



Cassilton Group

Annual Report and Accounts 2024-2025
Tenants' Charter Report Card 2025

Chair's Introduction

It is my pleasure to introduce this year's Annual Report for Cassiltoun Housing Association, Cassiltoun Trust and Stables Nursery.



As Chairperson, I am proud of the progress we have made and the values we continue to uphold – community, accountability and a commitment to delivering high-quality services. The Association works hard to ensure that dignity, fairness and equality remain at the heart of everything we do.

Our many achievements this year include: improved performance, members of the staff and the Board being asked to speak at conferences, Universities and the Human Rights Commission and being recognised within the Housing Sector with a number of awards. This reflects the dedication of our staff, the leadership of our Boards of Management and the support of our tenants and partners.

What continues to inspire me most is the strength of our community. I particularly enjoy seeing tenants and local residents come together at our many events – especially the Thursday Feed. It is more than just a meal; it's a space where people connect, catch up and support one another.

These moments remind us why our work matters.

Beyond my role at Cassiltoun, I also serve as Chairperson of our local Human Rights Group. This gives me a broader platform to advocate for the issues that matter most to the people that live in Castlemilk. My thanks must go to the Board, volunteers and staff who work tirelessly to help us achieve all our aims and objectives.

Anne M Stuart MBE *Chair, Cassiltoun Housing Association*



Principal Activities

The principal activity of Cassiltoun Housing Association Limited is the development, management and maintenance of housing for people in housing need.

The table below shows the property we own:

Managed Property Numbers	2025	2024
Properties	1,077	1,077
Shared Ownership Properties	2	2
Buchanan Lodge Residential Home (bedspaces)	40	40
Total	1,119	1,119

The Association has two subsidiaries, Cassiltoun Trust and Cassiltoun Stables Nursery Limited. Cassiltoun Trust is a charitable company established to conserve for the benefit of the public, buildings of historical and architectural significance; advance knowledge about the history and role of Castlemilk; and provide facilities for education, training, employment and recreational time. The principal activity of Cassiltoun Stables Nursery Limited is to provide a first-class nursery childcare facility for 0-5 year olds set alongside a local park and woodland environment.

Cassiltoun Housing Association Limited is registered with the Financial Conduct Authority as a Community Benefit entity, The Office of the Scottish Charities Regulator (OSCR) as a Charity and the Scottish Housing Regulator as a Registered Social Landlord. The Association is incorporated in Scotland.



Message from the CEO

As Chief Executive of Cassiltoun Group, I am proud to reflect on a year of continued progress, resilience and community strength.



In 2024–2025, our team remained focused on delivering high-quality services while responding to the evolving needs of our tenants and the wider community.

We have made significant progress in key areas – enhancing cyber security, improving our repairs and maintenance services, allocations and arrears performance.

Our commitment to alleviating housing related issues by ensuring that we allocate our properties quickly and efficiently and undertaking adaptations has been a key priority. We have also focused on landlord health and safety, particularly around damp and mould, which remains a top priority and we have taken proactive steps to ensure we continue to have safe, healthy homes and a thriving community.

A critical milestone came at the end of the year when we re-started our investment programme and I am looking forward to this continuing to rollout in 2025-2026.

Digital transformation continues to shape how we work. Our digital tools have helped us become more efficient and responsive. We are just at the beginning of our digital journey and I look forward to further improvements that will have significant benefits for our tenants and other stakeholders.

Our work with other stakeholders to improve Castlemilk Park was recognised in December 2024 when the park became the 100th Local

Nature Reserve. For everyone that has worked, volunteered and supported the park in the last 16 years this is a reason to celebrate.

None of this would be possible without the dedication of our staff and volunteers, the leadership of our Boards, and the trust of our tenants. I want to thank everyone who has contributed to our success this year. Together, we are building not just homes, but a stronger, more connected community.

Clair Malpas

*Chief Executive
Cassiltoun Housing Association*



Strategic and Operational Objectives 2025-26



Strategic Objective

Operational Objective

DELIVERING VALUE FOR MONEY

- Meet all objectives set out in the annual KPI's and SMART plans
- Achieve high levels of customer satisfaction (90%) with our Reactive, Cyclical and Environmental contracts
- Develop tenant portal
- Rent review

PROVIDE HIGH QUALITY HOMES AND NEIGHBOURHOODS

- Develop EESSH2/Net Zero compliance plan (guidance pending)
- Achieve all statutory requirements for landlord health and safety
- Complete a Stock Conditions Survey and update Asset Management Plan and Investment programme

INVOLVE TENANTS IN SHAPING OUR DECISIONS

- Produce a tenant scrutiny report
- Deliver a series of tenant engagement events
- Utilise our Community Programmes to engage with tenants and residents

ROBUST GOVERNANCE AND COMPLIANCE

- Complete Internal Audit programme and implement recommendations
- Submit 2025 Annual Assurance Statement and meet Regulatory Requirements to achieve a compliant status with the SHR
- Ensure that all Business plans and management agreements across the group are reviewed and approved
- Gain Cyber Essentials accreditation
- Deliver 2025 Business Planning Day with Board of Management

SUPPORT OUR PEOPLE ACHIEVE THEIR POTENTIAL

- Ensure the Board complete their induction, training plans and annual appraisals
- Ensure staff complete annual appraisals, 6 month reviews, 1-2-1's and implement agreed training plans

ASSIST OUR COMMUNITY TO THRIVE

- Deliver outcomes set out by existing funders
- Seek new funding in line with priorities in Community Development plan

Operational Review

Principal Risk and Uncertainties

The Cassiltoun Group has a robust planning framework in place which includes how we manage risk and uncertainties. Each part of the Group has a risk register which is regularly reviewed by the staff team, the Audit and Risk Sub-Committee and the respective Boards.

One of our identified risks was in relation to operational performance (rent arrears and voids). This year the Association has been focusing on improving operational performance and consolidating and improving staff skills and knowledge which has had a positive impact on overall results.

