



**Annual Report** 2017~2018

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# Vision, Mission & Values

Our clear, positive brand is based on our culture of always striving to do the right thing. This has allowed us to grow into a strong and financially secure organisation providing the best value for our tenants and where excellent service is at the heart of everything we do. Building on our brand and reputation for delivery, we will identify opportunities and look at innovative ways to expand our services particularly through Weslo Property Management where the potential for growth is excellent in meeting the strong demand for good quality private-rented properties.

What is important about our vision and our values is not how well the words have been put together, it is how well they reflect what we actually do and what we measure ourselves against.



## OUR MISSION

We are an independent housing provider with a passion for doing the right thing and finding a way to say yes. We offer a range of housing and services to suit the needs and aspirations of our tenants and customers. We strive to help communities grow and improve the lives of our tenants through innovation and challenging the status quo.

## OUR VALUES

### Championing the Individual

We put the individual at the heart of everything we do because we care. We will never take the easy option and will work hard to find solutions, by engaging, listening, and learning.



### Creative Mindset

We want to do the right thing because we want to make a difference to people's lives. We will always act with integrity, and will challenge ourselves to adopt an enterprising "can do" attitude.

### Continuously Evolving

We will take the initiative to seek out and create opportunities to develop because we want to deliver service excellence for our tenants, customers, staff and the wider community.

### Communicate Inclusively

We value and respect the uniqueness of the individual, their contributions, needs and opinions because every individual can help us become better at what we do. We will therefore continue to have clear, open, honest and professional communication that helps us develop our business.





# Chair's welcome



**A warm welcome to the 24th annual report of Weslo Housing Management, highlighting another busy year for us in what continues to be an ever challenging environment.**

The year was dominated by change and the formulation of our new 5-year Corporate Plan which we launched at our Staff Conference in February. This important document introduces 4 high level business priorities which will help support the business and its future plans. Our new Vision – Changing lives – making a difference which together with our mission, and a set of new values, underpins everything we do and will help us to deliver services which will

improve the lives of our tenants and the wider community.

To support the delivery of our Corporate Plan and our Vision we commissioned a short video to demonstrate that our Vision goes beyond providing homes and services. Our Vision is about finding ways to do the right thing, by providing opportunities in terms of employment, work placements and training. It's also about helping the local economy by using local contractors whenever possible and assisting good causes through our Community Budget. We are very proud of the video and extend our gratitude to the tenants and staff who contributed.

There have also been a few changes to our Board during the course of the year. Professor Peter Robson stepped down after serving twelve years as Chair of Weslo Housing Management and we welcomed three new Board Members, George Finnie, Jim Green and Craig Torrance, additions that will bring added strength to our Board.

Whilst last year was very much planning for the future we still added 19 open market purchases to our existing stock to meet the ever

increasing demand for housing and we remain committed as ever to helping individuals and families to meet their housing needs and aspirations.

On behalf of my fellow Board members I would like to express our sincere gratitude to Mike Crozier, Operations Director who will be retiring in August this year. Mike was one of the founding fathers along with Mike Bruce, Douglas Drummond and ex Technical Director John Proudfoot who retired in 1998 in establishing Weslo back in 1994. Mike has brought a reliability and consistency along with an amiable manner from which the organisation has benefitted greatly over the years.

Finally in my first year as Chair, I am pleased to report that we continue to perform well against the standards set out by the Scottish Housing Regulator and financially we have had another good year leaving us in a positive position to move forward.

A handwritten signature in blue ink that reads "Kate Dewar".

**Kate Dewar**

Chair, Weslo Housing Management

# Chief Executive's Statement



**During the last financial year, Weslo Housing Management has made a number of positive changes to the way we work. We continue to generate a culture of continuous improvement to enable us to develop our services to meet the aspirations of our tenants.**

The Procurement Reform (Scotland) Act 2014 brought its own challenges and I am delighted to report the completion of our new Procurement Strategy complying with this legislation and produced within the prescribed timescale. Similarly our new communications strategy, refreshed to support our business objectives was completed within the year.

Our operating environment continues to be challenging and we recognise that for a number of our tenants there will be significant pressures on household incomes as a result of the economic climate and austerity measures affecting the welfare system.

Our new Corporate Plan has been influenced by the many changes and potential changes that may impact this operating environment. Our business priorities will be focussed on managing these changes to help us to continue to deliver excellent service and offer value for money for our tenants.

Our existing tenants are very important to us but we know there are a number of households who need good quality affordable housing. Over the coming year we will continue to seek out opportunities to meet the housing demand. Encouraged by the Scottish Government's commitment to the target of providing 50,000 affordable houses by the end of the current parliament we are currently investigating new housing provision at a dozen potential sites in the West Lothian and Falkirk districts. We cannot do this alone of course and we are grateful for the assistance and co-operation in meeting this goal of our fellow landlords with

whom we work closely and the developers, architects, landowners and other professionals with whom we have forged positive partnerships as we strive to play our part in the provision of these much needed homes.

