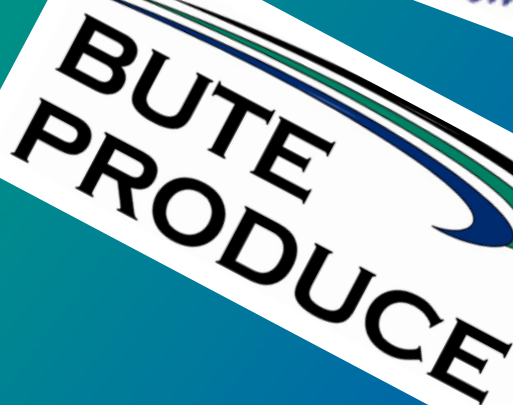
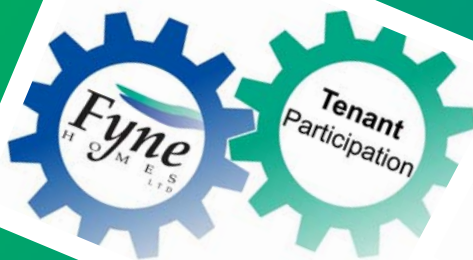


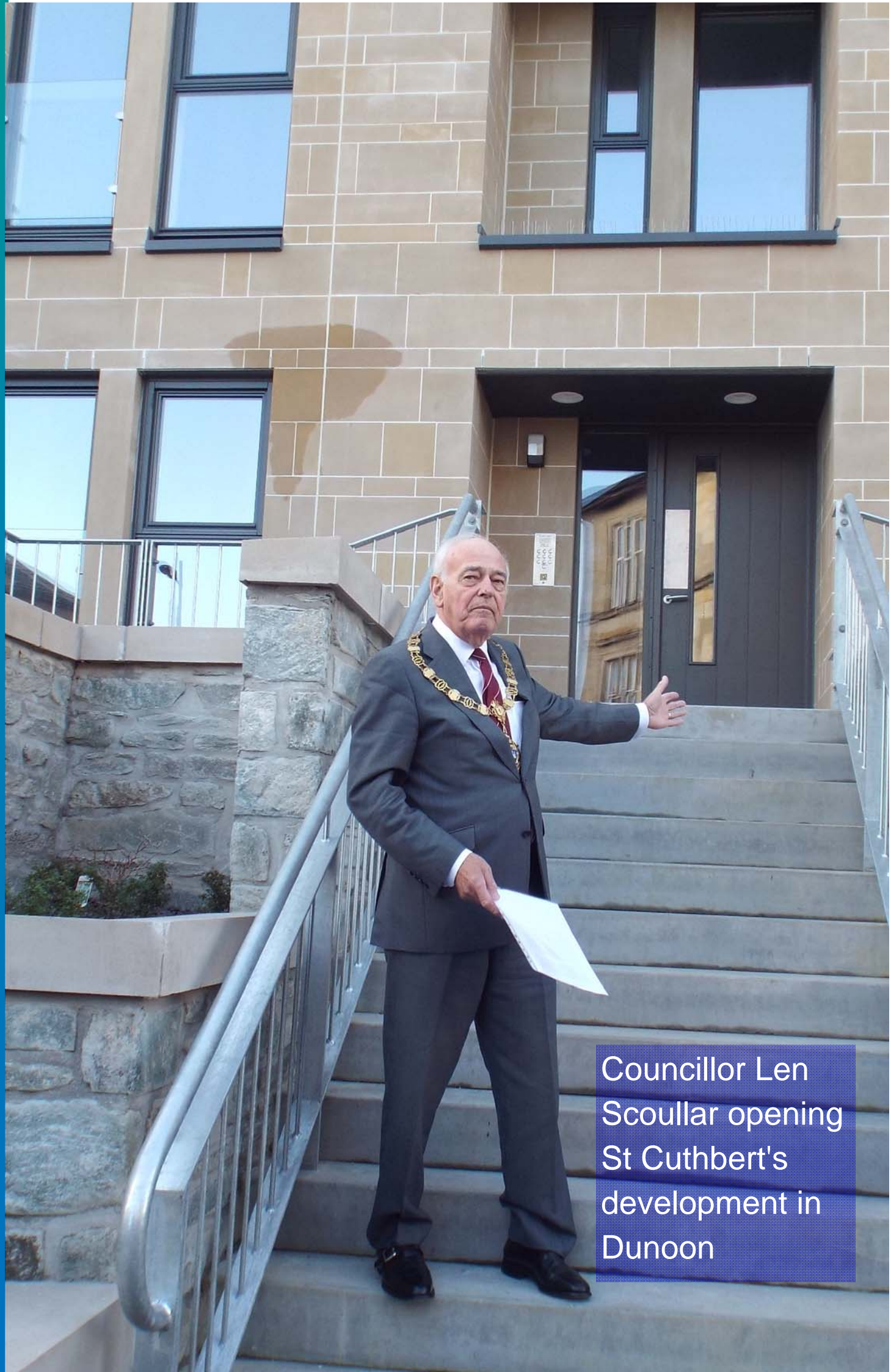
Performance Review

2016—2017



*Building Sustainable
Communities*





Councillor Len
Scoullar opening
St Cuthbert's
development in
Dunoon

Chairs Message



Welcome to the Fyne Homes Performance Review for 2016-2017

My first year in office has been an exciting and interesting one with significant strides being made in delivery of our ambitious Corporate Plan.