The Association is a member of the SHAPS and the Strathclyde Pension scheme and manages the risk and liabilities by regularly reviewing its pension schemes, effective monitoring and ensuring that all costs are included in its long-term business plan.

This year we completed a stock valuation and a stock conditions survey. After a number of years with limited investment work (due to Covid and inflation) there was a risk that lack of investment would impact on the quality of our homes and the number and cost of repairs. The end of 2024/2025 and the year 2025/2026 will see significant investment in our stock to reduce this risk.

At Cassiltoun and in the sector as a whole, there continues to be risks around cyber security and uncertainty around the costs of net zero and funding for new homes to tackle the housing crisis. Cassiltoun is

cognisant of these risks and uncertainties and uses its planning framework to scenario plan and mitigate risk where possible.

The Association took all these factors into account when considering and preparing its annual Budget and Operational Objectives for 2025/2026.

Corporate Governance

Our governing body is our Board of Management which is responsible to the wider membership. Board of Management members serve in a voluntary and unpaid capacity and we recognise that this puts even more onus on us to ensure that we set and achieve high standards of professionalism in our work.

The Board of Management is elected by the members of the Association.

It is the responsibility of the Board to oversee and lead the strategy and overall direction of the Association, set policy and monitor the operational activities of the Association and its subsidiary companies.

Going Concern

The Board of Management has reviewed this year's results and projections for the next 30 years. It has a strong expectation that the Group and Association has adequate resources to continue in operational existence for the foreseeable future.

Performance Management

The Association produces its Tenants' Charter Report Card every Autumn which outlines our Charter performance and how we benchmark both locally and against the Scottish average.



Best use of resources

The Association continues to ensure that it makes best use of its resources. We look for internal efficiencies that save both time and money whilst providing high quality services to our tenants and wider customers. We seek best value in our procurement activities and attract funding for posts and projects that support the Association's objectives. We invest in our staff team and volunteers as our ongoing performance, innovation and strong customer focus depends on a highly motivated, highly engaged, and well-trained team.

Our repairs performance is detailed below:

Category	Number	Average time to complete	% completed on time
Emergency	1,351	2.63 hours	–
Urgent and Routine	2,708	4.84 days	–
Right First Time	2,449	–	90.44%

Through our planned investment work, repairs and other cyclical work we continue to ensure that our stock meets the Scottish Housing Quality Standard and identify and take a proactive approach to any that need investment to bring it up to standard.

Treasury Management

The Association has an active treasury management function, which operates in accordance with the Treasury Management Policy. In this way, the Association manages its borrowing arrangements to ensure that it is always able to meet its financial obligations as they fall due.

The Association, as a matter of policy, does not enter into transactions of a speculative nature.

Policies and Procedures

The Board approves policies and procedures on a rolling basis unless changes in guidance or legislation enforce earlier reviews.



Community Team Update

The Community Team had a busy year offering a wide variety of projects, activities and events. Thank you to all those who have supported our activities, in particular to our wonderful volunteers, partners and funders.



Highlights of the year:

- On 11th December 2024 we celebrated Castlemilk Park being designated as Scotland's **100th Local Nature Reserve**. We also switched on the new lights in Castlemilk Park. The celebration marked the completion of path works, lighting and flood alleviation measures in the area funded by Walking Scotland and Glasgow City Council.
- We were able to fund **14 projects** and give away **£11,000** to the local community through the Love Castlemilk-Live Castlemilk participatory budgeting programme. Thanks to Glasgow Health and Social Care Partnership, the National Lottery Community Fund and the Lintel Trust for their support.
- We celebrated our **40th anniversary** in 2024 with our 1st in-person annual Tenant Conference with **99** people attending and participating in a range of activities.
- With partners in Castlemilk Together we continued to offer Food and Fun school holiday activities for Easter, Summer and October holidays. **54** people attended in Spring, **486** in Summer and **122** in Autumn. With thanks to Glasgow City Council.
- We have continued to offer a wide range of events and activities for the community. These include art, creative writing, community meals, oral history, health walks, a community garden, Castlemilk Park activities, youth activities, a volunteering programme and our large events such as the Easter Trail, Schools Out, Fairy and Goblin Day, Doggy Day, Doors Open Day, Pumpkin Carving, Halloween Illumination, Spooky Walk, Wreath Making and Santa's Grotto.

- We worked with Mhor Collective who recorded oral histories of Castlemilk and set up a website so these would be accessible to all.
- Street artist Frodrik created a mural for the Stables garden on Doors Open Day inspired by the memories of local residents. **147** people attended the event. We have continued to work with Frodrik to maintain the mural at Oaktree Gardens.
- Our wonderful volunteers have continued to support events and activities, maintain the Park, look after the community garden, contribute to our Community and Youth Advisory Panels, and support groups at the Stables and in the Park.
- The Castlemilk Housing and Human Rights Lived Experience Group, set up by Ardenglen, Craigdale, Cassiltoun and North View Housing Associations spoke to the United Nations about the need for healthy and affordable food, housing and health provision.
- Miller Primary School completed their Junior Forester Award. This involved the group learning all about the woodland of Castlemilk Park and how to look after it for future generations.
- This year has seen an increase in numbers for the Wildlife Watch group with new members and families joining.
- The Junior Ranger programme saw 5 young adults take part. The majority were from Castlemilk and this has included young people who have never participated in outdoor learning before.
- As of March 2025, **5 tonnes** of clothing and textiles have been recycled through the Lintel Trust clothing bank outside the Stables generating **£1,000** for community initiatives voted for by the people of Castlemilk.



