

ANNUAL REPORT
2022/23





The Chief Executive and the Management team hope you find this Annual report informative.

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Chair's Report 2022/23

It has been another successful year in which we have continued to see our high levels of performance rank well against other social housing providers.

May I take this opportunity to thank both colleagues on the Board and to the staff of the Association. The year has been a challenging one for many of our tenants as they have faced uncertainty and difficulties due to the cost of living and fuel poverty crisis, however, I am proud of the response and support the Association has offered to tenants during these difficult times.

We have performed remarkably well across our key performance indicators, ranging from repair times, and complaints handling, to rent collection. These performances have a significant impact on the lives of our tenants as each shows an area where we are continuing to deliver a high quality of service and running the association economically and efficiently.

The year saw an expansion of the Board, where, following a thorough recruitment exercise, we were delighted to welcome two new members: Ian Davie, who works for a national Housing Association, and has a wealth of knowledge in development, and Stephen Humphreys, a retired solicitor with a significant understanding of the key legal challenges faced by housing associations.

In the last year, the cost-of-living crisis has put a strain on many of our customers and across all of our communities and has been a key area of focus for the Association. The Community Support Fund has again been busy assisting groups working within our communities providing grants totalling just under £5,000. The Association's staff have also looked to assist struggling tenants by setting up a Common Good Fund, which is funded by donations from staff, Board members and contractors, and looks to help tenants that are facing financial hardship.

The Association's website has also been developed to provide key links and tools to help any household struggling financially and it provides links to lots of external support groups. This proactive response reflects the commitment by staff and the Board, across all levels of the Association, to help and support our tenants.

There has also been a focus throughout the year on increasing tenant participation. Our Housing Services team have taken the lead in developing



our Tenant Participation Group, and they have already carried out key scrutiny exercises in which they have looked to review the organisation's procedures and improve accessibility to our services. We will continue to look at new ways to interact with our tenants and to offer them the opportunities to help shape our services.

Although it has been another challenging year within social housing, the hard work of the Board and staff have continued to pay off and we have seen this reflected in the high levels of customer satisfaction that we have seen in our annual surveys. We continue to provide high levels of support to our tenants whilst investing and improving our homes.

Sephton MacQuire

Chair of the Board of Management

Chief Executive's Summary 2022/23

I would like to thank the Board of Management for their continued support and guidance that has ensured the Association has maintained, over the last year, a positive direction in a very difficult and complex working environment.

In my reports in the preceding few years, we have responded to a pandemic and uncertainty in the marketplace. Just as we were recovering from the impact of Covid we were hit with a cost-of-living crisis and the Scottish Government's proposals for rent controls and evictions moratoriums in the public and private rented sector.

The working environment has been extremely difficult for the Association but equally difficult for our tenants who have had to balance their finances and priorities in a very difficult economy which saw extremely high increases in heating and food costs.

Once again, due to the good working relationship between the Board, Management Team, staff, and our partner agencies, we continued to provide good support services to our tenants. During the year with

the help of Community Links Scotland, we were able to secure funding to assist our tenants with their daily living costs. This funding has proved invaluable and was very much appreciated by our tenants.

The Association performed well and again improved performance in certain areas of our work. Our satisfaction levels remain high, and our arrears are at an all-time low. By the year end I was delighted that we performed well in all areas with no concerns for the Board or staff.



We continued to meet all statutory and regulatory timescales. The Annual Return of the Charter, Financial Statements, five-year financial projection, Assurance Statements, and the Finance Conduct Authority (FCA) &

Office of the Scottish Charity Regulator (OSCR) returns were all submitted on time.

Despite a difficult year, I am pleased to confirm at the end of March 23 we remained a robust and stable organisation that responded well to these challenges and remained on a positive footing at the year-end.

We continue to remain focused on our strategic objectives and have already set a date later in 2023 to discuss our next Corporate Plan, which will be for the period 2024-27. The Board receives updates in relation to progress with our Strategic Objectives.



Allan Murphy,
Chief Executive Officer

Strategic Objectives

	Objective
1.	Deliver excellent affordable services to our customers that meet their expectations.
2.	Contribute to developing sustainable communities by providing high quality affordable housing where people want to live
3.	Manage our business and resources responsibly, accountably, and sustainably.
4.	Proactively engage with our partners and regulators
5.	Be an inclusive and supportive employer.
6.	Demonstrate strong governance and robust financial management.

Chief Executive's Summary 2022/23

During 2023 we conducted an Employee Engagement Survey, which was our first for a couple of years due to the impact of Covid. Overall, the results were positive with 86% of staff happy with Dunbritton as an employer. All staff recognised that their job was important to accomplish the mission of the Association and nearly all staff had a good understanding of the strategic objectives and how their role directly related to these objectives.

The Board is pleased to report that like previous financial years, the Association has ended 2023 in a healthy financial position. The Association generated a surplus of £1.1m and Net Assets totalling £13.4m.



I reported last year that we were awarded the Investors in People (IIP) Silver award on our first attempt. During 2022/23 we have been working with IIP and are on course towards achieving a Gold award in 2023.

We continue to be compliant in terms of the regulatory standards and ensure we fulfil our regulatory requirements as a Registered Social Landlord (RSL).

Value for Money / Affordability

Given the current economic climate and the hardship faced by many of our tenants it is important for the Association to ensure that we provide good value for money.

