



2017-
2018

Performance Review




Fyne
H O M E S
L T D

*Building Sustainable
Communities*



A preview of Fyne Energy's 3 new wind turbines at Glenbarr,

Chairs Message



2017 – 18 has been another interesting and challenging year for Fyne Homes and the wider Fyne Group.

Our tenants and our communities are at the heart of our business, and I am delighted that significant work has been undertaken with tenants this year across the estate; with the Dogs Trust events and the Nostalgia Cafes being only 2 of many notable occasions.

Our development plans provide much needed high quality affordable homes in our communities and continue to be delivered on budget. Details of those which came off site and are continuing to be built can be found later in this report.

I am delighted to report that the Scottish Housing Regulator remains confident in our ability to deliver our ambitious and stretching plans and has confirmed its level of engagement as being low.

We continue to perform well against the Scottish Housing Regulator's Charter and this is testament to the hard work and dedication of all our employees, both customer facing or providing support in the offices, in a variety of roles, to provide a seamless service to tenants.

Our staff demonstrate extremely high levels of enthusiasm and commitment, so I am pleased that many staff members have received special recognition this year for their outstanding contribution to the work of the Association and I add my personal thanks to all members of staff for their hard work and dedication.

The introduction of call recording equipment will help to maintain a high quality service and assist with staff training as well as other issues. Also introduced this year has been a paperless IT solution for staff and Committee meetings, which will bring significant savings in both time and money.

The contribution to our communities made by those working in the wider Fyne Group must also be recognised. These projects not only provide training and support, but also help make our communities better for us all. With construction now underway at our Fyne Energy site in Glenbarr, we look forward to the benefits this will bring, not only to the local community, but to all our tenants.

I must also commend my fellow Committee members who continue to give their time, effort and guidance generously and tirelessly, in some cases over very many years. I thank each and every one for volunteering.

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 2018 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

Total Number of houses 1,526







Total Rent Due in year £6,427,121– Rent Collected £6,277,478 (97.67% compared with 98.03% last year)

Average weekly rent increase 3.9% compared with 2.11% last year

No of Homes	Apt Size	Average Weekly Rent	Scottish Average	Difference 2017-18	Comparison to Difference 2016-17
29	1	£62.16	£67.44	-7.8%	Down
555	2	£73.91	£73.33	0.8%	Down
679	3	£85.67	£74.94	14.3%	Up
228	4	£97.42	£81.37	19.7%	Down
35	5	£110.16	£90.39	21.9%	Down

Tenant Satisfaction

The undernoted results are from our satisfaction survey carried out in March 2017 which should be borne in mind when comparing with the Scottish Average. 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%		90.5%	
Tenants who felt we are good at keeping them informed about our services	88.6%	89.3%		91.7%	
Tenants satisfied with the opportunities to participate in our decision making	73.1%	67.3%		85.9%	

Neighbourhoods and Community







- 99 cases of anti-social behaviour were reported which was the same as last year
- 100% of these cases were resolved within locally agreed targets compared to the Scottish figure of 87.9%

Performance Against The Charter

Quality and Maintenance of our homes

Indicator	Outturn 2016-17	Outturn 2017-18	Trend	Scottish Average	Comparison
Properties meeting the Scottish Housing Quality Standard	96.1%	97.0%		94.2%	
Time to complete emergency repairs	3.2hrs	3.4 hrs		4.0 hrs	
Time to complete non-emergency repairs	5.9 days	5.5 days		6.4 days	
Reactive repairs completed "right first time"	85.5%	85.9%		92.2%	
Tenants who had repairs or maintenance carried out - satisfaction with the service they received (Last Survey 2017)	84.7%	84.7%		92.1%	

Value for Money

Indicator	Outturn 2016-17	Outturn 2017-18	Trend	Scottish Average	Comparison
Rent collected from tenants as a percentage of total rent due	98%	98%		99.4%	
Rent lost through properties being empty during the year	1.8%	1.9%		0.7%	
Average length of time to relet properties during the year	46.4days	42.2 days		30.7 days	

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. Estate Management Complaints/ Anti-Social Behaviour Complaints are not included unless dissatisfaction had been expressed about how we handled the complaint.