Community Team Update

Some of the comments we have received from participants in all our activities:

We have loved every minute of the Junior Forester Award... The use of outdoor learning was exceptional."
Teacher working on the Junior Forester award



"Thank you for all the opportunities that you present to us. Getting older could be a challenging and lonely experience, instead it is a joyful and fun. I never leave an activity or event without a smile on my face."
Activity participant



"The people are lovely and great to have somewhere to go for a chat and some warm food. Thank you."
Thursday Feed participant

"I thought I was too old and set in my ways to learn new skills. Going to the stables has shown me you can always learn and enjoy new things. I had never written anything but reports and now I'm writing short stories."
Writing group member



"I'm a full time carer for my husband who suffers from mental health issues. However, being able to take part in the bingo, online, in our own home has been a lifeline for us both."
Bingo participant

A snippet of our statistics...

- We engaged with over **4,000** people across our annual events and another **2,800** through our regular programmes.
- **662** people attended our Food and Fun events, took part in activities and enjoyed a free meal.
- Over **2,000** people attended our Halloween events and **400** pumpkins were carved!
- **818** votes were cast in our Love Castlemilk: Live Castlemilk Participatory Budgeting. **8** Projects received the £1,000 award and **6** projects received the £500 award.
- **40** people attended our Youth Advisory Panel's clothing swap shop at Castlemilk Youth Complex.
- We brought festive cheer with **99** people attending wreath making and **117** attending our Festive Fun event!
- We welcomed **200** people to Fairy and Goblin Day and **114** people for our Easter Trail.
- **60** people attended our Local Nature Reserve and light switch on event.
- The Creative Writing Group designed and published, not one but two editions of "Capturing Castlemilk" with **300** free copies being given out to the local community and schools.
- Our Banging Food and Bingo continued with **2,218** meals delivered and **2,467** Bingo Books with approximately **50-60** participants attending each month!
- Creative Castlemilk had **780** attendees at their weekly workshops with around **22** people attending each week. They displayed their artwork at **3** different exhibitions around Glasgow.
- **80.6%** of people strongly agreed that they felt less isolated by attending our groups and **75.7%** strongly agreed that their mental health has improved from attending these groups.



Financial Highlights

The Association generated a surplus for the year of £326,169 with other comprehensive income of -£93,000 in respect of the actuarial losses for the Strathclyde Pension Scheme and the actuarial gains for the SHAPS Pension Scheme to give total comprehensive income of £233,169. The Association had net assets as at 31 March 2025 of £10,146,540.

If you have any questions about these accounts or of the subsidiaries, please do not hesitate to contact us. The full accounts are available on the website under documents library and then accounts.



£1,389k 
Spent on Major Repairs,
Responsive Repairs and
Cyclical Maintenance

£234k 
Spent on
Welfare Rights and
Community Support Activities

£529k 
Spent on Estate Maintenance

£700k 
Spent on Management Costs



Income (£000s)	2024/25	% of income	2023/24
Rents and service charges	5,677	83%	5,378
Proportion of HAG grant (not cash)	656	10%	660
Revenue Grants	27		0
Factoring	67	1%	69
Development (non capital)	0	0%	0
Welfare Rights, Wider Role & Management Services	214	3%	243
Interest received and similar	172	3%	138
Gain on disposal of property, plant and equipment	0	0%	0
Total income	6,813		6,488

Expenditure (£000s)	2024/25	% of income	2023/24
Salaries and wages	1,446	21%	1,329
Welfare Rights, Wider Role & Management Services	234	3%	192
Management costs	700	10%	763
Major repairs & non capital development	53	1%	46
Responsive repairs	941	14%	812
Cyclical maintenance	395	6%	380
Estate maintenance	529	8%	412
Factoring	87	1%	66
Depreciation and bad debt	1,513	22%	1,511
Interest payable and financing	589	9%	616
Total expenditure	6,487		6,127
Surplus for the year	326	5%	361

Board of Management as at 11 August 2025

Anne M Stuart MBE	<i>Chairperson</i>
Julie McNeil	<i>Vice Chairperson</i>
Gayle Fitzpatrick	<i>Treasurer</i>
Ryan Barclay	<i>Board Member</i>
Bridget Crossan	<i>Board Member</i>
Teresa McGowan	<i>Board Member</i>
Allana Hammell	<i>Board Member</i>
Faye Mitchell	<i>Board Member</i>
Mark Tedford	<i>Board Member</i>
Natalie Tobin	<i>Board Member</i>
Pamela Gibson	<i>Board Member</i>
Richard Sullivan	<i>Board Member</i>



Staff Breakdown as at 31 March 2025

	2024/25	2023/24
Total Number of staff	32	30
Male	9	7
Female	23	23
Full time	27	24
Part time	5	6
Staff Turnover	13.95%	25.52%
Staff Absence (Target 3%)	3.80%	2.95%
Days lost due to absence	242	190.5

Registration particulars

Financial Conduct Authority

Co-operative and Community Benefit Societies
Act 2014 • Registered Number 2190 R(S)

Scottish Housing Regulator

Housing (Scotland) Act 2010
Registered Number 84

Office of the Scottish Charity Regulator

Charities and Trustee Investment
(Scotland) Act 2005
Scottish Charity Number SC 035544

Registered Property Factor No. PF000154

External Auditor

Azets Audit Services • Titanium 1
King's Inch Place • Renfrew PA4 8WF

Internal Auditor

Wylie & Bissett • 168 Bath Street
Glasgow G2 4TP

Banker

Bank Of Scotland
110 St Vincent Street • Glasgow G2 5ER

Solicitor

T C Young • 7 West George Street
Glasgow G2 1BA

Annual Return on the Scottish Social Housing

Introduction Clare MacLean, Housing Manager, Cassiltoun Housing Association



Welcome to the twelfth annual Tenants' Charter Report Card. Cassiltoun Housing Association staff team continue to support our tenants in the midst of the current economic climate and our ongoing digital transformation aims to enhance our customer service. Having the ethos of the "Social Housing Charter" deeply embedded into our culture helps us in meeting our challenges and overcome any obstacles.

