

2022-

2023



Performance
Review

Chair's Message

Welcome to the Fyne Homes Group Performance Review for 2022-2023.

The last year has been another busy one for Fyne Homes. The Cost of Living crisis and its impact on tenants was at the forefront of our minds. We recognised these were challenging times for tenants and it was important that Fyne Homes tried to assist. Following a recommendation from Fyne Energy Chair, Tony Harrison, Fyne Homes Committee agreed that the profit from our wind turbines at Glenbarr would be distributed directly to tenants to assist with the cost of heating their homes. A total of £130,000 was distributed to tenants and I hope that these payments were helpful in a difficult time.

Fyne Homes carried out a survey of tenant satisfaction and I'm pleased to report that 92.2% of tenants are satisfied or very satisfied with the overall service provided by Fyne Homes. Staff work hard across all the towns and villages that Fyne Homes works in, and I want to thank all our staff for the work they do day by day to support and assist tenants.

In the last year Councillor Liz McCabe stepped down from our Management Committee. I would like to thank Liz for her contribution to the work of Fyne Homes. Councillor Peter Wallace was appointed the Argyll and Bute Council representative on our Committee.

I have been honoured to have been the Chair of Fyne Homes for the last four years and will be stepping down this year. Fyne Homes is indeed a fine organisation which consistently strives to provide exemplary services and the best opportunities for tenants. I'm sure that Fyne Homes will continue to do so for many years to come.

I hope you enjoy reading our Performance Review.

James S McMillan

Chairman



Housing Highlights

Housing Services

2022/23 saw the Housing Services Team challenged by conflicting housing allocation priorities due to the volume of priority applicants. Our housing team worked hard to support these priority allocations such as homelessness, domestic abuse and medical needs whilst also working with the local authority to house our Ukrainian refugee families and allocate homes to our other waiting lists.

The increase in homelessness also put pressure on temporary accommodation, and so Fyne Homes Committee approved the use of some of our empty properties in Bute for emergency temporary housing. This helped numerous people in some very difficult situations.

The information sharing protocols and memorandum of understanding for the Home Argyll partners was also reviewed, allowing a continued and fruitful partnership with the other housing associations and local authority in Argyll & Bute. The partners have also commenced the procurement process to review the common allocations policy in 2023/24.

The housing staff also undertook various training sessions to keep their skills current and relevant, these included disability awareness, GDPR and an insight into mental health.



All ready for Welcome Ukrainian event in Dunoon

Welfare and benefits support

Welfare advice and support continues to be a key part of our service delivery in housing management, and something that benefits a great many tenants. Our dedicated Tenancy Support Officer, Margo, has an extensive background in both housing and welfare and keeps our staff and tenants up to date on the changes and entitlements.

The volume of new 'new' welfare support cases continues to show us how much needed this personal service is for our tenants::

- 2019-20 – 244 Cases
- 2020-21 – 278 Cases
- 2021-22 – 312 Cases
- 2022-23 – 305 Cases

In the latter part of this financial year, we also started recording the financial gains for tenants receiving the welfare support from Fyne Homes. These gains clearly reflect the benefit for our tenants:

- Q3 - £136k
- Q4 - £186k



Karen Hilton and Margo Allan advising local residents in Lochgilphead

Our welfare advice varies depending on the needs of the person receiving the support. It can vary from assisting with energy vouchers and discount schemes, funds for food or white goods or even helping apply for a blue badge.

Some examples of the type of support and assistance contributing to the financial gains other than housing costs are Community Care Grants, Pension Credit Guarantee, Severe Disability Premium, Attendance Allowance, Personal Independence Payments, Cost of Living Payments, Child Disability benefit and a range of other benefits and funds which contribute to overall household income.

As well as helping tenants who come to us Margo also focuses on contacting tenants proactively where there is a potential benefit for their family. This year Margo identified and contacted over 100 of our tenants who were not aware they were entitled to the Scottish Child Payment.

Tenant feedback:

"I can't thank Margo enough. Absolutely brilliant. I was barely surviving until she stepped in."

"Fyne Homes have been great especially Margo."

