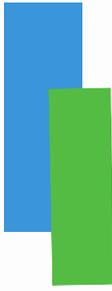




ANNUAL PERFORMANCE REPORT

2024-2025

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Summary

Chairs Message



SHIRLEY MACLEOD

Chair Fyne Homes
Management Committee

Welcome to the Fyne Homes Group Performance Review for 2024-2025.

The last year has been another busy time for Fyne Homes. As the first area in Scotland to call a Housing Emergency, we know that demand for housing is significant in Argyll and Bute. Fyne Homes is committed to building new homes and in the last year we were delighted to hand over the keys to new tenants in Lochgilphead for six new homes. We were also thrilled to take over ownership of The Wilkie Houses on Bute, which we refurbished to a high standard. Our thanks go to the Wilkie Houses Trust members who saw Fyne Homes as their preferred partner to ensure the houses will remain as affordable housing in perpetuity for the residents of Bute.

We recognise that the cost of living is still impacting our tenants, I'm proud that through our programme of support our staff have continued to provide excellent and useful services to tenants. We can help with energy and money advice and if you need help please do get in touch. Our hard working staff are the key to what we do, and I want to take this opportunity to thank them for their hard work over the last year.

In the last year Jean Thomson was elected to serve on the Fyne Homes Management Committee and Samantha Gillies joined as a co-opted member in February 2025. Robert Henshelwood left our committee, and we thank him for his excellent contribution to the Association. Sadly, Peter Cartwright passed away in April 2025 and we remember fondly his commitment to Fyne Homes and the importance of quality affordable housing to our communities.

We are always keen to welcome new members to our Committee, so if you'd like to be involved please get in touch, we'd love to hear from you.

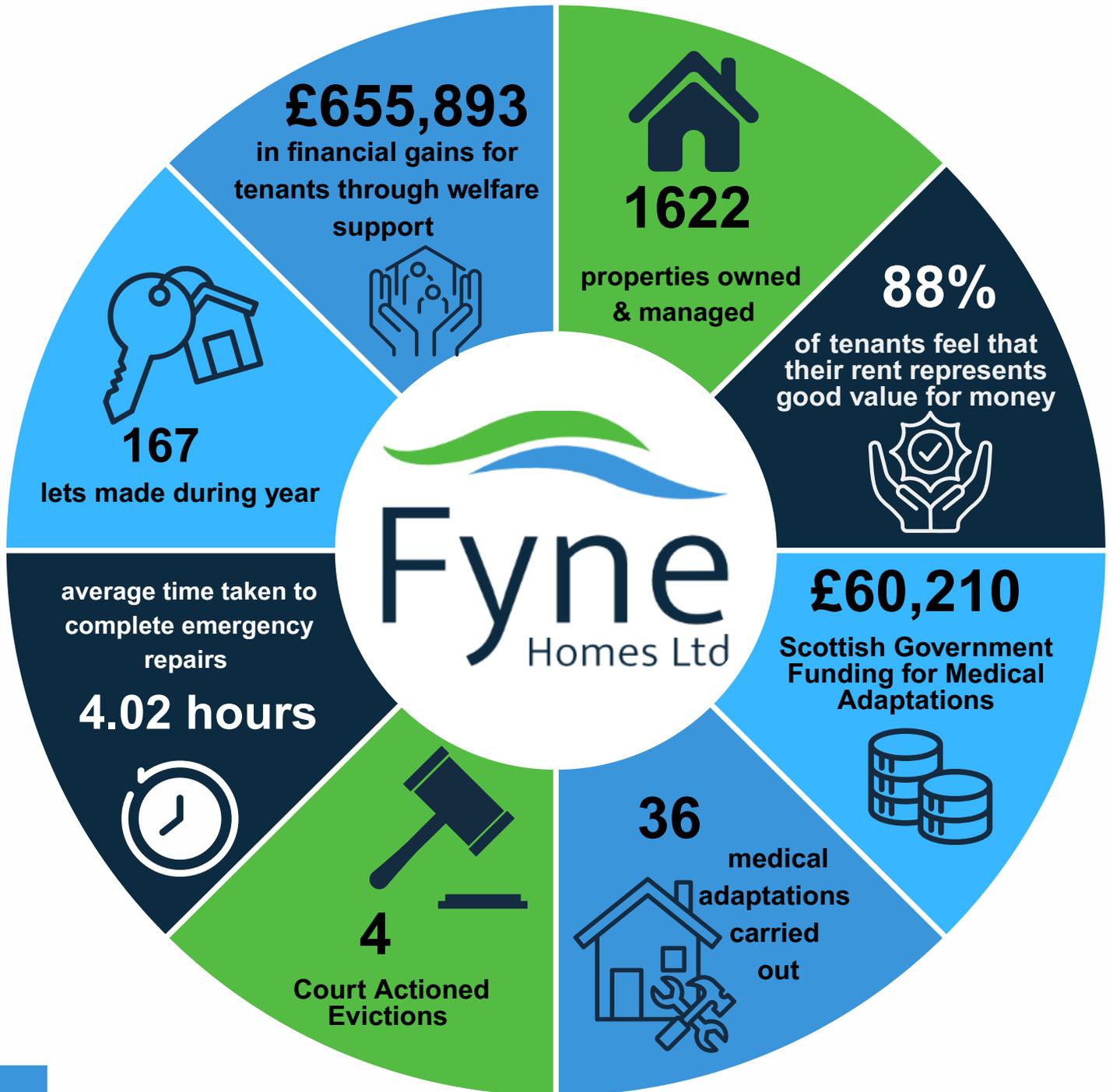
I hope you enjoy reading our Annual Report which illustrates the hard work carried out by all at Fyne Homes over the last year.

