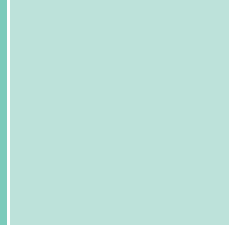
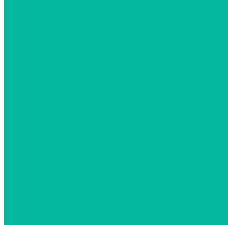
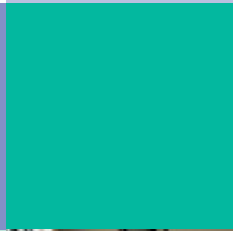
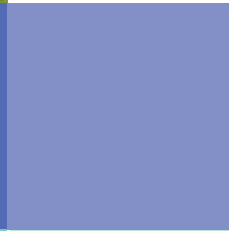
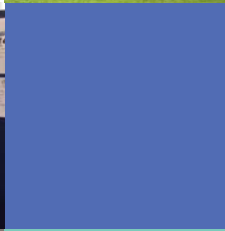
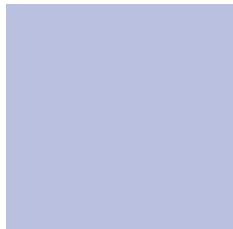




Performance Review | 2014 - 2015



Our Mission Statement:

Building Sustainable Communities

Our Vision:

To be the Landlord of Choice



Cllr. Robin Currie and Tenant Mr Brian Sutherland - Ardfern Opening

Welcome to the Fyne Homes Performance Review for 2014-2015

Highlight of the year has to be the official opening by Councillor Robin Currie of our development at 1-6 The Glebe, Craignish, Ardfarn on 24th April 2015.

The completion of the development was the first social housing in the area for over 50 years.

We currently have a scheme on site to provide 8 flats at Finnartmore, Kilmun and another scheme at St. Cuthberts, Dunoon which will provide a further 17 much needed affordable homes.

Following our AGM last September, Bobby Reid decided to resign from the Management Committee after 53 (yes 53) years as a Voluntary Committee Member. Bobby is the longest serving committee member the association has ever had and quite possibly the longest serving committee member of any registered social landlord in Scotland.

There have been a number of staffing changes during this year.

Nicole Booth, Frances Coyle, James Craig and Robert Jardine joined the Association, whilst Myra Smith, Donnie MacIver, Ian Bence, Kenny Johnson and Marie Bowie left and we wish them all well. Congratulations are in order for Sharon Cole and Tracy Shields who in April 2015, following a staff restructure were appointed Heads of Business Services and Housing respectively.

The RSL Sector as a whole is still facing major challenges in these difficult times. Fyne Homes continues to strive for efficiencies, but not at the expense of Quality or Innovation.

We continue to have excellent working relationships with the Scottish Government, Argyll and Bute Council and our Lenders. These relationships have enabled Fyne Homes to continue developing at a time when many Scottish RSLs have stopped developing.

The Association continues to be a "low risk" Registered Social Landlord with the Scottish Housing Regulator which is an endorsement of our careful measured approaches to financial management and accountability.

We again consulted with some of our tenants to review the content and format of our report and have made some changes to reflect their views.

I'd like to thank everyone involved with Fyne Homes during the year and hope you enjoy reading this review.

Regards,



Tom McKay
Chairman



PERFORMANCE AGAINST THE CHARTER

This section of the report details our performance as at 31st March 2015 against some of the key areas of the Scottish Social Housing Charter.

The Scottish Social Housing Charter was introduced in April 2012. As a landlord, we have to work towards achieving the standards and outcomes contained in the charter.

