



Annual Report *2012 - 2013*



Chair's Message

Welcome to the 2012/2013 Fyne Homes Annual Report.

It was my privilege to be elected as Chairman by your Committee nearly three years ago. Staff and Committee continue to meet the challenging times in which we find ourselves. We still satisfy the Scottish Housing Regulator and maintain the high standards to our tenants and other service users as you will note from the details in this report. The results are impressive and are due to the continued excellence of our staff who have all put in a superb effort, I thank them all.



Housing development has slowed from the dizzy heights of £8M in 2007/08 to £2.33M this year. This largely reflects demand within our area of operation. However, 62 rented and 4 Shared Equity homes were built during the year at Lochgilphead. This being the largest single scheme undertaken by the Association, is due for completion in Autumn 2013. Further development planned includes the following: - in partnership with Argyll & Bute Council and the Scottish Government we hope to deliver 6 units at Ardfarn, Mid Argyll and 19 units at St Cuthbert's in Dunoon, Cowal.

Within this report you will be able to read more about the wide variety of projects Fyne Homes and its subsidiaries have been involved with, many of which create employment and sustain the local economies throughout Argyll & Bute.

It would be remiss of me not to mention my colleagues on the Management Committee, without their support my task over the last three years would have been impossible. At last year's AGM John Pemble retired, his 15 years of dedicated service including his time as Chair is much appreciated by us all. Four new members joined during the year, David Anderson, Tony Harrison, Len Scoullar and Marjorie Lang.

May I wish my successor all the very best for their period of office, continuing to guide this dynamic group into the future and through all the challenges that it will face. Thank you for taking the time to read this report.

A handwritten signature in black ink, which appears to read 'P. Kerr Lingard'.

Peter Kerr Lingard
Chairman

Development

2012 was another busy and challenging year for Development (now part of the Technical Services Department) with more much needed affordable homes being released at our Lochgilphead High School site along with possible future schemes being worked up for Ardfarn, by Lochgilphead and St Cuthbert's, Dunoon.

Completed Projects

Lochgilphead High School Phase 1B

4 Units for Shared Equity sale and 40 units for rent.



August 2012 saw MacLeod Construction Ltd handover 44 homes, a mix of 1, 2, 3 & 4 bedroom properties, 4 of which are for sale through the Scottish Government's LIFT Scheme.

These sought after properties follow on from the delivery of 17 homes in Phase 1A back in October, 2011 and are helping towards addressing the significant housing need in the Mid-Argyll area.

Lochgilphead High School Phase 2

22 Units for rent.

A further 22 homes for rent were handed over in late May, 2013. These properties have proved very popular with young families and the inclusion of 6 extra care homes has allowed applicants with specific care and support issues to be housed in properties suitable to their needs.

On Site

Lochgilphead High School Phase 3

18 units for rent

The final phase in Fyne Homes re-development of the former Lochgilphead High School site will see 18 extra care properties ready for allocation in October 2013.

This phase of the development is funded through the Scottish Government's Innovation and Investment Fund.



Development cont . . .

Awards & Recognition

Tigh-Na-Cladach, Dunoon

Fyne Homes Chairman, Peter Lingard was delighted to accept the Argyll & Bute Sustainable Design Award 2012 on behalf of architect Gokay Devici for the Fyne Initiatives development at Tigh-na-Cladach, Dunoon.

Tigh- na- Cladach was chosen as the unanimous overall winner following a public vote and judges' visits to short listed entries. The development has 14 Shared Equity units and a fully accredited "Passivhaus", the first in Scotland and the first for affordable housing in the United Kingdom.

The Argyll and Bute Design Awards are intended to recognise, promote and celebrate examples of exceptional design quality within both an urban and rural context across the whole of the Argyll and Bute Council Planning Area. The Awards provide a means of stimulating greater public awareness of good design and establish good examples on the ground.



