comprehensive planning document for Cassiltoun and this service plan aims to:

- Identify what we are trying to achieve
- How we set about delivering our priorities
- What we have achieved to date/not achieved to date
- What we plan to do next
- What resources do we require
- Does the plan deal with the risks identified within the Risk Register

2. What we are trying to achieve

The starting point for the Operations Service Planning for the Association is the corporate Mission Statement and Strategic and Operational Objectives for the 2017/18 period.

These are as follows:

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.

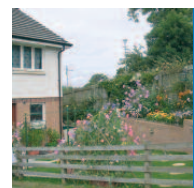
Cassiltoun Housing Association | Strategic Objectives

Ensure that our rents remain affordable, maintain a stock base sufficient to achieve economies of scale and deliver cost 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.
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Operational Objectives | 2018 - 2019

1. To continue to recruit new board members to assist with the strategic leadership and direction of the Association.
2. To support our Board of Management's agreed training and learning plan.
3. To maintain performance across the KPI's set out in the Internal Management Plan, including Finance, Operations, Regeneration and Welfare Plans.
4. To ensure that we deliver the objectives set in the Asset Management Plan and effectively deliver our 2018/19 major repair improvement plans.
5. Continue to maintain the effectiveness of our Reactive, Cyclical and Environmental contracts.
6. To support and provide effective management and governance to our subsidiary companies.
7. To ensure that the Association's Welfare Reform mitigation plans are effective and that we are fully prepared for the roll out of Universal Credit in December 2018.
8. To meet existing funders expectations and continue to seek other opportunities to continue with non-housing regeneration plans.
9. To deliver the Castlemilk Park Events programme in 2018/19 and to progress with the ongoing regeneration of the park.
10. To achieve a site start in Quarter one of 2018/19 at Barlia 3.
11. To complete the necessary energy efficiency works to comply with EESSH requirements before 2020 deadline.
12. To finalise the necessary private finance borrowing to support the Association's development plans by April 2018
13. By the end of 2018 complete new "Tenants Handbook" which complies with the Housing (Scotland) Act 2014.
14. In 2018/19 continue with compliance of the Investors in People review of platinum standard.
15. During 2018 review the initial business planning assessment for Social Enterprise 4 (stair cleaning & environmental services).
16. By May 2018 be prepared for the new General Data Protection Regulations.
17. To complete an internal audit of our housing development procedures/activity.
18. To action the outcome of the Internal Audit of the Association's procurement by Excel Scotland.





3. What we are trying to achieve

Operations Service

The Operations Service has both a strategic and operational role in the delivery of Housing and Property Management Services. The focus for the service is to deliver the changes needed to the Cassiltoun area of operation so that we create an environment where people choose to live.

The service will be underpinned by a commitment to The Scottish Social Housing Charter and the Charter outcomes and Standards.

“every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.” SSHC 1

“tenants get the information that they need on how to obtain support to remain in their home; and ensure suitable support is available including services provided directly by the landlord and by other organisations.” SSHC 11

The operations service has a fundamental role to play in delivering improved housing services to our tenants, driving forward efficiency and delivering agreed outcomes whilst ensuring that the needs of our community are recognised.

The operations service is committed to continuous improvement and to play its part in enabling Cassiltoun HA to achieve its aims and objectives. This means that we must meet our performance targets.

To achieve our aims, we must be very clear about what we want to be as an organisation and how we want to get there. We must be customer focused and in recognition of this we have introduced the following:

- Cassiltoun Standard
- Tenants Handbook
- Customer Care Policy
- Tenant Participation Policy and Strategy
- Property Factors Written Statement of Services

We will continue to develop, monitor and review these documents.

4. What have the Operations Team achieved in the last year?

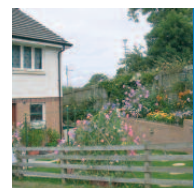
The Operations Sub-Committee meet on a quarterly basis to review the Association's Operational performance. The meeting is serviced by The Director of Operations Fiona McGowan with assistance from the two Area Housing Managers (Property and Service) John Williams and Clare MacLean.

The Operations Team functions generically with each officer having key tasks and responsibilities to deliver the objectives and targets.



The personnel within the Team are as follows:

NAME	TITLE	MAIN TASKS
Fiona McGowan	Director of Operations	<p>To monitor the performance of the Team, contracts and the contractors. To work with the Housing Managers on strategy and objectives. To procure and deliver the cyclical, major, estate and reactive contracts. To prepare for SE4 and the newbuild programme including creating a new void standard.</p> <p>Manage and plan the workload of Operations Team, with the overall responsibility for all aspects of the management of the Association's housing stock. This includes allocation and lettings, tenancy agreement, rent accounting and arrears control, rent registration, factoring, day to day delivery of repairs service, estate management, cyclical and major repairs. Monitor budget for work outwith the gas and reactive contracts. Ensure compliance with SHQS and prepare and ensure that stock meets 2020 EESSH.</p> <p>To implement the Scottish Social Housing Charter, ensure compliance with the Charter and ensure that the ARC return is completed accurately and on time. To review policy and procedures and make recommendations to the Operations sub- committee. To service the Operations Sub Committee and provide reports on the team's performance, major repairs and improvement programmes.</p>
John Williams	Housing Manager (Property)	<p>To manage the Property Services workload and contracts of the Operations Team on a Day to Day basis. Contribute to the development of Association's policies and procedures. Promote tenant involvement in all aspects of Operations. Monitor major repairs programmes, disabled adaptations, gas servicing, Pre- and post-inspection, reporting and processing of repairs. To assist with the procurement process for all major, cyclical, reactive and estate contracts. To effectively monitor the City Building Reactive and Gas Maintenance Contracts and the Estate Maintenance Contracts. To deal with all first stage customer complaints and carry out regular audits of the Operations Team work and performance. To manage all aspects of the Factoring Service.</p> <p>To monitor and evaluate the practices in place for data collection for the ARC return. Assist with the preparation for EESSH. Assist with the preparation for SE4.</p>
Clare MacLean	Housing Manager (Services)	<p>To manage the Operations Team housing services and workload on a Day to Day basis. Contribute to the development of Association's policies and procedures. Promote tenant involvement in all aspects of Operations. Pre- and post-inspection, reporting and processing of repairs; Waiting list (allocations & lettings) and supervision of arrears control. To deal with all first stage customer complaints and carry out regular audits of the Operations Team work and performance.</p> <p>To assist in the procurement of contracts pertaining to housing management including Tenant Satisfaction Survey.</p> <p>To monitor and evaluate the practices in place for data collection for the ARC return.</p>



NAME	TITLE	MAIN TASKS
James Docherty	Technical Officer & Clerk of Works	To provide Technical support and advice to the Team. To assist the Housing Manager (Property) in the management and delivery of the Investment Programme, carrying out quality inspections and march-ins/outs. To monitor and assist with the smooth running of the repairs and maintenance service; pre and post inspections and oversee delivery of the disabled adaptations service. To ensure compliance with effective data collection for the ARC return including EESSH. To provide Clerk of Works service for the Association's new build programme.
Grant Kennedy	Housing Officer	Contribute to the development of Association's policy. Promote tenant involvement in all aspects of Operations. Pre- and Post inspection, reporting and processing of repairs; Waiting list (allocations and lettings) and supervision of rent collection and arrears control. To effectively monitor the condition of our estate. To ensure compliance with effective data collection for the ARC return.
James Wilson	Housing Officer	
John Brown	Housing Assistant	To support the work of the Operations Team. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears control. To ensure compliance with effective data collection for the ARC return.
Catherine Reilly	Housing Assistant	
Lisa Wilson	Customer Services Assistant	To support the work of the Operations Team. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears. To ensure compliance with effective data collection for the ARC return.
Ainsleigh Maguire	Customer Services Assistant	
Emma Scott	Customer Services Assistant	To support the work of the Operations Team concentrating on repairs and maintenance including major repairs, gas maintenance and disabled adaptations. To ensure compliance with effective data collection for the ARC return including EESSH.
Willie Reynolds	Estate Caretaker	Provision of quick and cost-effective in-house minor repairs, inspection and estate management service to tenants.
Steven Cole	Estate Caretaker Assistant (temp)	To support the Estate Caretaker in the provision of the in-house repairs service providing the ability for 2 man jobs to be carried out.