As indicated by the Chair in her Welcome statement, the last year has also seen a change in our constitution to increase the number of general community non-executive Directors. As this rose to seven we reduced the number of tenants on our board to two. As regulatory requirements for higher and more visible standards of governance increased, resulting in the production of our board development plan incorporating a new skills matrix and training requirements for our members, it had become increasingly apparent that the majority of our tenants were more comfortable participating on the issues more typically considered by our Tenant Participation Group. One of the benefits for the Company in this shift has been the resulting increase in tenants joining our Tenant Participation Committee, which has allowed a Tenant Scrutiny Panel to be formed. The Group known as the "Weslo Scrutineers" will be reviewing the services provided by Weslo and making recommendations for improvement. We look forward to working with the Group,

providing our support to help them to assist us in making improvements to our service that will benefit all our tenants, at a level of input and consultation more in keeping with their collective experience and where they – like us – can really make a difference.

Finally, doing the right thing for our tenants has been at the heart of Weslo since its inception 24 years ago and we remain committed to seeking solutions that benefit our tenants and the communities we work in.

On a personal note, I wish to add to the Chair's sentiments my own personal thanks to Mike Crozier, not only for his time at Weslo where we have worked together for more than 24 years. Mike and I joined the Scottish Special Housing Association within a year of each other in 1974/75 and our respective careers ran in parallel for the next 15 years or so before teaming up to form the group that would drive the formation of Weslo from the early 1990's. His departure in July will be a big miss for me personally, as well as the company he was so instrumental in creating.

**Mike Bruce**  
Chief Executive

# Operations report

**Mike Crozier, Operations Director**



**Despite the challenging environment we work in, we are pleased to report that our key performance indicators for arrears, voids and repairs continue to be strong. .**

- Arrears as a % of rental income – 2.5% (current arrears)
- Rent loss on voids as a % of rent receivable – 0.39%
- Repairs completed within target time – 100%

In May last year we submitted our third ARC report for 2015/16 highlighting our performance against the Scottish Social Housing Charter (ARC). The Charter has a number of outcomes set across five main standards. We continue to perform well against these standards outperforming the Scottish Average on many of the indicators.

THE CUSTOMER / LANDLORD RELATIONSHIP ARC Indicator	Weslo Outcome	Scottish Average
(1) % of tenants satisfied with the overall service provided by their landlord.	89.9%	89.7%
(3) % of tenants who feel their landlord is good at keeping them informed about their services and decisions.	89.5%	91.1%
(6) % of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes.	75.5%	83.8%

HOUSING QUALITY & MAINTENANCE ARC Indicator	Weslo Outcome	Scottish Average
(7) % of stock meeting the Scottish Housing Quality Standard (SHQS).	95.8%	93.6%
(11) Average length of time taken to complete emergency repairs.	1.2 hours	4.7 hours
(12) Average length of time taken to complete non-emergency repairs.	3.1 days	7.1 days
(13) % of reactive repairs carried out in the last year completed right first time.	94.5%	92.4%
(16) % of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service.	99.7%	90.6%

NEIGHBOURHOOD AND COMMUNITY ARC Indicator	Weslo Outcome	Scottish Average
1st Stage Complaints on time	78.6%	85.47%
(17) Percentage of tenants satisfied with the management of the neighbourhood they live in.	85.3%	87.1%
(19) Percentage of anti-social behaviour cases reported in the last year which were resolved within locally agreed targets.	74.0%	87.2%

This performance is due to the dedication and hard work of our staff, who together strive to make a difference.

Many of our tenants continue to experience real hardship which can lead to debt and health problems and we work closely with them to assist with these issues. During the course of the year, our Welfare Benefits officer has received 565 referrals for assistance from our tenants who needed Welfare Benefits and debt advice. This has resulted in £635,000 of additional income for these households which will help alleviate some of the pressures they face under the new welfare regime.

Over the past year the Housing Management department has been implementing changes resulting from the service review and restructure that was previously approved by the Board. Housing Officer patches have been reduced from an average of 400 tenancies to 250. This is allowing our Housing Officers more time to build better relationships and improve communications with our tenants, which was a key priority highlighted by our tenants from the Tenant Satisfaction Survey. The new annual visits which were introduced as part of the service review have begun, and to date we have visited 60% of our tenants. The feedback from our tenants has been positive and we have identified some tenants who require additional support and assistance with, for example, aids and adaptations or referral to other support agencies as necessary.

This year was another challenging year for the Technical Unit as a restructure plan was agreed by the Board and is currently in the process of being implemented. We recognise that the Housing Regulator is placing greater emphasis on delivering value for money and the technical staff will be required to take more responsibility for project managing works and contracts in the future. We also plan to extend the range of services we offer to tenants by introducing a call out service which will operate out of normal office hours up till 2200hrs daily Monday to Friday. This service will be trialled for 12 months initially in order to test its viability. If successful it will be extended to cover a 24 hour 7 day period.

We have also recently added to the staffing compliment in our buying/stock control section to assist in meeting the requirements of the new procurement legislation. Our technical team continue to look at ways of streamlining and improving our systems and have recently introduced an automated process for the production and issue of gas and electrical safety certificates on site. As in previous years the Technical Unit staff have been busy carrying out a variety of works. This year they completed 15,768 works orders including 5,307 responsive repairs, all of which were completed within their response times.