The Old Courthouse, Rothesay

A commendation was given to the former Rothesay court house which was entered by architects, Collective Architecture, under the Re-development and Refurbishment category of the Argyll Bute Sustainable Design Awards 2012. It was commended by the judges for 'clearly demonstrating community interest and enhancing the environment as well as being sustainable in terms of reusing a much loved existing building.'

Future Projects

Craignish Glebe, Ardfarn

Working in partnership with the Church of Scotland, a planning application has been submitted to Argyll & Bute Council to provide 6 affordable homes on the Craignish Glebe site.

St. Cuthbert Site, Dunoon

A development scheme is currently being worked up to allow the delivery of up to 19 rented properties on the town centre site adjacent to the prestigious Burgh Hall.

Housing Management

The last year has been extremely challenging for the team. As well as the normal day to day workload, we had to make sure that we were prepared for the changes in welfare benefit legislation and the introduction of the Scottish Social Housing Charter.

Despite the above, once again the team pulled out all the stops to maintain and in some ways surpass our previous high standards. The main performance results were as follows:

- **Collected 98.87% rents from current tenants**
- **Reduced our current and former arrears**
- **Allocated 40 new build and 164 existing properties during the year**
- **Processed a further 2 right to buy sales**

Welfare Benefit Changes

As you will no doubt be aware, the Government has embarked on a programme of phased changes to the welfare benefits system as it works towards the full introduction of the new Universal Credit by April 2017.

The most immediate concern for us was the introduction of the social size criteria known as the "bedroom tax" as we knew that this would affect some of our tenants and also the advice we would provide to applicants which in turn may have impacted on the size of house they would be able to afford to live in.

We therefore began the year by spending time gathering information from all our tenants in relation to where their income comes from and who lives within their household etc. This enabled us to then carry out a profiling exercise in order to identify those who would be affected by this "bedroom tax" so that we could target our resources to assist the group who would be the most immediately affected by the changes.

Scottish Social Housing Charter

Last year we referred to the above which also encompasses our Tenant Participation Strategy and tenant satisfaction survey stating that these were areas we would be concentrating on in the following year.

Owing to the increased workload with the introduction of the welfare benefit changes we weren't able to make as much progress in these areas as we would have liked. However we are delighted to advise though that we are now back on track with these and our tenants will be hearing much more about them over the coming months.



Housing Management cont...

Rent Arrears

We continue to prioritise the prevention of rents arrears and our work in relation to the "bedroom tax" has supported this ethos.

Current Tenant Arrears Performance (non technical)

Target %	2011/12 % Gross Rental Income	2011/12 Peer Group %	2012/13 % Gross Rental Income
2.00	0.74	2.2	0.45

Former Tenant Arrears Performance (non technical)

Target %	2011/12 % Gross Rental Income	2011/12 Peer Group %	2012/13 % Gross Rental Income
n/a	0.54	0.80	0.66

Voids & Lettings

Minimising rental loss as a result of vacant properties also continues to be a priority for us. This means that we aim to have any empty houses ready for reallocation as soon as possible. This also benefits our applicants who may be desperate for housing as their waiting time is reduced.

Unfortunately we continue to have a problem with reallocating some of our tenemental stock in Bute and Cowal as these are very low demand. The team continues to work hard on 'selling' these properties and we are looking at various ways to make them more attractive to applicants.

The amount of rent we lost on empty properties this year is shown in the table below.

Rent Loss Due to Void Properties

Target %	2011/12 % Net Rental Income	2011/12 Peer Group %	2012/13 % Net Rental Income
1.00	0.80	0.50	1.72

During the year we allocated 40 new build properties in Lochgilphead. This brought our overall lettings to 204 for the year.

