



Annual Performance Report
2019/2020

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Chairperson's Introduction

This has been an extremely difficult year and I am pleased to report that our Committee and staff have adapted to changes in a way we could not have imagined at the end of the preceding year. Our staff have worked very successfully from home using the office on an ad hoc basis and observing the necessary Covid-19 protocols at all times.

Our committee meetings have all been quorate with some record attendances through Zoom and I thank all our members for making this possible. The AGM was held within the original timescale and our new Auditors did a first class job of carrying out their first external audit remotely.

The most significant achievement in August 2020 was the completion of the development of Holmlea Primary School. Our ten new flats were handed over on 5 August and the report from staff is that all tenants are delighted with their new homes. More details further on in this report.

We have reported monthly to Scottish Housing Regulator about our services and finances.

Our planned maintenance programme is to resume in January when we will pick up those works rolled over from 2020/21 as well as the work planned for 2021/22.

We are delighted again with the year's progress and our finances are in very good shape.

I hope you enjoy reading about CDHA in this year's annual report.

Marion McMillan

Chairperson

Director's Review of the Year



Sustaining our services and performance during challenging times with new experiences was achieved in a very positive way to year ended 31st March 2020.

Since March 2020 we have entered a brave new world... a world where a new scare that no one could see but was affecting the whole world by way of the pandemic Covid-19 existed. As our office closed and remote working commenced on 23 March 2020 we had to adjust at a speed not known before. I think everyone has been amazed at the adaptability of office work this year. Zoom is now second nature and all staff have maintained a good rapport with tenants and each other. Our services, returned to normal very quickly after lockdown and we remained driven to achieve our objectives, develop our services and were committed to moving forward into future years.

The services we deliver and the homes we provide to our tenants are the most important things we do. Our annual performance report allows tenants to check how the quality of the services and homes we provide compares with other social landlords against the Scottish Social Housing Charter. We strive to deliver value for money and part of that process is benchmarking our performance against other RSL's in our peer group and by benchmarking against the national average.

By using these comparisons and more detailed self-assessment against the Regulatory Standards, the Committee, has gained assurance that we are operating efficiently and are compliant with the Regulatory and Financial Standards.

Throughout this report, you can read and learn about our performance, achievements, and our range of services. Value for money for our tenants is entrenched in all our practices and we always aim for continuous improvement in our work.

I am proud to have been a part of the Holmlea Primary School project which we carried out in partnership with Home Scotland. Later in this report you can see some of the photos of this iconic development.

Development is exciting and productive and we will be looking at our development plans going forward in more detail over the next year. This is an important exercise given the size of the organisation. Development can be risky and we constantly measure our risks across all areas of our business.

I would like to thank the Committee and staff team for their hard work and efforts in 2019/20, ensuring that our key objectives and services to tenants were met and delivered effectively in very difficult circumstances. I can assure you that 2020/21 and beyond will continue with the same diligence, attention to detail and innovative new processes.

Christine Leitch

Director



Annual Performance Report 2019/2020

Senior Staff Team:



Director -
Christine Leitch



Finance Officer & Office Manager - **Lorraine Glasgow**



Senior Housing Officer - **Morna Smillie**



Senior Maintenance Officer - **Craig Smith**

Main Activities

The main activity of CDHA is the management and maintenance of our property and providing much needed quality housing to meet a high demand. We aim to take advantage of any development opportunity that does not impose too significant a risk to the Association to increase our stock whenever we can.

The Committee approves policy and procedures in line with a fixed timetable, unless changes in guidance or legislation enforce earlier reviews. The Association has over 80 policies and procedures together with the constitution that provide the necessary guidance on how it runs and manages its business.

Each year the Committee of Management approves the budget and updates to our Business Plan where key risk areas are identified. Performance is monitored and relevant action taken throughout the year with monthly reporting to the Full Committee and quarterly reporting to the Finance & Audit Sub Committee.

Our Management Accounts show any variations from the budget and discussion and alternative plans are approved. We carry out risk reports quarterly and individual risk reports on major areas such as new developments.

The Association's Rent Policy is a points-based system which takes account of the size and type of property and the facilities provided. New developments have their rent in line with Government guidelines based on property size and

Property Numbers	2019-20	2018-19
Tenanted Properties	580	581
Newly Acquired Properties		7
New Properties Under Development	10	10

a calculated benchmark amount. The policy ensures that the rent structure is easy to administer and covers the wide variations within the Association's properties. We are scheduling a major review of this policy during 2020/21.

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 in a position 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. We have a mix of fixed loans and variable rates. All variable rates loans are reviewed after 5 years. We currently work within all our banking covenants.

In order to ensure our staff remain up to date we encourage regular training on a variety of subjects and sponsor staff through vocational courses where necessary. Our Committee of Management have the same options and we currently have one Committee member undertaking a vocational course and our affiliated bodies provide a good source of networking opportunities for Committee and staff.

