

# Cernach

the annual report of **cernach housing association limited**

*“Supporting a vibrant community by offering affordable, good quality homes and services with people at the heart of everything we do.”*

## Annual Performance Report 2024-2025



Meeting the requirements of the  
**Scottish Social Housing Charter**

**See inside...**  
for more information





# A WORD FROM OUR MANAGEMENT COMMITTEE



Welcome to our annual performance report for 2024-2025. It is our pleasure to set out our performance for the financial year that ended on 31 March 2025.

We're proud to say that Cernach continues to remain a financially healthy organisation that is fulfilling its vision of *"supporting a vibrant community by offering affordable, good quality homes and services with people at the heart of everything we do"* and we received a full clean audit from our independent auditors.

We're also pleased to say that the Scottish Housing Regulator (SHR) has found that Cernach Housing Association is fully compliant with all regulatory standards, including the Standards of Governance and Financial Management.

Find out more by holding your phone camera over the QR code here:



In this report you will see comparisons with local Drumchapel landlords referred to as DRUMCOG as well as other landlords throughout Glasgow and the West, who make up a group called the Quality and Efficiency Forum (QEF). The QEF comprises of registered social landlords that are similar size organisation to Cernach. The QEF meets quarterly to carry out statistical, processes and best practice benchmarking.

Overall, the Association is performing well, and in our tenant's survey, 91.6% of people said they were satisfied or very satisfied with our service. We'd love to hear your feedback and are keen to keep improving our services, so do complete the back page and return it to the Association or call us anytime with your suggestions.

Our Welfare Rights Officer and Tenancy Sustainment Officer, Andy, continues to work hard for our community and has managed to see 500 people, achieving a total financial gain of over **£1,053,203.63** for our residents.

Over the year 2024/25 we have seen changes in the staff team with our Director, Caroline Jardine, happily retiring after 10 years in the role. We therefore welcomed our new Director, Paula Baylis as well as Emma becoming Head of Corporate Services and Laura taking on the role of Operations Manager. Paula is supported by a great staff team who all work hard for the residents of Drumchapel, and we'd like to thank each of them for their commitment to Cernach. They really do have residents' interests at the heart of everything they do. Without their dedication the Association wouldn't be in the place that it is.

**Cernach Management Committee**



# Welfare Rights Report

## Welfare Rights

Total number of appointments



659

Total financial gain



£1,053,203.63

## Breakdown of financial gain

Housing Payments Related



£151,484.56

Disability Related



£257,749.84

Universal Credit



£384,582.98

Other benefits such as council tax reductions, child payments and attendance allowance

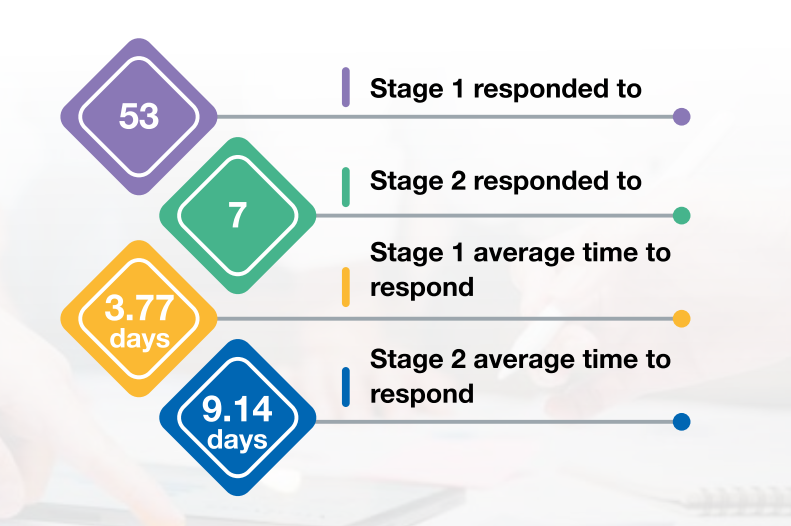
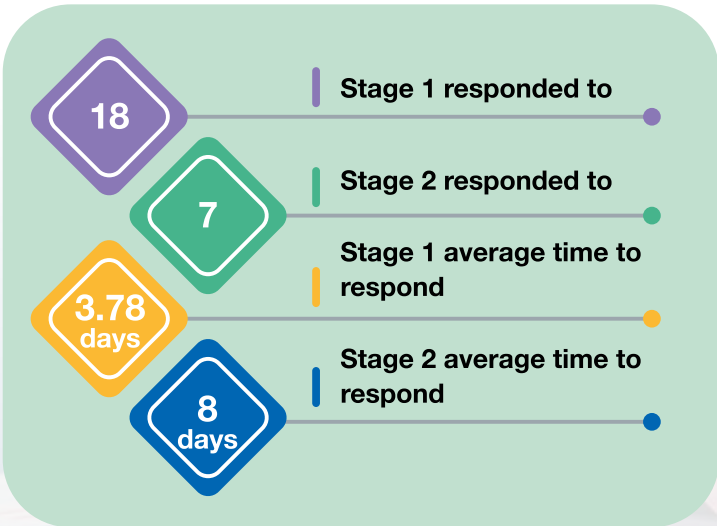