Work to complete the annual IT upgrade plan is ongoing. This will allow us to keep all systems, and applications, performing at an optimal level,

**1.2 hours, average length of time taken to complete emergency repairs.**





while also future proofing the company's infrastructure.

We continue to work with Aareon and 1st Touch on our QL housing management, and mobile working systems. This continues to be a major investment by the company, with the systems encompassing all areas of the business to ensure full integration.

In order to further improve the system's effectiveness Andrew Scott (Housing System Project Manager) and Kevin Cairns (ICT Manager) continue to work closely on these systems. Following the system review last year, Andrew and Kevin have worked to deliver the improvement areas identified. The QL team continue to develop these systems and a further review of the structure will take place at the end of this calendar year.

There will be further development this year including the implementation of 1st Touch Workplaces. This new dashboard solution will streamline processes by delivering a single, 360 degree-view of all key business areas and customer data. Tasks which would previously have required numerous tenant visits by different teams can now be resolved in one visit from a staff member operating in a multi-functional role, thus improving productivity, and more importantly, the service we provide to our tenants.

Overall the QL and 1st Touch systems continue to provide benefits for our staff and tenants, and the future development will not only continue to provide financial savings, but further develop the streamlining of systems, and improvement in communications.



Finally, I would like to thank Mike Bruce, Chief Executive and Kate Dewar, our Chair, for their kind comments in relation to my retiral later this year. It has been a pleasure working with Mike, Kate, the Board, my colleagues on the Executive and Management Teams, all the staff, and, of course, the tenants. I wish Weslo, and everyone associated with the company, every success in the future.



**Mike Crozier**  
Operations Director

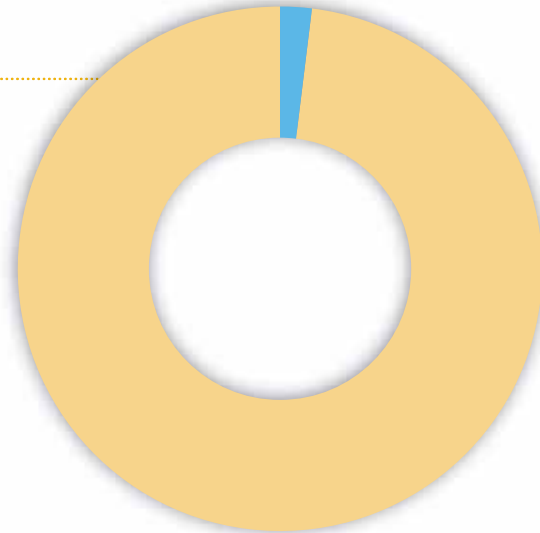


# Rent arrears

Our objective **To maximise benefit take-up and minimise rent arrears.**

\*The current tenant arrear figure of £192,525 is the gross arrear as at 28 February 2018. This figure would reduce to £165,765 with benefit due from local authorities at 28 February 2018.

Rent receivable	£9,403,964
Current tenant rent arrears at end of financial year*	£192,525
Arrears as a % of rental income	2.0%
	(2016-17 2.1%)

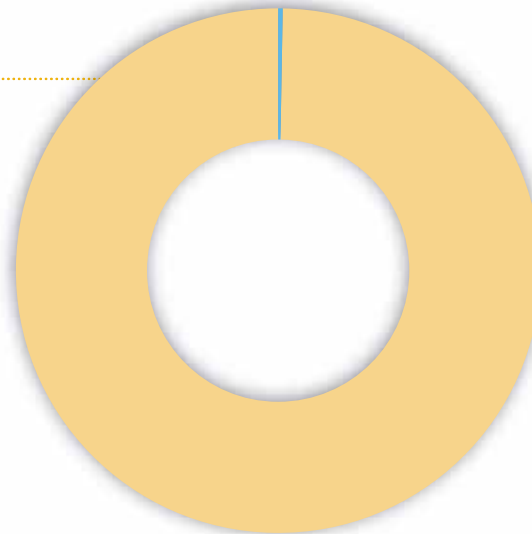


# Re-letting

Our objective **To offer houses for re-let as quickly as possible and so minimise rent loss and waiting time.**

During the year 137 houses were re-let representing a turnover of 5.6% incurring a rent loss of £33,017. This figure represents continued high performance and our teams are committed to looking at ways to continue to improve.