Further information on the Charter can be found at <http://housingcharter.scotland.gov.uk/>

Homes and Rents

| | |
|------------------------------|------------|
| Total Number of houses | 1,472 |
| Total Rent Due in year | £5,834,614 |
| Average weekly rent increase | 2.8% |

| No of Apts | Apt Size | Average Weekly Rent | Scottish Average | Difference |
|------------|----------|---------------------|------------------|------------|
| 29 | 1 | £56.44 | £64.03 | 11.9% |
| 534 | 2 | £67.13 | £68.54 | 2.1% |
| 648 | 3 | £77.43 | £69.60 | 11.2% |
| 226 | 4 | £88.79 | £75.69 | 17.3% |
| 35 | 5 | £100.72 | £84.04 | 19.8% |

Tenant Satisfaction

The undernoted results are from our satisfaction survey carried out in March 2014.

| Indicator | Outturn | Scottish Average |
|--|---------|------------------|
| Tenants satisfied with overall service | 87.8% | 87.8% |
| Tenants who felt we are good at keeping them informed about our services | 88.6% | 88.9% |
| Tenants satisfied with the opportunities to participate in our decision making | 73.1% | 78.4% |

Quality and Maintenance of our homes

| Indicator | Outturn 2013-14 | Outturn 2014-15 | Trend | Scottish Average |
|--|-----------------|-----------------|-------|------------------|
| Properties meeting the Scottish Housing Quality Standard | 94.4% | 96.4% | 😊 | 91% |
| Time to complete emergency repairs | 2.8 hours | 2.7 hours | 😊 | 5.9 |
| Time to complete non emergency repairs | 5.2 days | 5.3 days | 😞 | 7.9 |
| Reactive repairs completed "right first time" | 82.6% | 88.7% | 😊 | 90.2% |
| Tenants who had repairs or maintenance carried out - satisfaction with the service they received | 85.8% | 85.8% | 😐 | 89.3% |

Neighbourhoods and Community

- For every 100 of our homes, 8.2 cases of anti-social behaviour were reported in the last year.
- 95% of these cases were resolved within locally agreed targets compared to the Scottish figure of 83.2%

Value for Money

| Indicator | Outturn 2013-14 | Outturn 2014-15 | Trend | Scottish Average |
|---|-----------------|-----------------|-------|------------------|
| Rent collected from tenants as a percentage of total rent due | 98.3% | 98.6% | 😊 | 99.5% |
| Rent lost through properties being empty during the year | 2.1% | 1.8% | 😊 | 1.1% |
| Average length of time to relet properties during the year | 38.2 | 56.5 | 😞 | 36.8 |

Complaints

Our complaints procedure has two stages:

Stage 1 – Frontline Resolution which aims to resolve your complaint quickly

Stage 2 – Investigation which deals with those which have not been resolved at Stage 1 or are more complex.

The table below details our performance in this area.

| | 2013-14 | | | | 2014-15 | | | |
|--------------------------------------|---------|-----|---------|-----|---------|-----|---------|----|
| | Stage 1 | | Stage 2 | | Stage 1 | | Stage 2 | |
| Equality related issues | 0 | | 0 | | 0 | | 0 | |
| Other issues | 46 | | 8 | | 63 | | 17 | |
| Total Number of Complaints | 46 | | 8 | | 63 | | 17 | |
| | No. | % | No. | % | No. | % | No. | % |
| Responded to in full | 46 | 100 | 8 | 100 | 63 | 100 | 15 | 88 |
| Upheld | 41 | 89 | 6 | 75 | 54 | 86 | 6 | 35 |
| Responded to within SPSO timescales* | 40 | 87 | 8 | 100 | 57 | 90 | 10 | 67 |

*Scottish Public Services Ombudsman Timescales

Stage 1 – 5 working days

Stage 2 – 20 working days



Fyne Homes is part of the HOME Argyll common housing register and last year saw the launch of our new online housing application and allocations system, as well as the introduction of our revised allocations policy.

We worked in collaboration with Argyll & Bute Council and our other Home Argyll social landlord partners on both the requirements of the new system and the detail of the policy, and consulted our applicants on their views in relation to the policy changes. The new allocations policy has a revised 'points' system which has been developed to make sure that those deemed as having the greatest housing need will be prioritised on our housing waiting list.