Lettings quotas

	No of Lets	% of lets	% Quota as per HOME Argyll
Existing Association Tenants	48	24%	25%
Housing List Applicants	111	54%	25%
Homeless Applicants	45	22%	50%

Housing Management *cont...*

As part of our Common Allocation policy with HOME Argyll we operate a quota system as detailed previously. Although our quota for homeless applicants was 50% of all lets, the reality was that we could only allocate 22% of our properties to this category. This was because the properties that became available didn't meet the needs of the people on the homeless list e.g. wrong size or location or those on the homeless list at the time of allocation were not ready to be re-housed at that time. When we remove these properties from the total that could be allocated to homeless households we actually managed to let just over 52% to our homeless applicant's.

Tenant Reward Scheme

We continue to operate a successful Tenant Reward Scheme which now has 298 members, around 20% of our tenants and sharing owners. Member benefits, amongst other things include taking part in a monthly draw for £20.



Further information on how you can apply to join this scheme is available from your local housing officer.



Next Year ...

Our focus will continue to be very much on tenant participation and tenant satisfaction. The new draft Tenant Participation Strategy was circulated for consultation during the summer months and we also hope to have our general tenant satisfaction survey completed during the autumn.

Technical Services

- **Spent £2,124,418 maintaining and upgrading the housing stock**
- **Issued 3586 works orders**
- **Factored 343 owners' properties**

Performance in Reactive Maintenance

Our reactive Maintenance Service covers the day to day repairs that are reported to our office by tenants. These repairs are split according to priority into Emergency, Urgent and Routine. During 2012/2013 the Association carried out 3586 reactive repairs and we achieved the following against our target response times:

Category	Target Response Time	Out-turn 12/13	Out-turn 11/12	Peer Group Average 11/12
Emergency	6 hours	100%	98%	96.7%
Urgent	3 working days	98%	99%	n/a
Routine	10 working days	94%	95%	n/a

	Out-turn 12/13	Peer Group 11/12
Average days to carry out non-emergency repairs	4	6

Hanover Telecare, our 24hr repairs services handled 414 emergency calls during the year.

Looking After the Stock

The Association spent £2,124,418 maintaining and upgrading its housing stock. The table below shows how the money was spent.

	Total Spend	% of Spend
Reactive	£ 636,540	30%
Cyclical	£ 387,169	18%
Planned	£1,100,709	52%
Total	£2,124,418	100%

Technical Services *cont . . .*

Planned Maintenance & Capital Improvements

Planned maintenance and Capital improvement works involve the replacement or improvement of components within our properties.

2012/13 was another busy year with the undernoted planned maintenance/capital improvements being carried out:

Bute

- Central Heating & Rewiring to 26 properties
- Kitchen Replacement, Central Heating & Rewiring to 37 Properties
- Window Replacement to 12 properties

Cowal

- Kitchen Replacement & Rewiring to 26 properties
- Kitchen Replacement, Central Heating & Rewiring to 20 properties
- Central Heating & Rewiring to 6 properties



Cyclical Maintenance

In order to ensure that the components and materials within our properties do not deteriorate we carry out a cyclical maintenance programme on a regular basis.

In 2012/13 our cyclical maintenance works included:

- servicing of all our gas central heating systems and appliances
- electrical safety testing
- gutter cleaning and painterwork to 19 developments in Bute, Campbeltown, Dunoon and Lochgilphead.

Scottish Housing Quality Standard

Our Scottish Housing Quality Standard Delivery Plan sets out the level of investment Fyne Homes requires to make in order to ensure our stock meets the Standard by March, 2015.

Work such as central heating installations, kitchen replacements, window replacements and energy efficiency measures will all be implemented to ensure the milestones we have set are achieved.

Currently we have 93.79% of our properties meeting the standard and are well on track to achieving 100% of our stock meeting the target by 2015.

Technical Services *cont...*

Aids & Adaptations

Funding of £110,215 was received from the Scottish Government. This enabled us to carry out adaptations such as level access showers and stairlifts to 45 properties.

Gas Safety

The Association has a legal obligation to ensure that we carry out gas safety inspections and services annually in all of our tenanted properties that have gas appliances/central heating systems.

We monitor our performance in relation to meeting our legal obligations on gas safety and the table below summarises this year's results.