We have integrated risk in a **Risk Register** into service planning process and acknowledge that there are cross-cutting risks which need to be identified so that they can be dealt with at the Senior Management Team level.

5. Summary Statement

Operations Summary Statement

Nature and Scope

The focus for the service is to deliver the changes needed to improve Cassiltoun's performance and to create an environment where people choose to live. We must close the gap between our most and least successful tenancies.

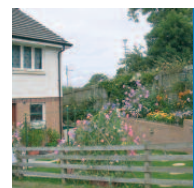
Major Projects/Tasks 2018/19

- Operational Objective 3 – To ensure that all operational targets are met, whilst continually improving on customer service and tenancy sustainment.
- Operational Objective 4 – To deliver the objectives in the Asset Management Plan and deliver the Major Improvement programme on time and within budget.
- Operational Objective 5 – To monitor the and review the Reactive Repairs, Cyclical and Environmental Contracts to ensure service delivery and customer satisfaction in line with the Tenant's Charter and value for money.
- Operational Objective 7– To ensure that the Operations Staff Team continue to work effectively in mitigating Welfare Reform and work closely with the Money Advice Team and report trends to the Operations Sub-Committee.
- Operational Objective 10 – To work with the SMT, Development consultant Design Team and Contractors to achieve a site start for Barlia 3 in the first quarter of 2018/19.
- Operational Objective 11 – To complete the necessary energy efficiency works to ensure compliance with EESSH before the 2020 deadline.
- Operational Objective 13 – To complete the new "Tenants Handbook" and ensure compliance with the Housing (Scotland) Act 2014.
- Operational Objective 14 – Support the Corporate Services Manager in continued compliance of the IIP review of platinum standard.
- Operational Objective 15 – During 2018 review the initial business planning assessment for SE4
- Operational Objective 16 – By May 2018 be prepared for the new GDPR.
- To ensure that the Association Stock remains compliant with the Scottish Housing Quality Standards.
- To ensure that the Association complies with the Factoring Act.
- To review all Operational Policies in line with the timetable agreed by the Board and to ensure that all Cassiltoun's policies are compliant with the Equalities Act.

Over the next 12 months we will be preparing and concentrating on:

- Ensuring that we achieve our operational targets.
- Continue to manage our properties and improve our void performance, time to let and reduce rent loss.
- To maintain our rent arrears performance in 2018/19 taking into account the impact of Welfare Reform and full service Universal Credit in December 2018.
- Produce a new Tenant's Hand Book taking into account the new Housing Bill.
- Identify new risks and manage existing risks





- Thorough inspection and monitoring of contractor performance monitor the effectiveness of all our major contracts.
- Ensure completion of planned and cyclical maintenance programmes.
- Monitor spend on disabled adaptations, and budgets for items outwith the reactive and gas contracts to ensure that there is no overspend.
- Introduce additional tenant satisfaction results in particular for repairs.
- Continue to expand and develop the efficiencies within IT system for key day to day functions.
- Develop new staff structure and build on team working.
- Prepare new void standard
- Prepare for Newbuild programme
- Prepare for SE4

Resources and Budgets 2018-19

No. employees	13
• Staff Costs	£549,228
• Tenant Management / Participation	£23,400
• Service & Factoring Costs	£47,000
• Estate (including van running costs)	£280,000
• Cyclical	£272,000
• Reactive Maintenance	£371,000
• Major Repairs	£360,000
Total	£1,902,628

Performance Targets

- | | |
|---|--|
| 1. Arrears –2.92% | 11. Gas Servicing |
| 2. Voids rent loss – 0.27% | <ul style="list-style-type: none"> • 100% of gas properties to have a valid gas certificate • 100% of gas services to be carried out within anniversary date |
| 3. Voids no of days – 12 Days | 12. 10% audit of Gas services to be carried out. |
| 4. Write off target - 0.63% | 13. Pre-inspections – 10% |
| 5. Reactive Repairs target times – | 14. Post-inspections – 10% |
| <ul style="list-style-type: none"> • Emergency - 6 Hours to make safe • Urgent – 3 working days • Routine – 10 working day | 15. Tenant Satisfaction – 90% |
| 6. Reactive Expenditure to be contained to within 10% of budget | 16. Factored Owners Arrears - £50,000 |
| 7. Repairs Right First Time – 95% | 17. Lets to Section 5 referrals – 30% |
| 8. Average hours for Emergency Repairs – 2 hours | 18. Anti-Social Behaviour Cases – 90% concluded within locally agreed timescales. |
| 9. Non emergency repairs completed – 5 days | 19. Percentage of Tenancy Offers refused – 25% |
| 10. Average Non-emergency appointments kept – 80% | 20. Tenancies sustained for 1 year of more – 85% |



Tenant Satisfaction – Tenant satisfaction results for reactive repairs service are reported quarterly to OSC. In addition, results are benchmarked against Peer Group and annual surveys for Estate Maintenance are carried out. The Association will expect a 90% tenant satisfaction return rate for all internal repairs. A full tenant satisfaction survey was carried out in 2016/17 and reported in the ARC.

The target for arrears has increased slightly this year as although Welfare Reform has not had the expected negative impact due to successful mitigation work and the hard work of the Operations Team. Castlemilk is due to become a full service area for Universal Credit in December 2018.

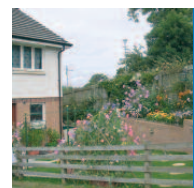
The Scottish Social Housing Charter underpins the work that that we do and the areas on which we must report. This year we have been placed on Medium Engagement due to our development work, however this will not impact on the performance of the team. The Team will continue to work hard on all indicators but particularly the following five indicators for which we were placed on medium engagement for in 2016/17:

- %age of Tenant's satisfied with the standard of their home when moving in.
- %age of tenancy Offers refused.
- %age of lets to homeless people.
- Anti-social behaviour cases resolved within locally agreed targets.
- Tenancy sustainment.
- From April 2018 the Association has been placed in Medium Engagement (see page 54 for details).

It should also be noted that we again achieved the 100% target for our gas servicing carried out within the anniversary date for 2017/18.

All relevant Performance Standards

	Target 2016/17	Performance 2016/17	Target 2017/18	Performance 2017/18	Notes	Target 2018/19
Arrears	3.34%	2.13%	2.83%	2.63%	Outperformed	2.92%
Void Rent Loss	0.30%	0.13%	0.25%	0.27%	Outperformed	0.27%
Void Days	12	6.41	12	8.82	Outperformed	12
Reactive Repairs						
Emergency	100%	100%	100%	99.6%	On target	100%
Urgent	98%	100%	98%	100%	On target	98%
Routine	98.8%	100%	98.8%	100%	On target	98.8%
Reactive Expenditure	£314,000	£375,770	£361,000	£355,000	Overspend	£371,000
Gas Servicing						
Carried out within Anniversary	100%	100%	100%	100%	On target	100%
Gas Servicing Expenditure	£115,000	£113,000	£115,000	£113,000	On target	£115,000
Pre Inspection	10%	25.8%	10%	15.89%	Outperformed	10%
Post Inspection	10%	11.9%	10%	15.87%	Outperformed	10%
Tenant Satisfaction	90%	99.45%	90%	98.2%	Outperformed	90%



6. Story Boards

1. What are we trying to achieve?

Our aim is to continually improve our service delivery across all areas of operations.

Specifically this would involve the following:

- Establish a sustainable community through accessible services.
- Encourage partnership working with contractors and Support Providers.
- Work within set budgets.
- Liaison with other agencies such as Police and GCC Depts.
- Support Wider Role Activity.

2. How are we delivering our priorities?

Performance across all KPIs is reported to Senior Management and quarterly to Operations Sub-committee.

This has led to earlier identification of areas of weakness and allowed for speedier corrective action.

Regular meetings of Operations staff and improved internal and external communication.
Regular contractor liaison meetings.