Strategic and Operational Objectives

Mission Statement: CDHA accepts the challenge to deliver comprehensive housing services which meet or exceed the needs and aspirations of our clients

Objective 1: Deliver Excellent Housing & Related Services

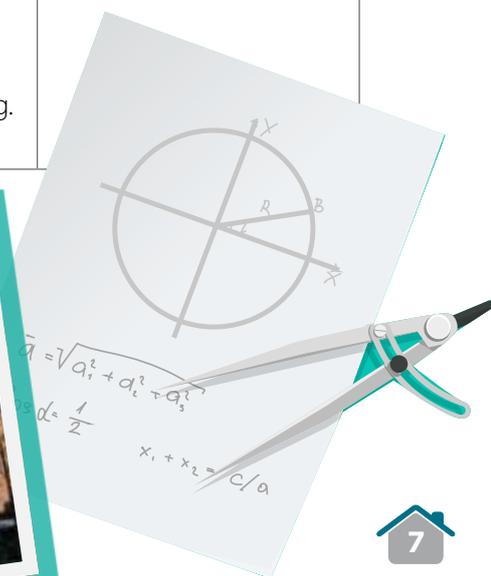
What we will do	How	How will we know we have achieved our goal
Continually strive for better performance in all areas	<ul style="list-style-type: none"> Set challenging KPIs Benchmark ourselves against our peers 	We will be a high performing RSL with high levels of tenant & customer satisfaction in all areas of our service delivery
Develop & support excellent & sustainable services for our tenants & others	<ul style="list-style-type: none"> Ensure our service delivery plans meet with the requirements of the intended outcomes Review rent affordability annually Take advantage of any initiative to assist with fuel poverty Be ready to work with other providers to achieve better outcomes for our tenants in relation to digital inclusion or fuel poverty Continue to provide Welfare Advice services. Review the current service on a regular basis Work with Housing Officers and Glasgow City Council in relation to better Estate Management Investing in our community Ensure services are value for money 	
Develop the knowledge of our stock	<ul style="list-style-type: none"> Interrogate Stock Condition Survey Feed survey results into our Asset Management Strategy and new component system within Home Master Implement Asset Management Strategy SHQS demonstrate current & future compliance ESSH demonstrate compliance by 2020 & beyond 	
Develop our use of IT	<ul style="list-style-type: none"> Continue to develop our new system to use to its full potential. Produce Committee reports and ARC indicator reports direct from the system 	

Objective 2: Strengthen our Communication & Engagement with our tenants and other customers

What we will do	How	How will we know we have achieved our goal
Improve Communication with our tenants, customers & others	<ul style="list-style-type: none"> Review our communications strategy in relation to how we currently communicate and how we can improve practices using our new IT system Promote existing social and economic inclusion projects Develop an online portal through our website Review and refresh website in time for FOI 	We will have increased engagement with focused services that meet the needs of and are shaped by our tenants and other service users
Improve consultation with our tenants, customers & others	<ul style="list-style-type: none"> Consult with other groups of stakeholders Consult on & review Customer Care Policy 	
Increase our Membership	<ul style="list-style-type: none"> Continually review Membership Policy and ways to increase Membership 	
Seek our Tenants views	<ul style="list-style-type: none"> Carry out regular Tenant Satisfaction Surveys Seek to set up tenant panels Review Landlord Report results against others Develop our rent consultation processes Review internal processes relating to SPSO 	

Objective 3: Continue to Strengthen our Governance

What we will do	How	How will we know we have achieved our goal
Develop & support our Management Committee	<ul style="list-style-type: none"> Carry out an annual Skill Assessment & Training Needs Assessment for Management Committee Implement rolling training programme Identify skill gaps and recruit to fill same on a needs based basis 	We will have a strong, committed Management Committee and staff team living our vision, mission and values and attaining full compliance with the Regulatory Standards
Continue to improve our governance & meet the SHR's Regulatory Standards	<ul style="list-style-type: none"> Developed Assurance Statement & obtained Management Committee approval Implement any areas of improvement as identified through self-assessment Develop & implement other improvement plans e.g. arising from Internal Audit 	



Objective 4: Continue to Ensure Strong Financial and Risk Management

What we will do	How	How will we know we have achieved our goal
Maintain our solid financial base	<ul style="list-style-type: none"> • Revise our 30 year financial projections annually • Assess the cost impact of the Scottish Governments fire safety measures • Define & assess rent affordability • Report regularly against our projections and budgets • Look further at digital inclusion • Consider our future development potential 	Continue to be a strong independent organisation financially sound and effectively managing changing risks
Develop a Value for Money Framework	<ul style="list-style-type: none"> • Review our KPI's • Review our management costs • Know our cost drivers • Make efficiencies through new IT system 	
Embed Risk Management	<ul style="list-style-type: none"> • Ensure approach to risk management is embedded in organisation • Ensure risk awareness is embedded in the away day with Management Committee & staff • Carry out robust risk assessments for any new projects 	
Increase our housing stock	<ul style="list-style-type: none"> • Investigate development opportunities • Assess funding availability for acquisitions • Review local SHIP for opportunities 	

HIGHLIGHT OF 2020...

On 5 August 2020, CDHA took handover from CCG Ltd 10 new flats which have been built within the playground at Holmlea Primary School. The flats were built to the Glasgow Standard which ensures a higher level of finish than similar in the private sector. Additional insulation, efficient heating etc ensures that our tenants have smaller bills and remain warm in their new homes.

The project started on site in October 2018 and suffered the same setbacks owing to lockdown as the rest of us. We are proud to be associated with this development and thank Stuart Dixon and Elaine Galbraith of Home Group our partner housing association, and their Clerk of Works Joe Connor, Anderson Bell Christie for the design and photographs, G3 Engineers, Ailsa QS services, TGP Landscape Architects and John Connelly and his team at CCG (Scotland) Ltd for bringing back to life this iconic building that has been a blight on the Cathcart landscape since 2005. Photos of the development are dotted through this document.



Operational Review

Risks and Uncertainties

The business has a robust planning framework in place which includes how we manage risks and uncertainties. In our Business Plan we set out risks that we foresee and explain how we view them, mitigate for their occurrence and manage them. This area is regularly under review. A separate risk assessment is performed for every Development Project prior to undertaking commitment.

