

Ready for our next chapter together

ANNUAL REPORT
2018/19

The logo for BIELD, featuring a stylized graphic of three overlapping circles in shades of green and yellow to the left of the word "BIELD" in a bold, white, sans-serif font. Below "BIELD" is the tagline "FREE TO BE" in a smaller, white, sans-serif font.

BIELD
FREE TO BE

Foreword

I am proud to be the Chair of an organisation with strong values and a continued commitment to Scotland's older people.

We remain one of the largest specialist providers of housing and care for older people in Scotland. We continue to let properties, carry out repairs and invest in new and existing housing.

This year has seen many difficult decisions made and a great deal of change in Bield. The closure of care homes and care services caused immense sadness and we do not underestimate the impact of the decisions we take.

The changes we have made during 2018/19 will strengthen our foundations so we can develop and grow for many years to come, ensuring we meet the changing aspirations of a new generation of Scotland's older people.

We have achieved a lot, but there is still much to do. During the remainder of 2019 we will progress with work to achieve savings in our office and management costs. We will also implement a new organisation structure and introduce a customer focused contact centre.

People are at the heart of everything we do, whether it's our customers or the staff and volunteers who keep us moving forward. During the year, 44 members of staff received Long Service Awards celebrating a total of 710 years of service in total! I enjoy working with people who share Bield's vision, mission and core values, which help us to focus on our longer term goals.

During 2018, we welcomed Janette Stone and Margaret Moore as new Board members. All of our Board members bring a wealth of expertise and their knowledge and strategic skills ensure we will continue to meet the challenges ahead.

We were saddened when Stuart Dow, Director of Asset Management, tendered his resignation in May 2018. Stuart took up the post as a Director within the Hillcrest Group. We were sorry to lose him but wish him well in his new venture.

As we look to the future, we will ensure that we continue to develop our existing services, improve levels of customer service, maintain the financial strength of the organisation and develop the skills and abilities of our workforce, volunteers and Board members.

I hope you enjoy reading about what we have been doing and our plans for the future.

**Susan Napier,
Chair of Bield**





Our year in three chapters

—



As one chapter closes...

Before we close the chapter on 2018-19, we look back on some of the changes that have taken place at Bield.

For a number of care services we have spent many years exploring every avenue possible to make the services financially viable. Regrettably this was not possible and some of these care services were closed or transferred to new providers during 2018.

During 2018 we also made changes to our Very Sheltered Housing Service, and a new Retirement Housing with Meals Service is now in place at these developments. We also reviewed a small number of other Very Sheltered and Housing with Care developments, where we provide a more 'specialist' type of service. These were changed to Retirement Housing Plus developments.

We would like to express our appreciation to service users, their relatives and the staff who worked together during this time.

Like others in the social care sector we continue to face challenges and financial constraints which mean we constantly have to look differently at how we operate. One thing that remains unchanged is our commitment to Scotland's older people, enabling them to have the freedom to make their own choices and live as independently as possible.



...another begins

Despite these challenges, the need to provide high quality housing and services to support older people has never been greater and over the past year we have started to expand in a number of areas.

Growing Bield at Home

We are committed to growing our Bield at Home service to as many of our existing tenants as possible. The support that this service offers ranges from simple domestic tasks such as cleaning, washing, ironing and shopping, to full support with meal preparation and personal care. Staff also support service users with a variety of social activities and outings, or simply spending time with them in their own homes.

The support for each individual is absolutely unique, tailored specifically to individual requirements and choice. The service has changed the lives of numerous service users for the better and provided invaluable reassurance for family carers.

Emma Sowerby has been with the team since December 2016 and was appointed as Service Co-ordinator in March 2019.

Emma commented: "I see the success of Bield at Home as very much a team effort. The team currently provides around 130 hours of support per week and is working to expand and develop the service."





Investing in BR24

During the early part of 2019 a full independent review of the Bield Response 24 (BR24) service was completed. The review confirmed the services are highly valued and worthy of our investment. We have therefore taken the decision to invest and grow the service over the next few years.