£259,386.25

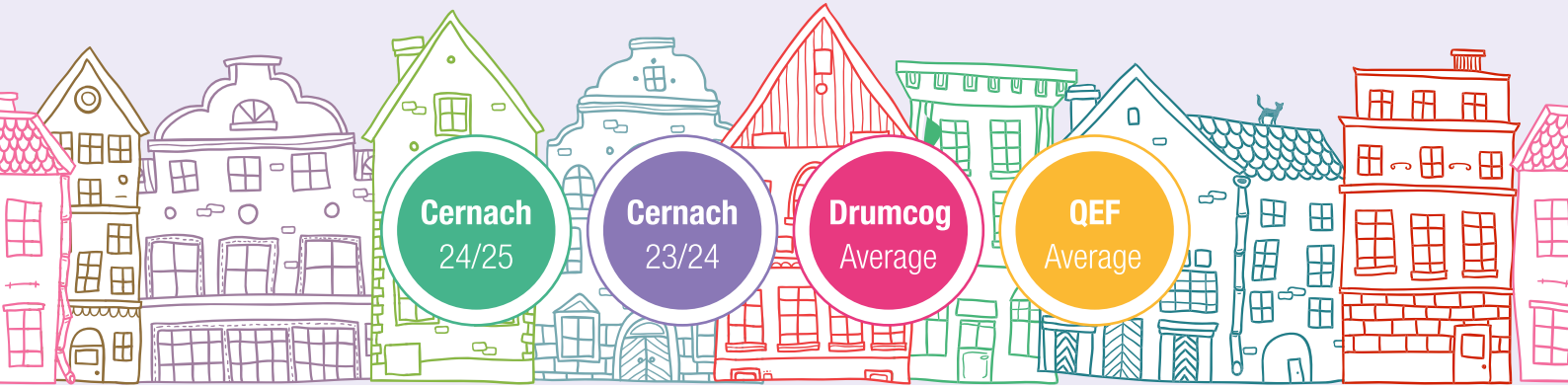
# Complaints

2024/25 - Current Year

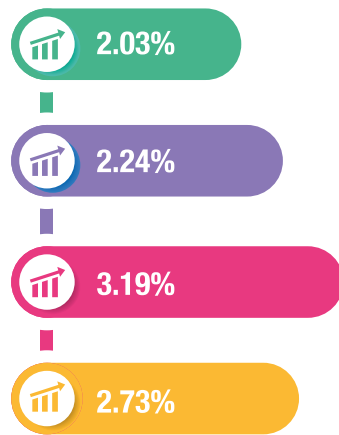
2023/24



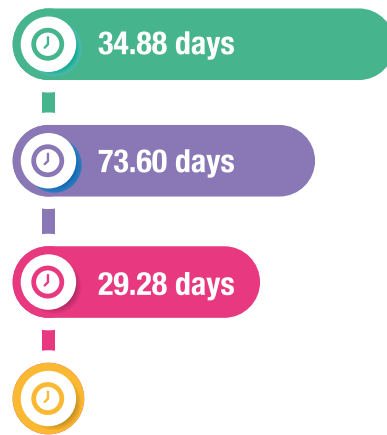
# Housing Management



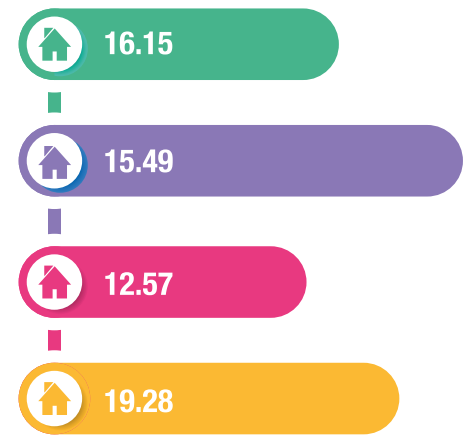
## Gross rent arrears



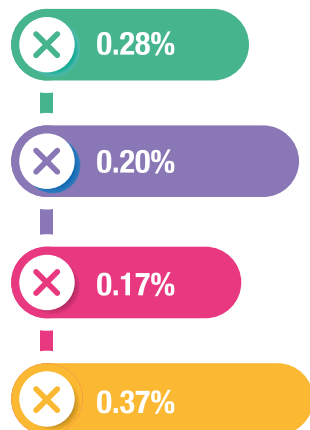
## Time to complete Adaptations



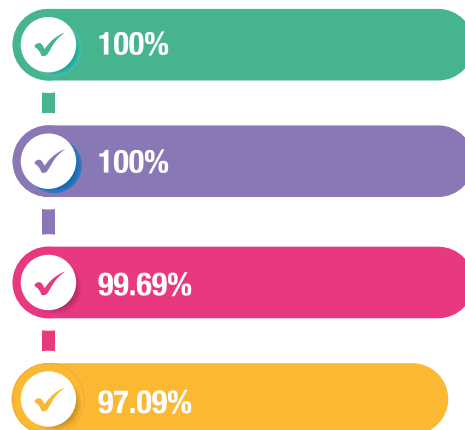
## Days to re-let



## Void loss



## ASB cases resolved





# Maintenance

## Emergency repair time

2.17 hours

1.35 hours

2.61 hours

2.47 hours