Total rent receivable	£9,403,964
Rent loss on voids	£33,017
Rent loss as a % of rental income	0.35% (2016-17 0.34%)





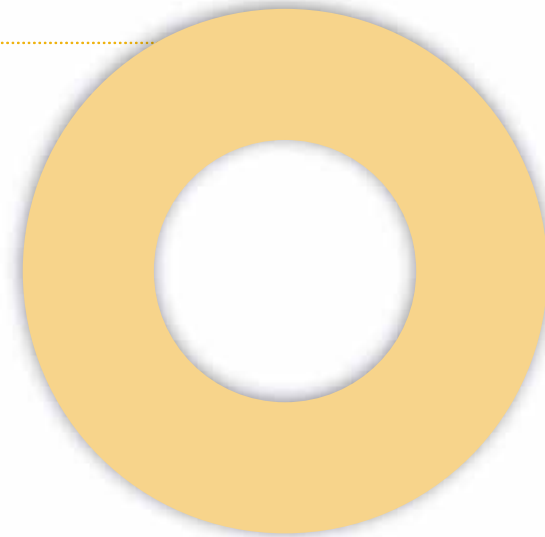
# Reactive maintenance

**Our objective** To provide a safe, speedy repairs service for all tenants.

In 2017/18 a total of 5,301 reactive maintenance jobs were carried out to our properties. We continue to use our own in-house maintenance team to carry out the majority of reactive maintenance work, bringing in other local contractors to do the remainder, e.g. fencing, landscaping, glazing, etc. Performance on repairs continues to be excellent, with all repairs completed within their target time.



Repairs completed	5,301
Repairs not completed in target time	0
Repairs completed in target time	5,301
Repairs completed as a %	100%



# Financial Overview

**Douglas Drummond, Finance Director**



**2017/18 saw another year of strong financial performance from the company, the financial statements showing steady growth which included the largest annual planned maintenance programme in Weslo's history. A summary of the financial statements is shown on pages 14 - 17.**

Firstly from the Statement of Comprehensive Income; Turnover for the year rose to £10.367m up £0.356m on the previous year, an increase of 3.6%. Operating Costs increased to £8.750m, up £0.485m on the previous year, an

increase of 5.9%. A breakdown of Turnover and Operating Costs is shown on page 16. This year sees the final income from Right to Buy Sales (RTBS) albeit a relatively small amount at £0.037m, this contrasts sharply with the previous year's figure of £0.732m, a decrease of £0.695m. The long term benefit of this policy finally coming to an end far outweighs the short term financial gain from sales receipts.

Interest Payable for the year totalled £2.054m, up £0.012m on the previous year and a sign that variable interest rates are slowly starting to rise. This year saw a Loss on Ordinary Activities of £0.252m a reversal of £0.733m on last year's surplus of £0.482m.

The Statement of Financial Position (SOPF) shows Housing Fixed Assets have increased to £65,544m, up £2.536m on 2016/17, an increase of 4.0%. Acquired properties along with a major stock investment programme which included our largest ever single year contract for external wall insulation work account for this increase. Other Fixed Assets fell in value by £0.092m with depreciation

charges outweighing additions.

Current Assets fell to £2.666m down £2.989m on last year. The biggest factor in this was the reduction in the cash balance to £1.899m down £2.868m from the previous year figure of £4.767m. The cash reduction was planned for in the 2017/18 Business Plan with accumulated cash reserves which had been built up from previous years RTBS receipts being used to fund acquisitions as well as part of the 2017/18 planned maintenance programme.

Repayment of capital continued with repayments of £0.893 being made to the Nationwide Building Society during the course of the year. No new loans were drawn during 2017/18. Total indebtedness at the yearend fell to £52.555m.

The Provision for Pension Liabilities in 2017/18 saw a decrease to £5.182m, down £0.407m on the previous year's provision. The key factors influencing this year's valuation being an increase in the discount rate and a decrease in the salary increase rate applied by the fund

*"I am confident Weslo is well placed to take advantage of the opportunities that will present themselves both in the coming twelve months and in the years ahead."*

actuary in arriving at her valuation. Deferred Capital Grants increased to £4.324m up £0.218m on the previous year.

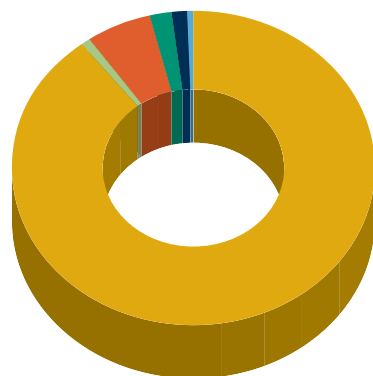
The Net Asset position is £7.101m up £0.752m on the previous year. I am confident Weslo is well placed to take advantage of the opportunities that will present themselves both in the coming twelve months and in the years ahead.

**Douglas Drummond**  
Finance Director

# Accounts

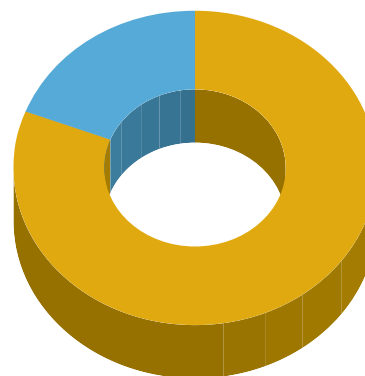


Statement of Comprehensive Income	2017-18 £	2016-17 £	Change %	Change £
<b>Turnover</b>	10,367,103	10,011,228	3.6	355,875
Operating Costs	(8,750,119)	(8,265,046)	5.9	(485,073)
Other Income	147,340	34,081	332.3	113,259
<b>Operating Surplus</b>	1,764,324	1,780,263	-0.9	(15,939)
Gain on Sale of Assets	36,881	732,366	-95.0	(695,485)
Interest Receivable	1,376	11,669	-88	(10,293)
Interest Payable	(2,054,106)	(2,042,545)	0.6	(11,561)
<b>(Loss)/Surplus on Ordinary Activities</b>	(251,525)	481,753	-152.2	(733,278)