Substantial investment in development has been made. 3 schemes came off site during the period providing 31 rented homes in Dunoon, Kilmun and Lochgilphead.

A further 4 schemes are on site which will provide 16 rented homes at Spence Court, Dunoon, 12 rented homes at Lochgilphead High School site Phase 5, and 6 rented units at Minard.

Effective allocation of void properties remains a challenge in Rothesay as a consequence of shifting demographics, and noteworthy investment has been made in upgrading these homes with a view to attracting more tenants.

We continue to have an active programme of tenant engagement and have also been pleased to assist many with effectively managing their fuel bills.

Support to the front-line continues to be of high quality enabling effective delivery of services to tenants through our IT, Finance, HR and Governance functions.

A number of new employees have been welcomed to the Fyne Homes' team this year, settling in well and contributing to a smooth continuation of service delivery.

Finally, I would like to extend my sincere thanks to all staff and Committee members whose hard work and dedication contribute so much to our continued success.

Peter Wallace

Peter Wallace
Chairman

Performance Against The Charter

As a landlord we have to work towards achieving the standards and outcomes contained in the Scottish Social Housing Charter. This section of the report details our performance as at 31st March 2017 against some of the key areas.

The Scottish Housing Regulator uses the findings from their analysis of the charter results to inform their regulatory activity and level of engagement with landlords and we are pleased to say the Fyne Homes continues to have a low level of engagement. Further information on the Charter can be found at <http://housingcharter.scotland.gov.uk/>

Homes and Rents

| No of Homes | Apt Size | Average Weekly Rent | Scottish Average | Difference |
|-------------|----------|---------------------|------------------|------------|
| 29 | 1 | £60.82 | £66.55 | 8.6% |
| 554 | 2 | £72.43 | £71.67 | 1.1% |
| 665 | 3 | £83.49 | £73.13 | 14.2% |
| 226 | 4 | £95.25 | £79.42 | 19.9% |
| 35 | 5 | £107.48 | £88.02 | 22.1% |







Total Number of houses 1,507

Total Rent Due in year £6,220,622– Rent Collected £6,097,909 (98.03%)

Average weekly rent increase 2.11%

Tenant Satisfaction

The undernoted results are from our satisfaction survey carried out in March 2017. These surveys are carried out every 3 years.











| Indicator | Outturn 2014 | Outturn 2017 | Trend | Scottish Average | Comparison |
|--|-----------------|-----------------|--|---------------------|---|
| Tenants satisfied with overall service | 87.8% | 87.1% |  | 89.7% |  |
| Tenants who felt we are good at keeping them informed about our services | 88.6% | 89.3% |  | 89.3% |  |
| Tenants satisfied with the opportunities to participate in our decision making | 73.1% | 67.3% |  | 83.8% |  |

Neighbourhoods and Community







- 99 cases of anti-social behaviour were reported in the last year compared to 74 last year.
- 99% of these cases were resolved within locally agreed targets compared to the Scottish figure of 87.2%

Performance Against The Charter

Quality and Maintenance of our homes

| Indicator | Outturn 2015-16 | Outturn 2016-17 | Trend | Scottish Average | Comparison |
|--|-----------------|-----------------|---|------------------|---|
| Properties meeting the Scottish Housing Quality Standard | 96.4% | 96.1% |  | 93.6% |  |
| Time to complete emergency repairs | 2.2 hours | 3.2hrs |  | 4.7hrs |  |
| Time to complete non -emergency repairs | 6.2 days | 5.9 days |  | 7.1days |  |
| Reactive repairs completed “right first time” | 86.7% | 85.5% |  | 92.4% |  |
| Tenants who had repairs or maintenance carried out - satisfaction with the service they received | 85.8% | 84.7% |  | 90.6% |  |

Value for Money Complaints

| Indicator | Outturn 2015-16 | Outturn 2016-17 | Trend | Scottish Average | Comparison |
|---|-----------------|-----------------|---|------------------|---|
| Rent collected from tenants as a percentage of total rent due | 98% | 98% |  | 99.6% |  |
| Rent lost through properties being empty during the year | 2.3% | 1.8% |  | 0.9% |  |
| Average length of time to relet properties during the year | 56.3days | 46.4days |  | 31.5days |  |

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.

| | 2015-16 | | | | 2016-17 | | | |
|--------------------------------------|-----------|-----|----------|-----|-----------|----|----------|----|
| | Stage 1 | | Stage 2 | | Stage 1 | | Stage 2 | |
| Equality related issues | 0 | | 0 | | 0 | | 0 | |
| Other issues | 17 | | 5 | | 22 | | 8 | |
| Total Number of Complaints | 17 | | 5 | | 22 | | 8 | |
| | No | % | No. | % | No | % | No | % |
| Responded to in full | 17 | 100 | 5 | 100 | 21 | 95 | 6 | 75 |
| Upheld | 12 | 71 | 3 | 60 | 8 | 38 | 0 | 0 |
| Responded to within SPSO timescales* | 14 | 82 | 5 | 100 | 17 | 81 | 5 | 83 |

*Scottish Public Services Ombudsman Timescales

Stage 1 – 5 working days

Stage 2 – 20 working days

Housing Highlights

Housing Management

Our housing management team went through restructure and recruitment changes this year, and we are in better shape to serve our customers than ever. We recognised that over time there had been a combination of legislative changes and focus from the Scottish Government and the Scottish Housing Regulator on things such as tenant scrutiny and building new affordable homes. This has meant roles have evolved and changed too.