You will find contained within this report information on how Cassiltoun Housing Association have performed over a range of areas set out in the Charter

Standards and Outcomes with comparisons to the Scottish Average and other local Associations' and in addition to this benchmarking information for financial year 2022/23 and 2023/2024. I am happy to say that performance is still improving and that we continue to do well when compared to peers and the Scottish Average. Additionally, we have kept up our excellent customer service and commitment to giving our tenants good value for their rent.

The Cassiltoun Standard

Cassiltoun Housing Association prides itself on our high standards of performance, customer service and satisfaction. In order to ensure that we maintain these standards, we rigorously monitor our performance against the targets that we set each year which are contained within our Service Plans. Performance is reported quarterly to the Board of Management and continues to be published in our newsletters.

This report's contents will highlight some of the difficulties we encountered. While we are aware of the reasons behind some dips in performance in certain areas, we are making every effort to improve for 2025–2026. We know that our performance compares positively to the Scottish average and that of surrounding Housing Associations, as we shall show throughout this report.

Getting Good Value from Value for Money

Cassiltoun Housing Association believes that it is vital in this economic climate that we demonstrate excellent value for money for the rent money that our tenants' pay. We were delighted that in our Tenant Satisfaction Survey carried out in September 2022 in line with the Scottish Housing Regulator's guidance 81% of our tenants felt that the rent that they paid for their property represented good value for money, although this is a decrease of 2% from our 2019 survey. Our next satisfaction survey is due to commence in October 2025.

Detailed on the right is the Association's average rent increase compared against the Scottish average and some locally based Housing Associations. As you can see Cassiltoun's rent increase is slightly above the Scottish Average and above some of the other housing associations although our average rents are similar or less than the Scottish Average and other local Associations. The continued financial pressure affecting our tenants and the many cost pressures, including increases in repairs and insurance costs and the restart of our investment program in tenants' homes were all considered when setting our rent. Our aim is to keep rents affordable by being efficient whilst investing in our stock and maintain good quality services.

Charter - Report Card 2024/25

Rents and Service Charges

Rent Increase

	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	Wheatley Homes Glasgow Ltd
2024/25	5.30%	4.68%	3.9%	4.3%	3.3%	6.9%
2023/24	5.60%	6.05%	6%	6.6%	4.6%	7.5%
2022/23	6.60%	5.14%	6%	6.5%	5%	3.9%

Average Weekly Rents

2024/25	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	Wheatley Homes Glasgow Ltd
2 Apartment	£90.15	£109.10	£84.78	£85.71	£89.48	£94.69
3 Apartment	£94.62	£115.36	£95.81	£91.47	£102.63	£101.71
4 Apartment	£106.92	£123.85	£105.85	£101.06	£113.04	£118.24
5 Apartment +	£118.18	£132.72	£120.77	£104.88	£126.30	£129.75
2023/24						
2 Apartment	£86.71	£87.87	£79.98	£82.18	£84.18	£88.06
3 Apartment	£90.08	£90.29	£90.39	£87.70	£98.06	£94.57
4 Apartment	£99.28	£98.30	£99.86	£96.89	£108.42	£109.91
5 Apartment +	£110.73	£108.29	£113.93	£100.56	£121.40	£120.58
2022/23						
2 Apartment	£81.37	£83.51	£75.45	£75.58	£79.37	£85.22
3 Apartment	£84.53	£86.29	£85.27	£80.09	£93.03	£91.28
4 Apartment	£93.20	£93.97	£94.20	£91.09	£103.20	£105.90
5 Apartment +	£108.24	£103.74	£107.48	£94.56	£115.72	£115.99

Rental Income

It is vitally important for the Association to collect as much of the rental income that is due. We understand that our tenants continue to experience financial hardship due to the current economic crisis. We have a dedicated Money Advice Team who support all our tenants, residents and service users this includes applying for benefits, debt and energy advice. To ensure that we do collect as much rent as possible we follow our rent management procedures (collecting rents and reducing arrears) and void management procedures (letting empty properties as quickly as possible).

The total amount of rent due to be collected in:

2024/25 was **£5,399,169** and we actually collected **£5,472,211**. Of the money collected **£3,233,883** was direct payment to the Association from Housing Benefit/Universal Credit for 727 tenants.

2023/24 was **£5,108,685** and we actually collected **£5,007,933**. Of the money collected **£3,045,905** was direct payment to the Association from Housing Benefit/Universal Credit for 698 tenants.

2022/23 was **£4,765,061** and we actually collected **£4,733,477**. Of the money collected **£2,816,411** was direct payment to the Association from Housing Benefit/Universal Credit for 740 tenants.



Rent Collected, Arrears and Void Loss

2024/25	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	Wheatley Homes Glasgow Ltd
Percentage of rent due to be collected actually collected	101.35%	100.15%	99.76%	99.82%	99.94%	99.28%
Total Rent Arrears	3.59%	6.17%	2.97%	2.74%	5.52%	5.44%
Void Loss	0.65%	1.27%	0.23%	0.03%	0.92%	0.53%
2023/24						
Percentage of rent due to be collected actually collected	98.03%	99.43%	100.33%	98.35%	99.46%	99.22%
Total Rent Arrears	6.28%	6.74%	3.12%	3.21%	6.06%	5.86%
Void Loss	0.75%	1.39%	0.38%	0.07%	0.61%	0.51%
2022/23						
Percentage of rent due to be collected actually collected	99.34%	99.03%	100.05%	99.27%	99.34%	97.45%
Total Rent Arrears	4.39%	6.86%	4.39%	2.31%	6.89%	5.84%
Void Loss	0.89%	1.4%	0.33%	0.23%	1.28%	0.49%

As you can see, annually Cassiltoun's performance benchmarks in line with the Scottish Average and our neighbouring Associations.

Tenancy Sustainment

The following table details the Association's performance in terms of tenancy sustainment. It demonstrates annually where tenancies have been sustained for more than 1 year.