	2016-17				2017-18			
	Stage 1		Stage 2		Stage 1		Stage 2	
Equality related issues	0		0		0		0	
Other issues	22		8		5		8	
Total Number of Complaints	22		8		5		8	
	No	%	No.	%	No	%	No	%
Responded to in full	21	95	6	75	5	100	8	100
Upheld	8	38	0	0	4	80	5	62.5
Responded to within SPSO timescales*	17	81	5	83	4	80	6	75

*Scottish Public Services Ombudsman Timescales

Stage 1 – 5 working days

Stage 2 – 20 working days

Housing Highlights

Housing and tenancy support

Our housing management team has continued to evolve and grow in order to meet the changing demands of our business. This year we recruited an additional housing officer based on Bute, where we have around a third of our total housing stock. This resulted in the promotion of one of our well known established team members Areasha Whitelaw. Kora Nicholson joined the housing team, bringing with her some welcome technical services experience and we also celebrated the promotion of Megan Morrison who joined us originally as a Modern Apprentice. Megan has gone from strength to strength winning SFHA Apprentice of the Year, and is now a fully-fledged Housing Admin Officer. We also celebrated 33 years of service with our much respected team member Sheena Macfie.



Areasha & Sheena with Sean Batty at TPAS Awards



Megan at the SFHA Awards



Kora raising money for charity at Halloween

Our area office housing teams continue to provide a personal service in each of the main Argyll mainland areas of operation i.e. Campbeltown, Lochgilphead and Dunoon. Where our tenants are unable to access or main offices easily our staff will arrange home visits, to ensure our services are accessible for all. If you would like to find out who your housing staff are for your local area you can go to: <https://fynehomes.org.uk/> and see our staffing structure under the 'About Us' tab.

We remain part of the successful HOME Argyll Partnership and Common Housing Register, meaning housing applicants in Argyll & Bute need only submit one housing application for all social housing providers in the area. If you are interested in being housed in Argyll & Bute you can apply online via: <https://www.homeargyll.co.uk/>

Whatever area you live in we have dedicated Housing Officers, Income Officers and Admin Officers to help and support with all your housing and tenancy needs. If we can't help you we will help you to find someone who can. So whether you are looking for a house, struggling to pay your rent, dealing with difficult neighbours or just need to understand better your own tenancy obligations and what your landlord can do for you, we can assist, so please get in touch on 0345 607 7117 or postmaster@fynehomes.co.uk or via <https://fynehomes.org.uk/>

Housing Highlights

Tenant Participation – Getting Involved

It is Fyne Homes' aim to get our tenants involved in our decision making processes wherever possible, and we have been working hard with tenants and other partners and customers to encourage this.

Craig Baxter our Tenant Participation Officer has been working with tenants to ensure they are consulted in a meaningful way on policies and other projects, whilst also providing opportunities to participate in fun activities too. The pictures below show just some of the events Craig has been running with Tenants:



Author Myra Duffy, Nostalgia Café



Screen Memories, Campbeltown



Developing Young Workers, Bute



Dogs Trust event & Gigha Primary School Pupils

There are lots of opportunities for you to participate in Fyne Homes decision making, so if you would like to have your say or just join in on an event for fun please get in touch with Craig on 0345 607 7117 or email postmaster@fynehomes.co.uk. Or alternatively check our Facebook page for events and news in your area.

Welfare and Benefits Support

We understand that life has its ups and downs and that everyone needs a little support sometimes. We also know that it can be a daunting experience approaching us if you have rent arrears or other tenancy difficulties. That is why we have Margo Allan who is a dedicated welfare and benefits support officer. Margo's only priority is to help our customers, regardless of what else may be going on with their tenancy.

If you are having some financial difficulty or even just need some advice or help filling out your benefits application, speaking to someone like Margo can not only help with the practical side of things but can make a world of difference to the worry and stress that goes along with money problems. Margo works across all of our areas of operation in Argyll & Bute, so just call us or visit your local office for a chat or an appointment.