In response to this we created 3 Team Leader roles, which enhanced the role of 3 of our existing staff. This has meant we are able to deal more efficiently and effectively in our day to day running of the team. Examples of the benefits are that more people are able to take complaints escalations and have enhanced authority levels, helping to minimise wait times for both customers and staff.

As well as enhancing roles we have also recruited 2 new team members, Housing Officer Jacqui Matheson and Tenant Participation Officer Craig Baxter. Jacqui joins Beverley in our Dunoon office where we have been, and continue to, increase our housing stock. Jacqui brings a wealth of experience with her, having had a variety of housing roles in a large Scottish local authority. Many of our tenants will already know Craig from working in our Development and Technical Services departments prior to taking on the Tenant Participation role.

Getting involved through Tenant Participation

This year we continued to focus on improving and increasing the opportunities our tenants and other customers have to participate in Fyne Homes decision making processes.

Areasha Whitelaw {pictured}, one of our housing Admin Officers, made great inroads winning a Tenant Participation Advisory Service award two years in a row for Fyne Homes with her efforts. During this time it became more apparent that a dedicated full time position was needed and Areasha handed over the mantle to Craig, who has taken on the role with equal enthusiasm.



As well as our Christmas and Easter fun events we have run a successful summer programme promoting tenant participation, energy efficiency, welfare and money advice at a number of locations, getting out and about amongst our tenants to hear their views as well as giving something back.

We also had fun and learned about science alongside the Gigha Primary school children, and are looking forward to doing more with local schools in the coming year, as well as working with other partners and agencies.



There are lots of opportunities for you to participate in Fyne Homes decision making processes, so if you would like to have your say or just want to come along to our events for the social side of things we would love to hear from you. For more information on how you can get involved please call Craig Baxter on **0345 607 7117** or email postmaster@fynehomes.co.uk. Or alternatively check our Facebook page.

Getting support from Money Skills Argyll

We continue to provide much needed and welcome tenancy support on money management and money advice, including welfare advice and assistance with benefits applications. This is provided by Margo Allan for Fyne Homes, and is currently funded by the Big Lottery Fund. Margo works closely with other partners such as Bute Advice and Citizens advice among others to ensure a well-rounded support service is in place for anything outside of her expertise and remit.

We realise that sometimes tenants need help but don't like to come to their landlord because they may have arrears or other problems. That's why Margo's only priority is helping our customers, regardless of what else may be going on with their tenancy.

Speaking to someone like Margo can not only benefit you financially but also can reduce stress related to money and other tenancy worries. 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.



Housing Highlights

Lettings

Last year we let 236 properties, of which 29 were adapted in some way. Our largest turnover was again in Bute, and we also facilitated a further 6 moves via our mutual exchange policy.

| | 0 bed | 1 bed | 2 bed | 3 bed | 4 bed | 5 bed | Totals | Stock | % Turnover |
|-------------------|----------|------------|-----------|-----------|----------|----------|------------|-------------|------------|
| Bute | 7 | 55 | 32 | 5 | 0 | 0 | 99 | 528 | 19% |
| Cowal | 0 | 35 | 24 | 0 | 0 | 0 | 59 | 364 | 16% |
| Kintyre | 0 | 8 | 8 | 9 | 0 | 0 | 25 | 250 | 10% |
| Mid-Argyll | 0 | 16 | 31 | 6 | 0 | 0 | 53 | 382 | 14% |
| Totals | 7 | 114 | 95 | 20 | 0 | 0 | 236 | 1524 | 15% |

Housing Allocations

We try to offer 50% of our vacant properties to homeless applicants, and to house those applicants within 26 weeks. Sometimes this is not possible because of the high demand and low turnover of houses in some areas, and sometimes it is not required because of low numbers of homeless cases such as on the Isle of Bute.


| Quotas | | | | |
|--------------------------------|---------|---------|---------|--------------------------|
| | 2014/15 | 2015/16 | 2016/17 | Quota as per HOME Argyll |
| Existing association Tenants | 23% | 19% | 22% | 25% |
| Housing list direct Applicants | 60% | 55% | 50% | 25% |
| Homeless Applicants | 17% | 26% | 28% | 50% |

We also work in close partnership with Argyll & Bute Council Housing Services, ACHA, Dunbritton and West Highland Housing Associations to ensure we meet the housing demand wherever possible across Argyll & Bute through our common housing register.