Best Wishes

S Macleod

Performance Highlights 2024-25

Highlights from another successful year



Housing Services



YVONNE ANGUS

Housing Services
Director

Our Fyne Homes Housing Services Team includes specialists in housing, welfare, and income who are here to offer support and advice on a wide range of housing related issues. We work closely with our Technical Services Team and our in-house energy advisor, and we also have a network of partner organisations we can refer tenants to when specialist support is needed beyond our in-house expertise.

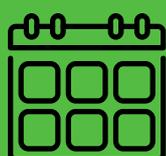
To speak with a member of our Housing Services Team, please call us on 0345 607 7117 or email us at housingmail@fynehomes.co.uk

Void Properties

Our average length of days to re-let homes remained high last year, though we're pleased to see a steady year-on-year improvement. Reducing re-let times continues to be a key priority for our team, and we are working closely with our Technical Services colleagues to bring turnaround times in line with our target of 28 days.



Void property at Castlehill Street, Isle of Bute



The average length of days to re-let homes is 47.6 days
Scottish Average 2024-25 is 60.6 days



2023-24 53.28 days
2022-23 77.25 days
2021-22 69.80 days



£155,751 rent lost through empty properties
£148k lost in 2023-24



Target time to re-let void properties is 28 days

Housing Services Highlights



Housing Allocations

Fyne Homes is part of the HOME Argyll partnership, which helps make finding housing in the Argyll & Bute area simpler and more accessible. The partnership brings together the local authority and the four Registered Social Landlords operating in Argyll & Bute. Its aim is to streamline the housing application process and provide clear information about the availability of social housing and other housing options across the area. To apply for housing please follow the link to the HOME Argyll website, www.homeargyll.co.uk. We will offer help to applicants who have difficulties in getting online or do not have access to a computer. We aim to meet our allocation quotas wherever possible, as outlined below. However, this isn't always achievable due to various factors such as limited demand for certain property types in specific areas.



NAPIER POINT, COWAL

	2023-24	2024-25	HOME Argyll Quota
Existing Tenants	18%	13%	25%
Housing List Applicants	41%	51%	25%
Homeless Applicants	41%	36%	50%

Key Indicators:



5% Rent Increase

Scottish Average 4.7%



100.2% Rent collected

99.7% collected in 2023-24



1.53% Rent lost due to empty properties

1.2% in 2023-24



186 antisocial behaviour cases reported

173 reported in 2023-24



96.7% anti social behaviour cases resolved within target

Scottish average is 93.4%



1.56% rent arrears against a target of 2.5%

Scottish average is 6.17%



Tenant Participation

We are committed to encouraging our tenants to take an active role in shaping how Fyne Homes is run. We welcome and value participation and strive to ensure that every tenant has the opportunity to get involved. We are also dedicated to removing any barriers to engagement, whether related to ethnicity, special needs, language, age, sexual orientation or disability so that no one is excluded from having their voice heard.

Fyne Homes welcomes feedback from our tenants and residents on how we are performing and the services we provide as a landlord. One of the ways we gather this input is through our Consultation Register, which also allows us to hear your views on new policies and the review of existing ones. If you would like to get involved and share your feedback, please contact our Tenant Participation Officer on 0345 6077117 or email postmaster@fynehomes.co.uk

5

policies reviewed by the Tenant Consultation Panel including; Rental Policy, Equality & Diversity, Common Factoring, Rechargeable Repairs and Arrears & Prevention.

67

children signed up to the Dolly Parton Imagination Library since launching

48

Tenant Drop In's carried out and 4 roadshows

810

Tenant welfare calls made



Annual Rent Consultation

In December 2024 we consulted with our tenants on the proposed 5% rent increase and 5% increase on garden maintenance service charge effective from 1st April 2025.