	2024/25	2023/24	2022/23
Total Lets	71	85	113
Total Sustained	59	78	106
Existing tenants percentage sustained	100%	90%	95.65%
Section 5 Referrals (homeless) percentage sustained	81.25%	95.83%	92.86%
Waiting list percentage sustained	79.55%	90.2%	93.55%
Total percentage sustained	83.10%	91.76%	93.81%



Access to Housing and Support

As we are a community-based organisation, our community is at the heart of everything that we do. In order to maintain our community, we need to ensure that tenancies are sustained and turnover of our properties remains low.

Therefore, in order to assist our tenants to remain within their own homes as their needs change, the Association each year carry out various medical adaptations, which includes walk in showers and handrails.

Adaptations	2024/25	2023/24	2022/23
Approved applications on list at year start plus new approved applications	26	27	37
Number of applications completed	8	9	12
Number of applications still to be completed	18	18	25
Cost of adaptations funded by Cassiltoun	0	0	£21,108
Cost of adaptations which were grant funded	£41,542	£31,472	£26,968
Average number of days to complete an adaptation	433.62 days	55.71 days	83.23 days

Housing those in need is vital and the Association ensures that properties are allocated in line with the Allocation Policy and the Association's Annual Letting Plan which is approved by the Board of Management. In 2024/25 we could meet the housing needs of 67 households and the following allocations were made:

Allocations	2024/25	2023/24	2022/23
Number of empty dwellings that arose throughout the Year	67	70	64
Number of properties let	67	71	85
Existing Tenants	12	11	10
Waiting List	41	44	51
Homeless referrals from Glasgow City Council	14	16	24

In order to demonstrate Cassiltoun's performance you will find comparisons with our neighbouring Associations:

	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	Wheatley Homes Glasgow Ltd
2024/25						
Percentage of stock turnover	6.38%	7.13%	6.10%	3.19%	6.07%	6.62%
Percentage of offers refused	26.19%	32.43%	14.08%	0%	30%	40.28%
Average days to re-let	29.09 days	60.59 days	15.77 days	2.44 days	25.33 days	21.38 days
2023/24						
Percentage of stock turnover	6.67%	7.18%	6.62%	7.13%	6.07%	6.91%
Percentage of offers refused	33.33%	30.48%	21.69%	14.29%	25%	16.58%
Average days to re-let	38.03 days	56.73 days	15.97 days	2.48 days	21.28 days	15.81 days
2022/23						
Percentage of stock turnover	6.10%	7.42%	6.01%	9.11%	10.69%	6.92%
Percentage of offers refused	26.88%	30.87%	16.90%	1.35%	29.75%	19.89%
Average days to re-let	42.60 days	55.61 days	15.1 days	9.31 days	33.53 days	20.61 days

Homelessness	2024/25	2023/24	2022/23
Total number of homeless household referrals received under Section 5	14	23	27
Total number of individual homeless households' referrals received under section 5 that result in an offer of a permanent home	14	17	27
The total number of accepted offers	14	16	22
The percentage of offers that resulted in a let	100%	94.12%	81.48%

Quality and Maintenance of Homes

Category	2024/25		2023/24		2022/23	
	Cassiltoun	Scottish Average	Cassiltoun	Scottish Average	Cassiltoun	Scottish Average
Average time taken to complete emergency repairs	2.63 hours	3.89 hours	2.56 hours	3.96 hours	2.39 hours	4.17 hours
Average time taken to complete non emergency repairs	4.84 days	9.13 days	6.48 days	8.95 days	6.53 days	8.68 days
Reactive Repairs completed Right First Time	90.44%	88.02%	91.62%	88.41%	93.27%	87.80%
Tenants satisfied with repairs or maintenance carried out	92.93%	86.75%	92.93%	87.31%	79.58%	88.02%
The number of times we did not meet our statutory duty to complete a gas safety check	0	409	0	2633	0	1032
Homes Meeting the Scottish Housing Quality Standard	100%	87.24%	98.32%	83.75%	96.84%	79.02%



Tenant Satisfaction

During September 2022, an independent Tenant Satisfaction Survey was carried out in line with Scottish Housing Regulator's Guidance and achieved a 40% response rate. We were disappointed with the results which are shown below (the figures in brackets are from our previous survey in 2019) and an improvement plan was put in place and actioned throughout the year.

The surveys are carried out on a 3-year cycle with the next survey commencing in October 2025:

		Cassiltoun	Scottish Average
	Percentage of tenants satisfied with overall service provided by landlord.	83.73% (91.25%)	86.85%
	Percentage of tenants who feel landlord is good at keeping them informed about services and decisions.	94.81% (99.50%)	89.98%
	Percentage of tenants satisfied with opportunities given to them to participate in landlord's decision making.	97.41% (99.75%)	86.34%
	Percentage of tenants satisfied with the quality of home.	82.55% (90.50%)	84.72%
	Percentage of tenants satisfied with repairs service.	79.58% (89.78%)	86.75%
	Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in.	90.80% (93.75%)	84.23%

 Worse than the Scottish Average
  Similar to the Scottish Average
  Better than the Scottish Average



Neighbourhood and Community

Complaints

The Association has a Complaints Policy and Procedure in line with the SPSO's model guidance. Whilst we endeavour to get our services and those of our contractors right first time, in reality we recognise that this does not always happen and welcome complaints from our tenants and service users. By monitoring and assessing the complaints that we receive, we learn where mistakes have been made and learn from these in order to improve both our own and our contractors' performance and service provided.