**Income 2017-18**

- Rents Receivable
- Grants from Scottish Ministers
- Management Charge & Other Income
- Owners Recoveries
- Other Income
- Gain on Sale of Assets
- Interest Receivable



**Expenditure 2017-18**

- Operating Costs
- Interest Payable

Statement of Financial Position	2017-18	2016-17	Change	Change
	£	£	%	£
Housing Properties	65,543,722	63,007,244	4.0	2,536,478
Other Fixed Assets	1,716,507	1,808,460	-5.1	(91,953)
<b>Total Tangible Fixed Assets</b>	<b>67,260,229</b>	<b>64,815,704</b>	<b>3.8</b>	<b>2,444,525</b>
<b>Current Assets</b>				
Stock	60,669	56,914	6.6	3,755
Debtors	706,072	831,378	-15.1	(125,306)
Investments	5	5	0.0	0
Cash	1,898,991	4,766,713	-60.2	(2,867,722)
	2,665,737	5,655,010	-52.9	(2,989,273)
<b>Creditors due within one year</b>	<b>(1,759,047)</b>	<b>(1,954,827)</b>	<b>-10.0</b>	<b>195,780</b>
<b>Net Current Assets</b>	<b>906,690</b>	<b>3,700,183</b>	<b>-75.5</b>	<b>(2,793,493)</b>
<b>Total Assets less Current Liabilities</b>	<b>68,166,919</b>	<b>68,515,887</b>	<b>-0.5</b>	<b>(348,968)</b>
<b>Creditors</b>				
Amounts due outwith one year	(51,559,133)	(52,471,766)	-1.7	912,633
Deferred Capital Grants	(4,324,366)	(4,106,175)	5.3	(218,191)
Provision for Pension Liabilities	(5,182,000)	(5,589,000)	-7.3	407,000
	(61,065,499)	(62,166,941)	-1.8	1,101,442
<b>Net Assets</b>	<b>7,101,420</b>	<b>6,348,946</b>	<b>11.9</b>	<b>752,474</b>
<b>Capital and Reserves</b>				
Unrestricted Funds	12,283,420	11,937,946	2.9	345,474
Pension Reserve	(5,182,000)	(5,589,000)	-7.3	407,000
	<b>7,101,420</b>	<b>6,348,946</b>	<b>11.9</b>	<b>752,474</b>

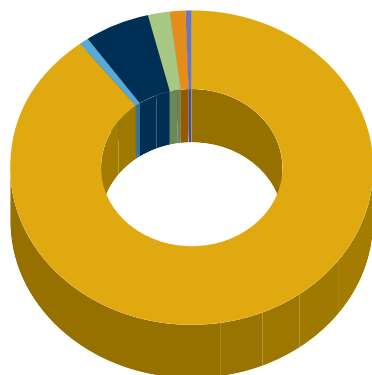


**Breakdown of Income**

	2017-18	2016-17	2017-18	2016-17
	£	£	%	%
Rents Receivable	9,448,570	9,172,626	91.1	91.6
Grants from Scottish Ministers	85,211	132,282	0.8	1.3
Management Charge & Other Income	607,796	556,600	5.9	5.6
Owners Recoveries	225,526	149,720	2.2	1.5
	<b>10,367,103</b>	<b>10,011,228</b>	<b>100.0</b>	<b>100.0</b>

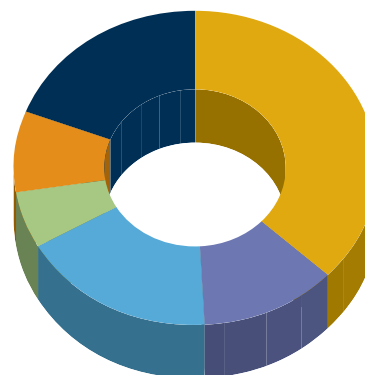
**Breakdown of Expenditure**

	2017-18	2016-17	2017-18	2016-17
	£	£	%	%
Staffing Costs	4,003,388	3,374,623	45.8	40.8
Repairs & Maintenance	1,308,891	1,465,026	15.0	17.7
Depreciation	1,914,690	1,799,697	21.9	21.8
Office Overheads	601,045	592,648	6.9	7.2
External Services	922,105	1,033,052	10.5	12.5
	<b>8,750,119</b>	<b>8,265,046</b>	<b>100.0</b>	<b>100.0</b>



**Turnover**

- Rents Receivable
- Grants from Scottish Ministers
- Management Charge & Other Income
- Owners Recoveries
- Other Income
- Gain on Sale of Assets
- Interest Receivable



**Operating Costs**

- Staffing Costs
- Repairs & Maintenance
- Depreciation
- Office Overheads
- External Services
- Interest Payable