In April 2019, BR24 moved from Castlebank Gardens to our main Glasgow office, at Eagle Street, where there is more space to grow in the years ahead. The services provided by BR24 will continue to be delivered by an in-house experienced team, skilled in emergency monitoring.

Rolling out Digital Telecare

Bield successfully secured a bid to work in partnership with the Scottish Government on a project to switch from analogue to digital telecare ahead of BT's plans to switch off their analogue telephone network across the UK by 2025.

In January, 105 tenants at three retirement developments switched their communication technology from analogue to digital and now benefit from a faster and more reliable connection when contacting our alarm receiving centre, BR24.

The project sees calls from developments transmitted via an internet connection rather than an analogue telephone line, which means those who need assistance are connected to the alarm receiving centre at a much quicker rate.

Sharon Ewen, manager of the BR24 team, said: "User acceptance testing proves that previously on the analogue system a call could take up to 58 seconds to connect. The new digital connection takes as little as 3 seconds.

"If that alarm was from a main fire alarm triggered by a fire it could make all the difference – every second counts when the fire brigade needs to respond.

"What we want to do is to test, invest in and improve how reactive we are, and that is exactly what the digital connectivity brings. We will now look toward replacing or upgrading systems digitally going forward."

Celebrating owner services

In March 2019, the first residents moved into our new shared ownership development at Cyprian Court, The Meadows, Lenzie, which was developed by Robertson Homes.

Our last survey of owners highlighted continuing satisfaction with the services we provide. In benchmarking against other Registered Social Landlords, the satisfaction levels remained above both the national average and our peer group.



Cyprian Court, The Meadows, Lenzie

The age of independence

Stories of life being lived to the full

We share the Scottish Government's view that, where possible, care should be provided at home to help maintain the independence and quality of life of service users. The majority of our tenants move into a Bield property because they want to improve their peace of mind and sense of security. Our range of housing options do exactly this.

Services can include:

- Connection to BR24, our alarm receiving service – where staff will answer your call no matter what time of the day or night
- Repairs and maintenance service
- On-site staff
- Meals service

No matter their age – whether they are 65 or 102 – tenants should feel that they can lead independent lives filled with the things that they enjoy. Life does not stop when you hit your golden years!

Over the next few pages you can see some more ways that Bield has been working hard to make life as joy-filled as possible for our customers and communities.

Our invaluable volunteers

Our volunteer team continue to help bridge the gap between older people and technology. In a recent project we teamed up with an Edinburgh-based charity, Tap into IT, to run computer classes at Manderston Court, helping tenants build confidence using the internet, social media and other forms of technology such as tablets and smartphones.

As well as learning new skills, the club also encourages social engagement, helping to reduce the risk of isolation and loneliness which can have a detrimental impact on health and well-being.

We run similar clubs in many of our developments. Tenants often find that it opens up a whole new chapter in their lives and volunteers get a lot of satisfaction from it too.

Tenancy sustainment

Our tenants also value advice and guidance on money matters. At Bield this is provided by Ruth Sargaison, Welfare Benefits Officer. Illustrating just one example where she has helped to improve the financial circumstances of a tenant, Ruth said:

"As tenants become more frail, they are often referred to me by frontline staff for assistance to claim disability benefits. Recently I was able to support a tenant with a claim for Personal Independence Payment. Despite living with a disability for many years, she was unaware she could claim this additional financial support. Having completed the PIP form, a general benefit check was made which revealed the tenant also had entitlement to Guaranteed Pension Credit; this resulted in Full Housing Benefit and Maximum Council Tax Reduction. All in all, the benefits awarded totalled an extra £290 per week or just over £15,000 per annum. One happy tenant!"