## Routine repair time

3.66 days

3.32 days

3.02 days

5.05 days

## % meeting SHQS

99.31%

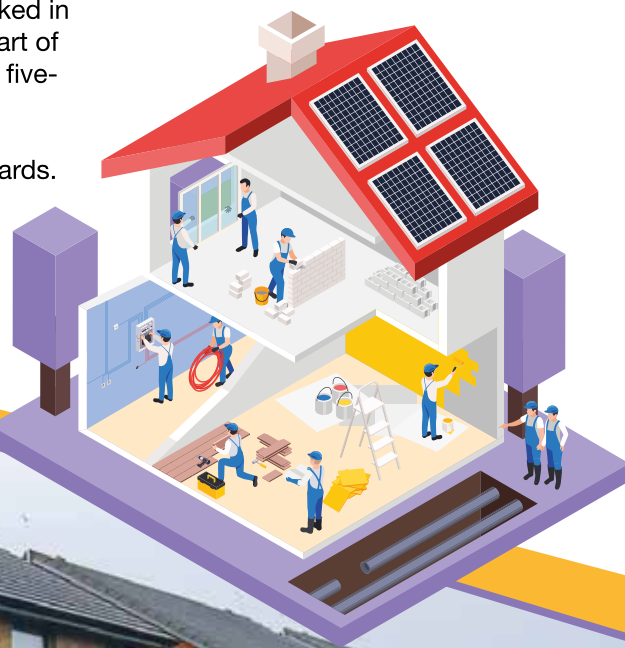
99.31%

99.52%

92.94%

As of 31 March 2025, all of the Association's properties have a valid Electrical Installation Condition Report (EICR) certificates. During 2024/25, we completed 308 EICRs checks. 206 which were due to be checked in the financial year, and 102 were ad hoc checks or completed as part of the void process. All of these properties were checked within their five-year anniversary date.