As a result of the new online system applicants can now register, review or change their housing application at a time and place that suits them, instead of having to call or attend our offices. For applicants who do not have online access we have computers set up in 3 of our 4 offices for their convenience and a member of staff will assist where required. We also have paper applications for those who prefer not to use an online system at all, so everyone's needs and preferences are catered for.

As part of the application process and to help us to provide more holistic advice and support, applicants now go through the 'housing options' questionnaire. Once completed this offers helpful information on a variety of things tailored to the applicant's answers, such as job vacancies and Scottish Government schemes for buying a home.



Getting involved

We have had a little difficulty this past year trying to engage tenants to become more involved and have more of a say in how the Association is run. We would like to encourage more tenants to take part in things like policy consultations and tenant groups. In particular we would love to have more people involved in our Better Services Team (BeST) where Tenants have the opportunity to scrutinise our performance and really make a difference in the direction for Fyne Homes. If that is something you would like to be part of please call or visit your local office for more information.



Getting support

Our housing team has assisted lots of our customers with queries and concerns this past year, relating to a variety of matters such as homelessness, anti social behaviour, tenant reward, neighbour disputes and of course getting a new home. We work alongside key partners to provide an effective and rounded service wherever possible, for example Police Scotland,

Environmental Services, Social Work and other support services working in each local area. Our team have good working relationships with these and other partners, with the main objective being to put our customers at the heart of everything we do.

Through Argyll Networks, Fyne Homes has resources dedicated to helping our tenants with things like benefits reviews and applications, appeals, energy advice and budgeting. Margo Allan, Tenancy Officer, fulfills this role for us.

Our tenants tell us that Margo has been a great help to them, particularly in relation to financial gain, reduced stress and feeling much happier in their tenancy. Here are some of the quotes our tenants gave us about Margo and the service she provides, taken from a recent customer satisfaction telephone survey:-

"I was off sick from work and no-one was helping. She was amazing."

"Margo sorted out a lot of problems. It makes life easier."

"Just for the record Margo has been absolutely amazing."

If you would like help from Margo, call or visit your local office and we will arrange a convenient time and place to suit you.

Lettings

Last year we re-let 196 properties and our biggest area for turnover was Bute. Nearly 46% of the properties we re-let were 1 bedroom flats, compared to a very low turnover of family sized homes:

| | 0 bed | 1 bed | 2 bed | 3 bed | 4 bed | 5 bed | Totals | Stock | % Turnover |
|------------|-------|-------|-------|-------|-------|-------|--------|-------|------------|
| Bute | 8 | 44 | 25 | 3 | 2 | 0 | 82 | 517 | 16 |
| Cowal | 0 | 22 | 20 | 1 | 1 | 0 | 44 | 345 | 13 |
| Kintyre | 0 | 14 | 7 | 13 | 0 | 0 | 34 | 253 | 13 |
| Mid-Argyll | 0 | 10 | 21 | 5 | 0 | 0 | 36 | 280 | 13 |
| Totals | 8 | 90 | 73 | 22 | 3 | 0 | 196 | 1395 | 14 |

We also helped 8 tenants with a mutual exchange. If you would like to be on our housing register or put your property forward for a mutual exchange, speak to your local housing officer who will be able to help.

Quotas

Wherever possible we try to allocate 50% of our properties to homeless applicants. Often we are unable to do this for several reasons. For example in Bute the number of homeless people is fortunately very low and also the available housing is quite high. In Kintyre however the demand is higher, although not in the mainland area where Fyne Homes provides housing.

We have worked in close partnership with Argyll & Bute Council Housing Services this past year to ensure we are housing those applicants affected by homelessness, as quickly as possible. At present Fyne Homes and the other HOME Argyll partners are discussing how we can best set targets for housing people affected by homelessness.