Housing adaptations

Housing adaptations assist older people to live independently at home. During 2018/19 we spent approximately £317,000 on adaptations that will make life easier and safer for our customers. These included:

- 48 accessible showers
- 22 automatic door entry systems
- 1 overhead track hoist
- 50 minor works adaptations, such as grab rails for toilets or lever taps



Putting our grant funding to good use

2018/19 saw the continuation of two very popular and well-established projects, our evening bistro service and Fit2gether. These projects – described below – are made possible thanks to grant funding from the Scottish Government’s “People and Communities Fund” (PCF), Bank of Scotland Foundation and RS Macdonald charitable trust.

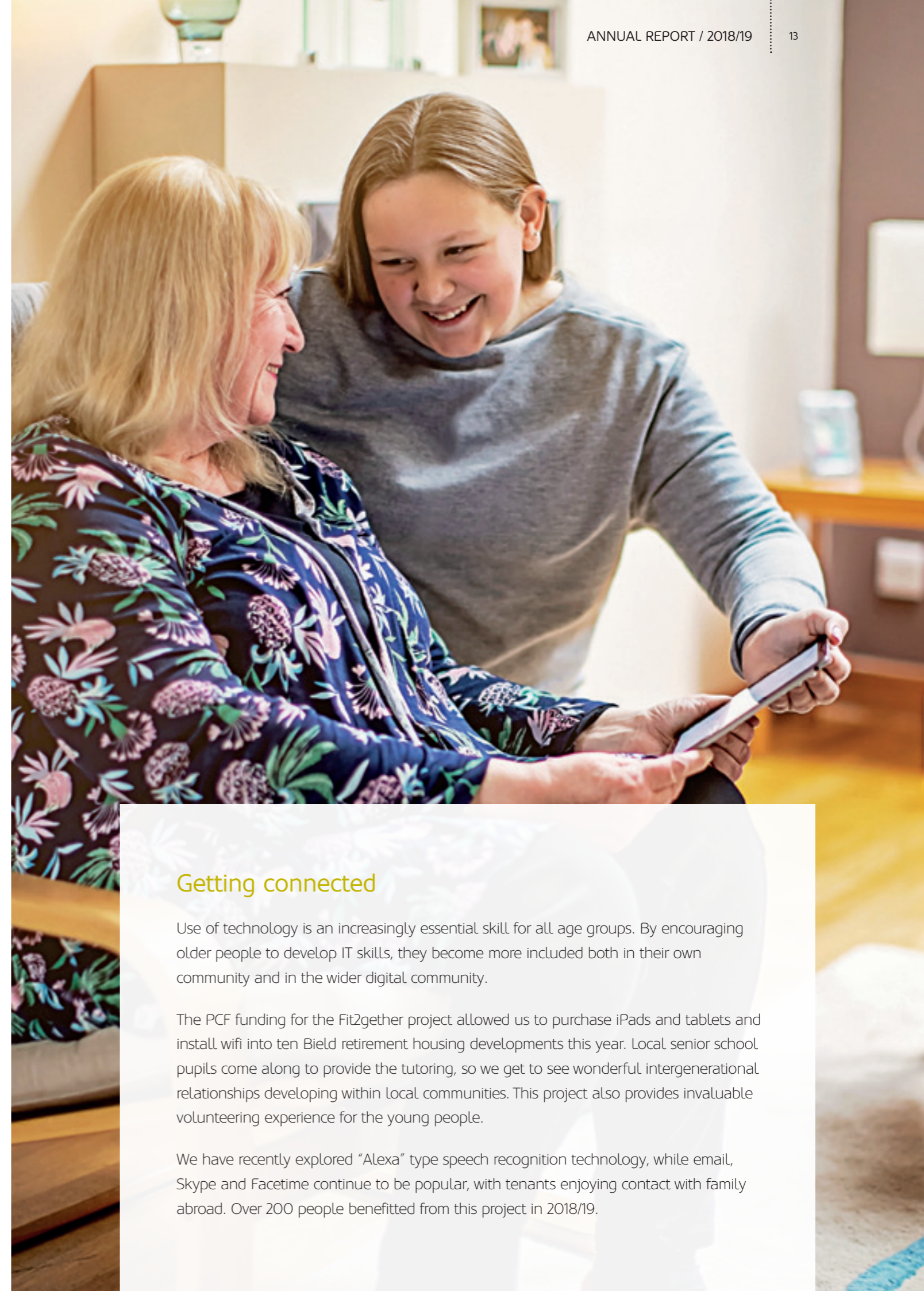
Social evenings

Our evening bistro service at Wee Betty’s Bistro provides restaurant style dining for people in East Dunbartonshire living with memory impairment or dementia and their carers. Based in Bield Day Care facilities, the service offers a home cooked three-course meal in familiar surroundings staffed by local employees for families and friends to come together.

Many families and groups book the facility for special occasions, and because the service is offered free of charge and provides transport to and from the session, it is accessible to all. The service rotates the evenings of operation, meaning that we achieve greater flexibility for carers, ensuring that neither they nor their relative become isolated. Over 200 people have enjoyed the bistros this year and there is always a waiting list!

SUCCESS STORY:

Over 200 people have come together to enjoy a 3-course meal in our evening bistro



Getting connected

Use of technology is an increasingly essential skill for all age groups. By encouraging older people to develop IT skills, they become more included both in their own community and in the wider digital community.

The PCF funding for the Fit2gether project allowed us to purchase iPads and tablets and install wifi into ten Bield retirement housing developments this year. Local senior school pupils come along to provide the tutoring, so we get to see wonderful intergenerational relationships developing within local communities. This project also provides invaluable volunteering experience for the young people.