100% of our homes are meeting compliance with fire safety standards.



Cernach  
24/25

Cernach  
23/24

Drumcog  
Average

QEF  
Average

# Financial Report

## Income



Rents  
**£4,107,063**



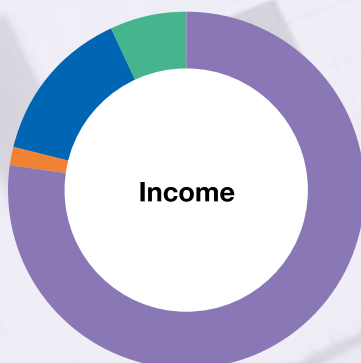
Grants  
**£660,938**



Service Charges  
**£31,500**



Other  
**£169,194**



## Expenditure



Management Costs  
**£1,554,289**



Planned & Cyclical  
Maintenance  
**£425,739**



Property Depreciation  
**£1,272,687**



Reactive Maintenance  
**£612,081**



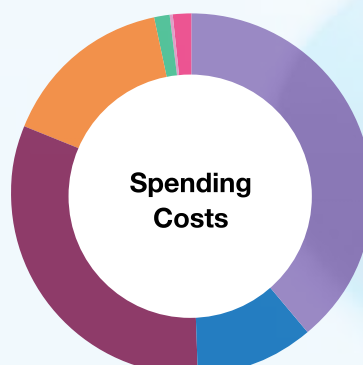
Wider action and  
Welfare Rights  
**£65,982**



Factoring  
**£10,660**



Other  
**£58,499**





# Understanding our expenditure

Our management costs relate to cost of administering services like housing management and maintenance, maintaining our office and paying our staff team.

For planned and cyclical maintenance, this will include services like close cleaning, gas servicing and other tenant safety checks which we carry out on a regular basis. Our planned maintenance costs have increased from £342,290 last year to £425,739 this year. This figure doesn't include the cost of new components and fittings such as new windows, bathrooms and boilers which are accounted for separately.

Reactive maintenance relates to the cost of carrying out day-to-day repairs or bringing our properties up to standard when somebody moves out and has also increased this year from £577,648 last year to £612,081.

Overall the costs for repairs and maintenance services have been going up in recent years alongside the general cost of living. The Association works to ensure that we get the best value for money so we can keep our costs down wherever possible.

## Our Stock Profile

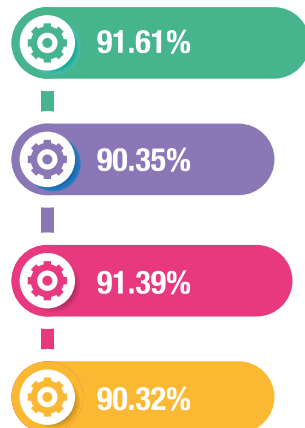
Home Size	Number Owned	Average Weekly Rent	DRUMCOG Average
1apt	56	£51.17	-
2apt	67	£74.62	£80.37
3apt	456	£85.34	£88.17
4apt	204	£103.15	£101.93
5apt	92	£107.15	£110.54
<b>Total</b>	<b>875</b>	<b>£88.78</b>	<b>£91.28</b>

# Satisfaction Survey

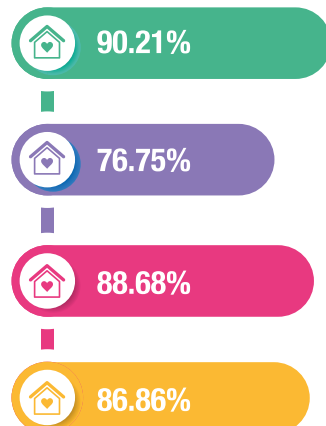
During February and March 2025, Cernach Housing invited Knowledge Partnership, an independent market research company, to carry out a resident satisfaction survey to establish how tenants and owners feel about our services and where we might be able to do better.

A total of 429 tenants and 71 owners were interviewed, and we're pleased to share the results. 92% of our tenants are satisfied with our service, which is an improvement on our 2022 performance, where 84% of our tenants were satisfied with our service. We have taken on board the comments from this survey and are working through an action plan to better improve our services thanks to this feedback.