Over the last few years Welfare Reform has been our main challenge operationally. We mitigate as much as possible by having a robust welfare advice service available for all our tenants. In addition, we offer money advice to help them manage their tenancies once in place.

Interest on loans is regularly reviewed and all loans are revisited every 5 years to ensure that best value is obtained.

Corporate Governance

Our governing body is our Full Committee of Management who are responsible for steering the organisation in the correct strategic direction and are responsible to our wider membership. The Committee serve in a voluntary capacity and we recognise the risk that failure to recruit suitable members on an on-going basis may pose to the business. We regularly carry out recruitments drives to ensure membership of our Committee remains stable.

The Committee of Management is elected by the members of the Association through the constitutional process at the AGM. Additional members can be co-opted during the year if spaces become available. Their remit is to lead the direction of the Association through strategic policy.

As part of our commitment to continuous improvement we carry out skills assessments of our Committee members and set challenging targets along with encouraging all members to attend networking and conference events to ensure they are up to date in the wider arena.

Future Opportunities

There are one or two potential development opportunities within our area and these are currently under consideration. We will measure the development opportunities against our future finances and banking covenants and take a view as part of our risk assessment as to how far our development activities can take us.

In addition, we are currently considering the opportunity to carry out detailed common repairs contracts to two sub-standard tenements in the Cathcart area. These were identified prior to the end of CTI schemes but were never improved. As a result, both buildings are now in need of major common repairs. We are again working closely with Glasgow City Council and the sharing owners in the blocks.

Going Concern

The Full Committee of Management has reviewed the end of year accounts, liaised with the external auditor and looked at financial projections going forward and was able to give the undertaking that the Association is a going concern for the foreseeable future when adopting the financial statements.

Performance Management

The Full Committee have developed robust management reports which are presented monthly. This ensures that they receive meaningful information against targets in all areas of the business. The new IT system will give the Committee a further opportunity to review the performance management and see reports in real time. This new process has been suspended due to meetings not taking place in the office.

Planned Maintenance

Our Planned Maintenance programme to 31 March 2020

- Alarm upgrades (Heat, Smoke, CO2) to 295 properties
- Window replacements to 24 properties
- Kitchen replacement to 26 properties, 23 of these properties had bathroom replacement as well
- Boiler replacement to 24 properties

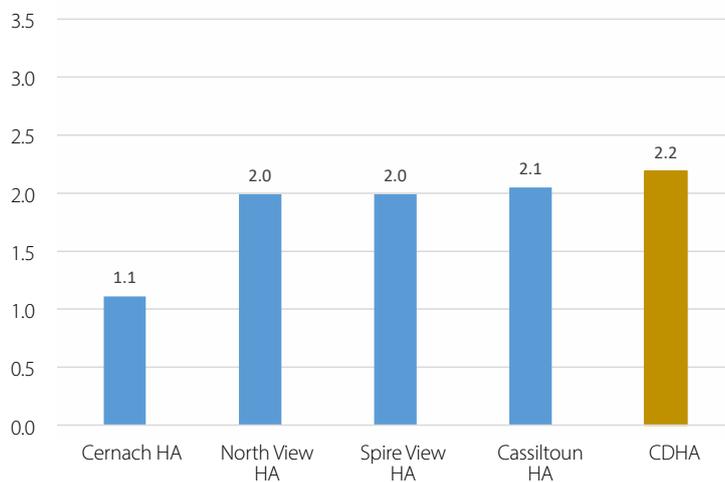
As part of Component replacement works (one off replacements outside a project)

- 11 new Boilers
- 8 new Kitchens

Tenant satisfaction levels are consistently high (detailed further in this report) and our tenants continue to be the main measure of this indicator.

During the year we completed 454 Emergency repairs

Emergency repairs

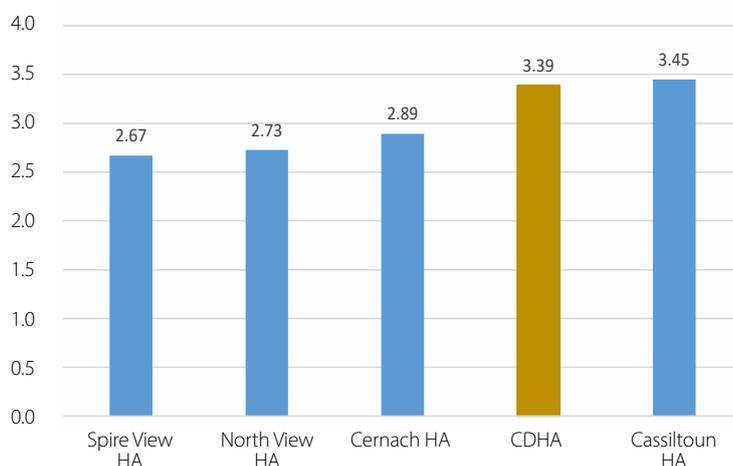


Indicator 8: Average length of time taken to complete emergency repairs (hours)

Hours	2017/18	2018/19	2019/20
CDHA	2.18	4.29	2.2
Peer Group	-	-	1.8
RSL Average	2.9	2.7	2.6
National Average	4.0	3.7	3.6