## FINANCE STATEMENT OF FINANCIAL POSITION

Statement of Financial Position	2017-18	2016-17	Change	Change
	£	£	%	£
Fixed Assets	67,260,229	64,815,704	3.8	2,444,525
Current Assets	2,665,737	5,655,010	-52.9	(2,989,273)
Debtors	(1,759,047)	(1,954,827)	-10.0	195,780
Cash	906,690	3,700,183	-75.5	(2,793,493)
Repairs & Maintenance	68,166,919	68,515,887	-0.5	(348,968)
Creditors due outwith one Year	(61,065,499)	(62,166,941)	-1.8	1,101,442
<b>Net Assets</b>	<b>7,101,420</b>	<b>6,348,946</b>	11.9	752,474
<b>Capital and Reserves</b>	<b>7,101,420</b>	<b>6,348,946</b>	11.9	752,474



# HR Perspective

## Sarah Bickerstaff – Human Resources Director



### Investors In People

We were committed to retaining our accreditations for 2017/2018 and were particularly proud to have achieved the highest accolade of the Investors in People Platinum standard. This represented not only excellence in employee skills and service delivery but also demonstrated our commitment to improving the lives of our service users and assisting all who engaged with us. Not content with this, Weslo was one of a handful of organisations to have achieved all three accreditations simultaneously gaining the Health and Wellbeing Good Practice Award and being

recognised as a Gold standard Investor in Young People employer, a true testament to the culture and ethos at Weslo. We remain committed to supporting and investing in employee development to ensure we maintain our culture of doing the right thing in order to make a difference.

Our commitment to providing career opportunities for young people continued and during 2017/2018 Weslo created two Modern Apprenticeship posts for the electrical and plumber/gas engineer trades. As a Living Wage Employer the successful appointments were amongst a very privileged few to receive a wage above the national average for trade apprentices. We also provided paid work placement opportunities through the Communities Job Fund delivered by SCVO working in partnership with the Scottish Government as well as maintaining our commitment to hosting school work experience placements in partnership with West Lothian Council.

Being a people focussed organisation, we will continue to support work placements to give individuals the training, skills and support which will help them secure future employment.

### Board Development

Weslo Housing Management's Board Succession strategy was implemented in June 2017 with the aim of continuing to engender sound governance and business practices. This involved the development of Board competencies, a skills matrix, the formalisation of the Board appraisal process and the Board Training programme.

### Making a Difference

We believe in making a difference whilst delivering our services for each other and the wider community and this ethos is passionately embraced by our employees.

Weslo has a tradition of supporting community groups and the primary aim of the Community Budget is to give support, financial or in kind, to help meet the needs of a varied range of community groups or individuals who approach the company for assistance. Our Community Budget Committee is an employee led group who meet every six weeks to decide on funding requests. Weslo was delighted to award over £11,000 during 2017/2018 to community causes.

Weslo Educational Bursary is a grant for tenants (or dependents of tenants) to help support them to achieve their educational goals and sustain their education. The grant aims to remove some of the barriers that tenants may face entering further/higher education. Our bursary grant awarded over £4000 to tenants

and their children last year to help with the costs of undertaking tertiary education.

Our designated annual charity of the year was 'The School Bank West Lothian', whose mission is to restore pride, dignity, and self-respect to children in families experiencing financial hardship by providing a school uniform and other clothing, equipment and supplies required for school. Our employees fundraised all year to support the designated charity and raised £1650 for the charity.

### Valuing our staff

We invest heavily in our employees and during 2017/2018 some £80k was spent on Training and Development including conferences, qualifications, courses and teambuilding and almost £24k on supporting our staff with their Health and Wellbeing. To ensure that we continue to excel and evolve we will invest in and maintain high levels of employee engagement.

Our employees deliver our services to the highest standard and we are extremely proud of their achievements, personal commitment and the values they share with us.

A handwritten signature in blue ink that reads 'S Bickerstaff'.

**Sarah Bickerstaff**  
Human Resources Director

# Meet the board

Weslo Housing Management is currently governed by a Board of 11, headed by a non-Executive Chair. The Board is made up of two Tenant Directors, six wider community representatives and three Executive Directors forming the Executive Team, who are charged with the day-to-day running of the business.

## Chair



**Kate Dewar**

Kate was a practising solicitor acting in the commercial and business sector for over 20 years. Kate has acted for registered social landlords, a local authority, and the Scottish Government in all aspects of social and affordable housing including governance, constitutional structures, housing supply and development and housing management. Kate is on the Board of two social enterprises and is Chair of a non RSL housing company.

## Executive Director



**Mike Bruce, LLB, CIHCM**

Mike has been Chief Executive of Weslo since 2005. Mike has spent his career in housing starting in 1974 with Scottish Special Housing Association, moving to Scottish Homes then continuing with Weslo since its inception in 1994.

## Executive Director



**Mike Crozier, CIHCM**

Mike is Operations Director and has worked in social housing since 1976 with Scottish Special Housing and Scottish Homes and was a member of the staff group which set up Weslo in 1994.

## Executive Director



**Douglas Drummond**

Douglas is Finance Director and is a member of the original Executive Team which, in 1994 created Weslo Housing Management. Douglas has been instrumental in sourcing investment for the many initiatives with which Weslo has been involved.