Our allocations to transfer applicants has dropped back down this last year, as in 2013/14 there was a focus on transferring existing tenants affected by bedroom tax.

| Quotas | | | | |
|--------------------------------|---------|---------|---------|--------------------------|
| | 2012/13 | 2013/14 | 2014/15 | Quota as per HOME Argyll |
| Existing association Tenants | 24% | 30% | 23% | 50% |
| Housing list direct Applicants | 54% | 57% | 60% | 25% |
| Homeless Applicants | 22% | 13% | 17% | 25% |

Arrears

We are very proud of our arrears performance in Fyne Homes, and they remain well below the 2.5% combined target for current and former arrears. We have a centralised arrears team who work alongside our housing officers to make sure that our tenants who are in difficulty are given every opportunity to make payment arrangements that are realistic and affordable. We understand that life has its ups and downs and sometimes finances can be hard to prioritise.


We also worked very closely again this year with our partners in housing benefit to ensure that the under occupancy charge did not adversely affect our tenants or our rental revenues. Going forward we will continue to work collaboratively to help mitigate the impact of universal credit, which is expected to be rolled out in Argyll & Bute from March 2016.

| Current & Former Arrears - Percentage of Gross Rental Income | | | | | |
|--|---------|---------|--------|---|-----------------------|
| 2012/13 | 2013/14 | 2014/15 | Target | Trend | Peer Averages 2013/14 |
| 1.11% | 1.52% | 1.07% | 2.5% |  | 2.2% |

Voids

Our void levels continue to increase and give cause for concern, particularly in the areas where we have a lot of flats and few houses. We know from the housing waiting lists that people's preferences have changed over the years and that many people prefer to live in houses rather than flats, and like to have their own garden. We have difficulty letting certain properties due to the type, size or location, and we classify these as 'hard to let properties'. Bute has a high number of 'hard to let' properties and also an oversupply of housing, which means we often have properties lying vacant for long periods of time. We are similarly affected in Cowal, with difficulty letting some of our properties within tenement buildings.




An example of a 'hard to let' would be a bedsit or one person size flat, or perhaps in areas that applicants do not feel are desirable. We are always looking for ways to reduce the time to re-let our houses and we work closely with our maintenance colleagues who do an excellent job of keeping our homes in very good condition and up to the standards expected by the Scottish Government, applicants and tenants alike.

| Average Length of days to re-let homes | | | | | |
|--|---------|---------|--------|---|-----------------------------------|
| 2012/13 | 2013/14 | 2014/15 | Target | Trend | Scottish Averages for ARC 2014/15 |
| 40.97 | 38.2 | 54.03 | 28 |  | 36.9 |

- Spent £2,276,622 maintaining and upgrading the housing stock
- Issued 3719 works orders
- Factored 348 owner's 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 2014/15 the Association carried out 3719 reactive repairs and we achieved the following against our target response times:

| Category | Target Response Time | Out-turn 2013/14 | Out-turn 2014/15 | Target | Trend |
|-----------|----------------------|------------------|------------------|--------|---|
| Emergency | 6 hours | 98% | 97% | 95% |  |
| Urgent | 3 working days | 93% | 91% | 95% |  |
| Routine | 10 working days | 90% | 89% | 95% |  |

Hanover Telecare, our 24hr repairs services handled 417 emergency calls during the year.

Looking After the Stock

The Association spent £2,276,622 maintaining and upgrading its housing stock. The table below shows how the money was spent.

| | Total Spend | % of Spend |
|----------------------|-------------|------------|
| Reactive | £656,930 | 34% |
| Planned/Cyclical | £544,204 | 21% |
| Capital Improvements | £1,075,488 | 45% |
| Total | £2,276,622 | 100% |

Planned Maintenance & Capital Improvements

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

In 2014/15 we carried out the undernoted improvements:

- Kitchen Replacement, Central Heating & Rewiring to 54 properties
- Window Replacements to 126 properties
- Central Heating Replacements to 11 Properties
- Rewiring to 9 properties
- Kitchen Replacement and Rewiring to 4 properties
- Central Heating Replacement & Rewiring to 3 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 2014/15 our cyclical maintenance works included:

- servicing of all our gas central heating systems and appliances
- electrical safety testing
- painterworks to 30 developments throughout Bute, Cowal, Mid Argyll and Kintyre

Aids & Adaptations

Funding of £87,131 was received, from the Scottish Government. This enabled us to carry out adaptations such as level access showers and stairlifts to 30 properties which has allowed tenants to remain in their current homes.