"Margo is brilliant, on the ball, very efficient, good at her job and treats people with respect"

Housing Highlights

Tenant Participation (TP) – Getting involved

Our tenant welfare calls continued for those tenants who still enjoy the regular contact, and the staff and tenants alike look forward to these catch up's. Our TP Officer also connected with other staff and tenants at the Housing Workers Conference and other events, to share best practice and create contacts and keep abreast of changes and ideas within the industry.

Fyne Homes partnered with various organisations, supporting activities and initiatives in areas that benefit our tenants and the wider communities.

Cycling Scotland funding provided

bike stands and drop in's or sign posting for bike repair to local shops where community members could get bicycle repairs carried out under the funding.



Fyne Homes worked with the Dogs Trust again this year, this time providing owner packs with poo bags, ID tags and microchip details. We then got in touch with all of our tenants known to have dogs to distribute these. Cat Protection once again worked with Fyne Homes tenants with cats were contacted

and our and offered £50 towards the cost of neutering their fluffy friend.

We consulted our tenants for their input on various important policies, including our Customer Standards Policy, our Tenant Participation Strategy and of course our annual rent setting. This year's rent consultation was a little more complex due to the cost-of-living crisis and the resultant legislative involvement by the government. Our 3 yearly full Tenant Satisfaction Survey was also carried out this year, and we once again received some great feedback and ideas from our tenants through this.

We also held our usual activities such as drop in's for welfare and energy advice and our Christmas events, which included movie events,

mince pies and a cuppa for our older tenants and selection boxes for our younger customers.

Our Tenant Participation Officer also worked closely with our Business Services colleagues to help distribute our Fyne Energy funds, ensuring all of our tenants received a share of last year's gift aid.



There are lots of opportunities for you to participate in Fyne Homes decision making. To get involved go to <https://fynehomes.org.uk/get-involved/> for more information.

Voids

Our average length of days to re-let homes remained extremely high last year. The expectation is that this should decrease next year. This is because the calculation used includes void days from the previous year, where properties that were empty for a long time were re-let in the current year:

Average Length of days to re-let homes				
2020/21	2021/22	2022/23	Target	Scottish Averages 2022-23
71.88	69.80	77.25	28	55.6

The total amount of rent lost through properties being empty during the reporting year was £108k, slightly lower than the previous year's loss of £139k.

To see the latest properties available or apply for housing go to: <http://www.homeargyll.co.uk>

Lettings

Last year we let 193 properties representing a 12% turnover in stock, compared to the previous year letting 155 properties and 9.5% turnover in stock. We also facilitated 8 mutual exchanges, compared to 4 the previous year. Our highest turnover area was in Bute at 14%, and our one- and two-bedroom properties represented 84% of all those properties re-let:

	0 bed	1 bed	2 bed	3 bed	4 bed	5 bed	Totals	Stock	% Turnover
Bute	8	41	22	3	2	0	76	513	15%
Cowal	0	33	12	1	1	0	47	406	12%
Kintyre	0	10	5	10	1	0	26	247	11%
Mid-Argyll	0	13	26	5	0	0	44	416	11%
Totals	8	97	65	19	4	0	193	1582	12%

Housing Allocations

Fyne Homes is part of the Home Argyll common housing register partnership which operates across the social housing sector in Argyll & Bute. Where possible the landlords within the partnership offer 50% of our vacant properties to homeless applicants, aiming to house these applicants within 26 weeks. We also aim to allocate 25% of offers to our general waiting list and 25% to our tenants looking to transfer. Due to varying factors like local demand, property types available and the requirements of individual households this isn't always possible.

Quotas				
	2020/21	2021/22	2022/23	Quota as per HOME Argyll
Existing association Tenants	12%	25.5%	20%	25%
Housing list direct Applicants	46%	43%	44%	25%
Homeless Applicants	42%	31.5%	36%	50%

At Fyne Homes our housing services team is made up of housing, welfare and income specialists who can give support and advice on most housing related matters. We work closely with our in house energy advisor and have a network of partners to refer tenants to if they require a specialism we do not have within our staff. You can contact us on 0345 607 7117 or email us on housingmail@fynehomes.co.uk

Technical Services Highlights

Maintenance Highlights

2022/23 was a busy year for our Technical Services Team with repairs and contracts being delivered at pre Covid levels which we have all welcomed.