Complaints	2024/25	2023/24	2022/23
Stage 1 Complaints Received	83	80	51
Stage 2 Complaints Received	21	13	2
Complaints carried over from previous Year	2	0	0
Complaints responded to in full in line with Policy at 1st Stage	81	79	51
Complaints responded to in full in line with Policy at 2nd Stage	19	12	2
Average time in working days for full response at Stage 1	4.36 days	4.05 days	4.27 days
Average time in working days for full response at Stage 2	17.37 days	16.5 days	17 days

What we learned: below is an overview of some of the learning outcomes and any improvements made by the Association in the reporting year:

Description	Learning/Action Taken
Complaint regarding the prolonged duration for the completion of an adaptation, initially requested in January 2024, and issues of miscommunication surrounding the adaptation process and associated timescales. Partly Upheld	While the adaptation delays were due to funding limitations, we recognized that the initial communication regarding the process could have been clearer for the tenant. To address this, the Technical team conducted a process mapping session to ensure a consistent understanding of the entire workflow and to emphasize proactive tenant communication at key stages. Despite the ongoing funding delay, the tenant was satisfied with these actions and the subsequent communication.
Complaint concerning a non-functional boiler awaiting an audit for replacement confirmation. The audit was delayed, and the tenant received no communication from CHA or the responsible company regarding the situation. Upheld	The reason for the audit delay was identified as the auditor's email being misdirected to their spam folder. We recognise that a more robust follow-up process should have been in place. To mitigate this risk going forward, audit notifications are now sent to designated key staff rather than a general inbox, and the Technical Team member scheduling the audit is tasked with securing a confirmed date to ensure timely progress.



Description	Learning/Action Taken
Complaint relating to several unresolved repairs and poor communication regarding the planning and undertaking of the necessary works. Partly Upheld	In addition to access limitations from the tenant impacting repair completion, the involvement of multiple staff members led to tenant confusion and a failure to effectively follow up on repairs. To rectify this, a revised procedure has been implemented: for properties with multiple repair requests, a Technical Team member will conduct an initial inspection. Subsequently, the tenant will receive an email confirming the reported repairs and associated job numbers. The designated staff member will then be responsible for ensuring scheduled repair dates are met and for carrying out a post-completion inspection to confirm the works are satisfactory.
Complaint regarding being able to get through to the Technical Team to report repairs. Upheld	The initial phone system setup caused all Technical team phones to ring simultaneously. This often led to missed calls if staff were busy, away from their desks, or unsure whether Reception would answer. To address this, all calls received are answered and logged by the Association's receptionist and passed to the relevant team members to address. All repair calls received are placed in a queuing system to allow calls to be dealt with in the order that they come in.



Anti-Social Behaviour	2024/25	2023/24	2022/23
Number of cases reported	55	66	89
Cases Resolved	55	64	86
Percentage of cases resolved	100%	96.97%	96.63%

Court Actions	2024/25	2023/24	2022/23
Number of abandoned properties	12	17	12
Court Actions initiated	11	8	6
Properties recovered for non-payment of rent	6	3	3
Properties recovered for anti-social behaviour	0	0	0



Factored Owners

Our factored owners are an integral part of our community and access many of the services that we provide. In 2019, a satisfaction survey was issued to all our factored owners, however only 26 returns were received. Of these returns, 53.85% were satisfied with the service that they received, which is one of the things that we aim to improve on. The survey due to be carried out in early 2022 was deferred due to the pandemic and will be carried out in 2025.

Management Fee	Cassiltoun	Scottish Average	Ardenglen	Northview	Craigdale	Wheatley Homes Glasgow Ltd
2024/25	£107.20	£118.77	£98.61	£50.00	£105.41	£222.99
2023/24	£101.12	£115.12	£97.33	£51.01	£90.79	£208.40
2022/23	£101.12	£107.59	£91.33	£48.18	£90.95	£194.48

Our Annual Management Fee per factored property has benchmarked below the Scottish Average consistently.

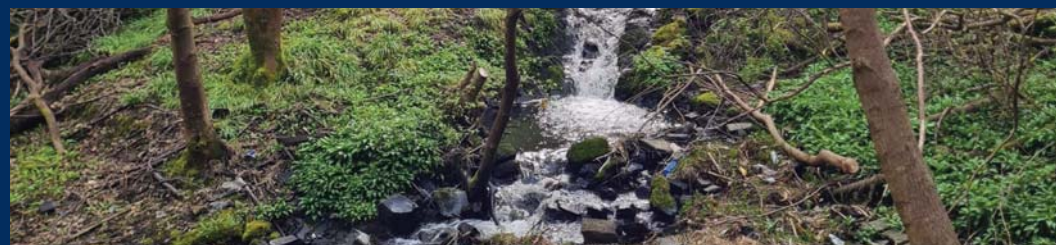
In Summary

How has Cassiltoun Housing Association performed?

The figures contained within this report card not only for Cassiltoun Housing Association, but other landlords and the Scottish average demonstrate the challenges we face each year. The information indicates a consistently strong performance when we compare our Charter Indicator performance to that of the local landlords and the Scottish average performance for all landlords.

For example:

- Our average rents remain lower than the Scottish average and the majority of the local Associations which means our rents levels remain competitive.
- Our housing stock is in good condition and our investment program has recommenced.
- Our emergency and non-emergency repairs are completed quickly and on target and are better than the Scottish average.
- We continue to meet our statutory duty completing gas safety checks.
- We collect our rents and offer various payment methods.
- We do not lose excessive rental income due to re-let performance.
- We support Glasgow City Council in re-housing homeless persons.



Last year the Association identified 3 main areas for improvement which were:

Reduction in rent arrears:	Further improved days to let:	Improved void loss performance:
2022/23 – 4.39%	2022/23 – 42.60 days	2022/23 – 0.89%
2023/24 – 6.28%	2023/24 – 38.03 days	2023/24 – 0.75%
2024/25 – 3.59%	2024/25 – 29.09 days	2024/25 – 0.65%

We achieved all 3 of the above objectives and these will remain objectives for 2025/26 to improve further.

Our objectives for 2025/26 will include:

• Continued reduction in rent arrears
• Further improved days to let
• Improve void loss performance (0.75%)
• Reduction in offers refused
2022/23 – 26.88 2023/24 – 33.33 2024/25 – 26.19

We will also continue to improve our levels of tenant satisfaction. The next survey is due to commence in September 2025 when we will aim to achieve better results.

Charter Outcomes which do not apply to Cassiltoun Housing Association

Outcomes related to Indicator 24 (Homelessness) is for Local Authorities only.