Housing Highlights

Value for money

Our rent due which was collected came in below the Scottish Average at 98% due to rent lost on homes that were empty, which is linked to our lengthy re-let times mentioned in the 'voids' section. Our housing and income teams however have worked hard to ensure the arrears levels remain well below the 2% target, by working closely with our tenants to prevent arrears getting out of control. We offer money and benefits advice and agree affordable repayment plans for those in difficulty.

| Rent due collected | | | | |
|--------------------|---------|---------|---|--------------------------|
| 2014/15 | 2015/16 | 2016/17 | Trend | Scottish Average 2016/17 |
| 98.60% | 98.40% | 98% |  | 99.6% |

At the recent rent consultation we had the following quote from one of our tenants.

"In reply I would like to say, the flat I have, which I consider excellent value, including proposed rent increase. I could not have been allocated a better flat (in my opinion) in the whole of Rothesay. I have lived over 5 and half years in a quiet street with an excellent communal garden area which is extremely well kept and maintained. Fyne Homes I consider excellent landlords and have always been spot on with any repair calls. Speaking for myself in social housing, I could never have had better anywhere in the UK, so I personally feel the proposed rent increase is more than fair and understandable in today's climate."

Neighbourhood

Anti-social behaviour can relate to neighbour nuisance matters such as issues with children playing or pet noise or mess. It can also be something more serious such as criminal behaviour. Fyne Homes has targets times to respond to issues, ranging from 1- 7 working days depending on the complaint, although where possible we will always try to respond on the day the issue is reported.

Going forward we intend to change our targets from 'respond to' times to 'resolved' times as this is the measure looked at by the Scottish Housing Regulator.

| Cases of anti-social behaviour per 100 homes | | | |
|--|---------|---------|--------------------------|
| 2014/15 | 2015/16 | 2016/17 | Scottish Average 2016/17 |
| 8.2 | 5 | 6.6 | N/A |

| Cases of anti-social behaviour resolved within locally agreed targets | | | |
|---|---------|---------|--------------------------|
| 2014/15 | 2015/16 | 2016/17 | Scottish Average 2016/17 |
| 95% | 100% | 99% | 87.2% |

For more information on dealing with or reporting anti-social behaviour get in touch with us and one of our local housing staff will be happy to discuss this with you.

Completed

Development Highlights

St. Cuthbert's, Dunoon

Fyne Homes' staff and Committee were joined by local councillors, contractors, funders and members of the community for the official opening of our latest development at the site of the former St. Cuthbert's church in Dunoon town centre on 7th November, 2016.

The Official Opening and ribbon cutting ceremony was performed by Councillor Len Scoullar.

The development provides 15 new affordable, energy efficient general needs flats which help address the demand for affordable homes in the area.



Project Funding:

| | |
|------------------------------------|---------------------|
| Scottish Government | - £ 959,871 |
| Argyll & Bute Council (SHF) | - £ 554,500 |
| Argyll & Bute Council (SHF – Loan) | - £ 201,193 |
| Private Finance (Santander) | - <u>£ 493,323</u> |
| Total | - <u>£2,208,887</u> |

Riverside Drive, Lochgilphead

The development at Baddens now named Riverside Drive in Lochgilphead was completed by MacLeod Construction in March, 2017 and consists of 6 x 1 bed flats for affordable rent.



Project Funding:

| | |
|-----------------------------|-------------------|
| Scottish Government | - £385,776 |
| Argyll & Bute Council (SHF) | - £ 72,000 |
| Private Finance (Santander) | - <u>£121,244</u> |
| Total | - <u>£579,020</u> |

On site

Lochgilphead Phase 4

Fyne Homes is continuing to develop the former High School site in Lochgilphead in partnership with MacLeod Construction. This development at Phase 4, by MacIntosh Way, will see the delivery of 16 new affordable homes including 8 x 1 bed and 8 x 2 bed properties.

Project Funding:

| | |
|-----------------------------|---------------------|
| Scottish Government | - £1,152,000 |
| Argyll & Bute Council (SHF) | - £ 192,000 |
| Private Finance (Santander) | - <u>£ 813,000</u> |
| Total | - <u>£2,157,000</u> |



Lochgilphead Phase 5

In addition to the 16 new homes at Phase 4, Fyne Homes is simultaneously developing the site at Phase 5 by Wallace Way for a further 12 units with MacLeod Construction. The house mix at Phase 5 consists of family housing including 8 x 2 bed and 4 x 3 bed properties. These will be available for affordable rent from Spring 2018.

Project Funding:

| | |
|-----------------------------|---------------------|
| Scottish Government | - £ 964,224 |
| Argyll & Bute Council (SHF) | - £ 144,000 |
| Private Finance (Santander) | - <u>£ 576,709</u> |
| Total | - <u>£1,684,933</u> |



Minard (Otter View)

The development at Minard now named Otter View following a community consultation is progressing well. Handover of the 6 x 2 bed houses is scheduled early 2018.

Project Funding:

| | |
|-----------------------------|--------------------|
| Scottish Government | - £ 470,880 |
| Argyll & Bute Council (SHF) | - £ 72,000 |
| Private Finance (Santander) | - <u>£ 307,531</u> |
| Total | - <u>£ 850,411</u> |



Spence Court, Dunoon

Fyne Homes re-development of the derelict site at Spence Court went on site in May 2017 with MacLeod Construction being the successful contractor. This project will deliver 15 terraced and detached affordable family homes and 1 special needs home and is scheduled to be complete Autumn 2018.