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.

Gas Safety Inspections 2014/15

| No of services | Services completed within 12 months | % completed within 12 months | Services up to 30 days late | Services up to 90 days late | Services more than 90 days late |
|----------------|-------------------------------------|------------------------------|-----------------------------|-----------------------------|---------------------------------|
| 857 | 854 | 99% | 1 | 1 | 1 |

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 the final 14% of our properties throughout Bute, Cowal, Mid-Argyll & Kintyre. We now have stock condition information for 91% 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.

Fyne Heat

The Association was successful in its bid to the Climate Challenge Fund to develop our Fyne Heat project and was awarded £83,306 of funding.

We want to be able to provide tenants with homes they can afford to heat and the aim of the project is to help our tenants change or adapt their behaviour to achieve this. Tenants will benefit by reducing their household spend in relation to energy use and will be less likely to experience fuel poverty and the environment will benefit in a reduction of carbon emissions due to reduced energy use.

- Fyne Homes staff have been trained to give energy advice to tenants on a dedicated Fyne HEAT telephone line and also through home visits.
- 3 x Part-time energy advisors will also be recruited for 20 week contracts, based in Lochgilphead, Campbeltown & Dunoon.



Our Power Community Benefit Society

The Association is registered as a member of Our Power Community Benefit Society. Through their non profit making subsidiary, Our Power Energy, we will in the future be able to offer our tenants access to a more competitive rate for their energy prices with expected savings of up to ten percent on their household utility bills compared to standard commercial tariffs.

Initially our empty properties and new build stock coming off site will be transferred to Our Power Energy and new tenants will have the opportunity to remain with Our Power or choose an alternative energy supplier.



FINANCIAL HIGHLIGHTS

Consolidated Income & Expenditure

£,000 31st March 2014 31st March 2015

Income

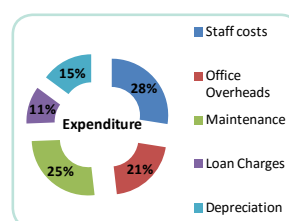
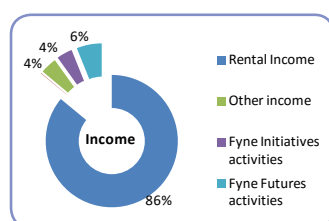
| | | |
|-----------------------------|--------------|--------------|
| Rental Income | 5,588 | 5,822 |
| Investment Income | 2 | 7 |
| Other Income | 358 | 272 |
| Fyne Initiatives Activities | 279 | 258 |
| Fyne Futures Activities | 431 | 413 |
| Total Income | 6,658 | 6,772 |

£,000

31st March 2014 31st March 2015

Expenditure

| | | |
|--------------------------|--------------|--------------|
| Staff Costs | 1,560 | 1,570 |
| Office Overheads | 1,329 | 1,180 |
| Maintenance | 1,259 | 1,498 |
| Loan Charges | 681 | 612 |
| Depreciation | 804 | 850 |
| Total Expenditure | 5,633 | 5,710 |



Consolidated Balance Sheet Summary

£,000 31st March 2014 31st March 2015

| | | |
|--|---------------|---------------|
| Housing Properties | 25,864 | 26,527 |
| Other Fixed Assets | 1,842 | 1,841 |
| Total Fixed Assets | 27,706 | 28,368 |
| Current Assets | 4,228 | 3,476 |
| Current Liabilities | 4,007 | 2,652 |
| Net Current Assets | 221 | 824 |
| Total Assets less Current Liabilities | 27,927 | 29,192 |
| Long Term Loans | 19,326 | 19,577 |
| Pension Scheme Deficit | 762 | 695 |
| Revenue reserves | 7,839 | 8,920 |
| | 29,927 | 29,192 |

Full copies of the audited accounts are available on our website or from any of our offices.