We have recently explored “Alexa” type speech recognition technology, while email, Skype and Facetime continue to be popular, with tenants enjoying contact with family abroad. Over 200 people benefitted from this project in 2018/19.



Our mission is to keep adapting and changing in order to deliver the best possible housing and services to meet the needs of Scotland's ageing population. By doing this, we are supporting tenants and allowing them to lead enriched, fulfilled lives.

Retirement Plus

It seems that considerable time has passed since we took the unprecedented decision to remodel all our Sheltered Housing developments to a new model of Retirement Housing. On 1 October 2018 the final phase of tenants transferred to the Retirement Housing, Retirement Housing with Meals or Retirement Housing Plus Model.

Here we outline the difference in the new service types:

	Retirement Housing Service	Retirement Housing with Meals Service	Retirement Housing Plus services
An enhanced tenancy management and property maintenance service provided by the local staff team.	✓	✓	✓
Access to Bield's meals service: high quality, freshly prepared meals at lunch time and in the early evening.	—	✓	✓
Domestic support services (housework, shopping, laundry etc).	—	—	✓
Personal care services (personal hygiene, medication management, support with mobility etc) if tenants wish to opt in at an additional cost.	—	—	✓
Additional services to individual tenants who have been assessed by the local authority as having personal care and support needs.	—	—	✓



Costs and cost effectiveness

Stories of how we're delivering value for money

Value for money is a balance between the costs and outcomes of delivering our services. It's perceived as being achieved when costs are relatively low, productivity is high and successful outcomes have been delivered.



Rent and service charge review

Last autumn we began an exercise to review the many different rent levels and service charges we were using. We wanted to create a system which was simple, fair and consistent for all tenants, where no one paid more or less than they should for the property they live in and services they receive.

This turned into a huge piece of work. All tenants were sent a survey and we ran focus groups, staff working groups and a Partnership Forum consultation. All the information gathered was presented to Bield's Board of Management and they agreed to simplify the rent process.

The new model was introduced from 1 April 2019.