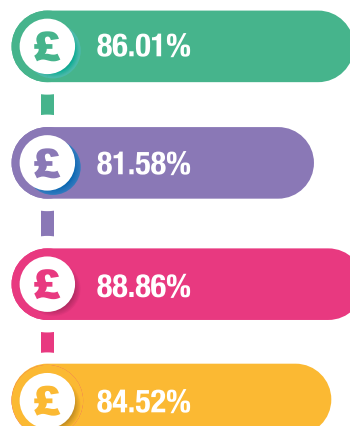
## The overall service



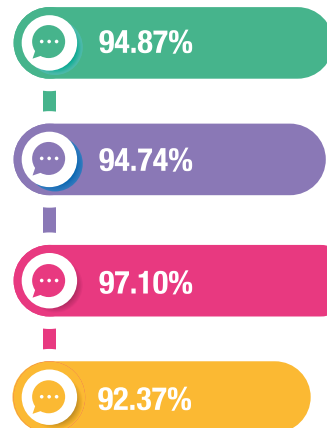
## Quality of homes (existing tenants)



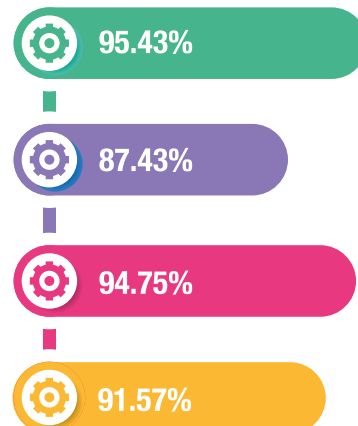
## Value for money of rent charge



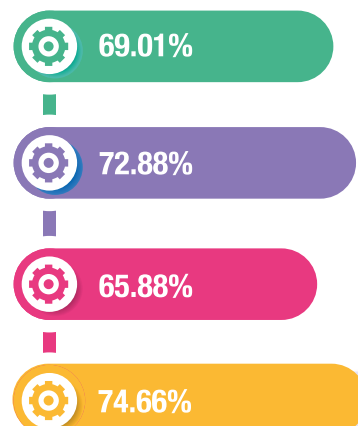
## Keeping tenants informed



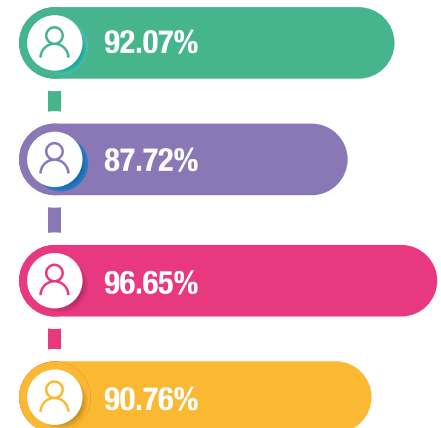
## Repairs carried out in the last year



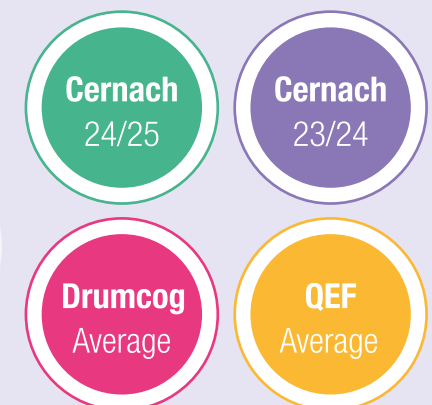
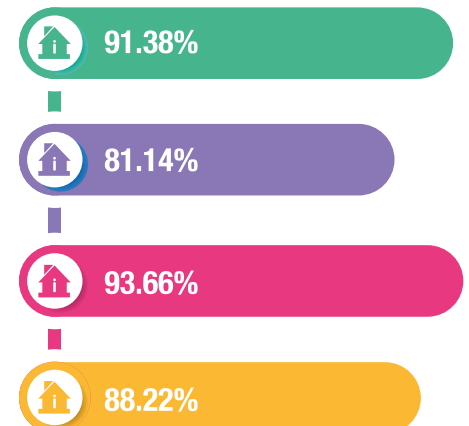
## Factoring service