Facts and Figures

Extracts from the group accounts for the year ended 31st March 2015

- **Total investment by Fyne Homes is just over £110 million**
- **Long Term loans now total £19.6 million**
- **Scottish Government funding for 2014/15 was £981,264**
- **Total reserves at the year end are £8.9 million.**

Completed

Ardfern

Fyne Homes staff and Committee were joined by local councillors, contractors, funders and members of the local community for the official opening of our latest development at 1-6 the Glebe, Craignish, Ardfarn on 24th April 2015.

The ribbon cutting ceremony was performed by one of the new tenants Mr Brian Sutherland and Councillor Robin Currie.

Mr Sutherland said ***“We are delighted with our new home after years of waiting”***

The completion of the development is the first social housing in the area for over 50 years and is a combination of the efforts of the Design Team, some members of the local community and lengthy negotiations with the Church of Scotland who owned the site. Although there was much resistance along the way, we eventually succeeded in building 6 much needed affordable family homes for the area. All of the houses were allocated to members of the Ardfarn and Craignish community in accordance with our Local Lettings Initiative.

Just under £1Million was invested in the project from Airdrie Savings Bank and Argyll & Bute Council and the works were carried out within budget by MacLeod Construction Ltd of Lochgilphead



On site

St Cuthbert's Dunoon

Following on from the successful public hearing last year, MacLeod Construction made a site start in February 2015 on 17 rented general needs flats which will help to address the demand for affordable homes in this area. Completion is expected April 2016.

The developments costs are in the region of £2.2Million and are supported and funded by £1.7Million from the Scottish Government and Argyll and Bute Council and £0.5Million of private finance from Santander.

Kilmun

Our development of 8 rented flats overlooking the Holy Loch commenced on site in January 2015 with an expected completion date of November 2015.

Development costs are in the region of £1 Million and are supported and funded by £0.7Million from the Scottish Government and Argyll and Bute Council and £0.3Million of private finance from Santander.

In a move away from traditional construction methods, the developer, MacIntosh Homes is using the Econekt build system of Insulated Concrete Formwork (ICF) which enables a quicker build with excellent thermal efficiency and structural strength.



Future opportunities

Spence Court, Dunoon

Argyll & Bute Council has given approval for the Spence Court site to be disposed to Fyne Homes. A site start is anticipated for April 2016 and will provide in the region of 15 2/3 bedroom family homes and 1 special needs home.

Management Committee 2014-15

| | | | |
|------------|--------------------------|------------|-----------------------------|
| D Anderson | | S MacLeod | |
| I Dunn | Secretary | T McKay | Chairman |
| T Harrison | | J McMillan | Convener Staffing Committee |
| H Kirk | | L Scoullar | |
| M Lang | | P Wallace | Vice Chairman |
| A Mack | | | |
| P Lingard | Convenor Audit Committee | | |

Following our AGM in September, Bobby Reid decided to resign from the Management Committee after 53 years as a voluntary committee member. Bobby was a former Chairman of the Association and Convenor of various sub committees over the years.

In 1961, Bobby joined the William Woodhouse Strain Housing Association Committee which subsequently merged with Bute Housing Association in 2002 to become Fyne Homes Ltd. Bobby is the longest serving committee member the association has ever had and quite possibly the longest serving committee member of any registered social landlord.

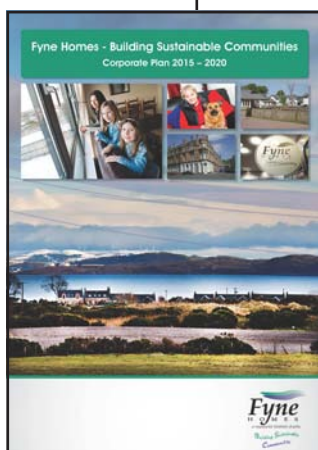


Bobby will be missed from Fyne Homes Management Committee for the wealth of knowledge he has in relation to community and housing matters. He will however retain his interest in the subsidiary boards of Fyne Futures and Fyne Initiatives and as a Trustee of the William Woodhouse Strain Trust.