Gas Safety Inspections 2012/13

No of services	Services completed within 12 months	Services up to 30 days late	Services up to 90 days late	Services more than 90 days late
895	883	8	2	2

We would like to take this opportunity to remind all of our tenants of the importance of providing access to your home to allow us to undertake the annual gas safety inspection. This work is required by law to ensure your home and those around it are safe.

Unfortunately there will always be some instances where the tenant does not grant access within the twelve month period and in these cases we have no alternative but to revert to legal action to force access to the property. While we look upon this as a very last resort we have a duty of care and legal obligation to all of our tenants to ensure their homes are safe and we must do whatever is within our means to undertake these essential safety inspections.

Carbon Portal Project

The Carbon Portal Project is a project managed by the Scottish Federation of Housing Associations (SFHA) that has utilised thermal images of housing association stock to accelerate retrofit works to improve energy efficiency and reduce fuel poverty.



Phase 3 of the project commenced in November, 2012 and Fyne Homes along with 52 other RSL's agreed to become involved having previously had 300 properties surveyed in Phase 2.

400 properties were thermally imaged between January and March 2013. This combined with the thermal images taken in 2012 means we now have data on 48% of our housing stock. This information will be used to determine the properties which would benefit most from further insulation/investment to help tenants preserve heat, cut energy bills and reduce fuel poverty. It is also anticipated that the thermal image information will help Fyne Homes measure our stock against the soon to be published Energy Efficiency Standard for Social Housing (EESH).



Technical Services *cont . . .*

Stock Condition Survey

In order to achieve a 100% stock database by 2015, Fyne Homes instructed the John Martin Partnership (JMP) to carry out a stock condition survey to a further 20% of our properties throughout Bute, Cowal, Mid-Argyll & Kintyre. We now have stock condition information for 80% of our housing stock.

The survey data collected will be used to determine our future investment needs, compliance with the Scottish Housing Quality Standard and to assist in determining upgrades to our housing stock. Surveys to the final 20% will be carried out in early 2014.

Fyne Homes Maintenance Framework Review

October 2012 saw the start of a rigorous procurement review to ensure that the new Maintenance Frameworks were in place by April, 2013.

The contractors who successfully made it through the process are as detailed below:

Bute

- Minor & Major Works - George Hanson (Building Contractors) Ltd
- Gas Servicing & Repairs - Bute Gas Services
- Cyclical Painterworks - Mitie Property Services (UK) Ltd.

Cowal

- Minor & Major Works - Stewart McNee (Dunoon) Ltd
- Gas Servicing & Repairs - Quality Gas Services Ltd.
- Cyclical Painterworks - Mitie Property Services (UK) Ltd.
- Garden Maintenance - Argyll Groundcare

Mid-Argyll

- Minor & Major Works - Carillion Energy Services
- Cyclical Painterworks - Mitie Property Services (UK) Ltd.
- Garden Maintenance - ISS Facility Services

Kintyre

- Minor & Major Works - McKinven & Colville
- Gas Servicing & Repairs - Livingstone & McEachran
- Cyclical Painterworks - Mitie Property Services (UK) Ltd.
- Garden Maintenance - Andrew Duncan