3. What have we achieved and not achieved in 2017/18

Achieved

- Met target for Arrears, Void loss and re-letting times.
- Gas Servicing 100% complete within anniversary date.
- Continued to improve condition of Estate improved through regular estate inspections; work of the Estate Action Group (tenants, GCC Land Services, Clean Glasgow, Police, & Staff); utilising the larger van and assistant for Estate Caretaker.
- Monitoring 3 year fixed price reactive Repairs Contract.
- Continuously reviewed Repairs and Contractor Performance and achieved targets.
- Continued to develop Repairs Interface with SDM and City Building
- Operations Team provides whole range of housing and property management services.

- Monitored the performance of the new Gas Maintenance Contractor
- Monitored Environmental and Stair Cleaning contractor .
- Worked to update completed Strategic Asset Management Plan.
- Completed on time and within budget the Major Repairs Programme
- Improved lets to homeless persons.
- Completed ARC Report Card on time.
- Increased monthly audits to include lets and repairs.

Not Achieved

- Customer Satisfaction Reduced from 96% to 90% in TSS.
- Sharing of Benchmarking information with Staff to stimulate better performance.
- Former tenant arrears write off over target.



4. What do we plan to do next?

- Continue to develop the knowledge and experience of the Operations Team this is vital to develop staff in their roles.
- The Technical officer is now in post and new staff structure has been in place for 11 months so continue to develop the team and utilise experience of Technical officer.
- To continue to develop our rent management processes to ensure that rent arrears targets are met including updating our SDM system to better record information.
- Continue to Develop our SDM system with improvements to the dashboards and coding.
- Continue to work towards the mitigation of Welfare Reform.
- Prepare for the Report Card to report to tenants out return on the Scottish Social Housing Charter.
- Expand work with other housing support partners.
- Achieve KPIs.
- Better sharing of benchmarking information with staff and committee. Use Benchmarking to motivate and stimulate.
- Review all Operational Policies and procedures according to timescales and introduce guidance notes for staff.
- Complete preparations for GDPR including Fair Processing Notice
- Ensure compliant with Equalities Act.
- Ensure compliance with Factoring Act.
- Extend 3 year reactive repairs contract for a further 2 years.
- Monitor reactive, gas and disabled adaptations budgets.
- Deliver Major Repairs Programme
- Continue to Improve tenant satisfaction with the standard of their home when moving in.
- To work on our EESSH 2020 strategy.
- Work towards SE4.
- Introduce new void standard.
- Complete Tenants' Handbook
- Training on customer care and sharing lessons from customer complaints to improve customer satisfaction levels.

Operations Checklist

The check list is designed to help services ensure that they have fulfilled all the requirements of the service planning and to help SMT and the Sub-Committee identify any gaps or areas where further work needs to be done.

		YES	NO
1	Has the Service Plan been completed on time? i.e. before 30th June 2018?	✓	
2	Has the Service Plan completed story boards addressing the self assessment?	✓	
3	Has the Service Plan provided performance information? Are we considering local circumstances?	✓	
4	Has the Service Plan provided information on how they intend to collect data on customer satisfaction?	✓	
5	Has the Service Plan reported performance data on complaints and indicated what action will arise from analysis of complaints data? "We can refer to policy in our plan. But it's about service charges linked to Performance Standards".	✓	
6	Has the Service Plan outlined what benchmarking activity they intend to undertake with local and peer group housing associations?	✓	
7	Has the Service Plan met the requirements of the up to date risk register?	✓	
8	Has the Service Plan been signed off by the Senior Management Team?	✓	

Appendix 2 | 30 Year Business Plan - 2018/19 to 2045/46



1 Introduction

- 1.1 The Business Plan is a long term projection for the Association based on cash, both inflows and outflows, which helps to identify funding gaps and demonstrate long term financial viability.
- 1.2 It is also a requirement of Barclays Bank and the Regulator to have this in place and approved by the Board annually. The first 5 years of the existing approved plan is uploaded electronically to the Regulator by 30 September each year but then adjusted to take the budget into account along with any known changes.
- 1.3 This updated business plan has been rewritten and verified externally by Housing Regeneration Consultants and uses similar assumptions to previously adopted. To a large extent it is a continuation of the previous plan which includes the nursery loan being repaid, higher pensions and salary costs plus takes into account the agreed budget for 2018/19 and how the loans will be cleared off within 22 years. The biggest change is incorporating the Barlia 3 and Castlemilk Drive developments with associated loans and HAG grant.
- 1.4 The plan has been prepared using the BRIXX modelling software and hence row headings will be a little different from those used in previous years.

2 Background

- 2.1 The Business Plan was modernised a few years ago to move away from a largely Income & Expenditure accounting format to one which is cashflow driven. Most business plan modelling is done on such cashflows as it is from having a lack of cash that businesses cease trading or customers get moved to a new company. In addition that modernisation helped with FRS102 accounting rules as cashflow is independent from accounting standards and hence previous cashflow projections are directly comparable with today's cashflow. From these cashflows adjustments are done to this to convert this to the Income & Expenditure report, with depreciation as a charge instead of showing the asset being bought. The Balance Sheet can then be derived taking into account the closing years cash balance and the surplus or deficit for the year.
- 2.2 Component accounting has complicated the I&E report since only a portion of major repairs are now recorded as costs here. Instead major repair components are recorded as increasing the fixed assets but with those replaced items being deducted using the cost that existed when first bought or built. This is how the items are recorded in the management accounts and the consistent approach is maintained.



- 2.3 The starting point for modelling major repairs is to use the 2017 JMP stock condition survey which was then subsequently smoothed out to eliminate peak spend years that would compromise lender covenants and in practice we need a smoother programme of activity and connecting together similar items of work to be carried out at the same which minimises disruption to our tenants.
- 2.4 The plan continues to assume most of the costs are generally increasing by 3% and rents at 3.5%, generating £18 million (last year £22m) of cash over the 30 years. If the medium term view is that Cassiltoun's inflation/activity rise of 3-6% is here to stay for a number of years, then this can easily be built into the model. Some sensitivity analysis modelling has been carried out and the conclusion is Cassiltoun can absorb a range of adverse factors.
- 2.5 The two developments (Barlia and Castlemilk Drive) referred to in earlier Internal Management Plans have now been incorporated using the best information available at April 2018.

3 Business Plan and Assumptions

- 3.1 The assumptions behind the plan should ideally be conservative as we would want to demonstrate that Cassiltoun can perform better and generate higher levels of cash in the business. This update however includes pensions and NI increases, higher responsive repairs costs and increased running costs.
- 3.2 The opening position of £4.3 million agrees with our audited accounts and is in line with the expected position in last years plan.
- 3.3 Rental income is assumed to increase by 3.5% in each year although the few furnished flat rentals are eliminated over the next few years. Void and bad debt loss is assumed to be 2% each which is very prudent and factors in some turbulence for the welfare reform changes and uncertainty.
- 3.4 All costs rise by 3% and the starting point is our existing cost base or known budgets. The model could allow major repairs and some others to be increased at a different rate. In reality what we generally see is some costs increase materially, previously energy and raw materials, whereas others fall or rise by less, such as technology or some consultancy fees.
- 3.5 Cyclical costs are derived in part from the JMP report for internal and external decoration, gutter cleaning and legionella testing but then further includes Buchanan Lodge facilities management, CCTV and current gas servicing. Major repair costs have been temporarily reduced by £1.2m over the coming few years to allow a proportion of self-financing both developments.
- 3.6 Salary and pensions includes £136k in relation to past service deficit pension costs and staffing at current levels although this is planned to reduce in 2020/21 by £85k. Pensions auto enrolment is included at current levels of take up with 17 staff in the defined contribution scheme, an increase from last year.
- 3.7 In year 2028/29 there is a £2.04m one off expenditure provided for, with £2.0 million of this to cover a possible pensions deficit and withdrawal in the Strathclyde scheme. This arises from the GHA stock transfer and was built into the purchase price calculations at that time.
- 3.8 Wider role activity includes Stables Studio spending of £20k per year plus a further £34k to cover the events and (match) funding of projects that support the core business.



- 3.9 Interest rate changes are heavily protected with £3.9 million on a fixed rate and £3.2 million at an average variable rate the same as last year at 1.4%. The overall (weighted) average interest rate nudges up to 3.8%. The business plan assumes 4% rising to 5.5% by 2022/23 and assumes £5.0 million of future borrowings will happen in the next 2 years to support the two developments.