- Spent £ 3,413,430 maintaining and upgrading the housing stock
- Issued 3969 works orders
- Factored 291 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 2022/23 the Association carried out 3969 reactive repairs and we achieved the following against our target response times:

Category	Target Response Time	Out-turn	
		21/22	22/23
Emergency	95% within 6 hours	96%	97%
Urgent	95% within 3 working days	83%	82%
Routine	95% within 10 working days	75%	77%

Hanover Telecare, our 24hr repairs services handled 370 emergency calls during the year.

Looking After the Stock

The Association spent £3,413,430 maintaining and upgrading its housing stock. The table below shows how the money was spent.

	Total Spend
Reactive	£ 1,128,818
Planned/Cyclical	£ 559,129
Capital Improvements	£ 1,725,483
Total	£ 3,413,430

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 2022/23

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
941	941	100%	0	0	0

Technical Services Highlights

Capital Improvements

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

2022/23 saw a step up in the volume of Capital Investment works programmed from the previous year due to lockdown and Covid restrictions.

Bute

Foley Park: Replacement of windows, doors, fascias & rainwater goods

Cowal

Commercial Buildings: Window replacements

Mid Argyll

Market Place: Replacement of windows, doors, fascias & rainwater goods

Kintyre

Kitchen Replacements, Central Heating & Rewiring to 27 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 2022/23 our cyclical maintenance works included:

- Servicing of all our gas central heating systems and appliances
- Painterworks to 12 developments in Bute, Campbeltown & Dunoon.



Aids & Adaptations

Funding of £56,000 was received, from the Scottish Government which enabled us to carry out general adaptations such as level access showers and stairlifts to 39 properties which has allowed tenants to remain in their current homes.

Scottish Housing Quality Standard (SHQS)

As at 31st March, 2023, 88.62% of our housing stock meets the Scottish Housing Quality Standard which covers items such as security, kitchen space standards and ensuring our housing stock has been brought up to a modern standard.