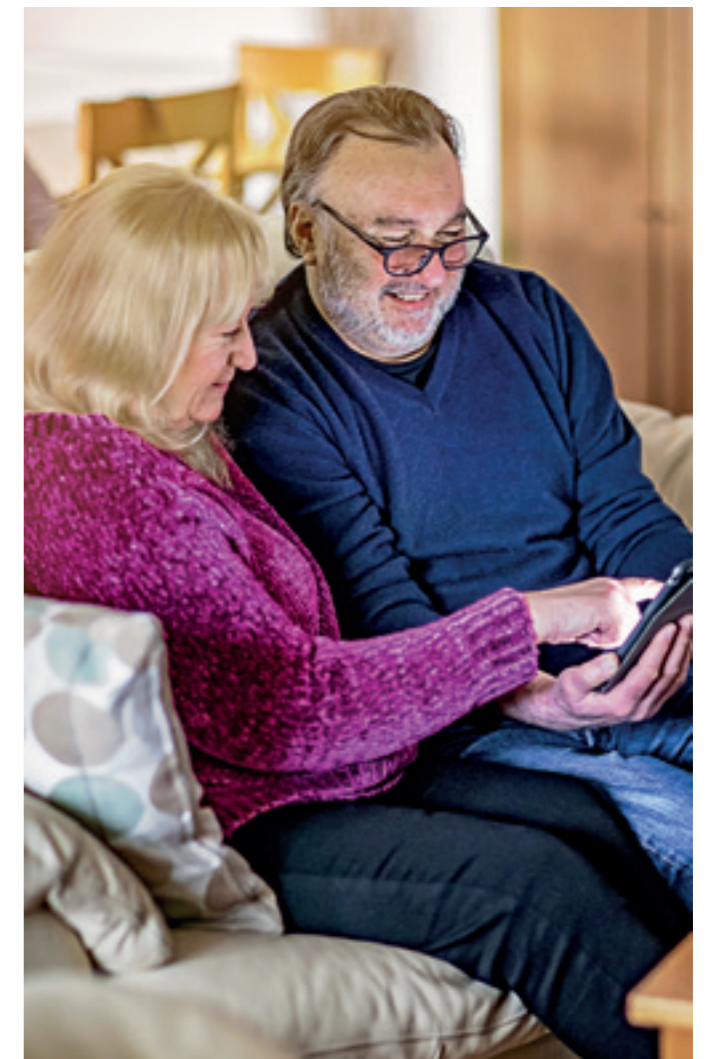
Reducing office and management costs

As part of our business strategy we made a commitment to review and reduce our office and management costs. The Board has approved a new structure that will enable us to roll out customer-focused services that are consistent across Bield and are delivered in the most cost effective way. We have begun work to implement this and will continue throughout the remainder of 2019.

Improving customer service

This year we will be replacing our CTX housing management system with the more modern Civica CX system. Unlike its predecessor, CX will effectively be a Customer Relation Management system, providing a central place for recording and viewing all interactions with customers. Information from the Keystone asset management system (which is currently being implemented) will be available for users to view within CX, bringing together information about customers and properties in the same place.

The implementation of CX and Keystone will assist with the development of a 'hub' that deals with all customer contact. The aim of the 'hub' is to improve customer service and make better use of existing resources that are currently split between different teams.





Breakdown of expenditure

Turnover for the year was

£42.36m

Of which total turnover from affordable letting activities accounted for

£34.43m

Total turnover from other activities

£7.93m

Operating costs for affordable letting activities

£31.35m

Total operating costs from other activities

£8.38m

Operating surplus from affordable letting activities

£3.08m

Operating deficit from other activities

£0.45m

Great expectations of quality

Stories of high standards and happy tenants

We appreciate that our customers can (and should) make their own choices, whether that is between service providers or about the type of service they receive. In order to remain competitive, we will anticipate and respond to the changing expectations of customers.

We also recognise that our homes and services must meet the quality expectations of customers and other stakeholders including regulators, service commissioners and funders.

Awards, accreditations and customer feedback all provide evidence of our high standards, helping people to make informed choices. Perhaps the most visible demonstration of our commitment to quality is our investment in the properties themselves.

Awards and accreditations

We achieved two award accreditations during 2018/19.

The first was the European Foundation for Quality Management's Committed to Excellence (C2E) Project Validation following a successful visit from Quality Scotland.