Outcomes relating to Indicators 31 (Average weekly rent per pitch) and 32 (Percentage of gypsies/travellers satisfied with the landlord's management of the site) are for those who provide gypsy/traveller sites which the Association does not have.

You can get further information on the Social Housing Charter in a number of ways.

1. If you have internet access then visit the Scottish Housing Regulator's website (www.housingregulator.gov.scot). The website contains detailed information about the Charter and the Indicators.
2. Visit Cassiltoun Housing Association's website (www.cassiltoun.org.uk) and check out the Charter Section and read previous newsletters with Charter information.
3. If you would like to receive a paper copy of the summary contact our office, 59 Machrie Road, Glasgow, G45 0AZ. Tel: 0141 634 2673 Email: housing@cassiltoun.org.uk



Chairperson's Foreword

As I reflect on the past year, I am filled with immense pride and gratitude for the continued progress of Cassiltoun Trust. This has been a year defined by our commitment to our community, the woodlands and our strategic goals.

The community events and programmes have once again been a powerful force for connection and support. In a time when financial pressures continue to affect many, it is more important than ever to provide welcoming spaces where people can come together. Whether it is through shared activities, a friendly conversation over a meal, or simply a safe place to be, these programmes are the beating heart of our organisation.

This year, we have made significant strides in fulfilling our strategic objectives. This includes a comprehensive review of our business plan, a vital step that will guide our future endeavours and ensure our sustainability. We have also continued our work in the woodland, transforming this precious asset for both our community and the environment.

A particularly significant milestone this year has been the progress made on our heating plans for the building. This is a crucial infrastructure improvement that will ensure we can continue to serve our community effectively for years to come. This project, alongside our ongoing work, is a clear demonstration of our commitment to all of our strategic aims.

Our work is a collaborative effort and we are always looking for passionate individuals to join the Board of the Trust and assist in overseeing our plans. If you are interested, please get in touch.

I would like to extend my deepest gratitude to my fellow Cassiltoun Trust Board members, our invaluable volunteers, the dedicated staff we share with Cassiltoun Housing Association, our funders and the wider Castlemilk community.

Your commitment is what makes all of this possible.

Lewis MacSween *Chair, Cassiltoun Trust*



Strategic and Operational Objectives

Strategic Objectives 2025 – 2026

- Empower communities through opportunities.
- Preserve and share Castlemilk's heritage.
- Protect Castlemilk Stables heritage.
- Drive community economic growth.



Operational Objectives 2025 – 2026

The Trust has 10 Operational Objectives which support the Strategic Objectives.

- 1** To advance Board recruitment and skills.
- 2** Expand partnerships and meet funding goals.
- 3** Secure good financial health and monitoring grants.
- 4** Continue to collaborate to enhance Castlemilk Park.
- 5** Promote Cassiltoun Trust's community role.
- 6** Join 2025 Glasgow Doors Open Festival.
- 7** Fund and install new heating.
- 8** Implement 2025 bursary award.
- 9** Plan 3-5 year maintenance strategy.
- 10** Digitalise Board documents and communications.



Financial Highlights

Financial Highlights Income (£s)

	2024/25	% of income	2023/24
Rental income	215,108	90%	144,500
Grants received	22,379	9%	25,366
Donations	0	0%	40
Interest Received	1,588	1%	1,942
Total income	239,075		171,848

Expenditure (£s)

	2024/25	% of income	2023/24
Management fee	11,008	5%	10,997
Cleaning	2,494	1%	12,388
Insurance	10,838	5%	9,936
Legal, Professional and Marketing	1,240	1%	7,133
Water Rates	9,715	4%	7,118
Repairs and Maintenance	15,272	6%	20,553
Project costs	41,313	17%	24,843
Heat and light	65,744	27%	68,991
Audit and accountancy	8,310	3%	5,670
Depreciation and bad debts	11,151	5%	11,152
Others	1,441	1%	960
Total expenditure	178,526		179,741

Funds balance brought forward	550,168		558,061
Surplus for the year	60,549	25%	-7,893
Funds balance carried forward	610,717		550,168



Board of Trustees – September 2025

Lewis MacSween	Chairperson
Charlie Turner	Vice-Chairperson
Charlie Millar	Treasurer
Christine Devine MBE	Board Member
Anne M Stuart MBE	Board Member
Susan Casey	Board Member
Glenn Elder	Board Member
Councillor Margaret Morgan	Board Member
Deborah McGlashan	Board Member
Bridget Crossan	Board Member
Faye Mitchell	Board Member (Stood down September 2025)

Trustees are provided with training and go through an induction process to enable them to perform their obligations.

Registration particulars

Registered at Companies House

Registration Number SC205629

Office of the Scottish Charity Regulator

Charities and Trustee Investment (Scotland)
Act 2005 Scottish Charity Number SC030310

Auditor

Azets Audit Services • Titanium 1
King's Inch Place • Renfrew PA4 8WF

Banker

Bank of Scotland • 110 St Vincent Street
Glasgow G2 5ER

Solicitors and company secretary

T C Young • 7 West George Street
Glasgow G2 1BA

Chair's Report

The Nursery is registered for 57 full time childcare places. After another productive year, we had 90 children registered with the nursery which equates to 53 full time equivalent children. We are continuing to work in partnership with Glasgow City Council delivering high quality childcare and funded places to children aged 3-5 years old and eligible 2 year olds.

At Cassiltoun Stables, we believe that all play is a valuable form of learning. Being part of the Cassiltoun community means our children enjoy weekly local walks, where they can explore the great outdoors, no matter the weather. We also visit the library, which really helps boost their literacy skills as they listen to stories. We have noticed a wonderful improvement in each child's literacy development. During our walks, we focus on road safety, teaching the children when it is safe to cross the road, with or without a pedestrian signal. This experience nurtures important life skills in our children.