Development Highlights

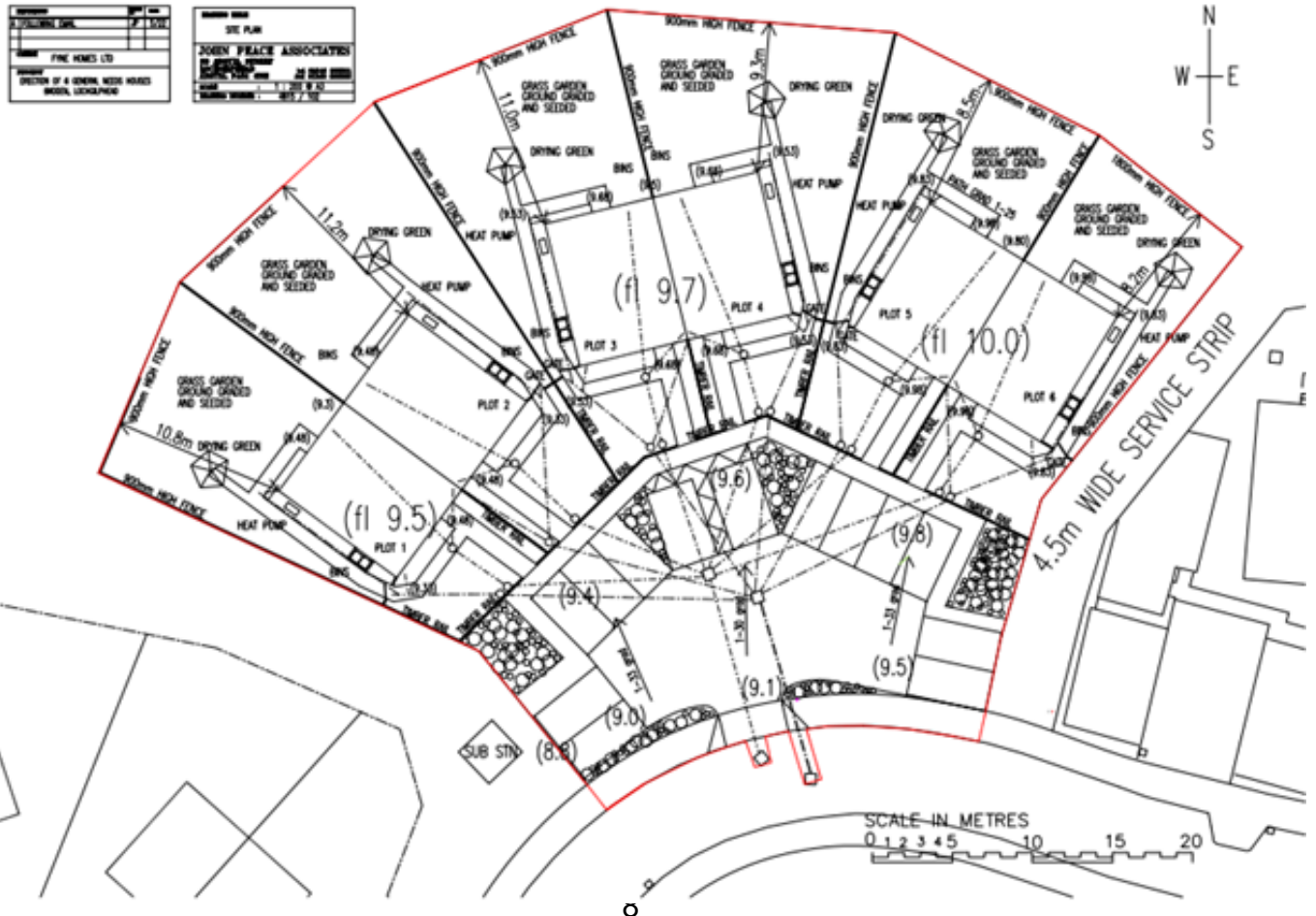
On Site

Lochgilphead—Riverside Drive



Following Planning and Building Warrant approvals this development delivered by MacLeod Construction commenced on site on 4th September, 2023.

The Riverside Drive development will see three semi-detached blocks comprising six 3-bed, 5-person family homes delivered by August 2024 and will be much needed family homes to the Mid-Argyll area.



Development Highlights

Future Projects

Inveraray



Fyne Homes have appointed an architect, engineer and employer's agent for this site and scheme design is progressing towards a planning application for this 16 unit development.

The preparation of contractor selection documents is underway and the intention is for contractor procurement to run concurrently with the determination of the planning application.

Isle of Bute – Former Upper Rothesay Academy Site

Following the demolition of the former upper Academy buildings in August, 2020, Fyne Homes have now acquired the Caretakers Cottage which sits between the upper and lower Academy sites.

To further understand the capacity and topography of the sites, Fyne Homes have appointed an Architect to take forward a Master Planning exercise and discussions continue with Scottish Government and Argyll & Bute Council with the site being included in the Strategic Housing Investment Plan (SHIP) for future development.



Ballochgoy, Rothesay



Further to the Scottish Government and Argyll & Bute Council confirming their support for the proposal to progress the development opportunity at Ballochgoy, Fyne Homes have procured and appointed Employers Agent and tender documentation has been prepared for the selection of a Design & Build Contractor to deliver a modular construction solution for the sites.

Performance against the Scottish Social

As a landlord we have to work towards achieving the standards and outcomes contained in the Scottish Social Housing Charter. This section details our performance at 31st March 2023 against some of the key areas.

If you wish further information on our performance, please contact us. You can also find out more about our performance and compare it with other landlords using the tools on the Scottish Housing Regulators website www.scottishhousingregulator.gov.uk



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

Homes and Rents

Total Number of houses 1,580

Average weekly rent increase 5%

No of Apts	Apt Size	Average Weekly Rent	Scottish Average	Difference
26	1	£71.23	£78.26	-9.0%
568	2	£83.08	£83.46	-0.5%
706	3	£95.93	£86.28	11.2%
244	4	£109.18	£93.96	16.2%
36	5	£123.26	£103.72	18.8%

	2020/21	2021/22	2022/23	Trend	Scottish Average
Total Rent Due	£7,310,862	£7,421,318	£7,734,654	-	-
Total Rent Collected	£7,274,000	£7,422,126	£7,632,366	-	-
Percentage Collected	99.5%	100.01%	98.7%		99.0%
Average Rent Increase	0.00%	3.6%	5%		5%




Neighbourhoods and Community

- 153 cases of anti-social behaviour were reported which was an increase from 118 last year
- 98.7 % of these cases were resolved within locally agreed targets compared with 98.3% last year. The Scottish average figure is 94.2% .