We completed 965 non-emergency repairs

Non-emergency repairs

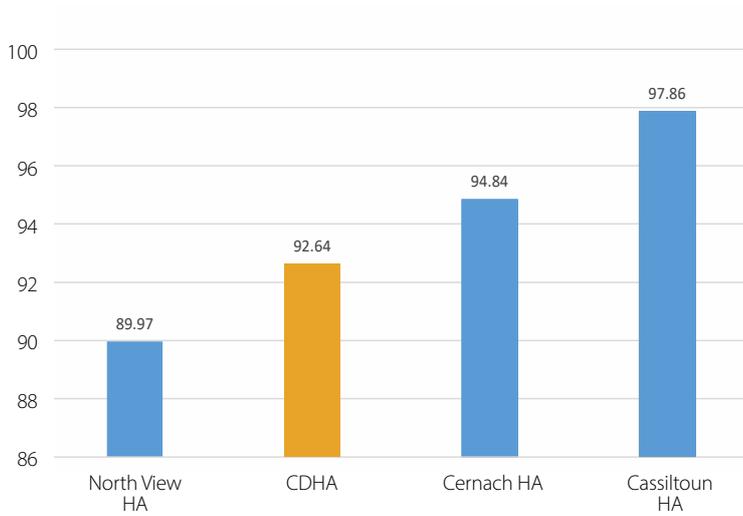


Indicator 9: Average length of time taken to complete non-emergency repairs (working days)

Days	2017/18	2018/19	2019/20
CDHA	4.8	4.29	2.2
Peer Group	-	-	2.9
RSL Average	5.2	5.5	5.7
National Average	6.4	6.6	6.4

We try at all times to get it right first time however for a variety of reasons that does not always happen

Repairs Right First Time

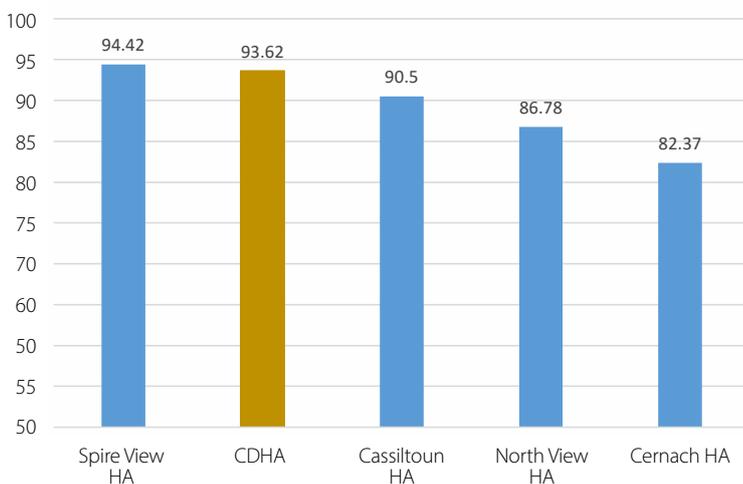


Indicator 10: Percentage of reactive repairs carried out in the last year completed right first time

%	2017/18	2018/19	2019/20
CDHA	95.6	97.2	92.6
Peer Group	-	-	95.4
RSL Average	91.5	92.3	92.3
National Average	92.2	92.5	92.4

We seek our tenants' views on how they found our services for those who required a repair in the performance year

Repairs satisfaction



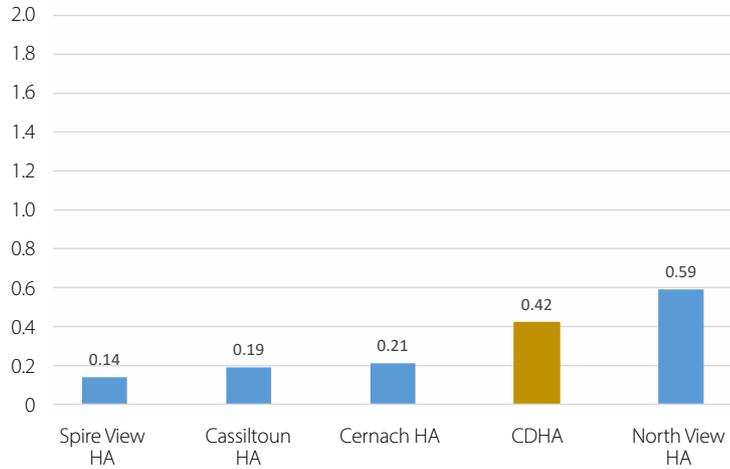
Indicator 12: Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service

%	2017/18	2018/19	2019/20
CDHA	93.6	97.7	94.4
Peer Group	-	-	94.0
RSL Average	92.3	92.5	91.6
National Average	92.1	91.7	91.3



Whilst we try to let our flats as quickly as we can it is not always possible. There is often work to be done to bring a flat back to a lettable standard and during that time possible rent is lost.

Void rent loss

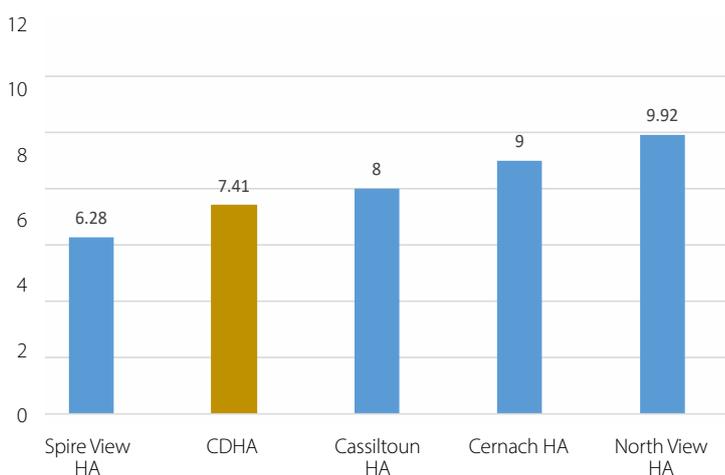


Indicator 18: Percentage of rent lost through properties being empty in the last year

%	2017/18	2018/19	2019/20
CDHA	0.4	0.46	0.42
Peer Group	-	-	0.28
RSL Average	0.9	0.9	0.9
National Average	0.9	0.9	1.2

Void properties – This year 43 flats became empty during the year which represents 7.41% of our lettable stock. Our average re-let time for these properties was 5 days which is an improvement from 21 days the year before.