4 Income & Expenditure and Balance Sheet Projections

- 4.1 As per last year all but one year of the I&E year shows a surplus because most major repairs spending is not shown here. The year with a deficit happens in 2028/29 being -£1.2m (last year showed a £-902k) and this is because of the Strathclyde pensions liability explained above. Interest received fluctuates around £30k-£60k for the next 10 years according to the closing bank balance each year.
- 4.2 The balance sheet fixed assets edge upwards due to higher costing components replacing historical cost ones which were built or installed 10-40 years ago and because of the new build programme. Debtors and creditors increases just with inflation as it would be impossible to forecast specific amounts owed to Cassiltoun or invoices outstanding. Rent arrears are contained within debtors and the model assumes 2% are written off annually which is a prudent approach.
- 4.3 Right to buy property sale applications have now ceased and this was a welcome change in the law as it eroded our property portfolio and ability to provide affordable housing to many.

5 Sensitivity Analysis

- 5.1 The model allows changes in assumptions to be easily quantified and the outcome of these are summarised in the table below. Note that the 2 development activities being partially self-funded will absorb some cash.

Sensitivity	Increase or decrease to the final cash balance	
	Last year's plan	Today's plan
Change of - ½% in rent receivable (i.e. 3%)	£16.6m lower	£25.7m lower
Salary inflation 2% greater (i.e. 5%)	£19.0m lower	£12.0m lower
Interest rates 2% greater (i.e. 7.5%)	£2.9m lower	£3.6m lower
Bad debts increasing to 4%	–	£3.3m lower

- 5.2 It can be seen therefore that Cassiltoun continues to be very sensitive to a small change in rental income whereas interest rates could increase significantly and only have a relatively small impact compared to other cost lines.
- 5.3 The £17.7 million (last year £20.9m) of cash generated would be fully eliminated if all costs were to rise by about 4% whilst keeping rental income at 3.5% and interest rates at 5.5%. This scenario would also result in more years dipping into a negative position and needing further borrowing. In practice if the costs kept at that level for a sustained period then the rental income would be increased from 3.5%.

6 Loan Covenants

- 6.1 These are presented quarterly to the lenders on the basis of Income & Expenditure results but with depreciation excluded, amortized HAG removed from income and capitalised major repairs spending included. This therefore reflects close to a cash position and maintaining accounting treatment neutrality which brings the quarterly covenants into line with the business plan cash projections.
- 6.2 The Financial Consultant has provided independent assurance that the covenants are all met, with the exception of the anomaly year 2028/29 and the one off potential pensions liability. However we know that interest cover continues to be the most significant covenant to comply with such as from 2022/23 where major repairs plus cyclical maintenance is at the £1.9m level.

7 Summary and Recommendation

- 7.1 After simplifying the business plan a few years ago, with a subsequent modification for component accounting, the model has been changed again to deal with FRS102 and the new I&E presentation for HAG and higher depreciation. Whilst these are not cash based the model has effectively dealt with 3 significant cost increases that have arisen over the last 5 years in addition to changes over RTB and housing benefit/Universal Credit allowances.
- 7.2 This plan incorporates the recent JMP stock condition survey and includes the Buchanan Lodge hostel with its associated costs. The starting point to update the model is the closing bank balance for 31 March 2018 plus the 2018/19 budget and forecast. This version includes two large development projects with their associated £7.1m grant, new £5m loans and future construction costs of £12.3m. To date we have invested in land acquisition and architect fees of £0.6m.
- 7.3 Over 30 years £18 million of cash is generated based on the current assumptions. This demonstrates long term viability although risk is increased further this year as the interest cover covenant is more volatile and major repairs spending has been reduced as well as further smoothed. The business plan will help frame the rent increase consultation in January and ultimate Board decision.
- 7.4 The plan has been independently prepared with a financial consultant from Housing Regeneration Consultancy Ltd who has also verified the starting point and robustness of the previous years business plan.
- 7.5 The Regulators return for 5 years of projections will be based on this new plan and submitted by June 2018.



Consolidated Statement of Cash Flow | Cassiltoun 2018 BP | Plan

Period: 01 April 2018 - 31 March 2047	2019	2020	2021	2022	2023	2024
	£'s	£'s	£'s	£'s	£'s	£'s
Receipts						
Opening Balances	-13,000	-18,871	-18,997	-19,127	-19,260	-19,398
Existing Stock rental income	4,043,683	4,066,949	4,197,792	4,344,714	4,496,779	4,666,918
Other Income	110,500	113,815	117,229	120,746	124,369	128,100
Rental income - Barlia		50,077	207,321	214,577	222,087	229,860
Rental income - Castlemilk Drive			144,147	255,758	264,709	273,974
Total Receipts Total	4,141,183	4,211,971	4,647,492	4,916,669	5,088,684	5,279,454
Payments						
Debtor / Creditor Growth		14,608	15,046	15,498	15,962	16,441
Existing Stock						
Routine Maintenance	-371,000	-382,130	-393,594	-405,402	-417,564	-430,091
Management - running costs excl salaries	-441,000	-454,230	-467,857	-481,893	-496,349	-511,240
Cyclical	-272,000	-232,453	-341,175	-298,083	-453,657	-315,772
Wider Action	-54,000	-30,900	-31,827	-32,782	-33,765	-34,778
Estate Maintenance	-327,000	-267,800	-275,834	-284,109	-292,632	-301,411
One off projects	-30,000	-30,900	-31,827	-66,762	-33,765	-34,778
Barlia 3 on-going expenditure						
cyclical		-2,163	-8,912	-9,179	-9,454	-9,738
Routine Maintenance		-4,056	-16,709	-17,210	-17,727	-18,259
Management - running costs excl salaries		-3,245	-13,367	-13,768	-14,181	-14,607
Estate Maintenance		-1,082	-4,456	-4,589	-4,727	-4,869
Castlemilk Drive on-going expenditure						
cyclical			-7,795	-13,763	-14,176	-14,601
Routine Maintenance			-12,764	-22,537	-23,214	-23,910
Management - running costs excl salaries			-10,211	-18,030	-18,571	-19,128
Estate Maintenance			-6,807	-12,020	-12,381	-12,752
Pension Deficit - FRS 102 SHAPS	-136,128	-138,851	-141,628	-144,460	-145,695	
Salaries, NI and ongoing Pensions	-1,222,000	-1,258,660	-1,211,548	-1,247,894	-1,285,331	-1,323,891
Cash flow from Operating Activities	1,288,055	1,420,110	1,686,228	1,859,684	1,831,457	2,226,070
Surplus for the year	1,288,055	1,420,110	1,686,228	1,859,684	1,831,457	2,226,070
Inter-co loan with Stables Nursery	10,000	10,000	10,000	10,000	10,000	10,000
Major Repairs Programme	-380,000	-834,698	-1,188,885	-1,059,303	-1,399,570	-1,530,284
New Fixed Assets						
Other Fixed Assets - IT etc		-51,500				-57,964
Barlia 3 development	-2,395,815	-3,448,363	-82,500			
Castlemilk Drive development	-100,000	-3,150,000	-3,000,000	-75,000		
Grants received	2,495,815	3,530,617	1,066,400			
Interest Received (cash)	37,801	62,251	53,459	39,990	36,415	30,905
Total Cash flow from investing activities	-332,199	-3,881,692	-3,141,526	-1,084,312	-1,353,155	-1,547,342
Cash flow from financing activities						
Interest paid	-309,131	-443,684	-519,867	-575,607	-592,635	-566,887
New secured loans	2,000,000	3,000,000				
Capital Repayments	-353,816	-354,091	-372,348	-381,193	-448,709	-492,988
Total Cash flow from financing activities	1,337,054	2,202,225	-892,215	-956,801	-1,041,345	-1,059,875
Cash & cash equivalents at the beginning of year	4,318,100	6,611,010	6,351,653	4,004,140	3,822,710	3,259,668
Net Change in Cash & cash equivalents + / -	2,292,910	-259,358	-2,347,513	-181,429	-563,042	-381,147
Cash & cash equivalents at the end of year	6,611,010	6,351,653	4,004,140	3,822,710	3,259,668	2,878,521