Housing Charter

Tenant Satisfaction

We undertake a tenant satisfaction survey every 3 years and the undernoted results are from our survey carried out in February 2023. Our next survey is due in 2026.




Indicator	Outturn 2017	Outturn 2020	Outturn 2023	Trend	Scottish Average
Tenants satisfied with overall service	87%	96.3%	92.2%		86.7%
Tenants who felt we are good at keeping them informed about our services	89%	98.5%	97.1%		89.7%
Tenants satisfied with the opportunities to participate in our decision making	67%	97.6%	96.2%		85.9%

Quality and Maintenance of our homes

Indicator	Outturn 2020-21	Outturn 2021-22	Outturn 2022-23	Trend	Scottish Average
Properties meeting the Scottish Housing Quality Standard	95.4%	76.2%	88.62%*		79%
Time to complete emergency repairs	4.1hrs	3.2hrs	5.3hrs		4.2hrs
Time to complete non -emergency repairs	8.8 days	8.7 days	8.3 days		8.7 days
Reactive repairs completed "right first time"	81.3%	65.9%	81.2%		87.8%
Tenants who had repairs or maintenance carried out - satisfaction with the service they received	As previous year – next survey not due until 2023	As previous year – next survey not due until 2023	87.2%	N/A	88%

*In regard to the percentage of stock meeting SHQS, this is due to delays in delivering the smoke alarm contract following Covid and backlog of repairs and contractor resource/material issues.

Value for Money

Indicator	Outturn 2020-21	Outturn 2021-22	Outturn 2022-23	Trend	Scottish Average
Rent collected from tenants as a percentage of total rent due	99.5%	100.01%	98.7%		94.2%
Rent lost through properties being empty during the year	2.1%	1.84%	1.4%		1.4%
Average length of time to relet properties during the year	71.9 days*	69.8 days	75.2 days		55.6 days

Complaints

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.

Year	No of complaints received	Stage 1 Minor Complaints	Stage 2 Complex complaints	Complaints upheld	Completed within SPSO* Timescales
2018/19	19	9 (47%)	10 (53%)	13 (68%)	18 (95%)
2019/20	17	10 (59%)	7 (41%)	11 (69%)	14(88%)
2021/21	11	1 (9%)	10 (91%)	5 (46%)	8(73%)
2021/22	18	11 (61%)	7 (39%)	10 (56%)	12 (67%)
2022/23	9	5 (55%)	4 (44%)	5 (55%)	10* (100%)

*This figure includes Stage 2 complaint which was outstanding at the end of March 2022 and subsequently completed within timescale during this financial year.

All our Stage 1 and Stage 2 complaints were fully responded to compared with a Scottish Average of 97% for Stage 1 and 94% for Stage 2.

The average time for us to fully respond to Stage 1 complaints was 5 days compared with a Scottish Average of 5.8 days and 12.6 days for Stage 2 compared with a Scottish Average of 27.4 days.

More detail can be found on our annual complaints performance report which is available in the useful documents section of our downloads on the website www.fynehomes.co.uk