Project Funding:

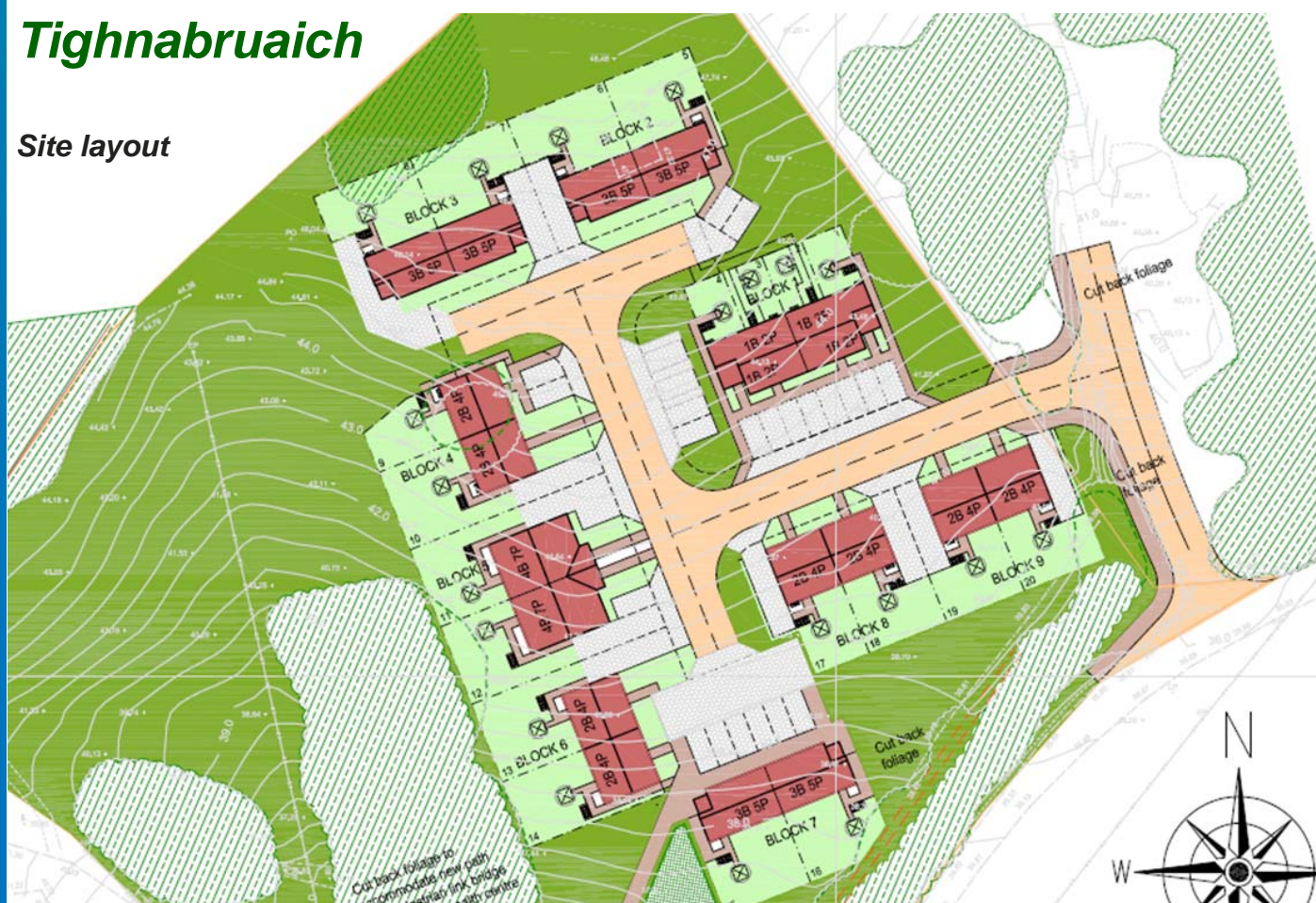
| | |
|-----------------------------|---------------------|
| Scottish Government | - £1,264,480 |
| Argyll & Bute Council (SHF) | - £ 295,112 |
| Private Finance (Santander) | - £ 192,000 |
| Total | - <u>£2,751,592</u> |



Future opportunities

Tighnabruaich

Site layout



Fyne Homes has recently procured a Design Team and are working up proposals to deliver a 20 unit housing development in Tighnabruaich which will go some way in addressing the demand for affordable homes in the area.

Maintenance Highlights




Spent £2,736,834 maintaining and upgrading the housing stock

Issued 3,695 works orders

Factored 366 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 2016/17 the Association carried out 3695 reactive repairs and we achieved the following against our target response times:

| Category | Target Response Time | Out-turn 15/16 | Out-turn 16/17 | Trend |
|-----------|----------------------------|-------------------|-------------------|---|
| Emergency | 95% within 6 hours | 99% | 97% |  |
| Urgent | 95% within 3 working days | 90% | 85% |  |
| Routine | 95% within 10 working days | 87% | 86% |  |

Hanover Telecare, our 24hr repairs services handled 325 emergency calls during the year.