Turnover

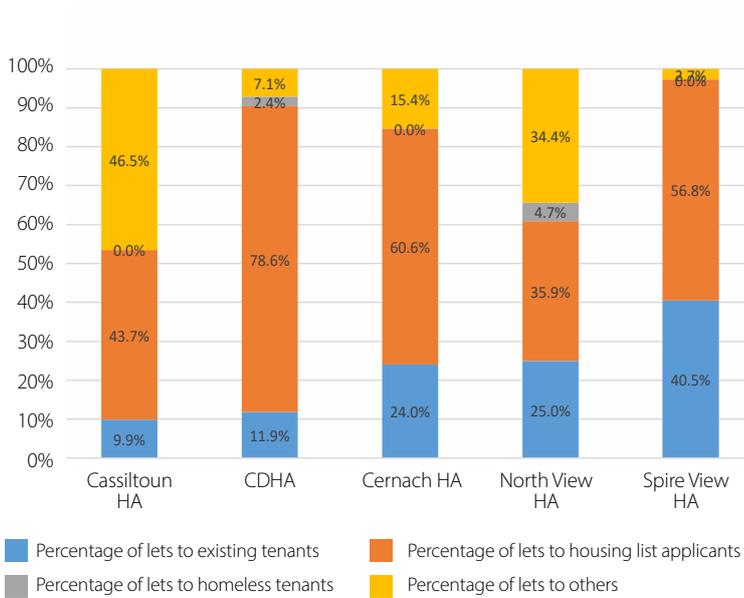


Indicator 17: Percentage of lettable houses that became vacant in the last year.

%	2017/18	2018/19	2019/20
CDHA	9.9	8.3	7.4
Peer Group	-	-	7.8
RSL Average	8.8	8.7	8.8
National Average	8.6	8.6	8.4



Lets by source

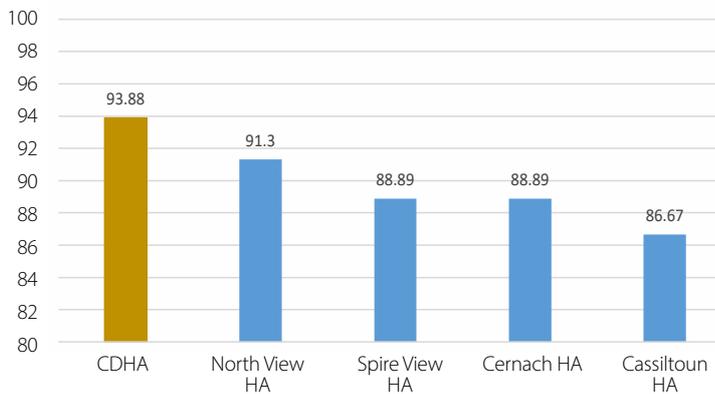


Indicator C2: The percentage of lets during the reporting year by source of let.

%	CDHA	Peer Group	RSL Average
Existing tenants	12	25	14
Homeless applicants	7	25	26
Housing list applicants	79	49	51
LA Nominations	0	0	5
Others	7	1	4

Our lets to our properties come from a variety of sources. We have a duty to provide flats to homeless persons and we balance these lets with our waiting list and transfer applications.

Tenancy sustainment



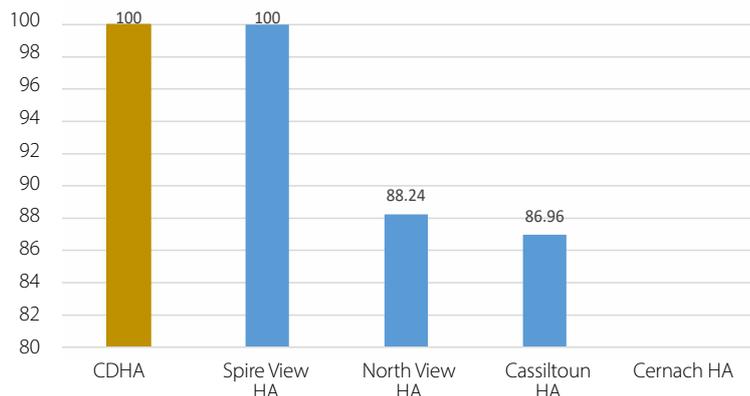
Indicator 16: Percentage of new tenancies sustained for more than a year; all sources of let.

%	2017/18	2018/19	2019/20
CDHA			93.9
Peer Group			93.1
RSL Average	88.2	88.5	88.9
National Average	88.7	88.8	89.1

Our aim is for our tenants to sustain their tenancy in the long term. We measure this target against 1 year. Occasionally a tenancy may end within its first year. We look at the reason and ascertain if there is anything that we could have done differently. Often the reason is out with our control.