1576
Tenants
consulted

84
Tenants
responded

Do you agree with the proposed rent increase	Tenants should be involved in the Rent Policy review	Does your rent provide value for money	Are there services that could be provided that currently aren't
54 Agree	34 Agree	62 Agree	16 Agree
29 Disagree	50 Disagree	19 Disagree	49 Disagree
1 No response	0 No response	3 No response	19 No response



Our Tenant Participation Officer, Craig Baxter, won the Outstanding Contribution to Tenant Participation award at the TIS (Tenant Information Service) Award ceremony on the 7th November 2024.

On winning the award Craig said "While I am delighted to be nominated and win, the award is for the whole of Fyne Homes as without the support of committee, senior management, staff, in particular my housing colleagues, and most importantly the tenants, then awards such as these would not be possible."

Tenant Welfare Support



Fyne HEAT is led by our in-house Energy Advisor, Karen Hilton, and provides tenants with assistance to reduce their energy use through energy efficiency advice and support when dealing with energy suppliers. The huge increases in energy costs are affecting all of us, some more than most. We are here to try and help our tenants through these tough times.

Over

300



tenants received help & support through Fyne HEAT



£19,425



In energy bill relief for tenants

Radio Teleswitch (RTS)

Raising tenant awareness of the RTS switch-off has been the number one issue, and FyneHEAT has engaged with over 600 tenants who will be affected and require a new smart meter installed. Failure to do this will result in heating and hot water loss and higher bills. The campaign will continue until the phased switch-off is completed in Spring 2026.

Other worked carried out by Fyne HEAT includes:

- 196 tenants contacted Fyne HEAT for wrong billing, meter faults , switching suppliers.
- Warm Home Discount applied for, on behalf of tenants, although most do not need to apply.
- 150 tenants received prepayment vouchers and assistance from Fyne HEAT.
- Roadshows throughout the year in all areas operation for tenants to attend to receive advise and support.

Tenancy Support Officer

Welfare and benefit advice remains a vital part of our housing management service, offering valuable support to many of our tenants. Our dedicated Tenancy Support Officer, Margo Allan, brings a wealth of experience in both housing and welfare. She plays a key role in keeping both our staff and tenants informed about the latest changes and entitlements, ensuring everyone has access to the support they need.



Welfare advice varies depending on the needs of the person receiving the support. It can vary from assisting with energy vouchers, funds for foods or white goods, or even helping apply for a blue badge. As well as helping tenants who approach us, Margo also focuses on contacting tenants proactively where there is a potential benefit for the individual or family such as Pension Credit, Scottish Child Payment and Cost of Living Payments.



337 welfare support cases

311 cases in 2023-24



£655,893 financial gains awarded to tenants

£606,266 awarded in 2023-24



Tenant Feedback

"Brilliant Service, Margo goes above & beyond "

Our welfare and benefits team are to help and support our tenants, please contact 0345 6077117 or email postmaster@fynehomes.co.uk for further information or to make an appointment.

Technical Services



JANET MCALISTER

Technical Services
Director

Our Fyne Homes Technical Services Team are responsible for maintaining and upgrading our properties throughout our 4 geographical areas, as well as delivering our new build programme. Fyne Homes recognises the importance to tenants of a high quality repairs service and will ensure that tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) and continue to meet it thereafter, and when they are allocated, are always clean tidy and in a good state of repair. Fyne Homes will also ensure that tenants' homes are well maintained, with repairs and improvements carried out when required.

Capital Improvements Works 2024-25

Capital improvement works involve the replacement or improvement of components within our properties

BUTE

Ballochgoy: Phase 2
Zinc roof replacements
Columshill Street:
Window Replacements
6 Columshill place:
Amalgamation



MID-ARGYLL

Kilmorich:
Window & Door
Replacements



COWAL

Johnston Terrace:
Window & Door
Replacements



KINTYRE

**Cruden/Weir House
Types:**
Central Heating/Kitchen
Replacement/Rewire
Contract



Factoring Services

292
owner and sharing
owner properties



64.8%*
Factored owners
satisfied with our
factoring service



*2023
satisfaction
results

These properties are managed by our Factoring Team within the Technical Services Department and supported by our Housing Department colleagues. Fyne Homes realise that being a home owner brings about its own issues and concerns, however, we provide assistance for a variety of issues from communal repairs and upkeep of common ground to being able to provide block buildings insurance

Technical Services Key Indicators 2024/25:



4060 Reactive repairs throughout the year.

4067 during 2023-24



81% of urgent repairs completed within target.

82% in 2023-24



96% of emergency repairs completed within timescale

97% in 2023-24



83% of routine repairs completed within timescale

82% in 2023-24



87.2% of tenants satisfied with the repairs or maintenance service

Scottish Average 86.8%



MANSON VIEW, MID ARGYLL



£4,540,636 spent maintaining and upgrading housing stock

£3,908,993 in 2023-24



87.53% of our stock meets the EESSH*

99.5% in 2023-24



88.8% of our stock meets the SHQS (Scottish Housing Quality Standard)

94.3% in 2023-24



453 emergency calls handled by Hanover our 24hr repairs service

403 calls in 2023-24



948 gas safety inspections carried out. 100% compliance with completion of statutory duty

941 inspections in 2023-24

*Energy Efficiency Standard for Social Housing



MANSON VIEW, MID ARGYLL

Development Highlights

BALLOCHGOY, ROTHESAY



Further to Scottish Government and Argyll & Bute Council confirming their support for the proposal to progress the development opportunity at Ballochgoy, Fyne Homes appointed contractor, MacLeod Construction, to deliver eight energy efficient semi-detached houses for affordable rent.