Looking After the Stock

The Association spent **£2,736,834** maintaining and upgrading its housing stock. The table below shows how the money was spent.

| | Total Spend | % of Spend |
|----------------------|-------------|------------|
| Reactive | £ 750,934 | 27% |
| Planned/Cyclical | £ 723,886 | 27% |
| Capital Improvements | £ 1,262,014 | 46% |
| Total | £ 2,736,834 | 100% |

Maintenance Highlights

Planned Maintenance and Capital Improvements

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

2016/17 saw the full roof replacement and major stonework repairs to our B Listed property at 14-26 Russell Street/19-23 Mill Street, Rothesay.



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 2016/17 our cyclical maintenance works included:

- servicing of all our gas central heating systems and appliances
- electrical safety testing
- painterworks to 23 developments throughout Bute, Cowal, Mid Argyll and Kintyre

Aids & Adaptations

Funding of £84,625 was received, from the Scottish Government. This enabled us to carry out general adaptations such as level access showers and stairlifts to 44 properties which has allowed tenants to remain in their current homes.

Maintenance Highlights

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 2016/17

| 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 |
|----------------|-------------------------------------|------------------------------|-----------------------------|-----------------------------|---------------------------------|
| 891 | 891 | 100% | 0 | 0 | 0 |

Energy Efficient Standard for Social Housing (EESH)

2015 saw the end of the Scottish Government's Scottish Housing Quality Standard which was set up to measure the housing quality in Scotland. 96.6% of our stock met this standard

The SHQS has been replaced by EESH which aims to improve the energy efficiency of social housing in Scotland by 2020. The EESH is based on minimum Energy Performance Certificate (EPC) energy efficiency ratings using SAP 2009 methodology.

Currently 86.7% of our properties meet the EESH requirements and we aim to improve on this by continuing to invest in our properties to ensure our residents benefit from having energy efficient homes and reduced energy requirements.

Management Committee 2016-2017

| | | | |
|------------|---------------------------------|-------------|------------------------------------|
| D Anderson | | T McKay | <i>Convener Staffing Committee</i> |
| T Harrison | | J McMillan | <i>Vice Chairman</i> |
| H Kirk | | L Scoullar | |
| M Lang | | P Wallace | <i>Chairman</i> |
| P Lingard | <i>Convenor Audit Committee</i> | D Wilkinson | <i>Secretary</i> |
| S MacLeod | | D Williams | |

We currently have 12 elected members with 3 vacancies.

There were no new Share Members during the year and 7 shares were cancelled for various reasons leaving us with an active membership of 123 at the end of March 2017.

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. Further information is available on our website or from any of our offices.

IT Developments

Paperless Committee Meetings

The Association has been looking at options in relation to paperless committee meetings and a provider has been identified. This will be launched by the end of the year and will enable committee members to access all their paperwork electronically via an iPad. Using a board portal software solution will deliver the following key benefits for the Association:

- Simple and secure circulation of information
- Automated creation and distribution of meeting packs
- Savings in respect of staff time, postage, paper and photocopying
- On-line or off-line preparation for meetings and ability to review documents

Red Box Call Recording

Like many other organisations the Association has now implemented call recording. This will provide an exact record of the call which can:

- Assist in our quality control to identify any issues in policies and procedures with a view to improving them
- Help identify employee training needs and to support training of new and existing staff
- Help protect employees from abusive or nuisance calls
- Establish the facts in the event of a complaint either by a customer or a member of staff and assist in resolving it

Financial Highlights

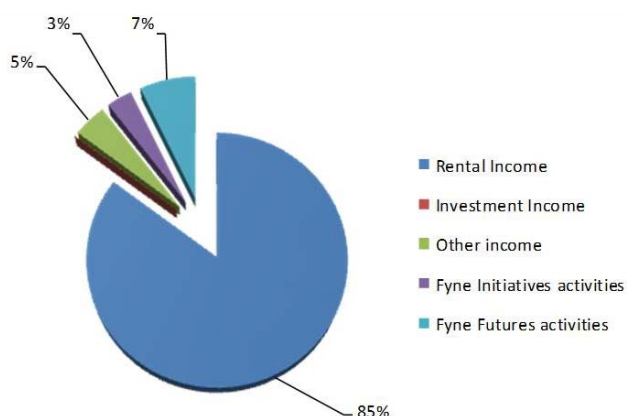
Extracts from the group accounts for the year ended 31st March 2017

Fyne Homes Properties are now valued at £52.6 million

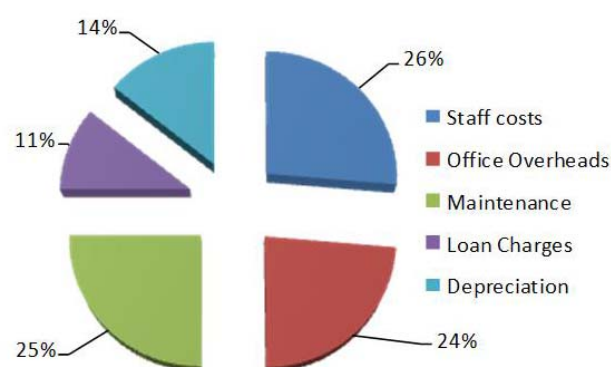
Long Term loans now total £21.2 million

Funding received from Scottish Government and Argyll & Bute Council for 2016/17 was £1.6 million