Margo also 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 remit.

Housing Highlights

Voids

Our average time to re-let properties has been improving, although still a cause for concern and an area of highest priority for our housing officers. Having an empty property incurs revenue loss for the Association, and doesn't make sense when we have people waiting to be rehoused. However matching available housing stock to an applicant's needs and preferences is not always possible, so we continue to try to find different ways to promote our less popular developments and properties.

Average Length of days to re-let homes				
2015/16	2016/17	2017/18	Target	Scottish Averages 2017/18
56.3	46.4	42.23	28	30.7

If you or someone you know is interested in moving to Argyll & Bute, particularly the Isle of Bute, we have a number of high quality properties in central locations which are immediately available for let.

To see the latest properties available take a look at <http://www.homeargyll.co.uk/> or give us a call on 0345 607 7117 and one of our helpful housing staff will assist you with this and discuss your housing options.

Lettings

Last year we let 238 properties, 202 of which were general needs housing, 18 were amenity housing for older people, and 18 were homes which were adapted in some way for varying mobility requirements.

Our largest turnover was again in Bute, and we are pleased to also have facilitated a further 9 mutual exchange moves.

	0 bed	1 bed	2 bed	3 bed	4 bed	5 bed	Totals	Stock	% Turnover
Bute	6	49	32	5	2	0	94	530	18%
Cowal	0	34	24	0	1	1	60	389	15%
Kintyre	0	4	8	8	0	0	20	248	8%
Mid-Argyll	0	8	48	8	0	0	64	406	16%
Totals	6	95	112	21	3	1	238	1573	15%

Housing Highlights

Housing Allocations

We have a local arrangement within HOME Argyll that where possible we will offer 50% of our vacant properties to homeless applicants and to house our homeless 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. However housing our homeless applicants remains a priority, whilst still striking a good balance and exercising fairness with our other housing lists.

Quotas				
	2015/16	2016/17	2017/18	Quota as per HOME Argyll
Existing association Tenants	19%	22%	24%	25%
Housing list direct Applicants	55%	50%	52%	25%
Homeless Applicants	26%	28%	24%	50%

We continue to work successfully with Argyll & Bute Council Housing Services, ACHA, Dunbritton and West Highland Housing Associations using a common housing register. This means our applicants only need to complete one housing application form for all areas and landlords within Argyll & Bute

Value for money

Although our rent arrears levels are only 97.7% compared to the Scottish average of 99.4%.our rent due which was collected is adversely affected by the amount of rent lost on homes that were empty. Our housing officers and income officers 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 continue to offer money and benefits advice and agree affordable repayment plans for those in difficulty.

Rent due collected			
2015/16	2016/17	2017/18	Scottish Averages 2017/18
98.40%	98%	97.7%	99.4%

Housing Highlights

Neighbourhood

Our categories of anti-social behaviour and the target timescales to respond are detailed below with some examples of each category.

Category of Complaint	Timescales	Examples
Neighbour nuisance	Within 7 working days	Excessive noise, Occasional disturbances, Car repairs in inappropriate areas, Nuisance caused by animals, Nuisance caused by children, Neglect of garden or cleaning responsibilities, Litter & rubbish dumping
Anti - Social Behaviour	Within 5 working days	Variety of breaches of tenancy conditions, Unresolved neighbour nuisance complaints, Threatening or abusive behaviour, Frequent disturbances, Vandalism & damage to property, Frequent rubbish dumping
Serious Anti - Social Behaviour	Within 1 working day	Criminal behaviour in or around the property, Violence against the person, Drug dealing/misuse, Acts of harassment related to existing complaints, ASB complaints that remain unresolved or that are escalating
Harassment	Within 1 working day	Behaviour deliberately intended to intimidate, dominate or harm
Non Tenancy Complaints	Within 7 working days	

Cases of anti-social behaviour per 100 homes			
2015/16	2016/17	2017/18	Scottish Averages 2017/18
5	6.6	6.3	N/A

Cases of anti-social behaviour resolved within locally agreed targets			
2015/16	2016/17	2017/18	Scottish Averages 2017/18
100%	99%	100%	87.9

If you are troubled by neighbour nuisance of any kind please let us know; however if you are experiencing anti-social behaviour or suspect any criminal activity you should always contact Police Scotland in the first instance.