92% of Tenants thought their rent represented good value for money. ★★ ★

- In November 2022 the Board of Management agreed our interim Value for Money Strategy, which we developed with Arneil Johnstone. During 2023 the Strategy will be considered by our Tenant Participation group to ensure that it represents their interests. Once the consultation process has been completed the Strategy will be submitted to the Board for final approval.
- I previously reported that the Association had commenced a piece of work on a business model to clearly demonstrate value for money in the services we provide. I am pleased to report that this piece of work has been completed. The model will allow the Association to use information in the public domain from other Housing Associations. Information like the Annual Return on the Charter and Financial details submitted by the sector to the Scottish Housing Regulator (SHR) will allow Dunbritton to compare

and contrast our performance figures with the other Association's. This will assist to identify our strengths and areas for further improvement. Our first report will be submitted to the Board of Management at our November 2023 meeting.

- In pursuance of value for money we continue to collaborate with external partners, stakeholders, and the private sector to ensure that we can deliver in this regard.
- During 22/23 we continued with our procurement program to ensure, wherever possible, we can obtain services that afford value for money to our customers. It is important for the Association that we ensure full cost recovery for our service charge items. In relation to our service charges, we now undertake a robust audit and review on annual review to ensure that all costs are recovered.
- We benchmarked well in terms of the rent levels applied in the social housing sector. Our annual Tenants' Report confirmed that satisfaction levels in terms of our rent representing excellent value for money was particularly good.

I am pleased to report that once again the Association is recognised both locally and nationally as a viable and ambitious organisation.

Chief Executive's Summary 2022/23

Developing New Homes

Dunbritton has always been positive about ensuring that new affordable homes are delivered in the communities we serve. Despite over 1,000 homes in our communities, there is still a national shortage of homes. Homelessness is increasing and new homes are essential if we are to meet the current

challenges faced by the housing sector.

Unfortunately, the current economic climate has made developing more expensive as we are required to constantly increase the quality of our houses and provide more energy-efficient homes. This together with limited resources

and an increase in materials coupled with a shortage of skills has made developing very difficult.

However we are currently on site in Helensburgh at Jeanne Deans (12 units) with future developments being considered in West Dunbartonshire and Argyl & Bute.



Chief Executive's Summary 2022/23

Dunbritton's Wider Action.

Heritage Project

In last year's report, I intimated that I would be able in this year's report to show some of the artwork in place that was commissioned for the harbour developments. Locally held workshops contributed to the design of benches, plaques and community art, which were installed at the new harbourside development. The artwork has been well received by the harbour residents and the local wider community.



Chief Executive's Summary 2022/23

Financial Inclusion / Energy Advice / Cost of Living

During 2022/23 the Association was successful in two applications towards the overall cost of living implications faced by Dunbritton Housing Association tenants.

Following the successful application to the Scottish Federation of Housing Associations (SFHA) Fuel Poverty Support Fund in December 2022 we were awarded £25,600, which was used as follows:

- £400 fuel payment for 51 households who are off grid.
- £100 fuel vouchers / payments for 52 vulnerable households.

We were also advised in January 2023 our funding application to NLCF (National Lottery Community Fund) Cost of Living Fund for £15,000 had also been successful. This funding was to address food insecurity across local communities. Funding was distributed as follows:



Staff working group members

£10,000

to be managed by Dunbritton Housing Association to purchase vouchers from several food shops. The vouchers were distributed to households, most in need of additional support.



£5,000

was allocated to Food for Thought West Dunbartonshire - to enable additional stock to be purchased or vouchers issued.



I am also delighted to intimate that the staff team of their own volition have set up a fund to assist tenants in need of support. The fund initially comprised of staff fundraising efforts, contributions from contractors and the Board agreed to match the funding already raised. To date we have assisted tenants with top up of utilities and food vouchers. However, this fund will be ongoing and accessible at any time now and in the future.

Corporate Services

The Corporate Services team is responsible for the management of the office and the support of all other teams in key areas such as IT support and health and safety. We work alongside Employers in Voluntary Housing (EVH) to provide HR support, and our solicitors, Harper McLeod, to provide legal support. We also oversee governance, working to support and develop Board members.



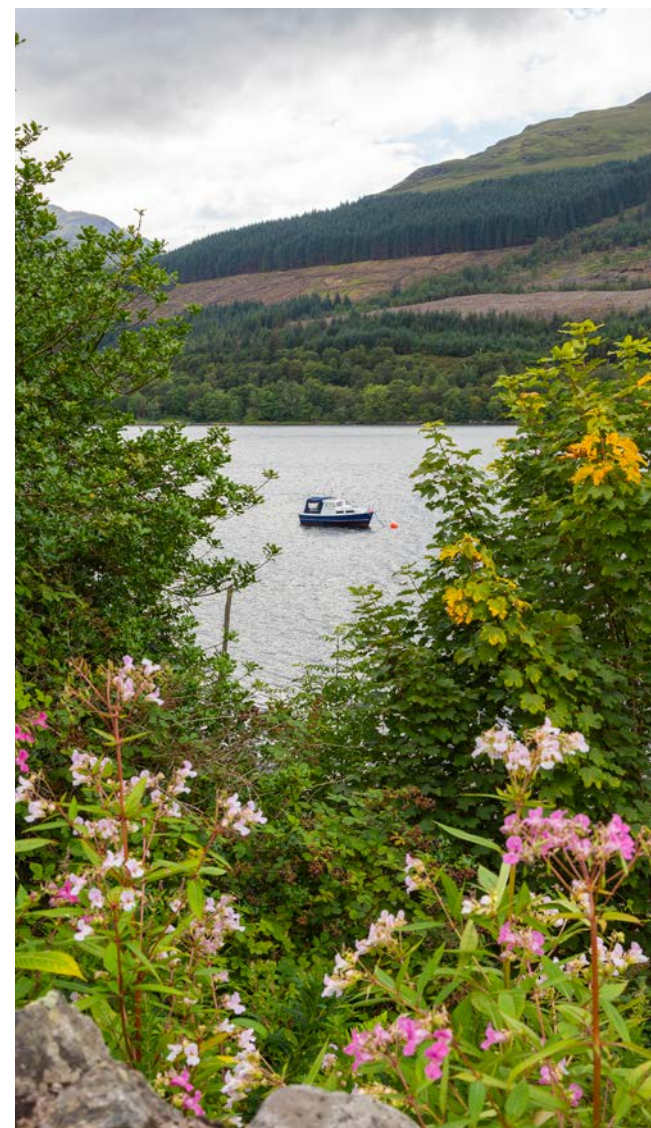
Daniel Wilson,
Corporate Services Manager