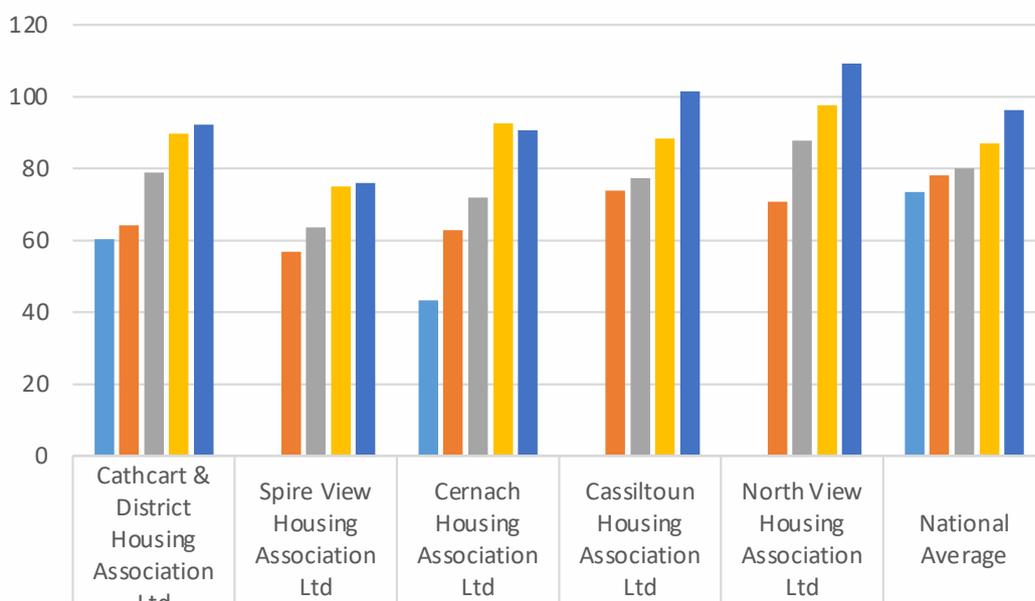
Tenancy sustainment (homeless)



Indicator 16: Percentage of new tenancies sustained for more than a year; statutory homeless.

%	2017/18	2018/19	2019/20
CDHA			100.0
Peer Group			87.0
RSL Average	89.7	89.3	89.2
National Average	88.2	87.9	88.1

Rent collection

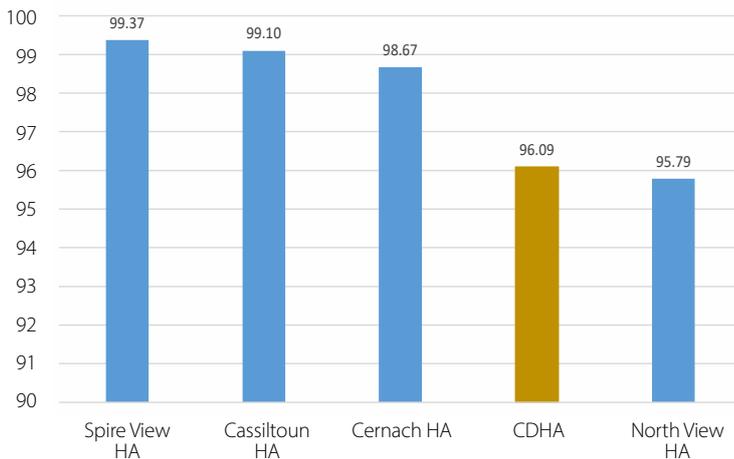


	Cathcart & District Housing Association Ltd	Spire View Housing Association Ltd	Cernach Housing Association Ltd	Cassiltoun Housing Association Ltd	North View Housing Association Ltd	National Average
■ Average weekly rent 1 Apt	60.38		43.39			73.47
■ Average weekly rent 2 Apt	64.15	56.91	62.91	73.85	70.75	78.02
■ Average weekly rent 3 Apt	78.83	63.62	71.96	77.25	87.74	80.1
■ Average weekly rent 4 Apt	89.74	75.04	92.6	88.26	97.61	87.08
■ Average weekly rent 5 Apt	92.13	76.015	90.59	101.55	109.24	96.18

C5: Average weekly rent (£)

Our main income is from rent so it is the main part of our business to collect as near to 100% of our rental income as possible. The more rent we collect the more we can reinvest in our properties.

Rent collection



Our rent arrears at the end of last year was 6.10%. We continue to strive to bring this level down and new processes achieved through our new software are assisting in this area.

The Association continues to be optimistic of continuing improvement against a backdrop of challenging times and a demanding policy climate. There is uncertainty surrounding Brexit and the political climate and the Committee will continue to focus on the economy and what changes are likely to impact on our business.

We will continue to support tenants in their

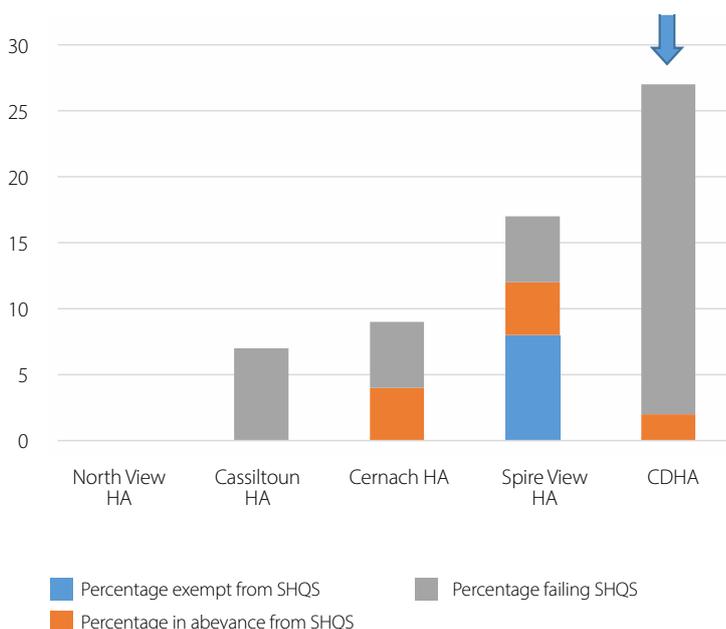
tenancies through our Welfare Rights and robust Housing Management services. The advice team have made significant progress in assisting tenants with Universal Credit applications and debt management. These processes will directly impact on our rent arrears and our staff will continue to devote time to these issues.