The 6x three bedroom and 2x four bedroom family homes are due to be ready to welcome tenants in August 2026 and will help address the critical need for high-quality, affordable housing options in the area.



BUTE - FORMER UPPER ROTHESAY ACADEMY SITE



Following the demolition of the former upper Academy buildings in August 2020, Fyne Homes acquired the Caretakers Cottage which sits between the upper and lower sites.

To further understand the capacity and topography of the sites, Fyne Homes appointed an architect to take forward a master planning exercise. Discussions continue with the Scottish Government and Argyll & Bute Council with the site being included in the Strategic Housing Investment Plan (SHIP) for future development.



BUTE - WILKIE HOUSES, TOWNHEAD

On the 2nd April 2024 the assets of the James John Wilkie Almshouses Trust, known locally as The Wilkie Houses, transferred ownership over to Fyne Homes Housing Association.

A full refurbishment began on 22nd April 2024, with reroofing, properties stripped out, electrical first fix and window installation being undertaken. All properties have now been allocated in line with the common allocations policy as amenity stock, ensuring the tenancies remain close to the original aims of the Wilkie Trust.



Development Highlights

Cnoc Mor Place, Lochgilphead

On 1st November 2024, Provost Douglas Philand officially opened Cnoc Mor Place, a new affordable housing development in Lochgilphead, delivered by Fyne Homes Ltd and built by MacLeod Construction Ltd. This new development brings high quality, sustainable housing to the community, offering much-needed affordable accommodation for local families.

The development includes six spacious, 3-bedroom semi-detached houses, designed to meet the demands of modern living while offering comfort and energy efficiency. The project, completed in October 2024, was made possible through funding from Fyne Homes, the Scottish Government, and Argyll & Bute Council, with a total investment of £1,38M. This development highlights the impact of strong partnerships in addressing housing needs and supporting community growth



Pictured: Provost Douglas Philand, Fyne Homes CEO, Iona MacPhail and Kenny MacLeod, MacLeod Construction

Inveraray, Argyll



Fyne Homes await the determination of the planning application that was submitted in May 2024.

A preferred contractor has been appointed and we are working on the funding application.



Baddens Phase 10, Lochgilphead

Fyne Homes purchased the land for the Baddens Phase 10 development of 14 units from MacLeod Construction Ltd (MCL) in March 2024 with Scottish Government funding.

This development site offers the opportunity to build new homes in Lochgilphead in advance of the potential development of the Council-owned H3006 site, which will take longer to realise. A site start is anticipated in September 2025



Human Resources Services



LYN HAEMMERLE

Human Resources
Director

Our HR Services provides support to colleagues across the Fyne Group, delivering a range of bespoke organisational development, workforce planning, learning and training, alongside supporting the Group with works on employment legislation, best practice and support with activities such as recruitment, performance management and development.

Fyne Homes commits to building the capacity, skills and motivation of its staff, whilst creating a rewarding and engaging place for people to work. The work of HR Services is supported by a HR Strategy and People Plan, which was developed and implemented by the HR Director. The Plan includes an inherent commitment to develop staff, build capacity and give individuals the necessary support to deliver the Association's strategic priorities.

Each year, our staff take part in a dedicated training day focused on learning, development, and team building. This helps ensure our team stays up to date with best practices and continues to provide the highest level of service to our tenants. It's also a great opportunity for staff to strengthen working relationships and share ideas that improve how we support you.



Pictures from 2024 staff training day

HR HIGHLIGHTS



5.82%
Staff Turnover
3.18% in 2023-24



134.75
Training Days
provided
131.5 days in 23-24



53
Fyne Homes Staff;
48.11 FTE*



60%
of staff
fairly or very
satisfied



Inhouse training
for all staff on
complaints



All Employees engaged
in training during the
year



7
employees achieved
professional
certification



All required
certifications remain up
to date

Staff Updates

New Starts

We welcomed two new members of staff during 2024-25:



Kim Kernaghan joined our Technical Services Team in January 2025



Sophie Schwartz joined our Business Services Team as a receptionist in February 2025.

Fyne Homes wishes them well and we look forward to them enjoying long and happy careers with us.

Long Service Awards

Fyne Homes are proud to celebrate the incredible loyal and exemplary service of our staff through this years Long Service Awards, which recognise individuals who have reached significant milestones in their careers with the Association.