*Scottish Public Services Ombudsman Timescales

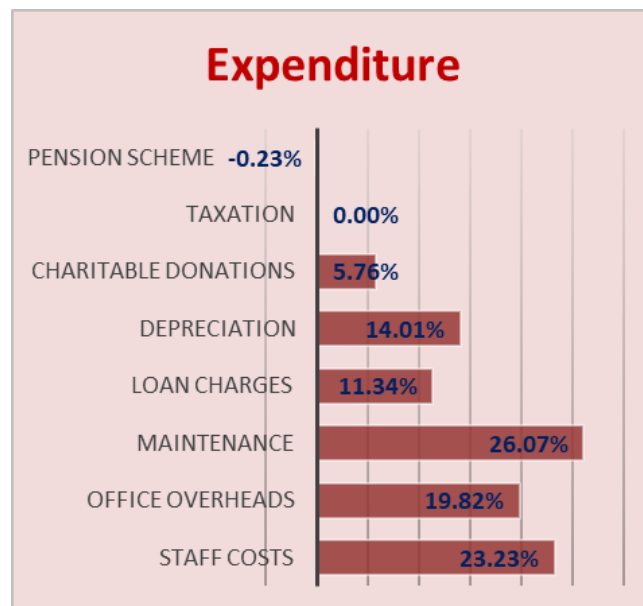
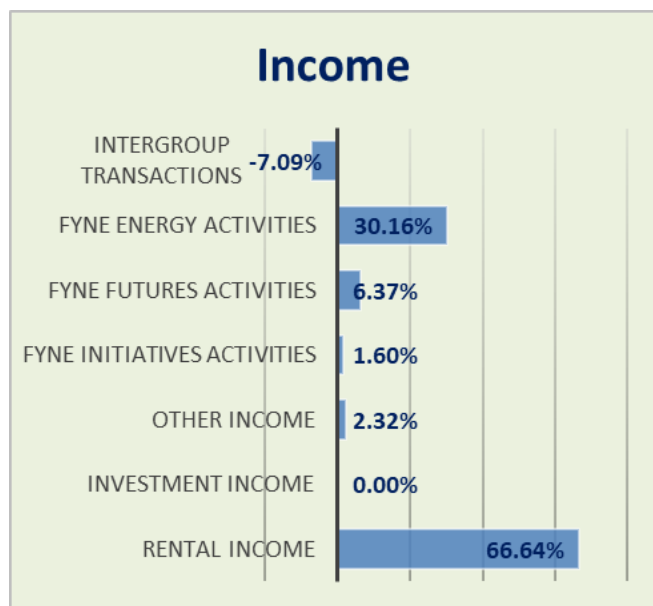
Stage 1 – 5 working days

Stage 2 – 20 working days

Financial Highlights

Extracts from the group accounts for the year ended 31st March 2023

- Fyne Homes Properties are now valued at £61.8 million
- Long Term loans now total £31.7 million
- Development Funding received from the Scottish Government 2022/23 was £149,616
- Total reserves at the year-end are £33 million



Income	2021/22	2022/23
	£,000	£,000
Rental Income	7,608	7,951
Investment Income	0	0
Other income	145	277
Fyne Initiatives activities	538	191
Fyne Futures activities	409	760
Fyne Energy Activities	1,820	3,599
Intergroup transactions	-582	-846
Total	9,938	11,932

Expenditure	2021/22	2022/23
	£,000	£,000
Staff costs	2,316	2,319
Office Overheads	2,066	1,978
Maintenance	1,945	2,602
Loan Charges	1,029	1,132
Depreciation	1,501	1,398
Charitable Donation	133	575
Taxation	(170)	0
Pension Scheme (Gain)/ Loss	(1,387)	(23)
Total	7,433	9,981

	2021/22	2022/23
Surplus/(deficit) for year	£2,505,000	£1,951,000

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

Auditors

Azet Audit Services Ltd
Titanium 1
Kings Inch Place
Renfrew
PA4 8WF

Bankers

Bank of Scotland
36/42 Montague Street
Rothsay
PA20 0BT

Solicitors

T C Young
7 West George Street
Glasgow
G2 1BA

Governance—Management Committee 2022-2023

T Harrison	P Lingard	<i>Staffing Convenor</i>
R Henshelwood	S MacLeod	<i>Vice Chair</i>
D Herriot <i>Secretary</i>	J McMillan	<i>Chair</i>
A Jones <i>Audit Convenor</i>	D Philand	
M Lang	P Wallace	<i>Argyll & Bute Council Representative</i>

Following the restrictions as a result of the Covid-19, the year 2022/23 saw Committee meetings return to attendance in person, however a hybrid option is still in place to enable members to attend meetings in a manner that suits their individual circumstances.

During March, D Philand joined the Management Committee as a co-optee and will stand for election at this year's AGM. Long standing Committee member, P Wallace has taken on the role of Argyll & Bute Councils representative following L McCabe's resignation in January 2023. Robert Templeton, a Director of Fyne Energy, intimated his resignation in July 2023, he has been a member of the Board since 2018. We are sorry to be losing a valuable member of the Board and thank him for his commitment and contribution over the years and wish him all the best for the future.

We currently have 9 elected members and 3 vacancies.

There were 4 new Share Members during the financial year and 4 shares were cancelled for various reasons leaving us with an active membership of 93 at the end of March 2023.

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 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.