Total reserves at the year-end are £25.6 million



| Income | 2015/16 | 2016/17 |
|-----------------------------|--------------|--------------|
| | £,000 | £,000 |
| Rental Income | 6,004 | 6,272 |
| Investment Income | 3 | 3 |
| Other income | 406 | 318 |
| Fyne Initiatives activities | 549 | 240 |
| Fyne Futures activities | 385 | 528 |
| Total | 7,347 | 7,361 |



| Expenditure | 2015/16 | 2016/17 |
|------------------|--------------|--------------|
| | £,000 | £,000 |
| Staff costs | 1,429 | 1,767 |
| Office Overheads | 1,567 | 1,577 |
| Maintenance | 1,564 | 1,684 |
| Loan Charges | 758 | 718 |
| Depreciation | 1,347 | 957 |
| Total | 6,665 | 6,703 |

| | | |
|---------------------------------|------------|------------|
| Surplus/deficit for year | 682 | 658 |
|---------------------------------|------------|------------|

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

Auditors

Scott Moncrieff
25 Bothwell Street
Glasgow

Bankers

Bank of Scotland
36/42 Montague Street
Rothesay

Solicitors

T C Young
7 West George Street
Glasgow

Finance Details

Group Statement of Financial Position as at 31st March 2017

(Formerly Balance Sheet)

Fixed Assets

| | | |
|---|------------------|-------------|
| Housing Properties at cost or valuation | £52,755,146 | |
| Less Depreciation | <u>2,360,568</u> | £50,394,578 |

Other Fixed Assets

| | | |
|-----------------------------|--------------|-------------|
| Heritable Properties | £ 197,405 | |
| Commercial Properties | 420,500 | |
| Fixtures & Fittings | 3,595 | |
| Computer & Office Equipment | 130,114 | |
| Motor Vans | 36,980 | |
| Land & Buildings | 257,465 | |
| Kintyre Wind Project | 1,232,697 | |
| Other Equipment | <u>1,330</u> | |
| | | £ 2,280,086 |

Current Assets

| | | |
|-----------------------------|------------------|-------------|
| Stock | £ 410,655 | |
| Debtors and Prepaid Charges | 962,765 | |
| Cash and Bank Balances | <u>2,248,451</u> | £ 3,621,871 |

Current Liabilities

| | | |
|-------------------------------|--------------------|------------------|
| Creditors and Accrued Charges | <u>£ 3,152,288</u> | <u>£ 469,583</u> |
| | | £53,144,247 |

Long Term Loans/Liabilities

| | | |
|--|------------------|---------------------|
| Abbey National Treasury | £ 6,610,502 | |
| Bank of Scotland | 2,120,054 | |
| Clydesdale Bank | 492,526 | |
| Dunfermline BS (Nationwide) | 513,647 | |
| Royal Bank of Scotland | 8,887,211 | |
| Airdrie Savings Bank | 472,643 | |
| Scotwest Credit Union | 254,992 | |
| Argyll & Bute Council | 690,624 | |
| Cares Loan | 300,673 | |
| SHAPS deficit repayment plan | 882,954 | |
| Deferred Income | 2,445 | |
| Deferred Capital Grants | <u>5,414,926</u> | |
| | (26,643,197) | |
| Retirement Benefit Pension Scheme Deficit | (824,000) | (£27,467,197) |
| | | <u>£ 25,677,050</u> |

Represented by:

| | |
|------------------|--------------------|
| Share Capital | 123 |
| General Reserves | <u>25,676,927</u> |
| | <u>£25,677,050</u> |

View From Fyne Futures

2016/2017 has been a very challenging year for Fyne Futures, however a great deal has been achieved.

In delivering our charitable aims we have supported 36 unemployed people with volunteering opportunities and work-based training roles. Many of whom left to positive destinations which included moving into further education, self-employment and full time work.

We have undertaken many projects over this year –

- Bute Produce Genesis Project
- Zero Waste Bute
- ReStyle Argyll
- People in Communities
- Strengthening Communities

We have supported other local organisations with resources –

- Bute Community Power
- Bute in Bloom
- Bute Advice Centre
- Bute Island Alliance
- Achievement Bute
- Rothesay Joint Campus



Bute Produce market garden has been transformed by adopting a permaculture approach to horticulture. New woodland of over 400 trees was created and a wild flower meadow was sown. The bio-diversity of the site has been greatly enhanced ensuring that Bute Produce is grown in the most sustainable way. A full range of horticultural training has been delivered:

- Grow Your Own workshops
- Seed Saving
- Master Composter
- Royal Botanic Gardens Edinburgh accredited Certificate in Practical Horticulture

Recycling

We have handled 976 orders for blue bins, which mean that a staggering 75% of households are now able to participate in the kerbside recycling collection service. There were challenges, of course, stock of blue bins ran out on a few occasions and there were some uncomfortable adjustments as neighbours negotiated new systems. By and large, it can be said that the transition has been successful. We still have a way to go to hit the target of 90% participation.