We currently have 12 elected members and two observers. We hope they will become elected members at the AGM, which would bring our complement up to 14 leaving one vacancy.

Four people took out membership of Fyne Homes during the year; however 17 shares were cancelled for various reasons leaving us with an active membership of 140 at the end of March 2015.

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.



Corporate Plan

During the year we undertook a full review of our Corporate Plan which was facilitated by A Clark of InspirAlba Ltd. This was undertaken in consultation with staff and Committee Members and the resultant document has a much fresher, modern approach.

Copies of our Corporate Plan 2015-2020 can be obtained from our offices or viewed on our website www.fynehomes.org.uk

IT Developments

Website

During the year we decided on a revamp of our website. Five companies were invited to tender and the successful company was Kissweb Design. A workgroup was set up which included staff and Committee members to look at various design options and content. The new website went “live” on 1st July 2015 and we hope it will be much more user friendly and informative to the people who visit it. www.fynehomes.org.uk

New features include being able to log a repair directly and “Quick Links” on the front page to help people find what they are looking for more easily. The website will continue to be developed over the coming months



Human Resources Management System

The Association has invested in a new Human Resources Management System called Cascade which will hold all the information we require for our staff and Committee members. The system will streamline our administration processes in this area and boost efficiencies. The system also has an element of “self serve” which will enable mobile staff and those in our rural offices to easily access the various services on offer.

We are currently in the process of migrating all our data onto the new system which we hope will be operational by the end of December 2015.

FYNE HOMES WIDER COMMUNITY ACTIVITIES

Fyne Homes Investing in our Communities

The Fyne Group aims to maximise the social, environmental and economic benefits in our area. We work in partnership with a number of community based organisations to deliver project activity which meets specific needs identified by the wider community and our tenants. Fyne Homes has been able to work with local social enterprise InspirAlba, to secure resources for delivering our community regeneration activities.

Supporting Employability Opportunities

People and Communities funding has been used to support employment training opportunities for unemployed people. This has involved working with a range of employers and providing support to assist employers and employed trainees to sustain and make the most of the placement opportunity. Over the 2 years the project has supported 45 employed trainees, primarily with Social Enterprises or Community Projects, with one private sector Tourism business. 83% of employed trainees have been able to use their

experience to progress on to longer term employment, self employment and further education.

'I was unemployed for quite a while before I started working here. I really love it and hope to get a full time job'. Jamie, Kintyre Recycling.

Jamie has been retained in employment by Kintyre Recycling as part of their staff team.



Supporting Community Gardens to deliver Therapeutic, Health and Skills Development

People and Communities funding has assisted 3 community garden projects to support employability, volunteering and training opportunities. This enabled each of the community gardens to employ Supervisor/Co-ordinator to engage with and support local people to gain skills and experience as well as increasing social interaction. Funding was also secured from the Voluntary Action Fund to assist with volunteer recruitment. 84 new volunteers were recruited to community horticulture projects of whom 65 had additional barriers (this includes people with mental health issues, disabilities, care commitments and a range of other barriers).

'The support received from Fyne Homes is invaluable. The Community Horticulture project supports Campbeltown Community Orchard and Garden to provide employment and volunteering opportunities, which are a vital part of the work we do at CCOG which benefits the garden and the community as a whole'.

Tracy Chambers, Office Manager, Campbeltown Community Orchard & Garden.



Fyne Futures continues to grow from strength to strength. The last financial year 2014/15 saw many successful changes managed by the core team. We have been driving quality and excellence across all parts of the business.

In delivering our charitable aims we have supported 26 unemployed people with volunteering opportunities and work-based training roles. All but 1 left to positive destinations which included moving into further education, self-employment and full time work.

We undertook many projects which can be viewed at - www.fynefutures.org.uk/who-are-fyne-futures/our-projects/ from tackling food poverty to bringing back heritage varieties of Bute potatoes.