Investors in People

Our staff are one of our most important assets. As an employer, we believe in developing all staff members, both to make them the best they can be in their role, and to help them develop towards the next step in their career progression. We have been working with Investors in People to look at how we can improve the development of our staffing team. This has seen the introduction of the staff recognition scheme, including the staff awards, which will be presented at the AGM. We have also taken on a new staff training plan. This will help us ensure that we invest efficiently in future staff training that meets all our requirements. We were happy to receive recognition through Investors In People silver, and now we are working towards gold.

IT Support

We consider IT to be a key component in our work and have continued to review and upgrade our software and hardware, working closely with our external IT provider, Purity, we have upgraded all of our office PCs to faster I7 processors. We have also upgraded our on-site tablets. These changes shall continue to allow us to provide key services to our tenants and customers.



The Cobbler near Arrochar

Corporate Services

Governance

Strong governance is a key part of the efficient running of the Associate and we in Corporate support the Board to ensure that they have all the information that they need to make clear and informed decisions. We ensure that the Board is presented with key papers covering all aspects of the running of the organisation and we maintain our online evidence bank with all past papers and Board decisions.

The Corporate Team work to support the Board and ensure that the organisation meets the regulatory standards as set by the Scottish Housing Regulator. This includes ensuring that the Board have all the information required to carry out their essential role in managing the organisation, including the provision of Board papers, the management of our online evidence bank, facilitating the Board's annual appraisals, and arranging Board training.

Managing Publicity

It has been another positive year and we have again looked to highlight our achievements. We have published updates to our tenants via Newsletters, social media, and on our website.

Staff Development

We believe strongly in developing our key asset: our staff.

Following our Investors in People Silver award, we have looked to continue to make Dunbritton a great, accessible, and inclusive place to work. We have received accreditation as a Living Wage employer and a Disability Confident employer.

This year staff have undertaken training in damp and mould awareness, Cyber Security, and Excel, and two members of staff will soon be undertaking the Chartered Institute of Housing Diploma and the Chartered Institute of Housing level 4.

New Board Members

Our Board is always looking to strengthen their key areas of expertise.

Following the annual board appraisals, a report was submitted to the Board on the feedback from Board members with regard to where they felt we could expand our knowledge base. This then provided the basis on which the Chair and Vice-Chair undertook a recruitment exercise.

With the help of the Corporate Team, they recruited two new members with expertise in construction and law:

Ian Davie is Head of Development and Asset Strategy for Trust Housing Association and resides locally in Dumbarton. He is a Chartered Surveyor with 15 years of experience in both the commercial and

residential property markets, having worked since 2015 in development and regeneration roles within Glasgow City Council and The Wheatley Group, prior to joining Trust in 2022.

Stephen Humphreys is a retired solicitor with 38 years of experience in private practice. This included advising a wide range of commercial, corporate, and private clients in dispute resolution. He has worked extensively alongside housing associations and has a wealth of knowledge in housing law. He is a volunteer solicitor with the University of Strathclyde Pro Bono Law Clinic, which provides free legal advice to individuals who are unable to afford legal fees. His specific area of expertise is housing law.

Corporate Services

Health and Safety

Whilst we may now be living in a world without the stringent requirements that we had during the Covid outbreak, health and safety remain a key part of our office life. We have carried out assessments on the workplaces of all staff members and brought in reasonable changes as and where required.

Business Continuity

This year, a key focus has been on cyber security. We were made aware that another association had been targeted and suffered a loss due to cybercrime. Since Covid and particularly the lockdown, we have also seen a significant increase in Phishing e-mails being received by the Association. We have worked with Scottish Business Resilience throughout the year to look at our internal practices and to ensure we are better protected from cyber threats. These efforts accumulated in our gaining a Cyber Essentials Accreditation.

New Housing Software

Following a procurement exercise, we have begun the process of upgrading our housing software. This is the key tool that we use for contacting tenants and updating their accounts. With our move to HomeMaster, we hope to increase the efficiency in the way we contact our tenants and reduce our carbon footprint through a reduction in mail.

Complaints

Corporate Services are responsible for overseeing complaints. By embracing complaints as opportunities for growth, managing concerns, reporting to the Board, and actively engaging with tenants, we cultivate a culture of improvement and transparency. Our approach is not just to meet expectations but to exceed them.

Data Protection and Freedom of Information

The Association is a strong believer in transparency and following the guidance set on accountability set in the Scottish Housing Regulators Regulatory Standard 2.

On our website, we look to publish as much information as possible. This includes key policies and the minutes from our Board meetings.

Following this proactive approach to publishing has ensured that the number of requests for data that we receive is minimum. Those however that we have received, we have responded to in full and within the statutory timelines.

Arrochar by Loch Long



Community Support Fund



The cost-of-living crisis has had a huge impact across our areas of operation.

Dunbritton's Community Support Fund looks to support local ventures and initiatives including helping those faced with financial uncertainty.