Consolidated Statement of Cash Flow | Cassiltoun 2018 BP | Plan

Period: 01 April 2018 - 31 March 2047	2025	2026	2027	2028	2029	2030
	£'s	£'s	£'s	£'s	£'s	£'s
Receipts						
Opening Balances	-19,540	-19,686	-19,836	-19,991	-20,151	-20,315
Existing Stock rental income	4,817,062	4,985,660	5,160,158	5,355,395	5,527,690	5,721,159
Other Income	131,943	135,901	139,978	144,177	148,503	152,958
Rental income - Barlia	237,905	246,232	254,850	263,770	273,002	282,557
Rental income - Castlemilk Drive	283,563	293,488	303,760	314,392	325,395	336,784
Total Receipts Total	5,450,934	5,641,595	5,838,909	6,057,743	6,254,439	6,473,142
Payments						
Debtor / Creditor Growth	16,935	17,443	17,966	18,505	19,060	19,632
Existing Stock						
Routine Maintenance	-442,993	-456,283	-469,972	-484,071	-498,593	-513,551
Management - running costs excl salaries	-526,577	-542,374	-558,646	-575,405	-592,667	-610,447
Cyclical	-313,562	-314,639	-288,949	-457,829	-510,298	-557,940
Wider Action	-35,822	-36,896	-38,003	-39,143	-40,317	-41,527
Estate Maintenance	-310,454	-319,767	-329,360	-339,241	-349,418	-359,901
One off projects	-35,822	-75,731	-38,003	-39,143	-40,317	-41,527
Barlia 3 on-going expenditure						
cyclical	-10,030	-10,331	-10,641	-10,960	-11,289	-11,628
Routine Maintenance	-18,806	-19,371	-19,952	-20,550	-21,167	-21,802
Management - running costs excl salaries	-15,045	-15,496	-15,961	-16,440	-16,933	-17,441
Estate Maintenance	-5,015	-5,165	-5,320	-5,480	-5,644	-5,814
Castlemilk Drive on-going expenditure						
cyclical	-15,039	-15,490	-15,955	-16,434	-16,927	-17,434
Routine Maintenance	-24,627	-25,366	-26,127	-26,911	-27,718	-28,550
Management - running costs excl salaries	-19,702	-20,293	-20,902	-21,529	-22,175	-22,840
Estate Maintenance	-13,135	-13,529	-13,934	-14,353	-14,783	-15,227
Pension Deficit - FRS 102 SHAPS						
Salaries, NI and ongoing Pensions	-1,363,608	-1,404,516	-1,446,651	-1,490,051	-3,534,753	-1,580,795
Cash flow from Operating Activities	2,317,632	2,383,790	2,558,499	2,518,708	570,498	2,646,351
Surplus for the year	2,317,632	2,383,790	2,558,499	2,518,708	570,498	2,646,351
Inter-co loan with Stables Nursery	10,000	10,000				
Major Repairs Programme	-1,391,373	-1,129,637	-1,492,663	-1,695,835	-1,578,631	-1,865,587
New Fixed Assets						
Other Fixed Assets - IT etc	-59,703				-67,196	-69,212
Barlia 3 development						-116,276
Castlemilk Drive development						
Grants received						
Interest Received (cash)	28,179	28,629	30,922	31,066	21,991	10,362
Total Cash flow from investing activities	-1,412,897	-1,091,008	-1,461,741	-1,664,769	-1,623,837	-2,040,713
Cash flow from financing activities						
Interest paid	-539,134	-510,953	-484,471	-456,868	-430,392	-404,599
New secured loans						
Capital Repayments	-520,775	-481,799	-485,944	-479,963	-438,706	-464,314
Total Cash flow from financing activities	-1,059,909	-992,752	-970,414	-936,831	-869,098	-868,914
Cash & cash equivalents at the beginning of year	2,878,521	2,723,347	3,023,377	3,149,721	3,066,829	1,144,393
Net Change in Cash & cash equivalents + / -	-155,174	300,031	126,344	-82,892	-1,922,436	-263,276
Cash & cash equivalents at the end of year	2,723,347	3,023,377	3,149,721	3,066,829	1,144,393	881,117

Consolidated Statement of Cash Flow | Cassiltoun 2018 BP | Plan

Period: 01 April 2018 - 31 March 2047	2031	2032	2033	2034	2035	2036
	£'s	£'s	£'s	£'s	£'s	£'s
Receipts						
Opening Balances	-20,485	-20,659	-20,839	-21,024	-21,214	-21,411
Existing Stock rental income	5,921,400	6,145,439	6,343,151	6,565,162	6,794,942	7,052,033
Other Income	157,547	162,273	167,141	172,155	177,320	182,640
Rental income - Barlia	292,446	302,682	313,276	324,240	335,589	347,334
Rental income - Castlemilk Drive	348,572	360,772	373,399	386,468	399,994	413,994
Total Receipts Total	6,699,479	6,950,507	7,176,128	7,427,001	7,686,631	7,974,590
Payments						
Debtor / Creditor Growth	20,221	20,827	21,452	22,096	22,759	23,441
Existing Stock						
Routine Maintenance	-528,957	-544,826	-561,171	-578,006	-595,346	-613,206
Management - running costs excl salaries	-628,761	-647,623	-667,052	-687,064	-707,676	-728,906
Cyclical	-349,602	-385,641	-342,650	-393,959	-516,058	-499,302
Wider Action	-42,773	-44,056	-45,378	-46,739	-48,141	-49,585
Estate Maintenance	-370,698	-381,819	-393,273	-405,072	-417,224	-429,740
One off projects	-86,462	-44,056	-45,378	-46,739	-48,141	-89,179
Barlia 3 on-going expenditure						
cyclical	-11,976	-12,336	-12,706	-13,087	-13,480	-13,884
Routine Maintenance	-22,456	-23,129	-23,823	-24,538	-25,274	-26,032
Management - running costs excl salaries	-17,965	-18,504	-19,059	-19,630	-20,219	-20,826
Estate Maintenance	-5,988	-6,168	-6,353	-6,543	-6,740	-6,942
Castlemilk Drive on-going expenditure						
cyclical	-17,957	-18,496	-19,051	-19,623	-20,211	-20,818
Routine Maintenance	-29,406	-30,289	-31,197	-32,133	-33,097	-34,090
Management - running costs excl salaries	-23,525	-24,231	-24,958	-25,706	-26,478	-27,272
Estate Maintenance	-15,683	-16,154	-16,638	-17,138	-17,652	-18,181
Pension Deficit - FRS 102 SHAPS						
Salaries, NI and ongoing Pensions	-1,628,219	-1,677,066	-1,727,377	-1,779,199	-1,832,575	-1,887,552
Cash flow from Operating Activities	2,939,271	3,096,941	3,261,516	3,353,922	3,381,079	3,532,515
Surplus for the year	2,939,271	3,096,941	3,261,516	3,353,922	3,381,079	3,532,515
Inter-co loan with Stables Nursery						
Major Repairs Programme	-1,936,121	-2,181,792	-2,034,790	-2,302,635	-2,247,682	-2,093,219
New Fixed Assets						
Other Fixed Assets - IT etc				-77,898	-80,235	
Barlia 3 development						-277,678
Castlemilk Drive development	-156,834					
Grants received						
Interest Received (cash)	8,875	9,033	11,534	14,640	16,763	19,768
Total Cash flow from investing activities	-2,084,080	-2,172,759	-2,023,256	-2,365,894	-2,311,155	-2,351,130
Cash flow from financing activities						
Interest paid	-377,654	-349,331	-321,458	-292,506	-261,843	-229,364
New secured loans						
Capital Repayments	-491,265	-496,557	-492,256	-521,128	-551,837	-584,262
Total Cash flow from financing activities	-868,919	-845,887	-813,714	-813,634	-813,680	-813,625
Cash & cash equivalents at the beginning of year	881,117	867,389	945,684	1,370,231	1,544,625	1,800,869
Net Change in Cash & cash equivalents + / -	-13,728	78,295	424,546	174,394	256,244	367,760
Cash & cash equivalents at the end of year	867,389	945,684	1,370,231	1,544,625	1,800,869	2,168,629