Encouraging Outdoor Play is all about balancing some risk, which gives our children the chance to explore their curiosity and learn how to handle safe challenges. This approach not only aids in developing their fine and gross motor skills but also boosts their social growth as they play with friends in a vibrant outdoor space. We are passionate about integrating outdoor learning into our curriculum by covering a variety of topics throughout the year. Our focus is on crafting unique learning experiences that make the most of natural resources to support each child's individual needs. By using SHANARRI indicators, we help every child to thrive in an outdoor environment.



Forest Adventures

Our preschoolers enjoy participating in our forest school sessions, which provide them with the chance to explore and engage in adventurous play within a safe, yet stimulating environment. During their time in the forest, they take part in various activities designed to enhance their literacy, numeracy and natural curiosity using the resources around them. This hands-on experience empowers the children to take charge of their learning, follow their interests and challenge their own limits. Additionally, these sessions enable children to connect with our local community while learning essential skills about safety and the importance of caring for our environment.

As part of this journey, our little ones take part in litter picking on the way to the forest and learn the concept of 'Leaving no trace' when we have campfires.

Enhancing children's experience through staff training

Recent staff training has emphasised the benefits of children learning in small groups with their peers. Our observations show that interacting with 3 to 5-year-olds in smaller settings encourages deeper conversations and stronger connections. It is vital for children to have sufficient time and attentive listeners in a relaxed environment to enhance their learning experience. This approach allows us to create opportunities that not only improve learning but also increase engagement. By limiting group sizes to a maximum of eight, we ensure that each child feels valued in a calm and supportive atmosphere. We have also noted that for children who need extra assistance, smaller groups can help ease transitions by reducing noise and distractions, thereby establishing a focused environment that is crucial for meaningful learning experiences and fostering each child's development.

Allana Hammell *Chair, Cassiltoun Stables Nursery*



Strategic and Operational Objectives



Strategic Objectives 2025 – 2027

Ensure that our child care fees remain competitive and affordable.

Maintain high quality childcare services adhering to current Scottish Government Guidelines and Curricular Frameworks.

Contribute to the wellbeing of the local community by offering employment, work experience and training placements.

Develop our workforce through education, training and coaching.

Ensure we actively involve parents in the operation of the Nursery and attract and retain highly skilled and knowledgeable Board and staff members.



Nursery Operational Objectives 2025-26

- 1 Complete assessment and progress checks for all children measured against the SHANARRI indicators (will be completed for each child in the transition to each room).
- 2 Majority of preschool children will achieve 90% attainment on their numeracy/literacy/health and wellbeing early level trackers.
- 3 Increase level of parent engagement.
Family (software programme).
2 x 1-1 parents meetings. 4 x Parent Surveys.
- 4 1 graduation ceremony – 20 June 2025.
- 5 Achieve 52 FTE throughout the year.
- 6 Ensure the Board of Management complete their agreed training and learning plans. 4 x sessions per year.
- 7 Introduce Stay and Play for parents to participate in outdoor/woodland play.
- 8 Increase participation in outdoor health and wellbeing for all children.
- 9 Ensure Quality Assurance calendar is implemented and monitored to improve service.
- 10 Attend 2 x local school career fayres to promote potential training and employment.
- 11 Ensure employees' training and development is implemented.

Financial Highlights

Income (£s)	2024/25	% of income	2023/24
Childcare	684,044	98.1%	622,905
Grants received/other	9,294	1.3%	10,840
Donations	2,199	0.3%	1,140
Interest Received	1,849	0.3%	0
Total income	697,386		634,885

Expenditure (£s)	2024/25	% of income	2023/24
Wages and agency staff	460,997	66%	413,775
Staff training, uniforms	4,938	1%	4,364
Accommodation costs and rent	121,206	17%	92,432
Toys, equipment, marketing and food	33,521	5%	28,333
Telephone, printing, stationery	1,722	0%	2,595
Insurance and subscriptions	11,030	2%	9,235
Cassiltoun HA management charge	18,475	3%	17,429
Governance costs, depn. and legal fee	15,318	2%	14,621
Loan interest, bank charges and bad debts	599	0%	1,903
Total expenditure	667,806		584,687

Surplus for the year	29,580	4%	50,198
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£33,521
on toys, equipment,
marketing and food



£121,206
Rent costs



£460,997
on wages and
agency staff



£4,938
Spent on staff
training and uniforms




Registration particulars

Registered at Companies House

Registration Number SC423689

Office of the Scottish Charity Regulator

Charities and Trustee Investment (Scotland) Act 2005

Scottish Charity Number SC043312

Care Inspectorate

Registration Number CS2012308178

Auditor

Azets Audit Services • Titanium 1 • Kings Inch Place

Renfrew PA4 8WF

Banker

Bank of Scotland • 110 St Vincent Street • Glasgow G2 5ER

Solicitor

T C Young • 7 West George Street • Glasgow G2 1BA

Board of Trustees – as at August 2025

Allana Hammell	Chairperson
Jean Farrell	Board Member
Anne M Stuart MBE	Board Member
Heather Nisbet	Parent Board Member

The Board of Trustees are the appointed Directors listed at Companies House. Cassiltoun Housing Association Limited has the power to appoint members of the Board of Trustees with one place made available to a parent.

Our Thanks...

Finally, we would like to thank all our staff, Board members, funders, local and national partners, contractors and volunteers, without whom we would not be able to deliver the range of high quality, respected and much needed services and activities to our tenants and local community.





Cassiltoun Housing Association

email housing@cassiltoun.org.uk
web www.cassiltoun.org.uk

Registered Scottish Charity No SC 035544
Registered Property Factor No. PF000154



Cassiltoun Trust

email trust@cassiltoun.org.uk
web www.cassiltountrust.org.uk

Registered Scottish Charity
No SC 030310



Cassiltoun Stables Nursery

email nursery@cassiltoun.org.uk
web www.cassiltounstablesnursery.org.uk

Company Registration No SC 423689

Registered Scottish Charity No SC 043312

Care Inspectorate Registration
No CS 2012308178

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