Look groups are annually invited to apply for grants up to £500.

The fund is overseen by three members of the Board and administrated through our Corporate Services Team.

During the year the fund provided grants totalling almost five thousand pounds, this included help to local football teams, food banks, schools, care and repair, and the girl guides.



Asset Management - Review 2022/23



Paul Sweeney,
Asset Manager

The Asset Management team oversee the repairs and maintenance services to the Association's tenants. This includes day to day reactive repairs, void property repairs, cyclical works such as gas servicing, painting, gutter cleaning, and checks in electrical safety, fire safety and legionella. The Asset Management team is also responsible for carrying out stock condition surveys which gather information to allow for procurement and programming of planned maintenance work, such as kitchen and bathroom replacements, boiler replacements, and electrical upgrades. We also carry out medical adaptations at the request of the local authority.

Reactive Repairs

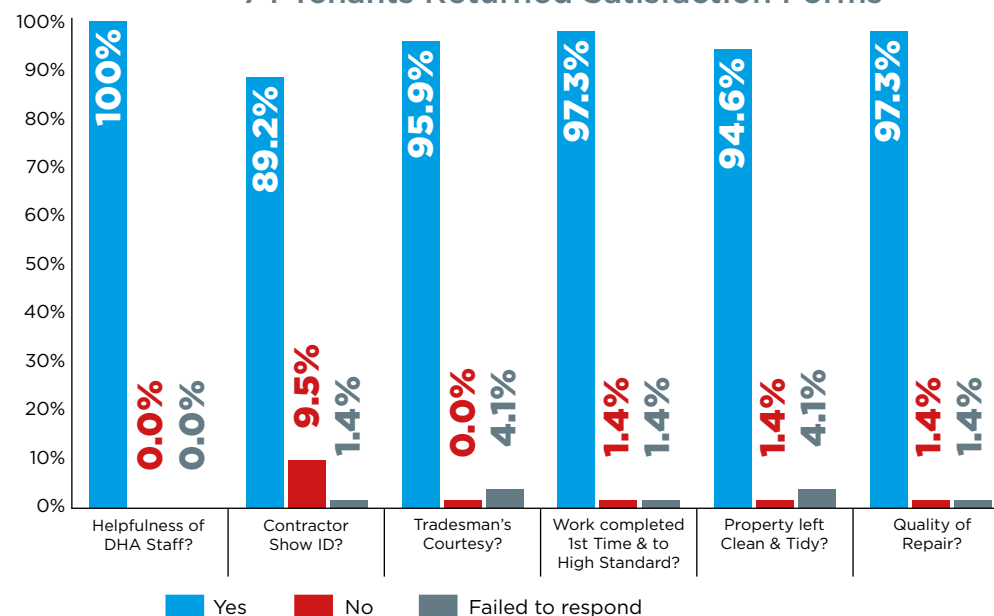
The table below shows an increase in the overall number of repairs carried out in 2022/23 in comparison with the previous year 2021/22. There was a very slight decrease in the number of emergency repairs reported, however, non-emergency repairs increased by 5.3 %. This increase was expected following the 150 units at the Dumbarton Harbour development coming out of the defect's liability period. Although there is a slight increase in the time taken to carry out repairs in comparison to the previous year, this increase is marginal and still below any targets set.

	2021/22	2022/23
Emergency Repairs including "Right to Repair"	929	925
Routine and Urgent repairs	2202	2381
Total number of repairs	3131	3306
Average hours to complete emergency repairs	3.88	4.19
Average days to complete Routine and Urgent repairs	5.01	5.59

Customer feedback

Customer satisfaction is important to us. We encourage our tenants to return the satisfaction surveys sent when a repair is reported and take note of the responses received. This feedback allows continuous improvement of the service we provide. All returned surveys were entered into a monthly prize draw and the winners received a £20.00 voucher.

Tenant Satisfaction Results - April 2022 - March 2023 74 Tenants Returned Satisfaction Forms



Asset Management

Customer Feedback:

City Technical:

"Fast & efficient, very satisfactory. Thank you DHA."

"the work carried out to very high standard. Very pleased with work."

"Absolutely charming and fully professional lovely lads"

"The guys were very pleasant. Did a very good job. Happy with the service."

Central Timber Construction:

"good professional company"

"called and was out same day."

Ledgerwoods:

"repair carried out quickly and efficiently."

"1st class service throughout. Thank you."

"very impressed by contractor and apprentice. Very mannerly and chatty"

"The workman who came was very efficient he knew exactly what was needed and even had the parts he needed in his van therefore repair was carried out quickly."

Cyclical works

Gas Servicing

The Association has a statutory duty to carry out an annual gas inspection at all relevant residential properties. As of the 31st of March 2023, inspections had been carried out in line with regulations at all our properties with a gas supply.



Our Tenant Mrs Lyons got in touch to let us know she was delighted with the standard of work and service. She said the contractors worked hard and left the place clean and tidy and also took time at the end of the job to explain the workings of the new system.

Aids and Adaptations

The Association applied to the Scottish Government for funding to medically adapt properties in both West Dunbartonshire and Argyll and Bute. The Association received 50 % of the requested funding. The Association received 22 applications to medically adapt properties, completing 21 of these requests within the financial year.

Asset Management



Grounds Maintenance

DAS Contracts, working over an annual cycle, visited all sites on a fortnightly basis. During the summer months, the contractor carried out grass cutting, strimming, weeding, shrub bed maintenance, litter picking and sweeping of the hard standings.

There was, as usual, a change to

the schedule in the winter months, with leaf blowing, sweeping and litter picking of the hard standings being carried out. Our grounds maintenance contractor also replenished the grit bins on the estates as needed. In early March, the shrub bed maintenance was carried out in preparation for the new season.