C2E is awarded for projects which drive change, innovation, performance, improvement or transformation. It also assists with identifying key strengths and areas which are in need of improvement within an organisation.

Feedback from the validation visit has given us an invaluable insight into which areas of the business need improvement and which we are progressing well.

The second was accreditation with Investors in People.

Since we undertook the previous assessment process in 2015, the Investors in People Framework has significantly changed. The new framework is highly business focused with a number of new areas and is much improved from the last framework. However, this has made reaccreditation more challenging as we were assessed against new and more robust criteria.

We were pleased to be awarded Silver accreditation under this new model.

Customer feedback

Throughout the year we let 734 properties. There are many reasons people choose to live in one of our housing developments. Perhaps to be closer to friends and family or for a smaller home which they find easier to manage. Whatever the reason, we aim for the transition to be as seamless and stress-free as possible.

One way we monitor how we're doing is by asking all new tenants about their experience of moving to Bield.

One new tenant commented that she was "1000%" satisfied with her new home and would definitely recommend Bield to other older people.

A new tenant at Crosshill Gardens in Port Glasgow commented, "The manager here does an outstanding job looking after me and all the tenants. As do all the staff here who are a credit to Bield."

We are always delighted to receive positive feedback. It reminds us why we do what we do and encourages us to keep looking for ways to improve the well-being of the older people living in our housing developments.

"1000% satisfied!"

"An outstanding job"



Tenant and customer engagement

The Bield Improvement Group is a tenant body set up to look at areas of Bield's performance and identify where things are working well and where they may need improving.

We were delighted when this group won the title of 'Most Inspiring Scrutiny Group' at the Tenants Information Services Annual Awards in June 2018.

Such recognition is testament to the hard work the group have carried out since its inception in 2016.

Most recently the group concluded its second review, "The Life of a Repair". The tenants spent a busy day with the repairs reporting team as they took calls and processed repair call-outs. They also surveyed staff on the current repairs reporting process and reviewed current policies and processes. The group then created a report with 11 recommendations which were approved by the Property Management Team, Senior Management Team and the Performance and Audit Committee.

SUCCESS STORY:

Our tenant scrutiny body won
'Most Inspiring Scrutiny Group'
 at the Tenants Information
 Services Annual Awards 2018



Whitehill Court, Kirkintilloch
 CGI showing how the new development, which is to replace the existing development, will look once completed. Stunning!

Investment in our properties

We continue to maintain and invest in our properties, whether attending to minor repairs or fitting new bathrooms and kitchens. Our Asset Management Strategy guides us on work which is needed to ensure our standards are high.

This year we are also working towards the entire redevelopment of Whitehill Court in Kirkintilloch.

We reached a key stage in the proposed redevelopment of Whitehill Court in December 2018 when our architects successfully submitted the planning application to East Dunbartonshire Council.

Tenants at Whitehill Court have been with us every step of the way. We have held regular consultation meetings to ensure their views are heard throughout the redevelopment process.

As you would expect, there is a great deal of work to do by various teams throughout Bield.

The Housing Team will pull together a lettings plan and meet with tenants to discuss all steps leading up to the move to the new development.

The Development Team will project manage various internal and external resources to ensure the successful redevelopment of Whitehill Court. We anticipate that work will begin on site in September 2019, with tenants moving into their new homes during October/November 2020. Watch this space!

Signing off

By the time this report is published, my story at Bield will have drawn to a close. I have had fourteen challenging but hugely enjoyable years here, the last nine as Chief Executive. Over the past couple of years, we have taken some tough decisions in response to funding cuts, changes in government policy and the changing aspirations of our tenants and owners.

Our staff and volunteers have worked tirelessly to ensure that the switch from old ways of doing things was as smooth as possible and, where we have had to close services, this has been done with great sensitivity, always seeking to maintain quality of service to the end. I am constantly in awe of Bield's people and their determination and commitment to improving the lives of our customers.