All RSL's are challenged to meet the Scottish Housing Quality Standard and the Energy Efficiency targets set by the Scottish Government by 2020. Work is underway to carry out an energy audit and renew EPC's as properties become void as many are reaching a 10 year anniversary.

Indicator 26: Rent collected from tenants as a percentage of total rent due in the reporting year

%	2017/18	2018/19	2019/20
CDHA	100.72	98.16	96.09
Peer Group	-	-	98.23
RSL Average	99.6	99.6	99.5
National Average	99.4	99.1	99.3

SHQS



Indicator 6: Percentage of stock meeting the Scottish Housing Quality Standard

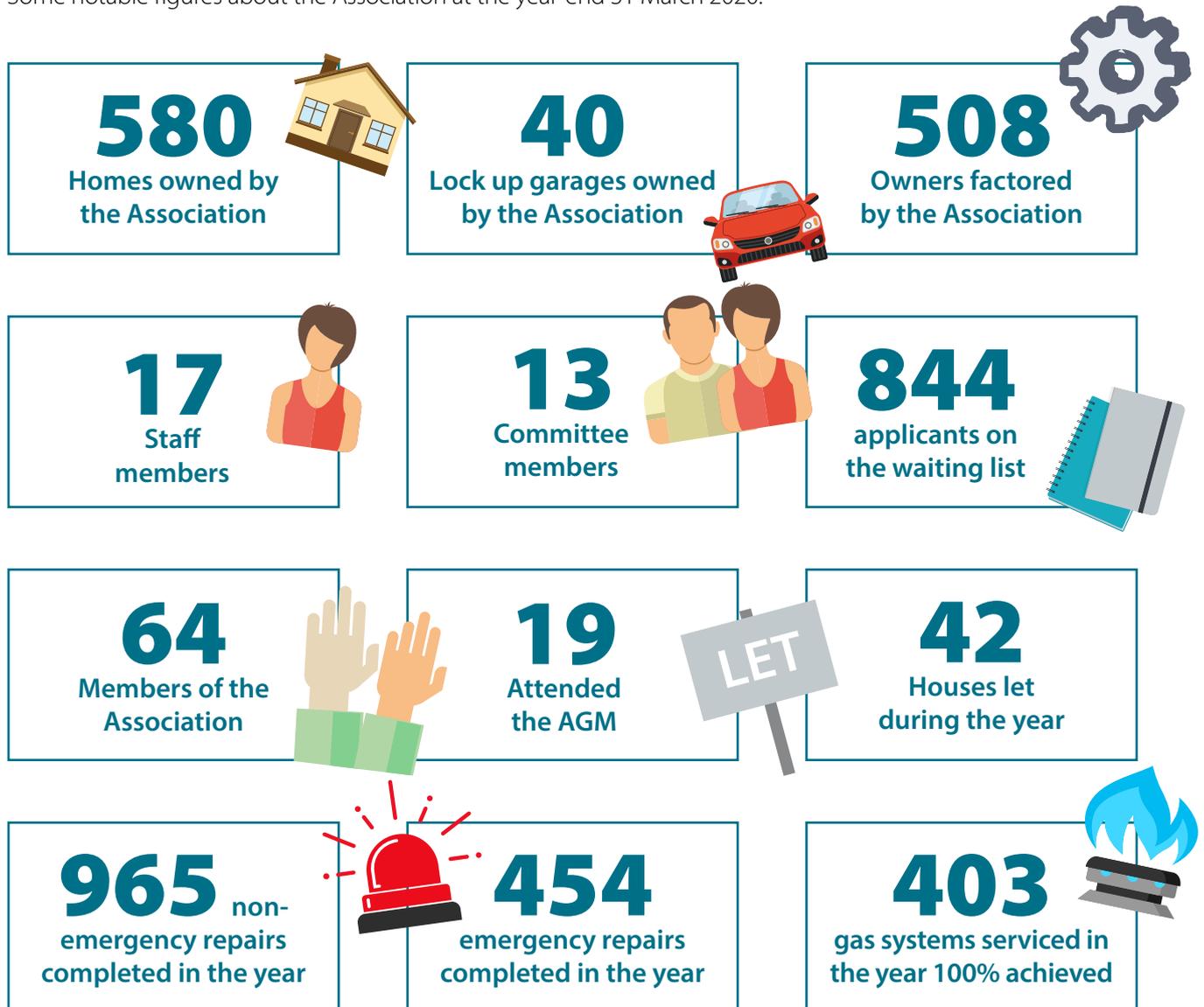
CDHA	2017/18	2018/19	2019/20
Meeting SHQS	98.0	98.0	95.3
Exempt	0.0	0.0	0.0
Abeyances	2.0	1.8	0.3
Failing	0.0	0.3	4.3

%	2017/18	2018/19	2019/20
CDHA	92.24	92.25	95.3
Peer Group	-	-	99.5
RSL Average	93.9	93.0	92.9
National Average	94.2	93.7	94.4

Contextual Information

Cathcart & District Housing Association is a community controlled social landlord on the south side of Glasgow, led by a Committee of Management of up to 15 voluntary tenants and other local residents. The Committee is elected each year at the AGM from the membership.

Some notable figures about the Association at the year-end 31 March 2020.