Sheena Macfie

Sheena Macfie, Housing Admin Officer, achieved the impressive milestone of 40 years service in January 2025. Pictured with Iona MacPhail, CEO



Kari Maxwell

Kari Maxwell, Housing Officer, celebrated 20 years service on the 10th January 2025, pictured with James Martin, Housing Team Leader



Kerry Baxter

Kerry Baxter, Housing Officer, celebrated 20 years service on the 10th January 2025, pictures with James Martin, Housing Team Leader

Retirements

Deirdre Duncan



In December 2024, we bid farewell to Deirdre, Technical Services Admin Manager after 26 years service. Deirdre joined Fyne Homes in 1998, with her first role being Maintenance Assistant before moving onto Technical Services Admin Manager.

Mandy Gibson



In December 2024, we bid farewell to Mandy, Technical Services Administrator after 17 years service. Mandy joined Fyne Homes in 2007 and has worked within our Technical Services Team since.

Tracy Robertson



Tracy joined Fyne Homes in 2011 as Housing Officer and was later promoted to Housing Services Director in 2015. In April this year, Tracy made the decision to retire.

Leavers

Areasha Whitelaw



Areasha joined Fyne Homes in 2007 as a Receptionist working her way up to Housing Assistant, Tenant Participation Officer, then Housing Officer. During her time as TP Officer she was presented with TP Young Person of the Year Award in 2016. In September 2024 Areasha decided to leave for pastures new.

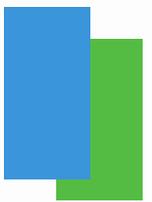
Kora Nicholson



Kora joined Fyne Homes in 2017, as Technical Services Admin before moving to the Housing Services Department as an Administrator, then latterly as a Housing Officer. In December 2024 Kora decided to leave for pastures new.

Fyne Homes thanks them all for their hard work and dedication over the years and wish them all the best for the future.

BUSINESS SERVICES



SHARON COLE

Business Services
Director

The Business Services department encompasses Finance, IT and Corporate Services which includes our front facing reception staff and provides support for all other departments as well as the subsidiaries within the Fyne Group.

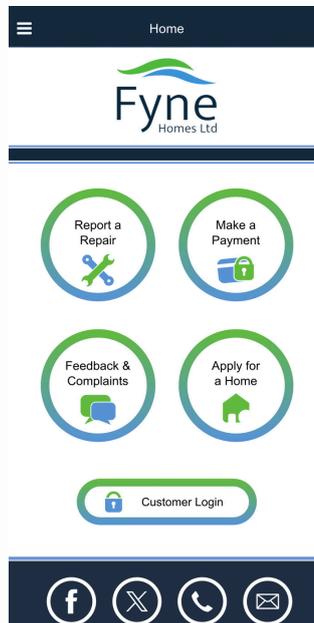


IT Services

During the year our IT team have implemented “Docuware” this is a document management system which replaces paper invoices, this was initially launched focussing on maintenance invoices and will be rolled out to the rest of the Association in due course. Cyber security is a key area of focus for Fyne Homes and we are in the process of rolling out a device management system called “Intune”. This allows the controlled management of devices, apps and users which will help ensure Fyne Homes are compliant with cyber security.

Over the course of the year we have launched a new tenant portal and a Fyne Homes app, these are quick, easy and a free way for tenants to communicate with us to make payments, report repairs, make a complaint, change details and so much more.

For help to sign up or for further information please contact one of our team on 03456077117 or email postmaster@fynehomes.co.uk



Download the Fyne Homes App Now!



Search Fyne Homes

Professional Services



Auditors

Azets Audit services Ltd
Titanium 1
Kings Inch place
Renfrew
PA4 8WF



Bankers

Bank of Scotland
36/42 Montague street
Rothesay
PA20 0BT



Solicitors

TC Young
7 West George Street
Glasgow
G2 1BA



Internal Auditors

TIAA Ltd
Artillery House
Fort Fareham
Newgate Lane
PO14 1AH

FINANCIAL HIGHLIGHTS

Financial highlights for the year 2024-25. Full copies of our audited accounts are available on our website or can be requested from any of our offices in a variety of formats.