Common Paint Works

Following on from the internal close decoration at Clydeview, Bell Decorating Group have been appointed to carry out the external painting works of this building along with other identified buildings within our estates.

The tenants' post-works satisfaction survey feedback was positive, despite the contractor being on site at 12 East Montrose Street for a lengthy period.

Before



After



Asset Management

Before



After



Planned Maintenance Programme

Electrical Upgrades

The Association has successfully completed a two-year program to upgrade the electrical wiring to over 120 properties in the Churchill Estate in Helensburgh.

This work included new sockets, light fittings and all associated wiring within the properties. We also upgraded the consumer units in each property to bring them in line with current new build legislation on consumer units. On completion of works, a new EICR was issued, which will be valid for 5 years from the date the works have been completed.



Kitchen Replacements

As part of the Association's 5-year Kitchen installation program BRB Ltd installed 61 new kitchens, these installations took place in properties in Cardross and Alexandria. During the works, our contractor experienced delays with the supply chain which resulted in the supplier no longer supplying the contractor with kitchens. We are pleased a new supplier has been sourced which will ensure there is no effect on the service delivery for Kitchen installations planned for the year 2023-24.



Housing Services



Robert Murray

The Housing Services Team is responsible for all aspects of housing service delivery including: Allocations, Rent Management, Anti-social Behaviour, Estate Management and Tenant Participation.

Rent Management

Last year inflation rose to its highest level in 40 years, peaking at 11.1% in October 2022, with this and the rising energy costs among other financial issues triggered a cost of living crisis. The Scottish Government introduced legislation: Cost of Living (Tenant Protection) (Scotland) Act 2022, primarily to cap rent increases and restrict tenants being evicted.

We are continuing to support and assist our tenants and produced our next edition of our internal “Money Matters”, an information magazine detailing who and where to access help & support for those who are experiencing financial difficulties, which has been greatly received from most of our tenants.

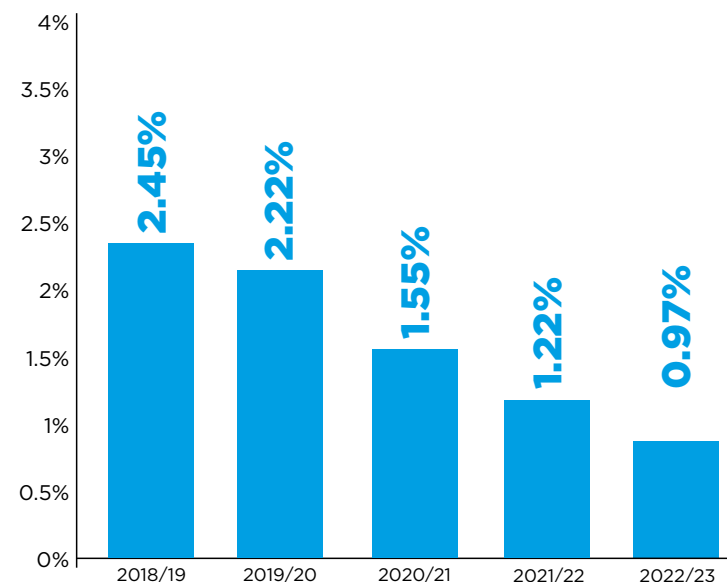
Our Housing Team have also been out and about trying to support those tenants most in need and through our excellent Partnership working we were able to secure funding for an energy advice worker to offer practical advice on how to save on energy costs.

Despite all the above, we still managed to reduce our rent arrears again as demonstrated below for the 8th consecutive year (only past 5 years listed);



Rent Arrears analysis 2017-2023

2018-19	2.45%
2019-20	2.22%
2020-21	1.55%
2021-22	1.22%
2022-23	0.97%



Housing Services

Allocations 2022/23

Last year was another successful year in terms of our allocations, resulting in us letting our properties on average within 7.1 days compared with the national average of 41 days.

Homelessness is increasing nationally bringing pressure to all Housing Associations in Scotland to let more of their properties to this client group. Whilst we are aware of these increased pressures, we are also conscious that the need for housing is felt across all of our applicant groups, and we have continued to work with local authorities to provide 50% of all properties to homeless persons.

We also managed to play our part in the Ukrainian Refugee

resettlement programme by rehousing two families fleeing the Ukraine due to the ongoing conflict.

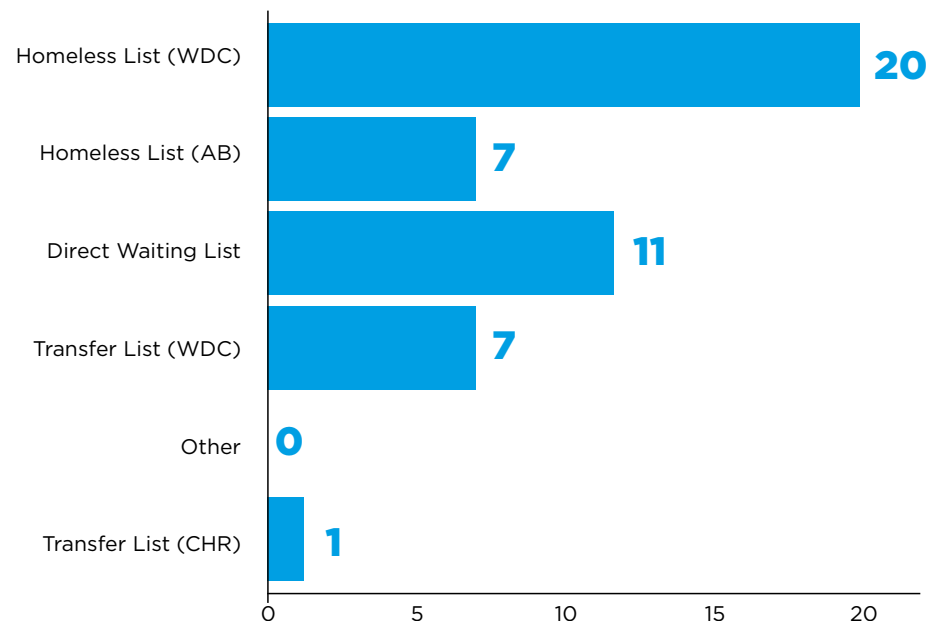
The Homeargyll Steering Group is currently reviewing our Allocations policy which should hopefully be concluded later this year, this will update the policy with current legislative changes and other locally identified issues.