The Board oversees the strategic direction of the organisation, meeting on a six-weekly cycle. The Board is responsible for reviewing strategy and performance, as well as setting operational plans and budgets.

## Community Directors



**Brenda Higgins**

Brenda began her career at an Edinburgh Housing Association in 1984 and continued to work at a senior level in housing until she retired in 2010. Since retiring, she has established her own Consultancy Service and has provided temporary support to two Housing Associations experiencing difficult governance issues. Brenda holds a Bachelor of Arts degree and a postgraduate Diploma in Housing Administration. She is currently a member of the Home Ownership Housing Panel and the Private Rented Housing Panel and a trustee of a charity based in Glasgow.



**Margaret McIntyre, MCIH**

Margaret has worked in a number of housing associations, a local authority and in the voluntary sector. Margaret has served on a number of committees over the years, a school board and has been a volunteer with Citizen Advice Bureau.



**George Finnie**

George qualified as an accountant in 1987 and then worked in the banking sector for over 20 years, during which time he was part of the Bank of Scotland team which funded the original stock transfer to Weslo and was subsequently the Relationship Director for Weslo for a number of years.



**Jim Green**

Jim spent over 30 years as a senior housing manager before retiring. He has worked for Local Authorities in London, Glasgow and Falkirk, plus a number of housing associations. He is passionate about social housing and the role housing plays within the local community.



**Craig Torrance**

Craig currently holds the position of Operations Manager for the Port of Grangemouth, Scotland's largest port where he is responsible for the day to day operations of the container terminal, general cargo operations, warehousing and landside activities. He holds a BA in Accountancy & Finance and PgDip in Administrative & Information Management. He is a chartered member of the institute of Purchasing and Supply and the Institute of Logistics and Transport.

The day to day operations of the group are administered by the Chief Executive, Finance Director and Operations Director.

## Tenant Directors



### Jim Porter

Jim was born in Edinburgh, lived in West Calder then moved to Torphichen. He now lives with wife Eileen in Bathgate. Jim trained as a welder in the North British Steel Foundry, Bathgate, before joining the Fire Brigade in 1972, where he served until 2002. He now works as an Environmental Officer with West Lothian Council. Jim has a BA (Hons) degree in Combined Social Sciences, a Certificate in Mediation and Counselling and holds a Level 2 Certificate in Housing Practice.



### Colin Torrie

Colin has been a Weslo tenant since 2000. His career started in the hospitality sector, where he studied for an HND in hotel management. In 2005, Colin returned to College as a mature student gaining an HNC/SVQ3 in Social Care. He also has a Level 2 Certificate in Housing Practice. He works as a support worker assisting adults with learning difficulties. Colin is member of the Tenant Participation Group.



# Weslo's management team



**Sarah Bickerstaff, Human Resources Director**

Sarah joined Weslo in November 2015 and is our Human Resources Director and newest member of the Executive Team. Sarah advises the Board on all matters relating to HR and is also responsible for Board Development. She has worked with Registered Social Landlords in Northern Ireland and Scotland and is a fully qualified member of the Chartered Institute of Personnel and Development. Sarah is responsible for all aspects of people management and development as well as leading on the company's Equality and Diversity Strategy and Volunteering programme.



**Donna Henderson, Finance Manager**

Donna is a qualified accountant and has been in post as Finance Manager since 2011. She is a member of our Management Team and has over 20 years of experience in her field. She has held Finance Manager Roles' at both Royal Blind and Melville Housing Association. Donna is currently leading on our new procurement strategy to ensure compliance with new regulation.



**Kevin Cairns, ICT Manager**

Kevin started his career with the Bank of Scotland, initially within Branch Banking, before moving into a technical role, Kevin worked in various industry sectors, before joining Weslo in 2008. He is PRINCE2 and ITIL qualified, and a member of the Chartered Institute for IT. Kevin takes the lead in delivering Weslo's IT services, introducing new, and running existing, systems to provide the latest technologies to support the company in delivering its core business.



**Ashley Millan, Head of Private Rented Sector**

Ashley Millan had a successful career in banking before setting up her own Property Management and Letting Company in central Edinburgh. Since joining Weslo in 2013 as Head of Private Rented Services she has been involved in managing Weslo Initiatives mid-market rented properties. In addition she is responsible for providing a letting and management service to a growing number of private landlords in the central belt. In 2016 Ashley successfully won the acclaimed ETAS accreditation.



**Malcolm Finnie, Technical Manager**

Malcolm joined Weslo in September 2016 as Technical Manager. Malcolm trained as a Quantity Surveyor; working initially in Local Government before moving to Central Government working on project in the UK and abroad. After leaving Central Government, Malcolm worked in the private sector for a number of multi-disciplinary, FTSE 100, support services and construction companies, serving at regional board level.