Rental income

£8,823,421

2023-24 income £8,360,000



Surplus/(deficit) for 2024-25

£945,039

Surplus (deficit) for 2023-24 £634,823



Turnover



£11,577 million

2023-24 £12,192 million

Long Term Loans

£27 million

2023-24 long term loans £31 million



Covenant Compliance



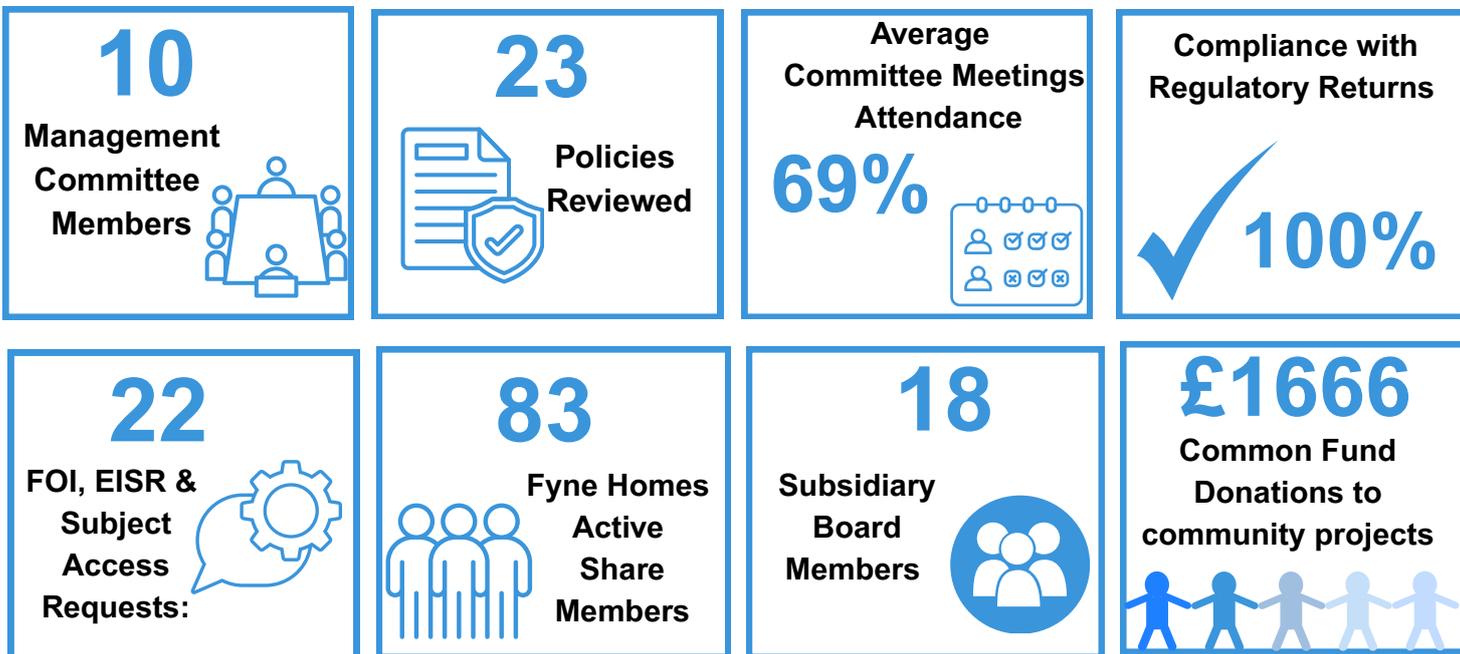
100%

Summary of Income & Expenditure to 31st March 2025

Income	2024-25	2023-24
	£	£
Rental Income	8,823	8,360
Investment Income	0	0
Other Income	352	349
Fyne Initiatives Activities	681	962
Fyne Futures Activities	430	692
Fyne Energy Activities	2,313	3,400
Intergroup Transactions	(1,022)	(1,571)
Total	11,577	12,192
Expenditure	2024-25	2023-24
	£	£
Staff Costs	2,472	2,382
Office Overheads	2,411	2,535
Maintenance	2,645	2,401
Loan charges	1,243	1,437
Depreciation	1,612	1,524
Charitable Donation	250	500
Taxations	110	111
Pension Scheme (gain)/loss	(111)	688
Total	10,632	11,558

Governance

Fyne Homes is led by a Management Committee of up to 12 members, supported by the Senior Management Team. As a Registered Social Landlord we are governed by the Scottish Housing Regulator and have to submit annual regulatory returns to ensure we are meeting the regulatory requirements to safeguard and promote the interests of current and future tenants, people who are homeless and factored owners.



Fyne Homes Regulatory Status
2024-25: **Compliant**

The Scottish Housing Regulator currently doesn't require any further assurance from Fyne Homes other than the annual regulatory returns required from all RSLs.

Internal Audit Services

During the year we worked with our internal auditors, TIAA, who undertook audits on Complaints, Development, Staff Performance Reviews, Value For Money and follow up work on previous audits

Management Committee

Office Bearers

Shirley Macleod	<i>Chairperson</i>
David Herriot	<i>Vice Chairperson</i>
Adrian Jones	<i>Secretary</i>

(resigned April 2025)

Committee Members

Peter Wallace (Argyll & Bute Representative)
 Tony Harrison
 Douglas Philand
 Peter Cartwright (passed away April 2025)
 Jean Thomson
 Robert Henshelwood (resigned April 2025)
 Samantha Gillies (co-opted)

Senior Management Team

Iona MacPhail	<i>CEO</i>
Sharon Cole	<i>Business Services Director</i>
Janet McAlister	<i>Technical Services Director</i>
Lyn Haemmerle	<i>HR Director</i>
Yvonne Angus	<i>Housing Services Director</i>

For more information about our Management Committee members or Senior Management Team please visit www.fynehomes.org.uk

Customer Satisfaction



Customers are at the heart of all that we do and our staff strive to get it right first time and aim to improve customer satisfaction. Providing excellent customer services forms part of the Associations strategic objectives.