## Opportunities to participate



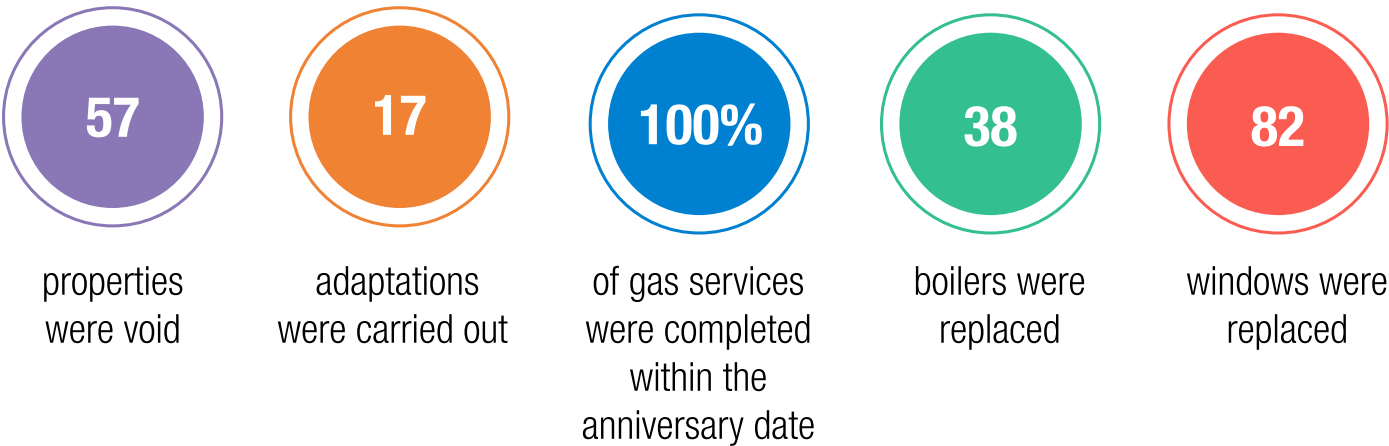
## Management of neighbourhood





# Planned Maintenance Report

During the financial year 2024/2025:



## Maintenance Expenditure 2024/2025

	Spend as of March 2025
Reactive Repairs	£455,436.41
Properties that are void	£165,922.79
Total	£621,359.20

	Spend as of March 2025
Repairs Cyclical / Service Costs	£339,316.11
Heating / Kitchen / Bathrooms	£721,902.74
Major Repairs / Adaptions	£56,679.78
Total	£1,117,898.50

## Repair Type Breakdown 2024/2025

Reactive Repairs	2024/2025	2023/2024	2022/2023
Tenant Arranged Appointment	657	298	425
Non-Emergency Repair	2383	1409	1036
Right to Repair 1 Day	394	277	292
Right to Repair 3 Days	4	11	13
Right to Repair 7 Days	3	4	5
Total	3441	1999	1771

## Emergency Repairs

Emergencies	2024/2025	2023/2024	2022/2023
Total	1056	450	530



Average length of time (hours)  
to complete Emergency Repairs for  
the financial year 2024/2025



Average length of time (days)  
taken to complete non-emergency  
repairs for the financial year  
2024/2025

# Our Team At 31st March 2025

## MANAGEMENT COMMITTEE AT 31/03/2025

Name	Continuous Service Since:	Office Bearer Title
Susan McDonald MBE	1990	Chairperson
Michael Mellon	2016	Vice-Chairperson
Karen McGinley	2024	Secretary
John Brannan	2016	
Tracy Bowie	2011	
Frank John	2019	
Jean McFarlane	2016	
Sarah Brannan	2020	
Marie Dabek	2021	
Cheryl Love	2021	
Andrew Sproul	2024	
Carole Stewart (co-optee)	2024	
Rhys Atkinson (co-optee)	2024	