The volume of materials which is being diverted from landfill has increased by 30% on 2015/2016 numbers. Every category that is collected has seen growth as our community has increased recognition of what can be recycled. Paper and cardboard recycling is averaging 17,992 kg per month. Recycling of tins, cans, foil and aerosols have almost doubled to 2,115 kg per month, whilst the volume of plastics has increased 300% year on year. All this material would have previously been shipped off Bute to landfill on Cowal. .

View From Fyne Futures

Bute Produce

Delivered a full summer programme of family activities which provided a fun introduction to local food production.

ReStyle

Our retail outlet in Montague Street continues to do well. 2016/2017 saw us reach out across Argyll to work on a pilot project to grow reuse throughout the region. Kintyre Recycling, GRAB Trust and ReJig worked with us to develop 9 people with skills in upholstery and white goods refurbishment. ReStyle Argyll e-commerce site was developed and became 'live' March 2017.

Car Bute

The community car club has maintained a steady performance and continued to broaden its membership base which now includes individuals, community organisations, and businesses. Car Bute also has become an asset for the tourism sector on the island with visitors joining as temporary members to access our wonderful island beyond Rothesay. A total of 10,297 miles were driven by 200 members.



There was much to celebrate at the financial year end and much to look forward to for 2016/2017. To keep up to date with us check out our website www.fynefutures.org.uk ; follow us on Twitter <https://twitter.com/TZCB> and like us on Facebook:

<https://www.facebook.com/ButeProduce>

<https://www.facebook.com/CarBute>

<https://www.facebook.com/pages/Bute-Reduce-Re-use-Re-cycle>

<https://www.facebook.com/pages/Towards-Zero-Carbon-Bute>

Fyne Homes Wider Community Activities

Fyne Homes support for community regeneration

Fyne Homes provide more than housing across our operational area. We have supported a range of community activities aligned with our strategic priorities and priorities identified by communities locally. Fyne Homes works with local charity InspirAlba, a social enterprise who are responsible for the delivery of the project working in partnership with a range and diversity of local social enterprises.



Over the past year we have secured resources via the Scottish Governments People and Communities programme with two specific areas of work:

- Employability Opportunities
- Support for older people to address social isolation

Fyne Homes Employability Support

The focus of this is to give people with employment and health issues and /or disability an opportunity, to gain skills and experience to improve their employability skills. A number of local organisations have been identified who are able to provide a nurturing environment where employed trainees can feel valued and encouraged to develop skills and confidence.

Over the past year we have worked with 9 organisations who have provided work based placements and support. Beneficiaries are offered supportive and inspiring work experience placements with existing social enterprises.

“Offering work placements to people in need helped us in many ways. We have gained capacity and are a more inclusive organisation. Because the placement programme was well structured, we developed ideas for our own organisation and we feel more professional now. The programme let us meet a variety of individuals raising our awareness and ability to give back to the community. The support has been invaluable for all involved”

A participating partner

“In a small rural area, nobody forgets your past when you have screwed up, it is really difficult to overcome the stigma. The work placement gave me the chance to show my community that I can contribute and make a difference”

Employed Trainee

In addition, through a partnership with national organisations Firstport and Unltd, there is support for individuals in starting up their own social enterprise via the Vital Spark project. Over the past year 16 people have been recruited for enterprise support, of whom 8 were unemployed and 5 have care responsibilities.



“I have started my social enterprise with the help. I employ people and provide work placements for beneficiaries, just like I once was”

Vital Spark participant

Quotes and feedback gathered by EKOS on behalf of Scottish Government as part of their evaluation of the People and Communities Programme.

Fyne Homes Wider Community Activities

Fyne Homes Support for Older People

The demographics in Argyll and Bute highlight a growing older population. The rural and remote nature of the area further adds to the issue of isolation for older people, particularly for older people who have limited support from family in the area. Issues of lack of access to services and social meeting space for older people was highlighted as a priority, via community plans and through consultation with older people, the need for transport to provide access from the rural villages and households for older people with mobility issues is also a priority.

Over the past year we have worked with Shopper-Aide to provide services which address social isolation for older people. Shopper-Aide provide opportunities for socialising through their Elderberries group. With over 40 members attending and taking part in a range of activities, with regular speakers, Tai Chi, ball games, walk, crafts, bingo, board games and lots and lots of tea and coffee. 80% of the older people are able to access the club via transport provided by Shopperaide.

'Once again we cannot thank Fyne Homes enough for the support with the funding for this club which is run every Tuesday and Thursday from 12 noon to 4pm.'

Joan Stewart - Shopperaide



Elderberries having a sing-a-long with Norman Stewart accompanying them on guitar. We now have our own song books with the content chosen by the members.



All our Elderberry members have been hard at work painting our Fairy Doors.



STANDING (L-R): Teresa Shields (Housing Services Director), Sharon Cole (Business Services Director)

SEATED (L-R): Janet McAlister (Technical Services Director), Colin Renfrew (Chief Executive Officer), Kevin Stewart MSP (Minister for Local Government & Housing), Peter Wallace (Chairman)



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Registered Social Landlord (REG. No. 321) ; Registered Scottish Charity No. SC 009152 ;

Property Factor Registered Number PF000155

Registered society under the Co-operative and Community Benefit Societies Act 2014 (REG. No. 1454 R[S])
Incorporating: William Woodhouse Strain Housing Association and Bute Housing Association