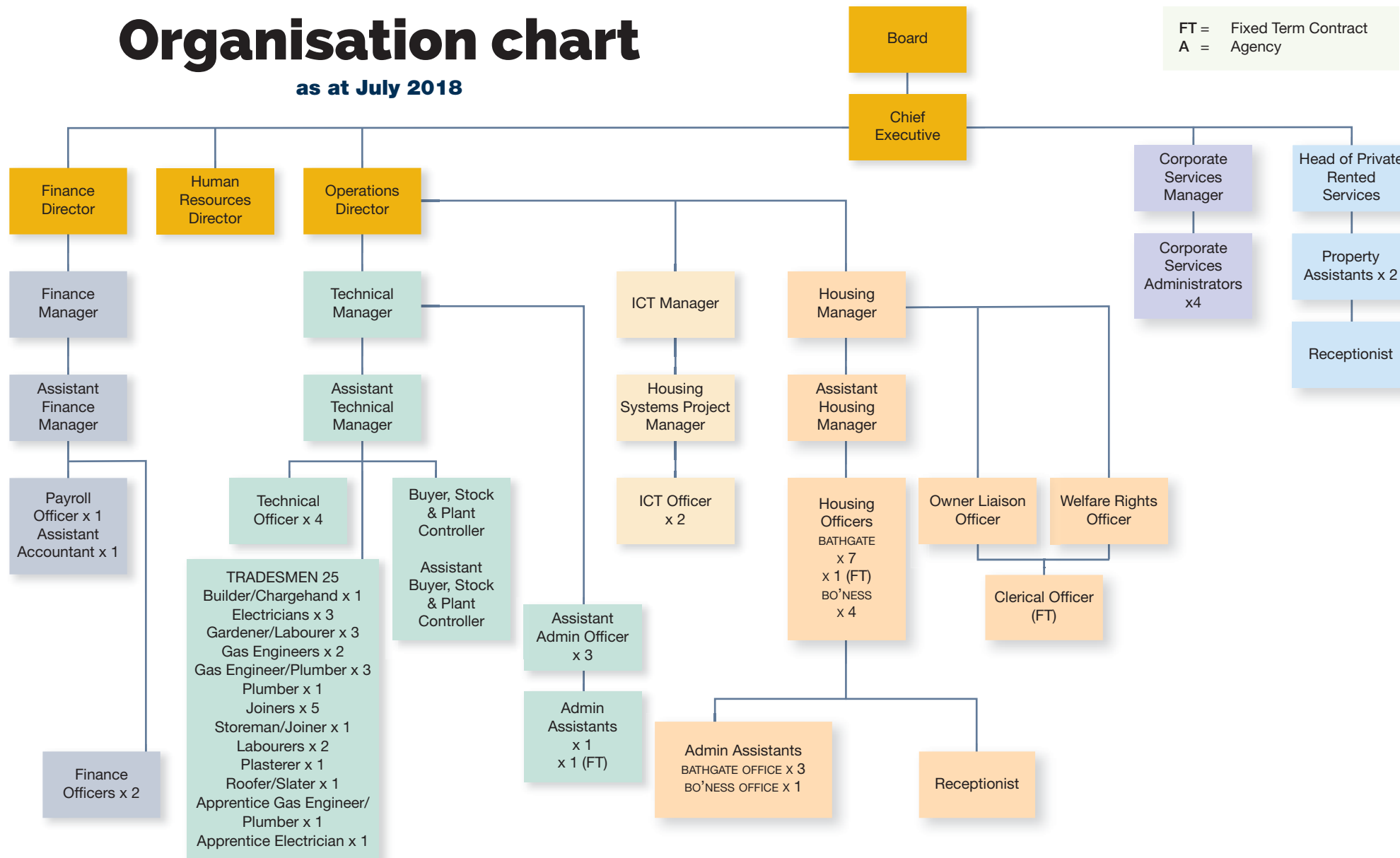


**Liz White, Housing Manager**

Liz has over 30 years' experience in the delivery and management of frontline housing services in both Glasgow and West Lothian Council. Liz graduated from Glasgow University in 2003 and continued her education in Leadership and Management. Liz joined Weslo in 2013 and took up the role as Housing Manager in 2015 and is a member of our Management Team. Liz has been instrumental in the implementation of our new Housing Management Structure and service improvements.

# Organisation chart

as at July 2018





# Registered office and advisors

Registered Number: 140597

Scottish Charity Number: SC021100

Registered with the Scottish Housing Regulator No. 361

## Registered office

66 North Bridge Street  
Bathgate  
West Lothian  
EH48 4PP



## Names and addresses of advisors

**Auditors** RSM UK Audit LLP  
First Floor, Quay 2  
139 Fountainbridge  
Edinburgh EH3 9QG

**Internal Auditors** Scott-Moncrieff  
Exchange Place 3  
Semple Street  
Edinburgh EH3 8BL

**Bankers** Royal Bank of Scotland  
Kirkstane House  
139 St Vincent Street  
Glasgow G2 5JF

**Solicitors** Addleshaw Goddard (formerly HBJ Gateley)  
Exchange Tower  
19 Canning Street  
Edinburgh EH3 8EH

**Funders** Nationwide Building Society  
Caledonia House  
Carnegie Avenue  
Dunfermline KY11 8PJ

**Secretary** HBJG Secretarial Limited  
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