Our lettings last year resulted in a total 46 mainstream lets for the year which is a decrease on last year's 50 vacant properties let, this again shows sustainability within our communities.

Our mainstream lets were let to the following groups;

Allocations to Date 2022-2023

Homeless List (WDC)	20
Homeless List (AB)	7
Direct Waiting List	11
Transfer List (WDC)	7
Other	0
Transfer List (CHR)	1



Housing Services

Changes in Housing Services

We were delighted to welcome two new members to the Housing Services Team: Lyndsey McGillion and Martin McLeod.

Lyndsey joins us with a wealth of experience in social housing having worked in the sector for more than 25 years.

She has previously specialised in tenancy sustainment and anti-social behaviour and holds a level 4 diploma in Housing Studies and is a chartered member of the Institute of Housing.

Martin joins us with a wealth of experience from the retail and hospitality sector. With over 10 years of experience in a customer service environment, Martin most recently worked with ASDA where he managed the Replenishment Team. Having previously lived and studied in Australia, Martin is now back home looking to settle into a career in Housing with Dunbritton.

Tenant Participation

Tenant participation is how our tenants can help influence decisions made about the services provided by the Association. It provides an opportunity to develop partnership working between tenants and landlords to deliver excellent services.

We understand the importance of working with our tenants to improve our services, and for this reason, we have developed our Tenant Scrutiny Group and plan to introduce our “Armchair Critic Group” later this year. These groups will allow our tenants to provide feedback at varying levels.

Our Tenant Scrutiny Group (TSG) is made up of tenants who meet once every quarter at our office to discuss the services provided by the Association and give their thoughts on how the Association could make improvements.

Our TSG was reformed after Covid and have already reviewed services such as: Association publications: tenants report, annual report, newsletters etc., the DHA reception area, and better signage externally around the office to let people know where we are. The group is currently reviewing the interim Tenant Participation strategy with

a view to making this permanent later this year.

The future topics the group are looking at are: new tenant sign-up pack, kitchens to be installed in future upgrade programmes, our website, to name but a few. We plan to publish the outcomes from this group in our future newsletters to keep tenants informed of any improvements made, this will also

be reported directly to our Board.

We were able to resurrect our Clydeview community room and established our Harbour group last year, both meet with our staff on a regular basis to discuss local issues. This year we hope to create more tenant participation within our communities by establishing more local groups within our developments.



Housing Services

Garden Competition and Good Neighbour Awards 2022/23

The West Coast of Scotland is home to some of the most beautiful scenery and landscapes in the UK. Our tenants enjoy living in some of the most beautiful neighbourhoods in Scotland and some are lucky enough to appreciate the natural beauty from their homes.



Our tenants take pride in their gardens. Our annual garden competition generates a colourful display of flowers and creative presentations across Argyll and Bute and West Dunbartonshire.

Our Garden Competition Winners for 2022/23 were:

- Mary Fotheringham from West Dunbartonshire and
- Mr & Mrs Sienko from Argyll and Bute.

Well done to Ms Fotheringham and Mr & Mrs Sienko, each received a £50.00 shopping voucher which was presented at last year's AGM.

We also recognise the important role tenants play in the lives of their neighbours. Many of our tenants go out of their way to help older neighbours maintain their gardens to assist with shopping etc.

This year we recognised Ms Barbara Anne Brown from West Dunbartonshire as our Good Neighbour winner in reflection of the hard work she has put into helping improve the lives of the people in the area.



Mary Fotheringham



Mr & Mrs Sienko



Ms Barbara Anne Brown

Finance

Financial Summary



Heather Maitz

The Total of Comprehensive Income for the year of £1,068,545

The graphs highlight the main sources of Income and Expenditure for the Association as well as charting the Association's change in investment in housing.

The Income generated by the Association increased in the year from £6,273,108 to £6,458,113. This increase is largely due to an increase in rental income and grants received.

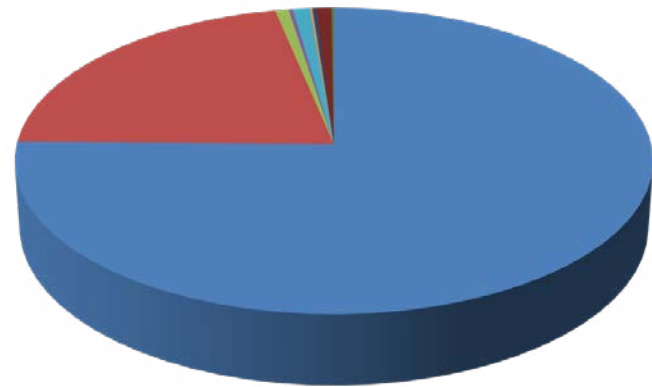
Operating costs have increased from previous year £4,600,342 to £4,733,167

The Association currently has £94.9m invested in Housing Properties.