Completed

Minard Phase 1 (Otter View)

The development at Minard now named Otter View following a community consultation was completed by MacLeod Construction in February 2018 and consists of the 6 x 2 bed houses.

Project Funding:

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



Lochgilphead Phase 5 (Wallace Way)

February, 2018 also saw the handover of 12 family homes at Phase 5 by Wallace Way. The house mix at Phase 5 consists of 8 x 2 bed and 4 x 3 bed properties.

Project Funding:

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



On site

Development Highlights

Lochgilphead Phase 4

Fyne Homes continues 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. These will be available for affordable rent from October, 2018.

Project Funding:

Scottish Government	- £1,152,000
Argyll & Bute Council (SHF)	- £ 192,000
Private Finance (Santander)	- £ <u>813,600</u>
Total	- £2,157,600



Spence Court, Dunoon (Queens Court)

Following a development naming competition with St. Mun's Primary School the former derelict site at Spence Court has now been renamed Queens Court. This project will deliver 15 terraced and detached affordable family homes and 1 special needs home and is scheduled to be complete by late October, 2018.

Project Funding:

Scottish Government	- £1,559,593
Argyll & Bute Council (SHF)	- £ 192,000
Private Finance (Santander)	- £ <u>813,309</u>
Total	- £2,564,902



Development Highlights

Minard Phase 2 (Otter View)

A further 4 x 2 bed family homes are being constructed by MacLeod Construction adjacent to the 6 homes (Phase 1). We anticipate handover of Otter View (Phase 2) in March, 2019.

Project Funding:

Scottish Government	- £ 313,920
Argyll & Bute Council (SHF)	- £ 48,000
Private Finance (Santander)	<u>- £ 205,020</u>
Total	- £ 566,940



Tighnabruaich

Having obtained both Planning and Funding approval, Fyne Homes anticipate a late September, 2018 site start for this 20 unit development. The house mix consists of 4 x 1 bed cottage flats, 8 x 2 bed houses, 6 x 3 bed houses and 2 x 4 bed houses.

Project Funding:

Scottish Government	-£ 2,415,597.19
Argyll & Bute Council (SHF)	-£ 240,000.00
Private Finance (Santander)	<u>-£ 1,025,100.00</u>
Total	-£ 3,680,697.19



Technical Services Highlights

Team

Our Technical Services Team deliver both our Maintenance and Development Programmes and have had an extremely busy year.

Following a restructure during 2016/17 and taking into account increases in stock and delivering a uniformed level of service across all geographical areas, 3 new members were recruited to the team.

Maintenance Operative Lee Hardman joined our team in Lochgilphead where over the last 4 years there has been a steady increase in stock through our Development Programme.

Technical Services Officer Andrew Hynd joined our Campbeltown team and Technical Services Modern Apprentice Kalum Ledicott joined our Bute team.




Maintenance Highlights

- ♦ Spent **£2,753,060** maintaining and upgrading the housing stock
- ♦ Issued **4002** works orders
- ♦ Factored **365** 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 2017/18 the Association carried out 4002 reactive repairs and we achieved the following against our target response times:

Category	Target Response Time	Out-turn 2016-17	Out-turn 2017-18	Trend
Emergency	95% within 6 hours	97%	96%	
Urgent	95% within 3 working days	85%	86%	
Routine	95% within 10 working days	86%	85%	

Hanover Telecare, our 24hr repairs services handled 411 emergency calls during the year.

Looking After the Stock

The Association spent **£2,753,060** maintaining and upgrading its housing stock. The table below shows how the money was spent.

	Total Spend	% of Spend
Reactive	£ 999,489	36%
Planned/Cyclical	£ 797,075	29%
Capital Improvements	£ 956,496	35%
Total	£ 2,753,060	100%

Technical Services Highlights

Capital Improvements

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

2017/18 was another busy year with the undernoted capital improvements being carried out.