Consolidated Statement of Cash Flow | Cassiltoun 2018 BP | Plan

Period: 01 April 2018 - 31 March 2047	2037	2038	2039	2040	2041	2042
	£'s	£'s	£'s	£'s	£'s	£'s
Receipts						
Opening Balances	-21,613	-21,821	-22,036	-22,257	-22,484	-22,719
Existing Stock rental income	7,278,912	7,533,674	7,797,353	8,092,370	8,352,719	8,645,064
Other Income	188,119	193,762	199,575	205,563	211,729	218,081
Rental income - Barlia	359,491	372,073	385,096	398,574	412,524	426,963
Rental income - Castlemilk Drive	428,484	443,481	459,002	475,068	491,695	508,904
Total Receipts Total	8,233,393	8,521,169	8,818,990	9,149,318	9,446,183	9,776,294
Payments						
Debtor / Creditor Growth	24,145	24,869	25,615	26,384	27,175	27,990
Existing Stock						
Routine Maintenance	-631,603	-650,551	-670,067	-690,169	-710,874	-732,201
Management - running costs excl salaries	-750,773	-773,296	-796,495	-820,390	-845,002	-870,352
Cyclical	-690,311	-481,341	-667,403	-421,416	-432,432	-634,686
Wider Action	-51,073	-52,605	-54,183	-55,809	-57,483	-59,208
Estate Maintenance	-442,633	-455,912	-469,589	-483,677	-498,187	-513,132
One off projects	-51,073	-52,605	-54,183	-55,809	-106,026	-59,208
Barlia 3 on-going expenditure						
cyclical	-14,300	-14,729	-15,171	-15,626	-16,095	-16,578
Routine Maintenance	-26,813	-27,618	-28,446	-29,300	-30,179	-31,084
Management - running costs excl salaries	-21,451	-22,094	-22,757	-23,440	-24,143	-24,867
Estate Maintenance	-7,150	-7,365	-7,586	-7,813	-8,048	-8,289
Castlemilk Drive on-going expenditure						
cyclical	-21,442	-22,085	-22,748	-23,430	-24,133	-24,857
Routine Maintenance	-35,113	-36,166	-37,251	-38,369	-39,520	-40,705
Management - running costs excl salaries	-28,090	-28,933	-29,801	-30,695	-31,616	-32,564
Estate Maintenance	-18,727	-19,289	-19,867	-20,463	-21,077	-21,709
Pension Deficit - FRS 102 SHAPS						
Salaries, NI and ongoing Pensions	-1,944,179	-2,002,504	-2,062,579	-2,124,456	-2,188,190	-2,253,836
Cash flow from Operating Activities	3,522,807	3,898,945	3,886,478	4,334,839	4,440,354	4,481,008
Surplus for the year	3,522,807	3,898,945	3,886,478	4,334,839	4,440,354	4,481,008
Inter-co loan with Stables Nursery						
Major Repairs Programme	-2,607,123	-2,095,005	-2,535,141	-2,538,971	-2,513,460	-2,980,199
New Fixed Assets						
Other Fixed Assets - IT etc			-90,306	-93,015		
Barlia 3 development					-402,382	
Castlemilk Drive development		-385,771				-542,736
Grants received						
Interest Received (cash)	22,409	25,974	31,717	40,561	53,368	62,645
Total Cash flow from investing activities	-2,584,714	-2,454,802	-2,593,729	-2,591,425	-2,862,474	-3,460,290
Cash flow from financing activities						
Interest paid	-194,963	-158,522	-120,599	-91,060	-71,452	-50,582
New secured loans						
Capital Repayments	-618,681	-655,182	-665,754	-304,852	-324,461	-345,331
Total Cash flow from financing activities	-813,644	-813,704	-786,353	-395,912	-395,912	-395,912
Cash & cash equivalents at the beginning of year	2,168,629	2,293,079	2,923,517	3,429,913	4,777,415	5,959,383
Net Change in Cash & cash equivalents + / -	124,449	630,439	506,396	1,347,502	1,181,968	624,805
Cash & cash equivalents at the end of year	2,293,079	2,923,517	3,429,913	4,777,415	5,959,383	6,584,189

Consolidated Statement of Cash Flow | Cassiltoun 2018 BP | Plan

Period: 01 April 2018 - 31 March 2047	2043	2044	2045	2046	2047	Total
	£'s	£'s	£'s	£'s	£'s	£'s
Receipts						
Opening Balances	-22,960	-23,209	-23,465	-23,729	-24,000	-604,098
Existing Stock rental income	8,947,641	9,286,181	9,584,937	9,920,410	10,267,624	191,912,973
Other Income	224,624	231,362	238,303	245,452	252,816	4,996,683
Rental income - Barlia	441,906	457,373	473,381	489,949	507,098	9,122,232
Rental income - Castlemilk Drive	526,716	545,151	564,231	583,979	604,419	10,710,299
Total Receipts Total	10,117,927	10,496,859	10,837,388	11,216,062	11,607,956	216,138,089
Payments						
Debtor / Creditor Growth	28,830	29,695	30,586	31,503	32,448	627,132
Existing Stock						
Routine Maintenance	-754,167	-776,792	-800,095	-824,098	-848,821	-16,776,193
Management - running costs excl salaries	-896,462	-923,356	-951,057	-979,588	-1,008,976	-19,941,513
Cyclical	-554,522	-554,522	-554,522	-554,523	-554,520	-12,943,768
Wider Action	-60,984	-62,813	-64,698	-66,639	-68,638	-1,380,566
Estate Maintenance	-528,526	-544,382	-560,714	-577,535	-594,861	-11,823,901
One off projects	-60,984	-62,813	-64,698	-118,144	-118,144	-1,662,218
Barlia 3 on-going expenditure						
cyclical	-17,075	-17,588	-18,115	-18,659	-19,219	-364,949
Routine Maintenance	-32,017	-32,977	-33,966	-34,985	-36,035	-684,280
Management - running costs excl salaries	-25,613	-26,382	-27,173	-27,988	-28,828	-547,424
Estate Maintenance	-8,538	-8,794	-9,058	-9,329	-9,609	-182,475
Castlemilk Drive on-going expenditure						
cyclical	-25,603	-26,371	-27,162	-27,977	-28,816	-538,396
Routine Maintenance	-41,926	-43,184	-44,480	-45,814	-47,189	-881,653
Management - running costs excl salaries	-33,541	-34,547	-35,584	-36,651	-37,751	-705,322
Estate Maintenance	-22,361	-23,032	-23,723	-24,434	-25,167	-470,215
Pension Deficit - FRS 102 SHAPS						-706,762
Salaries, NI and ongoing Pensions	-2,321,451	-2,391,094	-2,462,827	-2,536,712	-2,612,813	-53,802,327
Cash flow from Operating Activities	4,762,987	4,997,906	5,190,102	5,364,488	5,601,017	93,353,260
Surplus for the year	4,762,987	4,997,906	5,190,102	5,364,488	5,601,017	93,353,260
Inter-co loan with Stables Nursery						80,000
Major Repairs Programme	-2,119,310	-1,465,925	-1,939,869	-1,136,909	-1,689,452	-51,964,066
New Fixed Assets						
Other Fixed Assets - IT etc		-104,689	-107,830			-859,546
Barlia 3 development				-746,353		-7,469,367
Castlemilk Drive development					-1,006,688	-8,417,029
Grants received						7,092,832
Interest Received (cash)	76,675	104,289	136,222	169,514	203,679	1,419,634
Total Cash flow from investing activities	-2,042,635	-1,466,325	-1,911,477	-1,713,748	-2,492,461	-60,117,543
Cash flow from financing activities						
Interest paid	-28,369	-9,484	4,878	13,000	13,000	-8,360,536
New secured loans						5,000,000
Capital Repayments	-367,543	-223,283	-237,645			-12,154,684
Total Cash flow from financing activities	-395,912	-232,767	-232,767	13,000	13,000	-15,515,220
Cash & cash equivalents at the beginning of year	6,584,189	8,908,629	12,207,442	15,253,300	18,917,041	4,318,100
Net Change in Cash & cash equivalents + / -	2,324,440	3,298,813	3,045,858	3,663,741	3,121,556	17,720,497
Cash & cash equivalents at the end of year	8,908,629	12,207,442	15,253,300	18,917,041	22,038,597	22,038,597