We have also seen the first stages of us growing new services such as our home care service, Bield at Home, and investing in existing services such as Bield Response 24. The demand for good quality housing and care for Scotland's older people continues to grow and Bield remains determined to be at the forefront of this provision.

We have prepared the ground for some excellent developments ahead – harnessing the use of technology in delivering care and support, developing new services which meet the demands of the next generation of Bield customers, investing in our existing homes to make sure they meet modern standards, and building new properties both for rent and part ownership.

I am confident that the next chapter in Bield's story is a really exciting one and I know that the amazing team at Bield, led by the Board and a new Chief Executive, will work hard to go on delivering for Scotland's older people. It has been a privilege to have played a very small part in Bield's journey and I sincerely thank all those who have supported me and made it so enjoyable.

Brian Logan,
Outgoing Chief Executive



Our Vision

A Scotland where people of all ages are respected, can make their own choices, and are able to lead independent and fulfilling lives.

Our Mission

To improve the quality of life of older people by offering a diverse range of housing, care and other services.



Our Values

Caring

We have a passion for supporting each other.

Honesty

We are open, fair, just and act with integrity.

Equality and Diversity

We deal with all people equally and celebrate diversity.

Dignity

We treat all individuals with respect.

Inclusion

We involve our people in what we do because their opinions matter.

Ambition

We want to be the best at what we do and we want our people to realise their potential.

Board of Management, Directors and Advisers

Board of Management:

Susan Napier, BSocSc, FRICS (Chair)

Robert Fernie, ACMA, CGMA (Vice Chair)
(appointed Vice Chair 20 September 2018)

Lesley Holdsworth, PhD, FCSP, FFCI,
SRP, DPT (Vice Chair)

David Scobie, FRICS
(resigned as Vice Chair 20 September 2018)

Pat Dawson

Ingrid Deuling, Dip COT, COTSS-
Housing, HCPC (retired), BEM

Joan Fowler*
(co-opted 5 July 2018)
(resigned 26 August 2018)

Isabel McGarvie, B.Acc, CA, ATII

Margaret Moore
(co-opted 30 August 2018)
(appointed 20 September 2018)

Gerry O'Sullivan, BA

Moira R Sibbald, LLB

William Smalley*

Janette Stone, MCIPD
(co-opted 29 November 2018)

* Tenant of Bield

Company Secretary:

Clare Beesley

Directors:

Chief Executive
Brian J Logan, B.Com (Hons), CPFA
(resigned 5 July 2019)

Interim Chief Executive
Charlie Dickson, RMN, CSWM, CHM
(appointed 5 July 2019)

Asset Management
Stuart Dow, MCIOB
(resigned 16 August 2018)

Customer Services
Charlie Dickson, RMN, CSWM, CHM

Business Development
Val Hunter, BSc, MRICS
(appointed 8 April 2019)

Finance & Resources
Scott M Smith, FCMA, CGMA

Human Resources
Nicola Harcus (Interim Director)
(resigned 31 March 2019)

Bankers:

The Royal Bank of Scotland plc
36 St Andrew Square
Edinburgh
EH2 2YB

Solicitors:

T C Young
Melrose House
69a George Street
Edinburgh
EH2 2JG

External Auditors:

RSM UK Audit LLP
Chartered Accountants
Third Floor
Centenary House
69 Wellington Street
Glasgow
G2 6HG

Internal Auditors:

Wylie & Bisset LLP
168 Bath Street
Glasgow
G2 4TP

Bield Housing & Care

Registered Office
79 Hopetoun Street
Edinburgh EH7 4QF
Tel: 0131 273 4000
Fax: 0131 557 6327

Craighall Business Park
7 Eagle Street
Glasgow G4 9XA
Tel: 0141 270 7200
Fax: 0141 331 2686

1 Bonneathill Gardens
1 Caldrum Terrace
Dundee DD3 7HB
Tel: 01382 228911
Fax: 01382 224088

Email: info@bield.co.uk
Website: www.bield.co.uk
Scottish Charity SC006878
Property Factor Registration
PFO00146