The below results were from the 3 yearly satisfaction survey that took place in 2023. A new survey is currently underway.

Key Performance Indicator	
% of tenants satisfied with overall service provided	92.1%
% of tenants satisfied with participation opportunities	96.2%
% of tenants who feel landlord is good at keeping them informed about decisions & services	97.1%
% of tenants satisfied with landlords management of their neighbourhood	88.9%

Complaints Performance 2024-25



We value the feedback we receive through complaints and use it to better our service, our performance for 2024-25 is detailed below. Estate Management and Anti-Social Behaviour Complaints are not included unless dissatisfaction has been expressed about how we handle the complaint.

Stage 1 - Minor Complaints

30

Complaints Received

4 received in 2023-24

2.8

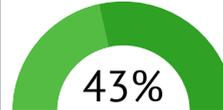
Days

Average days to resolve complaint

4.9

Days

Scottish Average



Resolved



**Upheld/
Partially
Upheld**



**Not
Upheld**

Stage 2 - Complex Complaints

10

Complaints Received

1 received in 2023-24

18.8

Days

Average days to resolve complaint

19.1

Days

Scottish Average



**Upheld/
Partially
Upheld**



**Upheld/Partially
Upheld with
Service
Improvement**



**Not
Upheld**

**SCOTTISH
PUBLIC
SERVICES
OMBUDSMAN**



The Scottish Public Services Ombudsman timescales are: Stage 1; 5 working days, Stage 2; 20 working days.

Wider Community



Fyne Homes and InspirAlba supporting Employability and Household Resilience

Fyne Homes supports wider community regeneration activities for tenants and the wider community. Through the Scottish Government Investing in Communities Fund, Fyne Homes are 1 of 16 Registered Social Landlords to benefit from Investing in Communities funding to address poverty and disadvantage. Household Resilience and Wage based placements are delivered through a partnership with InspirAlba, who have brought further match funding from UK Shared Prosperity Fund.

Whilst many households are experiencing real difficulties with increased cost of living, household resilience support is much needed. By supporting work-based placements and advocate roles, the project has enabled participants to develop new skills, pursue rewarding careers, and directly contribute to household and community resilience.



Household Resilience Work Party, Advocate Training

Key Statistics 2024-25



£258,568

in funding secured to support wage based placements.



35

wage placements supported



14

Organisations hosting placements



722

Householders supported

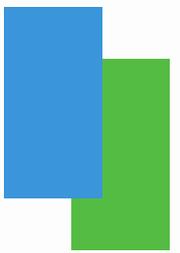
Case Study

'I originally started at Bute Advice Centre as a part time receptionist after having been a stay-at-home Dad for two young children. With ongoing help towards training costs, I have been able to branch out into a role which allows me to work as a Welfare Rights Adviser. I have found being able to support people through things such as benefits applications and help with resolving issues people are facing with the benefits system very rewarding, and it feels like the work I do really matters'

Paul Toop, Welfare Rights Adviser, Bute Advice

Since beginning Paul's welfare rights journey, he has assisted 308 individuals with access to welfare rights support including the Flexible Food and Fuel Payment. His client gain is presently £116,965.50. Paul is now delivering support across a range of projects, supports ACHA tenants, Good Things Foundation.

The Fyne Group



Fyne Homes is the parent company of the Fyne Group, which comprises of three subsidiary companies, Fyne Initiatives, Fyne Futures and Fyne Energy. Each of the subsidiary's structure was set up to ensure it is consistent with, and contributes, to Fyne Homes purpose and objectives.



Fyne Energy was created in 2016 and generates electricity from its onshore 3 turbine windfarm, located at Auchadaduie, near Glenbarr, South Kintyre. It exports renewable energy to the National Grid for 100% community benefit throughout Argyll & Bute.

122m KWH
Energy produced



£4.37 m
distributed in gift aid for community benefit since 2022

Community Benefit

Since 2022 the profits from Fyne Energy are gift aided in accordance with the Community Distribution Agreement, with one third each going to Fyne Homes, Fyne Futures and the Glenbarr Community. Fyne Homes utilised the gift aid in the first year to make a one off payment to all of our tenants to help with the cost of living crisis and rising energy costs. In the following years a tenant welfare fund has been established and energy efficiency measures (window & door replacements) have been carried out on our housing stock.