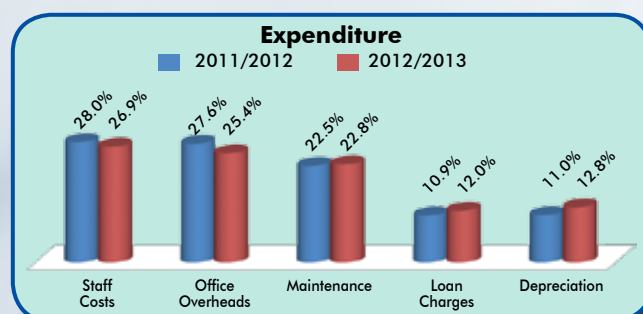
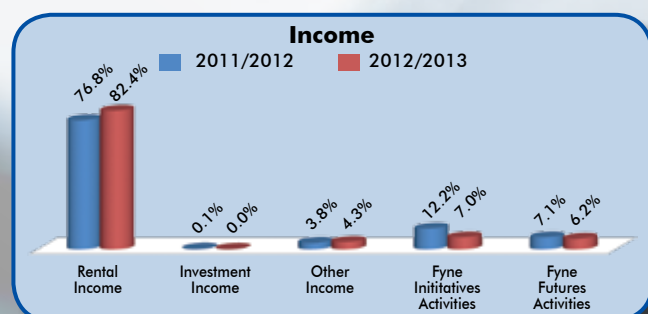
The new four year Maintenance Framework programme (2013-2017) will ensure Fyne Homes continues to be a more efficient organisation by delivering best value, improved performance and reducing management costs. This in turn will allow us to continue to deliver a high quality maintenance service to our tenants.

Financial Highlights

Consolidated Income & Expenditure for the year ended 31st March 2013

Income	2011/12 £,000		2012/13 £,000	
Rental Income	4,916	76.78%	5,289	82.44%
Investment Income	9	0.14%	1	0.02%
Other income	240	3.75%	276	4.30%
Fyne Initiatives activities	783	12.23%	452	7.04%
Fyne Futures activities	454	7.10%	398	6.20%
Total	6,402		6,416	
Expenditure				
Staff costs	1,594	28.02%	1,482	26.94%
Office Overheads	1,572	27.63%	1,398	25.41%
Maintenance	1,279	22.48%	1,256	22.83%
Loan Charges	620	10.90%	660	12.00%
Depreciation	624	10.97%	705	12.82%
Total	5,689		5,501	
Surplus for year	713		915	

A full set of the Consolidated Audited Accounts of Fyne Homes Limited are available at any of our offices



Facts and Figures

Extracts from the accounts for the year ended 31st March 2013

- **Total investment by Fyne Homes now exceeds £109 million**
- **Long Term loans now total £20.9 million**
- **Scottish Government funding for 2012/13 was £695,324**
- **Total reserves at the year end exceeds £6 million.**

Auditors

Scott Moncrieff
25 Bothwell Street
Glasgow

Bankers

Bank of Scotland
36/42 Montague Street
Rothesay

Clydesdale Bank
17 High Street
Rothesay

Solicitors

T C Young
7 West George Street
Glasgow

Financial Highlights

Consolidated Balance Sheet as at 31st March 2013

Fixed Assets

Housing Properties at cost	£109,529,424	
Less Grants and Depreciation	<u>84,520,876</u>	25,008,548

Other Fixed Assets

Heritable Properties	£ 286,468	
Commercial Properties	38,605	
Fixtures & Fittings	10,784	
Computer & Office Equipment	169,126	
Motor Vans	140,804	
Land & Buildings	343,410	
Investment Property	456,979	
Kintyre Wind Project	215,766	
Plant & Machinery	179,715	
Other Equipment	<u>2,070</u>	
		1,843,727

Current Assets

Stock	£2,197,144	
Debtors and Prepaid Charges	590,126	
Cash and Bank Balances	<u>1,217,109</u>	£ 4,004,379

Current Liabilities

Creditors and Accrued Charges	<u>£ 2,316,329</u>	<u>1,688,050</u>
		£28,540,325

Long Term Loans

Abbey National Treasury	£ 4,852,082	
Bank of Scotland	2,635,696	
Clydesdale Bank	664,196	
Dunfermline BS (Nationwide)	642,356	
Royal Bank of Scotland	9,370,108	
Airdrie Savings Bank	360,000	
Argyll & Bute Council	1,720,767	
Deferred Creditor	<u>692,213</u>	(20,937,418)

Retirement Benefit Pension Scheme Deficit

(<u>728,000</u>)	(£21,665,418)
	<u>£ 6,874,907</u>

Represented by:

Share Capital	156
Designated Reserves for Major Repairs	64,600
General Reserve	6,674,917
Revaluation Reserve	<u>135,234</u>
	<u>£ 6,874,907</u>

Governance

Management Committee

D Anderson

I Dunn

T Harrison

H Kirk

M Lang

P Lingard *Chair*

F McCowan

T McKay *Vice Chair*

J McMillan *Convener Staffing Committee*

R Reid *Secretary*

L Scoullar

P Wallace

At the 2012 AGM, John Pemble a former Chair and Convener of various Sub Committees resigned after 15 years to move to pastures new. We thank him for his loyal service and wish him all the best for the future.