## CERNACH HOUSING ASSOCIATION STAFF AT 31/03/2025

Name	Title	Appointed
Paula Baylis	Director	2016
Emma McShane	Head of Corporate Services	2017
Laura Cuthbertson	Operations Manager	2023
Tomi Oke	Housing Officer	2021
Kirsty Young	Housing Officer	2016
Jordan Allan	Housing Officer	2021
Jim O'Connor	Housing Officer (job share)	2013
Alex Kyle	Housing Officer (job share)	2023
Ciara Brownlie	Housing Assistant	2023
Pamela Edwardson	Housing Assistant	2023
Andy Parker	Welfare Rights and Tenancy Sustainment Officer	2019
Holly Lochran	Senior Maintenance Officer	2020
Christopher Paterson	Senior Maintenance Officer (maternity cover)	2025



## CERNACH HOUSING ASSOCIATION STAFF AT 31/03/2025

Name	Title	Appointed
Chris Johnson	Maintenance Officer	2022
Carylanne McLellan	Assistant Maintenance Officer	2007
Sarah Kenna	Assistant Maintenance Officer	2023
Connor McCulloch	Finance Officer	2024
Lindsay Crawford	Corporate Services Officer	2022
Marnie Clark	Corporate Services Assistant	2023
<b>New staff since 01/04/2025</b>		
Gillian Robertson	Senior Housing Officer	2025

## AGENCY SERVICES RECEIVED FROM:

Fettes McDonald	FMD Financial Services Ltd.	1991
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# AGM Report

Our external auditors, Alexander Sloan reported at our AGM on 1 September 2025 that the Association continues to be financially strong and confirmed we had received a clean and unmodified audit report.

We're pleased to say we have continued to perform well across the whole range of financial and non-financial indicators and the surplus for the year was £855,293 (2024 – £1.238m) and net assets now stand at £16.677m (2024 – £15.770m).

We also elected our new Management Committee for 2025-26.



*Susan McDonald, centre (Chair) John Brannan (Vice Chair) and Karen McGinley (Secretary).*

Susan McDonald, MBE, Chairperson

John Brannan, Vice Chair

Karen McGinley, Secretary

Tracy Bowie, Committee Member

Sarah Brannan, Committee Member

Marie Dabek, Committee Member

Frank John, Committee Member

Cheryl-Ann Love, Committee Member

Jean McFarlane, Committee Member

Andrew Sproul, Committee Member

Carole Stewart, Committee Member

Suzanne Da Silva Valente, Committee Member

We also said goodbye to Rhys Atkinson (1 year service) and Michael Mellon (9 years service) who stood down at our AGM. They gave up their valuable time to help the Association run smoothly so are well deserving of our thanks!

**We're always keen to have people join our Management Committee. If you'd like to be a member, all you have to do is complete a membership form and hand this into the office, along with £1.00.**

To find out more, contact us on  
0141 944 3860 or [admin@cernachha.co.uk](mailto:admin@cernachha.co.uk)

# Customer Feedback Form

<b>Name</b>			
<b>Address</b>			
<b>Telephone</b>		<b>Email</b>	
We really value your comments and welcome your participation and so would ask that you take some time to note in the box below your feedback on the content and layout of our Annual Report on the Charter. Alternatively you can email your comments to <a href="mailto:admin@cernachha.co.uk">admin@cernachha.co.uk</a>			
<b>Comments</b>			

*Cernach Annual Report* can be downloaded from our website, [www.cernachha.co.uk](http://www.cernachha.co.uk) and if requested, *Cernach Annual Report* can be made available in different languages, in Braille and or on CD. Additionally, we are able to offer a sign or language interpreter free of charge.

**Cernach Housing Association Ltd**  
**FREEPOST RRBL-YAEZ-AJZZ**

Marion McDonald House, 79 Airgold Drive, Drumchapel, G15 7AJ  
Property Factor Registered No. PF000149

**Tel:** 0141 944 3860

**Email:** [admin@cernachha.co.uk](mailto:admin@cernachha.co.uk) [www.cernachha.co.uk](http://www.cernachha.co.uk)

**Cernach Housing Association**  
**Opening Hours**

**Monday, Tuesday, Thursday & Friday**

9.00 am – 5.00 pm

**Wednesday**

10.00 am – 5.00 pm