The total income from rents for the year 2019-20 was

£2,039,950

Accounts

Abridged Statement Of Comprehensive Income For The Year Ended 31st March 2020

	Notes	2020 £	2019 £
Turnover	2	2,246,325	2,209,719
Operating expenditure	2	(2,028,227)	(1,864,927)
Other income			
Operating surplus/ (deficit)		218,098	344,792
Gain/(loss) on disposal of tangible fixed assets		(101,158)	(6,546)
Interest receivable and other income	7	6,850	4,445
Interest payable and similar charges	8	(146,286)	(141,756)
Other finance charges	8	(7,000)	(7,000)
Surplus/ (deficit) for the year		(29,496)	193,935
Initial recognition of defined benefit scheme	21		9,000
Actuarial gain / (loss) in respect of pension schemes	21	208,125	(165,000)
Total comprehensive income for the year		178,629	37,935

All amounts relate to continuing activities.

Summary Statement Of Financial Position As At 31st March 2020

	Notes	2020 £	2019 £
Fixed assets			
Tangible assets -social housing	11	10,319,564	9,787,601
Other tangible assets - plant and equipment	12	169,341	179,205
		10,488,905	9,966,806
Current assets			
Stock	13	1,155	
Trade and other debtors	14	391,085	319,203
Cash and cash equivalents		1,926,556	2,035,258
		2,318,796	2,354,461
Current liabilities			
Creditors: amounts falling due within one year	15	(551,329)	(432,221)
Net current assets/ (liabilities)		1,767,467	1,922,240
Total assets less current liabilities		12,256,372	11,889,046
Creditors: amounts falling due after more than one year	16	(4,293,828)	(3,812,581)
Deferred income			
Deferred capital grants - Social Housing Grants	19	(707,148)	(732,704)
Pension Scheme liability		(92,000)	(359,000)
Total net assets		7,163,396	6,984,761
Capital and reserves			
Share capital	17	70	64
Income and expenditure reserve	18	7,163,326	6,984,697
		7,163,396	6,984,761

Full accounts available at www.cathcartha.co.uk

Our current operating environment is subject to change and challenge, but also opportunity. We work within these challenges and realise it is important to identify savings, provide effective management information, control budgets, achieve our financial targets and progress new initiatives.

As in previous years, income maximisation, cost control and robust treasury management continue to stand out as key influencing factors on whether our organisation can achieve its potential and deliver on aims and objectives.

Our Committee place a great deal of emphasis on financial planning and sensitivity analysis. From the analysis work carried out, it is clear that the Association have the resources, reserves, and controls in place to meet our committed spending requirements. Effective treasury management will continue to be a key priority for us in working to ensure the long-term viability of our organisation.

There will be a specific focus on controlling current and future costs with a view to ensuring any annual rent increases remain affordable to our tenants.

We will continue to consider development opportunities in the area in the coming year. If successful we will then carry out a full risk assessment and financial appraisal of both sites before committing the Association to increased expenditure.

Above all we will continue to carry out our core services during the pandemic and will continue monitoring changing and adapting to ensure our tenants receive a high-class service.



Committee of Management

Meeting Attendance Period September 2019 to August 2020

Attendance at Meetings (September 2019 – August 2020)			
Meeting	Target 2019-2020	Actual	+/-
Full Committee of Management	80%	77%	-3%
Finance & Audit Sub Committee	80%	90%	+10%

Committee Structure 2019/20 as at 31 March 2020

Following a very well attended AGM again this year the new Committee was elected.

The 2019-20 Committee:

Marion McMillan	<i>Chairperson</i>	Susan Harper	<i>Committee Member</i>
Alastair Penney	<i>Vice Chairperson</i>	Bobby Pollock	<i>Committee Member</i>
Christine Leitch	<i>Secretary</i>	Michael Doherty	<i>Committee Member</i>
John Forrest	<i>Committee Member</i>	Chris Carr	<i>Committee Member</i>
Valerie Kyle	<i>Committee Member</i>	Gamal Haddou	<i>Committee Member</i>
Bruce Strathearn	<i>Committee Member</i>	Patricia Crockett	<i>Committee Member</i>
Elizabeth Carter	<i>Committee Member</i>	Trudi Tokarczyk	<i>Committee Member</i>

Staff

Christine Leitch	<i>Director</i>	Robert Knox	<i>Estate Assistant</i>
Lorraine Glasgow	<i>Finance Officer & Office Manager</i>	Maggie Wright	<i>Office Cleaner</i>
Morna Smillie	<i>Senior Housing Officer</i>	Clark Davidson	<i>Accountancy Services</i>
Craig Smith	<i>Senior Maintenance Officer</i>	Suzanne Lavelle	<i>Welfare Rights Officer</i>
Allan MacDonald	<i>Housing Officer</i>	Kevin Morrison	<i>Welfare Rights Officer</i>
Lynsay Gallagher	<i>Housing Officer</i>	Geri McLaughlin	<i>Money Advice Officer</i>
Nicole McMaster	<i>Trainee Housing Officer</i>	Findlay's	<i>External Auditors</i>
James O'Hanlon	<i>Maintenance Officer</i>	TIAA	<i>Internal Auditors</i>
Sandra Fleming	<i>Maintenance Assistant</i>		
Gillian McCann	<i>Factoring/Finance Assistant</i>		
Emma Connelly	<i>Corporate Services Officer</i>		
Grant Dyer	<i>Admin Assistant/Data Processor</i>		
John Kennedy	<i>Estate Supervisor</i>		
Michael Kennedy	<i>Estate Assistant</i>		
Fred McBain	<i>Estate Assistant</i>		



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