During the year ILS who provide our Data Protection Officer function has handled 7 requests for information. (3 x FOI¹ and 4 x EISR²s)

We must confirm annually to the Scottish Housing Regulator that our Management Committee is assured that we are complying with all relevant regulatory requirements and standards or highlight any material areas of non-compliance and how we address them. Our 2022 Assurance Statement to the Scottish housing Regulator confirmed that we had met our regulatory requirements and this year's statement is currently being prepared for presentation to Committee.

We are also pleased to report that our current Level of Engagement with the Scottish Housing Regulator remains "compliant", meaning that we meet their regulatory requirements, including the Standards of Governance and Financial Management.

Further information can be found within the Landlord Performance Section of the SHR website (<https://www.housingregulator.gov.scot/>)

1. *Freedom of Information*
2. *Environmental Information (Scotland) Regulations*

Business Services Department



The Department encompasses Finance, IT and Corporate Services which includes our front facing reception staff and provides support for all other departments as well as the subsidiaries within the Fyne Homes Group.

With the offices being re-opened to the public in the Autumn of 2022, the majority of staff returned to the office with some staff developing a hybrid working pattern.

We have carried out upgrades to our servers and core applications and introduced MFA (multi factor authentication) wherever possible to keep our systems as safe and secure as we can.

The Voids module was implemented to build on our new Total Mobile platform – this minimises the use of paper as well as making processes quicker and more efficient for our repairs staff and internally our IT Assistant has also developed additional Health and Safety checks for the TM platform.

The Association also reviewed its printing requirements and updated our older copiers to more secure, environmentally friendly and efficient models with the aim of reducing the number of printing devices in the organisation overall.

The tenant portal had a soft launch during the year with some active users (16) and will feature prominently on our new website which will be completed soon.



Fyne Energy



2022-23 Gift Aid distribution £1.725m

Being £575,000 to Fyne Homes, Fyne Futures and Glenbarr Community Development Association.



Fyne Initiatives



Principal activities are the rental of our commercial properties and design & build development agreement with Fyne Homes.

Staff Changes in 2022/2023

At the end of 2022-23 Fyne Homes employed a total of 52 people (FTE 48.72).

One long term, full time employee retired in May and one person left during their probationary period in December.

We had five new starts during the year and welcomed a new CEO Iona MacPhail plus, a new Directors' Admin Assistant, Fiona Ewing to our Rothesay base.

During the year Fyne Homes expanded its' Technical Services team by adding two full-time Gardener/Handypersons in Rothesay and a Modern Apprentice based in Lochgilphead.

Learning and Development

Fyne Homes continues its commitment to ensuring its people are equipped with skills, knowledge and experience to carry out their roles.

In the year 1st April 2022 to 31st March 2023 133.5 days training has been provided. This compares to 115.5 days training provision in the previous year. This averages at 2.4 days training per employee per year which is slightly higher than the previous year's figure of 2.41 days.

The concentration on remote or virtual training delivery remains high. However, there has been a return to more traditional face to face and classroom based methods for some topics.

Highlights from the year include.

- All certifications e.g. Gas Safety, Electrical Installation Condition Reporting (EICR), remain up to date
- Accredited training and qualifications have/are being undertaken by 24 employees ranging from Chartered Institute of Housing, Gas Safety Awareness, European Computer Driving Licence, EICR, SVQs in Mental Health Awareness and Understanding Buildings and Maintenance Repairs, to Fundamentals of Factoring
- Continued professional development has been undertaken by a number of employees through attendance at specialised event and conferences for Finance, HR, Tenant Participation and SFHA, RIHAF
- In house training for all staff on the Business Continuity Plan has been completed
- All staff who operate in the refurbished Reception area have been trained on Reception Safety and Security
- The senior team participated in Notifiable Events training provided by TC Young

Long Service Awards 2022/2023

Dougie McDade, Technical Services Foreman achieved the huge milestone of 20 years' loyal and exemplary service in April 2022.



Fyne Homes – Investing in Communities

Supporting Communities through Employability whilst addressing increasing household costs

Tackling unemployment is a priority for our communities and Fyne Homes has played an active role in securing support for and delivering employability activities in partnership with Inspiralba for the past 14 years. In the past 3 years this included support for 47 wage based employed trainees based with community organisations. This assisted unemployed people to gain skills and move in to longer term employment as well as building capacity with community based organisations including: Calum's Cabin, Kintyre Recycling, Shopperaide, Keeping it Local, Fyne Futures, and HELP. Feedback from employed trainees and employing organisations has been positive with 65% of participants moving on to longer term employment or further education.