Consolidated Statement of Financial Position | Cassiltoun 2018 BP | Plan

Period: 01 April 2018 - 31 March 2047	2019	2020	2021	2022	2023	2024
	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's
Fixed Assets						
Intangible assets and goodwill						
Land & Buildings Total	48,028.20	55,461.20	59,732.60	60,866.90	62,266.50	63,796.80
Depreciation Land & Buildings Total	-15,283.10	-16,439.30	-17,723.10	-19,094.10	-20,527.70	-22,034.70
Housing Properties NBV	32,745.10	39,021.90	42,009.60	41,772.80	41,738.80	41,762.00
Other Fixed Assets Tangible	27.1	44.5	31.7	18.8	5.9	50.1
Tangible fixed assets	32,772.20	39,066.50	42,041.20	41,791.60	41,744.70	41,812.20
Investments FA	135	125	115	105	95	85
Fixed Assets Total	32,907.20	39,191.50	42,156.20	41,896.60	41,839.70	41,897.20
Current Assets						
Trade and other debtors	195.7	201.6	207.6	213.7	220	226.4
Investments CA						
Cash and cash equivalents	6,611.00	6,351.70	4,004.10	3,822.70	3,259.70	2,878.50
Current Assets Total	6,806.70	6,553.20	4,211.70	4,036.40	3,479.60	3,104.90
Less - Creditors - amounts due within 1 year	-486.9	-501.5	-516.6	-532.1	-548	-564.5
Net current assets/liabilities	6,319.80	6,051.70	3,695.10	3,504.30	2,931.60	2,540.40
Assets less current liabilities Total	39,227.00	45,243.10	45,851.40	45,400.90	44,771.30	44,437.50
Creditors - amounts due after more than 1 year						
Outstanding Loan Balance	-8,800.90	-11,446.80	-11,074.40	-10,693.20	-10,244.50	-9,751.50
Loan Fees	14.4	35.4	34	32.5	31	29.6
Deferred Income	-22,331.80	-25,357.50	-25,876.50	-25,311.60	-24,748.60	-24,187.70
Long Term Creditors Balance	-482.7	-368.8	-251.2	-127.7	0	0
Creditors - amounts due after more than 1 year	-31,601.00	-37,137.70	-37,168.20	-36,100.00	-34,962.20	-33,909.70
Provisions for liabilities						
Pension provisions	-212	-225	-238	-251	-264	-277
Net assets Total	7,414.00	7,880.50	8,445.20	9,049.90	9,545.20	10,250.80
Reserves						
Income and Expenditure Reserve	7,413.70	7,880.20	8,444.90	9,049.60	9,544.80	10,250.50
Restricted Reserves						
Share Capital	0.3	0.3	0.3	0.3	0.3	0.3
Pension Reserve						
Total reserves	7,414.00	7,880.50	8,445.20	9,049.90	9,545.20	10,250.80
Balance Sheet Check	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced
Closing Total Social Housing Units	1,018.00	1,060.00	1,115.00	1,115.00	1,115.00	1,115.00
Debt	£8,800,900	£11,446,800	£11,074,400	£10,693,200	£10,244,500	£9,751,500
Cash	£6,611,000	£6,351,700	£4,004,100	£3,822,700	£3,259,700	£2,878,500
Net Debt	£2,189,900	£5,095,100	£7,070,300	£6,870,500	£6,984,800	£6,873,000
Net Debt PU <£18,000	£2,151	£4,807	£6,341	£6,162	£6,264	£6,164

Consolidated Statement of Financial Position | Cassiltoun 2018 BP | Plan

Period: 01 April 2018 - 31 March 2047

	2025	2026	2027	2028	2029	2030
	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's
Fixed Assets						
Intangible assets and goodwill						
Land & Buildings Total	65,188.20	66,317.80	67,810.50	69,506.30	71,084.90	73,066.80
Depreciation Land & Buildings Total	-23,614.60	-25,256.90	-26,965.50	-28,754.30	-30,624.70	-32,586.00
Housing Properties NBV	41,573.60	41,060.90	40,844.90	40,752.00	40,460.20	40,480.80
Other Fixed Assets Tangible	87.2	57.8	28.4	6.8	58.1	101.1
Tangible fixed assets	41,660.80	41,118.70	40,873.30	40,758.80	40,518.30	40,582.00
Investments FA	75	65	65	65	65	65
Fixed Assets Total	41,735.80	41,183.70	40,938.30	40,823.80	40,583.30	40,647.00
Current Assets						
Trade and other debtors	232.9	239.6	246.4	253.4	260.6	267.9
Investments CA						
Cash and cash equivalents	2,723.30	3,023.40	3,149.70	3,066.80	1,144.40	881.1
Current Assets Total	2,956.20	3,263.00	3,396.10	3,320.20	1,405.00	1,149.00
Less - Creditors - amounts due within 1 year	-581.4	-598.9	-616.8	-635.3	-654.4	-674
Net current assets/liabilities	2,374.80	2,664.10	2,779.30	2,684.90	750.6	475
Assets less current liabilities Total	44,110.60	43,847.80	43,717.60	43,508.70	41,333.90	41,121.90
Creditors - amounts due after more than 1 year						
Outstanding Loan Balance	-9,230.80	-8,749.00	-8,263.00	-7,783.10	-7,344.40	-6,880.00
Loan Fees	28.1	26.6	25.2	23.7	22.2	20.8
Deferred Income	-23,628.80	-23,071.90	-22,516.90	-21,964.00	-21,413.10	-20,864.10
Long Term Creditors Balance	0	0	0	0	0	0
Creditors - amounts due after more than 1 year	-32,831.50	-31,794.20	-30,754.80	-29,723.40	-28,735.20	-27,723.40
Provisions for liabilities						
Pension provisions	-290	-303	-316	-329	-342	-355
Net assets Total	10,989.20	11,750.60	12,646.80	13,456.40	12,256.70	13,043.50
Reserves						
Income and Expenditure Reserve	10,988.80	11,750.30	12,646.50	13,456.00	12,256.40	13,043.20
Restricted Reserves						
Share Capital	0.3	0.3	0.3	0.3	0.3	0.3
Pension Reserve						
Total reserves	10,989.20	11,750.60	12,646.80	13,456.40	12,256.70	13,043.50
Balance Sheet Check	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced
Closing Total Social Housing Units	1,115.00	1,115.00	1,115.00	1,115.00	1,115.00	1,115.00
Debt	£9,230,800	£8,749,000	£8,263,000	£7,783,100	£7,344,400	£6,880,000
Cash	£2,723,300	£3,023,400	£3,149,700	£3,066,800	£1,144,400	£881,100
Net Debt	£6,507,500	£5,725,600	£5,113,300	£4,716,300	£6,200,000	£5,998,900
Net Debt PU <£18,000	£5,836	£5,135	£4,586	£4,230	£5,561	£5,380