Bute Produce is one of just five sites across the UK that has been accredited by Royal Botanic Gardens Edinburgh to deliver Certificate in Practical Horticulture. The first 6 delegates successfully completed the course delivery by Ronnie Armstrong, Horticultural Leader. This is a significant achievement! Bute Produce Heritage Horticulture Training Centre has also delivered two in-takes of Grow Your Own Workshops following a pilot programme to develop the course. Other training events being developed will include the heritage art of seed saving and composting for growing food.



ReStyle, one of the first re-use outlets in Scotland to achieve Revolve accreditation, has delivered excellent customer service over the year. Over 689 households purchased quality pre-loved furniture. 745 items at 15,941kg were diverted from landfill back into the community. A new part time post has been introduced.

Recycling, despite some challenges with vehicles and plant, have had a tremendous year. The number of households participating in kerbside collection increased by 123 during the year, moving up total participation rates from 29% to 33%. The team also made changes to how recyclable materials are processed which greatly improved the quality sent to market. Over 400 tonnes of recyclable material was recovered last year.



Car Bute has maintained a steady performance. The community car club has broadened its membership base which now includes individuals, community organisations, and businesses. Car Bute has also become an asset for the tourism sector on the island with visitors joining as temporary members to access our wonderful island beyond Rothesay. The fleet has been updated to ensure members have access to fuel-efficient reliable vehicles. A total of 21,616 miles were driven by 107 members.

There was much to celebrate at the financial year end and much to look forward to for 2015/16. To keep up to date with us check out our website www.fynefutures.org.uk follow us on Twitter [www.twitter.com/TZCB](https://twitter.com/TZCB) and like us on Facebook:

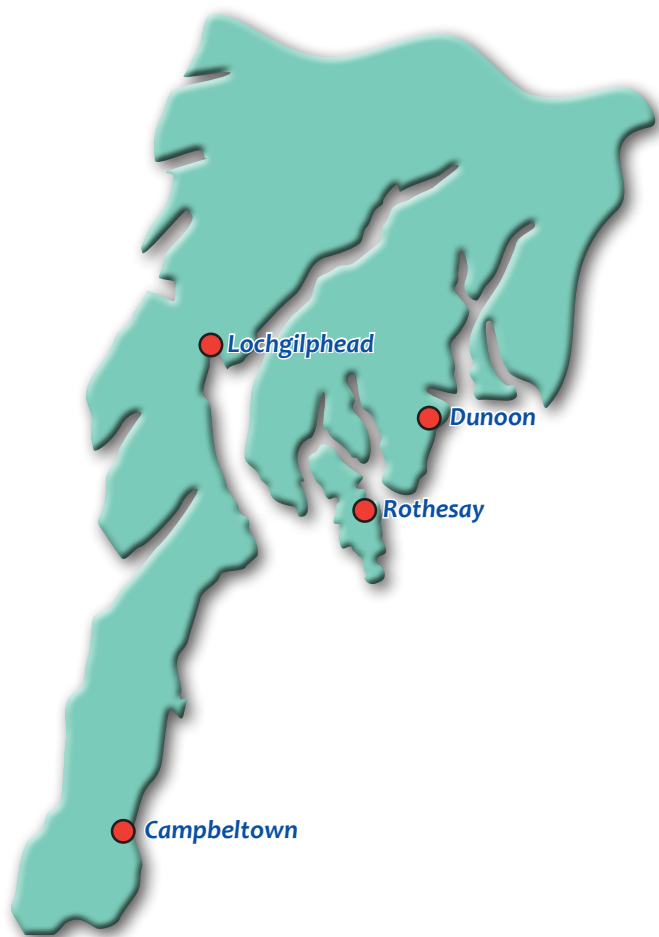
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www.facebook.com/pages/Towards-Zero-Carbon-Bute

Kintyre Wind Turbine Project

Following on from a public hearing at Glenbarr on 5th June 2014, Fyne Futures' planning application for a three turbine development at Auchadaduie, Glenbarr was approved. The Scottish Government has encouraged and supported the development of this community benefit pilot, recognising the role of Housing Associations in sustainable and thriving rural communities. Any surpluses from the project, over the 20 year life of the turbines, will be 100% used for community based projects within Argyll and Bute.







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