Bute

- Window Replacements to 48 properties.
- Kitchen Replacements & Rewiring to 43 properties.

Mid-Argyll

- Kitchen Replacements, Central Heating & Rewiring to 22 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 2017/18 our cyclical maintenance works included:

- servicing of all our gas central heating systems and appliances
- electrical safety testing
- painterworks to 19 developments throughout Bute, Cowal,

Mid Argyll and Kintyre

Aids & Adaptations

Funding of £63,000 was received, from the Scottish Government. This enabled us to carry out general adaptations such as level access showers and stairlifts to 40 properties which has allowed tenants to remain in their current homes.



Technical Services 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 2017/18

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
893	893	100%	0	0	0

Energy Efficiency Standard for Social Housing (ESSH)

Currently 85.8% of Fyne Homes housing stock meets the ESSH 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.



Following a successful bid to the Climate Challenge Fund, Fyne Homes were awarded £64,717 to allow Fyne HEAT (Phase 2) to be taken forward.

FyneHEAT aims:-

- ♦ Reduction of carbon emissions through energy efficiency and behaviour change from Fyne Homes Tenants and staff to reduce bills and energy consumption
- ♦ Increase disposable income through reduced energy bills and energy use
- ♦ Reduced anxiety and improved health – help with energy debt relief
- ♦ Awareness of rights and entitlements in relation to energy
- ♦ Provide 40 weeks employment for 3 part-time energy advisors.
- ♦ Increased confidence & self esteem
- ♦ More independent, increased skills and income.
- ♦ A trained, confident and competent workforce, better able to support and advise their client group

The above aims were successfully delivered through holding 24 Energy Saving Advice Sessions in Rothesay, Dunoon, Lochgilphead and Campbeltown. Regular newsletters were also sent out to our tenants and the appointment of 3 part-time Energy Advisors allowed 163 home visits to be made. The launch of our FyneHEAT App was also a great success and allows tenants to log their energy use, making it easier to reduce use and switch suppliers.

Business Services

Governance—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	D Wilkinson	<i>Secretary</i>
S MacLeod		

Convenor Audit Committee

We currently have 11 elected members with 4 vacancies.

During the summer months D Herriot joined the Management Committee as a co-optee and will stand for election at this year's AGM. D Williams tendered his resignation earlier this year and we would like to thank him for his commitment and valued service over the years.

There were 5 new Share Members during the year and 11 shares were cancelled for various reasons leaving us with an active membership of 117 at the end of March 2018.

The Association is keen to encourage 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.

Business Services Department

This department encompasses Finance, IT and Corporate Services. During the year, Hazel Leitch who previously worked as Business Services Admin Assistant and receptionist became a full time Business Services Admin Assistant and we welcomed Eilidh MacCallum to our team to fill the part time post she vacated.

Tenant Portal Work is ongoing in the relation to the introduction of a Tenant Portal to enable tenants to access their tenancy details such as rent information and repairs they have logged. It is hoped this will be live during the financial year 2019/2020.

Digital Presence We have also developed our digital presence with Facebook and Twitter and also launched our Fyne Homes App on both Apple and Android

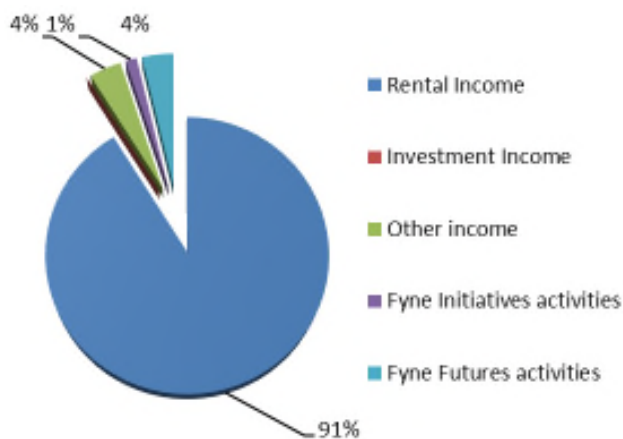
Paperless Committee Meetings At the beginning of the year we introduced a paperless meeting solution for our Committee Meetings. Committee members were issued with iPads loaded with a software solution called Admin Control. This has enabled us to electronically circulate information to our Committee Members in a secure manner and also allows them to access historical meeting paperwork and relevant governance information. It has also enabled savings in respect of staff time, postage, paper and photocopying.