Consolidated Statement of Financial Position | Cassiltoun 2018 BP | Plan

Period: 01 April 2018 - 31 March 2047	2031	2032	2033	2034	2035	2036
	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's
Fixed Assets						
Intangible assets and goodwill						
Land & Buildings Total	75,159.70	77,341.50	79,376.30	81,679.00	83,926.60	86,297.50
Depreciation Land & Buildings Total	-34,651.70	-36,825.60	-39,104.70	-41,492.70	-43,994.40	-46,614.30
Housing Properties NBV	40,508.10	40,515.90	40,271.70	40,186.30	39,932.30	39,683.20
Other Fixed Assets Tangible	67	32.9	7.9	67.3	117.2	77.7
Tangible fixed assets	40,575.10	40,548.90	40,279.60	40,253.60	40,049.50	39,760.90
Investments FA	65	65	65	65	65	65
Fixed Assets Total	40,640.10	40,613.90	40,344.60	40,318.60	40,114.50	39,825.90
Current Assets						
Trade and other debtors	275.4	283	290.9	298.9	307.1	315.5
Investments CA						
Cash and cash equivalents	867.4	945.7	1,370.20	1,544.60	1,800.90	2,168.60
Current Assets Total	1,142.70	1,228.70	1,661.10	1,843.50	2,108.00	2,484.10
Less - Creditors - amounts due within 1 year	-694.2	-715.1	-736.5	-758.6	-781.4	-804.8
Net current assets/liabilities	448.5	513.6	924.6	1,084.90	1,326.60	1,679.30
Assets less current liabilities Total	41,088.60	41,127.50	41,269.20	41,403.50	41,441.10	41,505.30
Creditors - amounts due after more than 1 year						
Outstanding Loan Balance	-6,388.80	-5,892.20	-5,400.00	-4,878.80	-4,327.00	-3,742.70
Loan Fees	19.3	17.9	16.4	14.9	13.5	12
Deferred Income	-20,317.20	-19,772.30	-19,229.40	-18,688.40	-18,149.50	-17,612.60
Long Term Creditors Balance	0	0	0	0	0	0
Creditors - amounts due after more than 1 year	-26,686.70	-25,646.70	-24,613.00	-23,552.40	-22,463.10	-21,343.40
Provisions for liabilities						
Pension provisions	-368	-381	-394	-407	-420	-433
Net assets Total	14,033.90	15,099.80	16,262.20	17,444.10	18,558.00	19,728.90
Reserves						
Income and Expenditure Reserve	14,033.60	15,099.50	16,261.90	17,443.80	18,557.70	19,728.60
Restricted Reserves						
Share Capital	0.3	0.3	0.3	0.3	0.3	0.3
Pension Reserve						
Total reserves	14,033.90	15,099.80	16,262.20	17,444.10	18,558.00	19,728.90
Balance Sheet Check	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced
Closing Total Social Housing Units	1,115.00	1,115.00	1,115.00	1,115.00	1,115.00	1,115.00
Debt	£6,388,800	£5,892,200	£5,400,000	£4,878,800	£4,327,000	£3,742,700
Cash	£867,400	£945,700	£1,370,200	£1,544,600	£1,800,900	£2,168,600
Net Debt	£5,521,400	£4,946,500	£4,029,800	£3,334,200	£2,526,100	£1,574,100
Net Debt PU <£18,000	£4,952	£4,436	£3,614	£2,990	£2,266	£1,412



Consolidated Statement of Financial Position | Cassiltoun 2018 BP | Plan

Period: 01 April 2018 - 31 March 2047	2037	2038	2039	2040	2041	2042
	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's
Fixed Assets						
Intangible assets and goodwill						
Land & Buildings Total	88,904.70	91,385.40	93,540.60	95,244.90	96,971.80	99,435.40
Depreciation Land & Buildings Total	-49,361.30	-52,238.70	-54,854.20	-57,110.70	-59,102.30	-61,337.90
Housing Properties NBV	39,543.40	39,146.80	38,686.30	38,134.20	37,869.50	38,097.60
Other Fixed Assets Tangible	38.2	9.2	78.1	135.9	90.1	44.3
Tangible fixed assets	39,581.60	39,156.00	38,764.40	38,270.10	37,959.60	38,141.80
Investments FA	65	65	65	65	65	65
Fixed Assets Total	39,646.60	39,221.00	38,829.40	38,335.10	38,024.60	38,206.80
Current Assets						
Trade and other debtors	324.1	332.9	342	351.2	360.7	370.4
Investments CA						
Cash and cash equivalents	2,293.10	2,923.50	3,429.90	4,777.40	5,959.40	6,584.20
Current Assets Total	2,617.20	3,256.50	3,771.90	5,128.60	6,320.10	6,954.60
Less - Creditors - amounts due within 1 year	-829	-853.8	-879.5	-905.8	-933	-961
Net current assets/liabilities	1,788.20	2,402.60	2,892.40	4,222.80	5,387.10	5,993.60
Assets less current liabilities Total	41,434.80	41,623.60	41,721.80	42,557.90	43,411.60	44,200.40
Creditors - amounts due after more than 1 year						
Outstanding Loan Balance	-3,124.10	-2,468.90	-1,803.10	-1,498.30	-1,173.80	-828.5
Loan Fees	10.5	9.1	7.6	6.1	4.7	3.2
Deferred Income	-17,077.60	-16,544.70	-16,013.80	-15,484.90	-14,957.90	-14,433.00
Long Term Creditors Balance	0	0	0	0	0	0
Creditors - amounts due after more than 1 year	-20,191.20	-19,004.60	-17,809.40	-16,977.00	-16,127.10	-15,258.30
Provisions for liabilities						
Pension provisions	-446	-459	-472	-485	-498	-511
Net assets Total	20,797.60	22,160.00	23,440.50	25,095.90	26,786.50	28,431.10
Reserves						
Income and Expenditure Reserve	20,797.30	22,159.70	23,440.20	25,095.60	26,786.20	28,430.80
Restricted Reserves						
Share Capital	0.3	0.3	0.3	0.3	0.3	0.3
Pension Reserve						
Total reserves	20,797.60	22,160.00	23,440.50	25,095.90	26,786.50	28,431.10
Balance Sheet Check	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced
Closing Total Social Housing Units	1,115.00	1,115.00	1,115.00	1,115.00	1,115.00	1,115.00
Debt	£3,124,100	£2,468,900	£1,803,100	£1,498,300	£1,173,800	£828,500
Cash	£2,293,100	£2,923,500	£3,429,900	£4,777,400	£5,959,400	£6,584,200
Net Debt	£831,000	-£454,600	-£1,626,800	-£3,279,100	-£4,785,600	-£5,755,700
Net Debt PU <£18,000	£745	-£408	-£1,459	-£2,941	-£4,292	-£5,162



Consolidated Statement of Financial Position | Cassiltoun 2018 BP | Plan

Period: 01 April 2018 - 31 March 2047	2043	2044	2045	2046	2047
	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's

Fixed Assets

Intangible assets and goodwill					
Land & Buildings Total	100,155.20	100,090.80	100,523.00	101,119.80	102,323.30
Depreciation Land & Buildings Total	-63,313.30	-65,172.70	-67,063.90	-69,206.80	-71,203.40

Housing Properties NBV

Other Fixed Assets Tangible	10.7	90.5	157.6	104.4	51.3
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Tangible fixed assets

Investments FA	65	65	65	65	65
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Fixed Assets Total

36,917.60	35,073.70	33,681.70	32,082.50	31,236.30
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Current Assets

Trade and other debtors	380.4	390.6	401.1	411.8	422.8
Investments CA					
Cash and cash equivalents	8,908.60	12,207.40	15,253.30	18,917.00	22,038.60

Current Assets Total

9,289.00	12,598.00	15,654.40	19,328.80	22,461.40
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Less - Creditors - amounts due within 1 year

-989.8	-1,019.50	-1,050.10	-1,081.60	-1,114.10
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Net current assets/liabilities

8,299.20	11,578.50	14,604.30	18,247.20	21,347.30
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Assets less current liabilities Total

45,216.80	46,652.20	48,286.00	50,329.70	52,583.60
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Creditors - amounts due after more than 1 year

Outstanding Loan Balance	-460.9	-237.6			
Loan Fees	1.7	0.9			
Deferred Income	-13,910.10	-13,389.20	-12,870.20	-12,353.30	-11,838.40
Long Term Creditors Balance	0	0	0	0	0

Creditors - amounts due after more than 1 year

-14,369.30	-13,626.00	-12,870.30	-12,353.30	-11,838.40
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Provisions for liabilities

Pension provisions	-524	-537	-550	-563	-576
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Net assets Total

30,323.50	32,489.20	34,865.70	37,413.40	40,169.20
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Reserves

Income and Expenditure Reserve	30,323.20	32,488.90	34,865.40	37,413.10	40,168.90
Restricted Reserves					
Share Capital	0.3	0.3	0.3	0.3	0.3
Pension Reserve					

Total reserves

30,323.50	32,489.20	34,865.70	37,413.40	40,169.20
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Balance Sheet Check

Balanced	Balanced	Balanced	Balanced	Balanced
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Closing Total Social Housing Units

1,115.00	1,115.00	1,115.00	1,115.00	1,115.00
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Debt	£460,900	£237,600	£0	£0	£0
Cash	£8,908,600	£12,207,400	£15,253,300	£18,917,000	£22,038,600
Net Debt	-£8,447,700	-£11,969,800	-£15,253,300	-£18,917,000	-£22,038,600
Net Debt PU <£18,000	-£7,576	-£10,735	-£13,680	-£16,966	-£19,766



Loan Repayments and Debt Outstanding