2021-22	2022-23	2023-24	2024-25
£133,333	£575,000	£500,000	£250,000

Gift Aid distributed to each entity since 2022.



Fyne Initiatives was established in 2005, they manage all commercial leases and support Fyne Homes with design and build element of housing developments.

They are managed by a Board of volunteer Directors and are supported by Fyne Home staff.

The Fyne Group



Fyne Futures was established in 2005 and is a Registered Scottish Charity and Company Limited by Guarantee and is led by a volunteer Board of Directors supported by the Fyne Futures General Manager, who reports to the Fyne Homes CEO, and 9 core members of staff. Based on the Isle of Bute, Fyne Futures is committed to environmental sustainability and providing training & employability opportunities to those furthest from the labour market and currently operates 4 strategic business units.

Employability

The programme facilitates the use of land that has been abandoned or become unloved. We choose not to expand the sites beyond the current footprint and focused on plants that will produce year after year. Seasonal planting took place at Chapelhill and Union Street. Of course, the programme does much more in supporting people improving their health and wellbeing, tackling food poverty and insecurity and creating a unique trail for visitors to follow. The volunteer programme became more closely linked to employability over the course of the year as we expanded the food sharing events and cookery skills training element.

The outputs delivered by Amanda Thorburn and Steve Kemp as a team have been excellent with a record number of people participating, and gaining knowledge, skills and personal development that may assist the participants in obtaining paid employment. Fyne Futures are also sponsoring a Graduate Apprentice studying for their BSc in Accounting while gaining on the job experience as part of the core staff.



21 Spark Your Purpose
people supported by Spark your Purpose

44 Supported by Parental Employment Support Fund

40 Incredible Edible work parties

24 Garden Sessions with 72 participates



Bike Bute offers e-bikes for hire to encourage locals and visitors to support sustainable travel for exploring Bute. They offer a companion bike for wheelchairs users, child trailers, strollers and dog trolleys. This year a successful pilot of care and repair mechanical services was undertaken and a new health and wellbeing initiative of led e-bike rides was tested with funding support from Paths4All. Funding from Argyll and Bute Council was used to develop an active travel project.



ReStyle

Part of Fyne Futures Ltd

Restyle supports circular economy on Bute by diverting useful resources from landfill by collecting and accepting donations of household goods that are then sold at affordable prices for low income households. ReStyle provides a textile recycling services managing a number of textile banks.



156
New donors of reuse items



310 low income households supported



42,993 kg of resources diverted from landfill



21,780 kg Textiles for reuse & recycling



BUTE PRODUCE



Bute Produce's 6 acre garden, plays a key role in the delivery of employability and volunteer programmes. A number of funded wage-based training placements were offered and a modern apprentice in Horticulture was supported. The garden produces sustainably grown herbs, fruits and vegetables which are sold locally. The bio-diverse site enabled visits from local primary and secondary schools to learn about food production. Over 150 people visited for open days taking part in horticulture and baking activities. Funding from the Mushroom Trust was gained to create a new community area within the garden.

6 acres of bio diversity



7 Bee Hives



150 local people visited for open days



At the inaugural Bute Kitchen Awards held in March 2025, Bute Produce won the Best Sustainable Producer Award.



Pictured are Amanda Thorburn and Robert Duff who accepted the award on behalf of Fyne Futures.



DUNLOSKINBEG PLACE, DUNOON

Summary

We hope this Annual Performance report for 2024-25 shows how we are performing as a landlord. Fyne Homes continue to work hard to ensure our performance is maintained, and improved upon where necessary.

Feedback

Our customers are the best people to tell us what we can do better because they know what it's like to live in our homes and use our services, and so they are in the best position to help us shape, influence, and monitor the services that we provide. There are numerous ways for you to share your views:

Join our Tenant Scrutiny Group

Visit our website and share your views

Sign up to our Tenant Consultation Register

Become a Share Member of Fyne Homes

Join our Area Improvement Focus Group

Apply to join our Management Committee

For further information or advice on any of the above, please contact our Corporate Manager on 0345 607 7117 or at postmaster@fynehomes.co.uk



**Scottish Housing
Regulator**

Full details of our performance report, and how we compare to other social landlords across Scotland, can be found on the Scottish Housing Regulator Website at:

www.scottishhousingregulator.gov.uk

Translation Statement

As with all of Fyne Homes documentation, this Annual Report can be made available in a variety of formats.

To request a different format or for further information please contact our Corporate Manager on 0345 607 7117 or email postmaster@fynehomes.co.uk



FYNE HOMES OFFICE, ISLE OF BUTE



0345 6077117

Calls may be recorded for training and quality purposes



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Registered Social Landlord (REG NO 321)

Registered Scottish Charity No SC009152

Property Factor Registered Number PF000155

Registered Society under the Co-operative & Community Benefit Society Act 2014 (REG NO 1454R{S})

VAT Registration Number 454 6688 51