Red Box Call Recording Has continued to be a useful tool to provide an accurate record of most of our phone calls between Fyne Homes staff, our tenants, and also our suppliers. This ensures the high level of service that people expect from Fyne Homes.

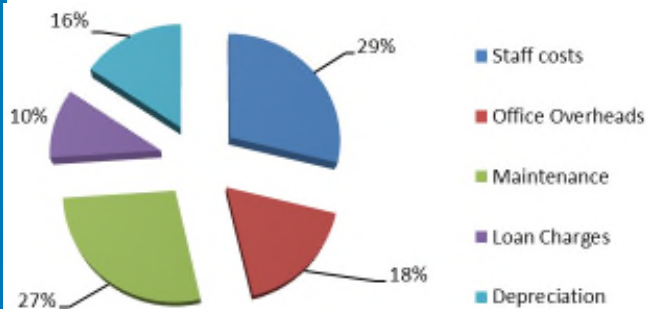
Financial Highlights

Extracts from the group accounts for the year ended 31st March 2018

- **Fyne Homes Properties are now valued at £54.8 million**
- **Long Term loans now total £25.8 million**
- **Funding received from Scottish Government and Argyll & Bute Council for 2017/18 was £3.46 million**
- **Total reserves at the year-end are £26.2 million**



Income	2016/17	2017/18
	£,000	£,000
Rental Income	6,272	6,511
Investment Income	3	1
Other income	318	273
Fyne Initiatives activities	240	95
Fyne Futures activities	528	266
Total	7,361	7,146



Expenditure	2016/17	2017/18
	£,000	£,000
Staff costs	1,767	1,912
Office Overheads	1,577	1,160
Maintenance	1,684	1,828
Loan Charges	718	696
Depreciation	957	1,031
Total	6,703	6,627

Surplus/deficit for year	658	519
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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 2018

(Formerly Balance Sheet)

Fixed Assets

Housing Properties at cost or valuation	£58,128,554	
Less Depreciation	<u>3,303,191</u>	£54,825,363

Other Fixed Assets

Heritable Properties	£ 175,139	
Commercial Properties	420,500	
Fixtures & Fittings	1,797	
Computer & Office Equipment	142,636	
Motor Vans	68,862	
Land & Buildings	254,157	
Kintyre Wind Project	5,712,354	
Plant & Machinery	5,955	
Other Equipment	<u>3,172</u>	
		£ 6,784,572

Current Assets

Stock	£ 348,809	
Debtors and Prepaid Charges	1,165,155	
Cash and Bank Balances	<u>2,406,070</u>	£ 3,920,034

Current Liabilities

Creditors and Accrued Charges	<u>£ 3,909,658</u>	<u>£ 10,376</u>
		£61,620,311

Long Term Loans/Liabilities

Abbey National Treasury	£7,976,585	
Bank of Scotland	2,044,381	
Clydesdale Bank	455,970	
Dunfermline BS (Nationwide)	480,334	
Royal Bank of Scotland	8,517,513	
Airdrie Savings Bank	392,003	
Scotwest Credit Union	215,912	
Argyll & Bute Council	627,110	
Triodos Loan	2,175,290	
REIF Loan	2,883,663	
SHAPS deficit repayment plan	664,228	
Deferred Income	3,023	
Deferred Capital Grant	<u>8,430,231</u>	(34,866,243)
Retirement Benefit Pension Scheme Deficit	<u>(558,000)</u>	<u>(£35,424,243)</u>
		<u>£ 26,196,068</u>

Represented by:

Share Capital		117
General Reserves		<u>26,195,951</u>
		<u>£26,196,068</u>

View From Fyne Futures

2017/2018 was a trial of sustainability and a test of Fyne Futures resilience within a very difficult economic environment both for trading across our enterprises and a highly competitive funding landscape.