We welcomed 4 new members (David Anderson, Tony Harrison, Len Scoullar (all Bute) and Marjorie Lang (Campbeltown) onto our Management Committee. However we still have 3 vacancies to be filled to bring us to our full complement of 15.

Five people took out membership of Fyne Homes during the year; however 13 shares were cancelled for various reasons leaving us with an active membership of 156 at the end of March 2013.

The Association encourages tenants or residents in our areas of operation who support the aims of the Association and wish to play an active role in the affairs of the Association to become members. Membership is through the purchase of a £1 Share and entitles the member to vote at the AGM and also to stand for election to the Management Committee.

Internal Audit

Our internal auditors carried out reviews on Strategic and Operational Planning, Core Financial Healthcheck and Workforce Planning and we are pleased to report there were no significant control weaknesses identified that could result in material loss to the Association.



Len Scoullar, Marjorie Lang and David Anderson

Resident Satisfaction

In order to collect opinions on the services we provide and to help identify any areas requiring improvement, we carry out a number of surveys. We do appreciate you taking the time to complete and return our surveys and value your feedback. We would like to think that we provide the best possible service to all our service users and we accept that there are always going to be times when we could do better.

Reactive Repairs

We continue to issue satisfaction questionnaires with every repair order to monitor our performance and help improve services. This year we issued 3586 repairs orders with a return of 1175 (33%).

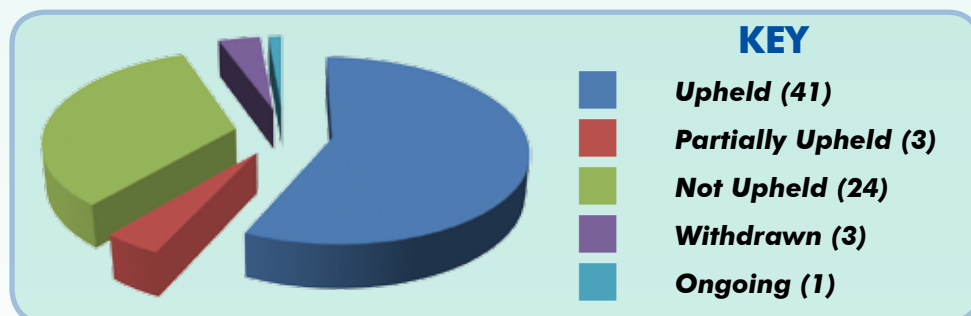
The responses indicate that we continue to provide an extremely good reactive maintenance service as can be seen in the table below.

Question	2010/2011	2011/2012	2012/2013
Carried out in timescale	93	94	93
Quality of repair	96	96	95
Contractor's courtesy	100	95	97
Precautions taken to protect property	98	99	99
Tidying up and removing rubbish	99	99	99
Service provided by Maintenance Dept	96	98	97

Complaints

Although we always aim to deliver a high standard of service, we acknowledge that there are occasions when things go wrong and that it is important that we act quickly to resolve the problem. Complaints show us where we are not achieving what is expected of us and give us the opportunity to improve our service.

During the year the Association recorded 72 complaints. This was significantly higher than last year due to the introduction of the new model complaints system which was devised for the housing sector. Previously we only recorded formal complaints received in writing and from October we recorded expressions of dis-satisfaction regardless of the manner in which they were received. We are pleased to report that none of the complaints progressed to the Ombudsman.