As the 31 March 2023 Housing Properties held by the Association had been depreciated by £25.1m to a net book value of £69.7m

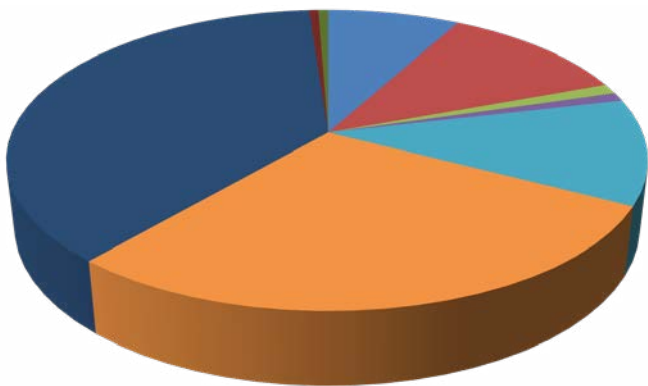
FINANCIAL STATEMENTS 31/03/2023

2023 INCOME CHART



- | | | |
|--------------------------------------|--------------------------------|----------------------|
| Rent & Service Charges | Factoring | Other Income |
| Grants Released from Deferred Income | Wider Action | Gain/(Loss) on Sales |
| Other Revenue Grants | Investment Property Activities | Interest |

2023 EXPENDITURE CHART



- | | | |
|---------------------|------------------|-----------------------|
| Planned maintenance | Wider action | Property depreciation |
| Reactive repairs | Loan interest | Factoring |
| Service charges | Management costs | Other expenditure |

Finance

FINANCIAL STATEMENTS 31/03/2023

PARTICULARS OF INCOME FROM AFFORDABLE LETTING ACTIVITIES

INCOME	2023
RENT & SERVICE CHARGES	£4,909,066
GRANTS RELEASED FROM DEFERRED INCOME	£1,399,650
OTHER REVENUE GRANTS	£49,080
FACTORING	£15,737
WIDER ACTION	£63,377
INVESTMENT PROPERTIES ACTIVITIES	£7,888
OTHER INCOME	£13,315
GAIN/(LOSS) ON SALES OF HOUSING STOCK	£56,223
INTEREST	£9,546
	£6,523,882

PARTICULARS OF EXPENDITURE FROM AFFORDABLE LETTING ACTIVITIES

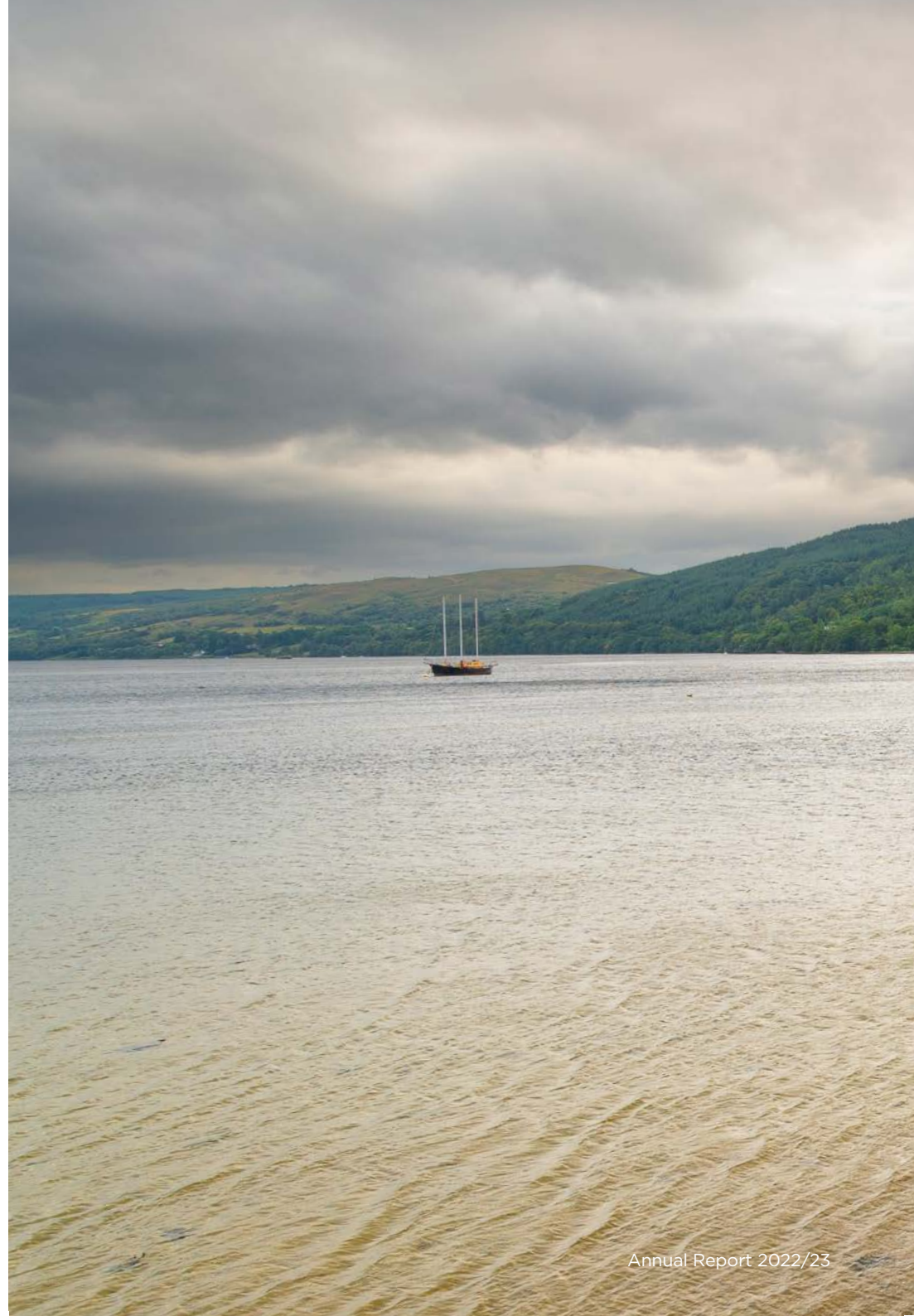
EXPENDITURE	2023
PLANNED MAINTENANCE	£423,037
REACTIVE REPAIRS	£609,493
SERVICE CHARGES	£56,839
WIDER ACTION	£49,326
LOAN INTEREST	£608,170
MANAGEMENT COSTS	£1,524,441
PROPERTY DEPRECIATION	£2,008,840
FACTORING	£29,534
OTHER EXPENDITURE	£31,657
	£5,341,337