Legislative changes relating to vehicles, waste management and Department of Work & Pensions all presented their own challenges.

In delivering our charitable aims we have supported 26 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 undertook projects connected to food poverty and unemployment –

- Futures Growth – a food growing project
- Bute Carbon Free Food development work
- People and Communities – employability and training project

We have supported other local organisations with resources to enable improved amenity, curriculum for excellence in education from primary to further education and economic regeneration through community effort –

- Bute in Bloom
- Bute Island Alliance
- Achievement Bute
- Rothesay Joint Campus
- St Andrews Primary School
- North Bute Primary School
- Argyll College UHI Rothesay Joint Campus

Bute Produce delivered a full programme of horticultural training events:

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

In addition, 30 free raised beds have been made available for people to grow their own vegetables, with a dedicated group of community growers accessing the garden regularly.



View From Fyne Futures

ReStyle – our retail outlet in Montague Street continues to do well and has led the way in creating an increasing reuse economy on the island, with 3 other outlets now trading. ReStyle continues to receive positive and consistent feedback for quality of goods and customer service. Almost 19 tonnes of furniture and white goods was diverted from landfill over the course of 2017/2018.



Recycling – volumes of materials recovered grew by 13% to a new high of 303,000 kilograms as more people recognise the breadth of materials that can be recycled. Although there were challenges over the summer period with day visitors and holiday makers, new Recycling on the Go and bring site servicing coped well. A new agreement was put in place with Argyll & Bute Council which ensure that Fyne Futures will continue to deliver recycling services on Bute until March 2020.



Car Bute saw a slight growth in the number of users with slightly less miles travelled than previous years. Visitors contributed around 80% of usage.

2017/2018 was a challenging year economically however across the enterprises and projects undertaken Fyne Futures continues to add real value for people in our community and in delivering against our environmental charitable objectives.

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 – Supporting our Communities.

Fyne Homes aim to maximise the social, environmental and economic benefits from our spend and service delivery for local community benefit. We have a long standing commitment to support our communities and 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 development and delivery of the project activities, working in partnership with local organisations.

Over the past year we have secured resources via the Scottish Government's People and Communities programme with two specific themes of work:

Supporting Employment and Training

Employment training opportunities for 20 people have been supported with 8 local social enterprises. Individuals have gained confidence and skills in the work environment. The supporting social enterprises have been able to deliver a range of community benefits with the additional capacity, whilst at the same time providing support for employed trainees to gain skills and experience, assisting them to progress to longer term opportunities.

23 new social enterprises have been supported, with 5 social enterprise ideas securing start up or growth funding from Unltd and Firstport now being at various stages of trading, including one employing 3 staff and several now established as legal entities and trading. Support has been provided in Rothesay, Campbeltown and Dunoon, raising the profile of social enterprise as an option for tackling social issues and aspirations in local communities and providing a meeting space for participants to access support, training and test trading space.

Support is also provided to assist Fyne Futures to maximise health, wellbeing, skills and employability benefits from Community Horticulture activities with 6 unemployed people being supported through employment and training.

Support for older people to address social isolation

Shopperaide is a Kintyre based charity who provide outreach shopping services, help in the home and group session activities to counteract social isolation. People and Communities funding has assisted Shopperaide to provide support to over 200 older people, with access to transport and meeting space at 2 venues in town. The project supports the organisation to deliver a range of programme activities, including advice and information sessions, stimulating craft sessions, health and wellbeing activities and one to one engagement with staff and volunteers.



Fyne Homes Active Older People project also provides assistance to Kintyre Senior Citizens Club which is co-ordinated and run by older people, who meet weekly to play bingo, take part in craft activities and have a general catch up.



Fyne Homes Senior Management Team

(L-R)

Lyn Haemmerle (*Human Resources Director*), Sharon Cole (*Business Services Director*),
Colin Renfrew (*Chief Executive Officer*), Tracy Robertson (*Housing Services Director*),
Janet McAlister (*Technical Services Director*)



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Calls may be recorded for training and quality purposes

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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