Given the significant rise in household costs, Fyne Homes latest Investing in Communities Project, funded by Scottish Government, has a focus on Household Resilience. The project combines an employability focus, with roles dedicated to addressing issues of increasing household costs and sustainability. Funding has been secured for three years (2023-26).

The project has employed Leah McGuigan from Campbeltown as a Graduate Apprentice to assist with coordination of the project, while she will also study towards a Business Management Degree with Glasgow Caledonian University.

12 employed trainees have been appointed as Household Resilience Advocates. These employed trainees will work directly with locally based organisations: based with; Isle of Gigha Heritage Trust, Kintyre Recycling, Glenbarr Community Development Association, Colintraive and Glendarual Development Trust, Kintyre Weigh, Bute Advice Centre, Alienergy, Shopperaide and Inspiralba.

Household Resilience Advocates will provide information and signpost householders to partner organisations, including Alienergy and Bute Advice to maximise household income, improve energy efficiency or reduce bills.

Fyne Group support for the project has enabled match funding in excess of £600,000. From Scottish Government and UK Shared Prosperity Fund to be levered to support this important work, addressing key priorities in the context of increasing household costs for our communities. For more information please contact: Leah.McGuigan@inspiralba.org.uk



View from Fyne Futures

To Inspire Educate and Empower Sustainable Rural Living

Fyne Futures has had a great year building on from the resetting and rebuilding work of 2021/2022. There have been many achievements to celebrate across each of our business units and in fulfilling our charitable purpose,

Delivering on our charitable objectives of diverting useful resources from landfill, offering low carbon choices for travel, household goods and food is very important to us and our wider community. Each part of Fyne Futures support Bute lowering its carbon emissions through practical demonstration of what is possible. In tough economic conditions we are demonstrating great resilience.



Celebrating ReStyle:

We diverted 34,579kg from landfill, which represents an increase of 6.3% on previous year. This is mainly driven by household goods. This has been achieved with more people donating items and the team increasing their repair skills. Whilst textile volumes are down, this could be because more people are donating to local charities or are not disposing as much clothing as before.

19,219 kg of household items, that's 722 items collected, prepared for sale, and delivered
15,360 kg of textiles, that's 1,138 sacks of clothing and shoes

Revenue is up 15.5% however we have maintained our commitment to low income households as this revenue increase is driven by the volumes of furniture sold through. There has been no increase in £ per kg.

Celebrating Car Bute and Bike Bute:



Car Bute and Bike Bute, low carbon transport choices have been delivered through team work in the last year. The team all got to grips with booking systems, invoicing systems, and enabling members of our community and visitors to use these assets as replacements to individual car ownership or bringing a vehicle to Bute. The team also undertook bike mechanic training with local expert Tony Edwards, who has strong links to Fyne Futures in the days of recycling.

Although revenue is down year on year, this is largely down to limited time being put to marketing something we will correct in the year ahead.

29 Car Bute members of Bute, including Gib from Craigberoch, undertook 123 journeys for work, accessing services such as hospital appointments and leisure, with 7,877 miles travelled.

Bike Bute e-bikes have travelled over 18,000 miles so far, that's 738 loops round the island. This year 245 people have so far experienced our island by this fun mode of transport.

View from Fyne Futures



Celebrating Bute Produce:

Bute Produce, our horticultural training centre and market garden has had a very busy year. Ronnie and Rab have delivered a full range of horticultural learning from seed saving to composting, supporting Rothesay Joint Campus, volunteers, and trainees with their learning journeys. Working with Amanda, supporting the employability programme, personal development workshops have included: Understanding Learning Styles; Communication and Listening Skills; Teamworking; Problem Solving; and Using Your Initiative with 10 wage-based horticultural trainees.

We supported 2 local members of our community and 2 members of the team to achieve Basic BeeKeeping, adding knowledge and capacity to this important occupation.

We have provided green boxes every week, and special thanks to 75 subscribers who purchase regularly.





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Calls may be recorded for training and quality purposes

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Fyne Homes Limited. Registered Office: 81 Victoria Street, Rothesay, Isle of Bute, PA20 0AP
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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