SURPLUS FOR YEAR	£1,182,545
ACTUARIAL GAINS/(LOSSES) ON DEFINED BENEFIT PENSION PLAN	-£114,000
TOTAL COMPREHENSIVE INCOME	£1,068,545

Finance

Statement of Financial Position as at 31/03/2023

NON- CURRENT ASSETS	2023
Housing Properties - Depreciation Costs	£69,739,158
Other Non - Tangible Assets	£1,196,646
INVESTMENTS	
Investment in properties	£65,002
CURRENT ASSETS	£2,814,906
CREDITORS WITHIN ONE YEAR	-£2,282,677
Net Current (Liabilities) Assets	£532,229
TOTAL ASSETS LESS CURRENT LIABILITIES	£71,533,035
CREDITORS Amount falling due after more than one year	-£15,849,622
PENSION AND OTHER PROVISIONS FOR LIABILITIES AND CHARGES	
Scottish Housing Associations Pension Scheme	-£100,000
DEFERRED INCOME	
Social Housing Grants	-£41,333,365
Other Grants	-£842,022
	-£42,175,387
NET ASSETS	£13,408,026
EQUITY	
Share Capital	£85
Revenue Reserves	£13,505,441
Revaluation Reserve	£2,500
Pension Reserve	-£100,000
	£13,408,026





Our Staff and Board

MANAGEMENT TEAM

Allan Murphy – Chief Executive Officer
Heather Maitz – Finance Manager
Paul Sweeney – Asset Manager

Daniel Wilson – Corporate Services Manager
Robert Murray – Housing Services Manager

HOUSING SERVICES

Lindsey Reid – Housing Officer
Sharon Kane – Housing Officer
Kirsty McGlashan – Housing Officer
Lyndsey McGillion – Housing Officer

Maureen Dods – Housing Services Assistant
Martin McLeod – Housing Services Assistant
Michelle Johnstone – Housing Services Assistant

ASSET MANAGEMENT

Jim Cannon – Maintenance Officer
Greg Marley – Maintenance Officer
Anne Marie Somerville – Asset Co-ordinator

Sean Harwood – Asset Assistant
Sharon Buchanan – Asset Assistant
Elaine MacKechnie (am) – Asset Assistant

FINANCE

Marie Clare Freke – Finance Officer
Una Renfrew – Finance Officer

Samantha Degan – Finance Officer
Kevin Downie – Finance Assistant

CORPORATE SERVICES

Claire Samain – Corporate Services Officer
Anita Williamson – Corporate Services Assistant

Elaine MacKechnie (pm) – Corporate Services Assistant

Our Board of Management 2022-23

OFFICE BEARERS

Sephton MacQuire – Chair
Elizabeth McCurdy – Vice-Chair

BOARD MEMBERS

Alistair Tuach	Councillor Gary
George Morrison	Mulvaney – Co-optee
Julie Smiley	- representing Argyll
Fiona Craig	& Bute Council
Andrew Cameron	Councillor Hazel
Ian Davie	Sorell – Co-optee –
Stephen Humphreys	representing West
Barry Mochan –	Dunbartonshire
Observer	Council

Acknowledgements

Dunbritton Housing Association would like to acknowledge the support of the following organisations during 2022/23

- Alexander Sloan, External Auditors
- Arneil Johnston
- Bank of Scotland
- Bells Decorators
- BRB
- CAF Bank
- Caledonian Maintenance Services Ltd
- Central Timber Construction
- City Technical
- Community Links Scotland
- DAS
- Dougie Gold, Procurement Consultant
- FMD Financial Services
- Harper Macleod LLP Solicitors
- Kleen-all,
- Linda Ewart, Housing Consultant
- Ledgerwoods Electrical
- MacDonald & Cameron
- Quinn Internal Auditors
- Rig Arts
- Santander
- Scottish Federation of Housing Associations
- Shiels Builders
- The National Lottery
- The Scottish Government
- Tenants Information Service (TIS)
- West Dunbartonshire Council
- Zurich

Our Staff and Board





Dunbritton Housing Association Ltd, 1 Hatters Lane, Dumbarton, G82 1AW

Opening Hours: Monday, Tuesday, Thursday & Friday: 9am – 5pm

Wednesday: 9am – 12.30pm (closed in the afternoon for staff training)

Tel: 01389 761486 Email: admin@dunbritton.org.uk Website: www.dunbritton.org.uk Chair: Sephton MacQuire

Property Factor Registered Number PF000313 Scottish Charity No. SC036518

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