Further information on the new Complaints Handling process is published on our website or available from our offices.

View From Fyne Futures



Fyne Futures Vision, Mission and Goals

Fyne Futures purpose is to Inspire, Educate and Empower people to take Action and achieve Sustainable rural living.

Our team is clear about the scale of the challenge, the required next steps, and the energy needed to make it happen.

Our vision provides the framework and guides what we need to accomplish to continue achieving sustainable, quality growth.

- People are inspired to be the best they can be
- Services exceed people's expectations for ease of use, reliability and quality of provision
- Environments are improved by our actions
- Sustainability is achieved by thinking and acting as responsible owners of all resources available to us

Much of the last year has been focussed on consolidation of the projects into a more cohesive enterprise. Every member of staff has been challenged to understand our business and the role they play in delivering success. The team have maintained a high level of focus on service delivery across the different parts of our business. We are in a different place going into the new financial year.

People are inspired to be the best they can be

During 2012/13 Fyne Futures retained 14 permanent jobs, offered 10 work-based training opportunities, and supported 8 volunteers developing skills.

Learning and development opportunities have included best practise in recycling materials recovery; horticulture skills; retail sales and customer service; online marketing; financial management and much more.

Towards Zero Carbon Bute and Bute Produce have provided support and led activities covering topics such as walking and cycling to Isle of Bute primary schools and growing fresh fruit and vegetables.

Service exceed people's expectations for ease of use, reliability and quality of provision

Re-cycling services collect from over 1,000 households. Kerbside collection and bring site management within Bute and Cowal diverted 373 tonnes of waste from landfill.

Re-Use takes unwanted furniture items destined for landfill undertakes repair or refurbishment where necessary and sells on at an affordable price meeting a community need and demand for quality furniture at affordable prices.

View From Fyne Futures cont...

The three Car Bute cars travelled 26,412 miles, covering 361 trips and provide an affordable option to the community at times when access to a car is a necessity.

Towards Zero Carbon Bute has supported over 40 householders to increase their energy efficiency through advice and advocacy, understand potential renewable energy options and gain access to loans and grants to take action.

Environments are improved by our actions

Fyne Futures bio-diesel produced 11,700 litres of fuel last year from used vegetable oil that would have entered our waterways or landfill. The fuel is used to drive our re-cycling vehicles, 50% Car Bute, Fyne Homes vehicles and a variety of other vehicles, which reduces reliance on fossil-based fuel.

Towards Zero Carbon Bute has engaged with over 300 people to promote walking and cycling as an alternative to car use on short journeys. Our "Be A Zero Carbon Hero" campaign was highly commended as a finalist in Climate Week Awards.

Car Bute members who gave up their cars on joining saved 524 tonnes of CO2 by reducing their driven miles.

Sustainability is achieved by thinking and acting as responsible owners of all resources available to us

Fyne Futures income is derived from grants & donations, contracted work and sales. It is vital that our financial resources are managed in simple, focussed ways that ensure we achieve sustainable economic growth by providing skills development opportunities and create local employment through a green economy.

Renewable Developments

This area of work has been developed with Scottish Government support as a demonstration project and the lessons learned from it can be used for widespread replication to other RSLs and community groups throughout Scotland. It is anticipated that due to the size and scale of the wind energy project, a separate subsidiary will be established to take this project forward. Fyne Futures has a third share in the project and subsequent dividends.



Fyne Homes Wider Community Activities

– delivered in partnership with  Inspiralba

Support to secure resources for wider community activities

Fyne Homes have a long standing commitment to community regeneration activities and a proven track record in securing resources to support activities across our operational area which provides community benefits for our tenants. The importance of Community regeneration and social enterprise activities are clearly outlined within our Strategic priorities:

'At all times consider the demands of the wider community by introducing initiatives through Community regeneration and social enterprise Funding'.

Over the past 10 years £3.5 million in funds have been secured for a range of projects and activities across our operational area. We have delivered 53 Wider Role projects over this timeframe, as well as securing funding from other sources such as Scottish Government INCREASE, Leader and Highlands and Islands Enterprise for community regeneration activities. This includes; support for environmental landscape projects, youth skills and construction skills, development of affordable local produce activities, supporting young homeless tenants, supporting the community recycling sector and a host of other employability related activities.



Recognising the reducing availability of funding for wider community activities, along with ongoing and increasing needs, Fyne Homes has taken a pro active approach to secure income for community activities. Based on the learning from the 3 turbine wind energy project in Gigha, Fyne Homes has been involved in a pilot project over the past 4 years working with Community Energy Scotland and the Scottish Government. The aim of the project is to establish a 3 turbine development to generate significant financial resources over a 20 year period, of which 100% would be used for community benefit.

Supporting Local Produce Activities

Fyne Homes has worked with a number of locally based community organisation to develop Local Produce activities across our operational area. Working with a range of partners and establishing Bute Produce in Rothesay, as well as supporting the Local Produce activities of Tarbert and Skipness Community Trust. Tarbert Healing Garden, Islay Community Garden, Gigha Allotments and Campbeltown Community Orchard and Garden have all received support to provide employment, volunteering and training opportunities, recognising the health and wellbeing benefits from horticulture activities and access to affordable local produce.

Volunteering at your local Horticulture project is a great way to improve fitness and health as well as meeting people from a range of backgrounds. You can learn new skills and access quality locally produced food. For more information contact Inspiralba and we can pass on details of your local community garden.

Fyne Homes Wider Community Activities *cont...*

Supporting Employment and Training

Recognising the need for employment and training opportunities Fyne Homes has secured Scottish Government Support, through the People and Communities fund and Argyll and Islands Leader funding to assist local employers to provide waged employment for unemployed people. These employment opportunities in the Environment, Tourism and Care skills areas are where increased skills are needed. To date 25 employed trainees have been supported in to employment and training posts in South Kintyre and Bute which has the highest concentration of unemployment in our operational area. Employers include; Fyne Futures, Fyne Homes, Kintyre Amenity Trust, Kintyre Recycling, Shopperaide, Bute Advice Centre, Kintyre Youth Café, Machrihanish Dunes, HELP, Kintyre Alcohol and Drugs Advisory Service and Calum's Cabin.

Feedback from employed trainees and employers has been positive, with the first 3 of our employed trainees progressing to longer term employment.

Supporting Inspiralba to deliver community project

Fyne Homes provide ongoing support to Inspiralba, with representation on the charity's board as well as providing office accommodation and management support. We are therefore delighted to see the reinvestment of time and funds generated by the social enterprise in a number of community projects including: Support to Argyll and Bute Social Enterprise Network, (sponsorship of Dragons Den and Volunteer of the Year Awards and match funding for member benefits project), Support to South Kintyre Development Trust (match funding and time to produce Community Plans for the area) and more recently support to Kilkerran Playpark Committee to provide a new playpark (Jock's Adventure Playground) in Campbeltown.



'Inspiralba is a social enterprise set up in 2009 to support economic growth that delivers social and environmental benefits for communities in Argyll and Bute. The Kilkerran Playpark project has been supported as part of our charitable objectives and it has been a pleasure to work with the Kilkerran playpark committee to make the new playpark for Campbeltown a reality, encouraging active play' Tom McKay – Inspiralba Chair (and representative from Fyne Homes board)



*Building Sustainable
Communities*



• **LOCHGILPHEAD**

• **DUNOON**

42 Ralston Road, Campbeltown, Argyll, PA28 6LE

Telephone: 0845 6077117 • Facsimile: 01586 552680

Unit 16J, Highland Avenue, Sandbank Business Park, Dunoon, Argyll, PA23 8PB

Telephone: 0845 6077117 • Facsimile: 01369 703044

The Attic, Manse Brae, Lochgilphead, Argyll, PA31 8RA

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