BIELD BIELD





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Susan Napier - Chair of Bield

Welcome to the winter edition of the Bulletin. As we move into a new season, Bield are preparing for a new chapter, one which will remain focused on providing homes and services for older people across Scotland but bring about innovative changes to respond to the changing housing, health and social care landscapes and to meet the needs and demand of our current and future customers.



It is with great pleasure I introduce this edition of the newsletter with a welcome to Bield's new Chief Executive, Dr Lynne Douglas, who took up position on 1 November 2019. Supporting Lynne is Bield's newly formed Leadership Team, who collaboratively will drive forward our future strategy which is framed around three outcomes; our homes and services provide independence, quality and value for money.

As part of this year's AGM I took the opportunity to look back and acknowledge the magnitude of work that has been undertaken by our customer forums, staff and volunteers. During challenging and changing times, sometimes you can lose sight of the positive changes and successes.

Some of our recent successes include celebrating the 10th anniversary of our Oakburn Park Day Care Centre in East Dunbartonshire, our new shared ownership development in Lenzie being shortlisted for a national industry award for best older person's housing development and our Bield Response 24 Service being accredited by the Tenant Services Authority for our monitoring services.

One of our core strengths is our ability to look ahead and tailor what we do. We remain one of the largest specialist providers of housing and care for older people in Scotland and I am confident we will develop and grow for many years ahead. The strategic direction that we have set ourselves is bold and ambitious and there is more change ahead. But I truly believe where there is change there are opportunities and it's important that we continue to seek out new partnerships and new ways of working.

In the coming weeks, our annual Board Away Day will take place, this is a concentrated day for Board members and Bield's senior management team to review the last 12 months and set the strategic business priorities for the next 12 months.

Following the recent AGM we made presentations to long standing employees. 18 were recognised for 15 years' service and 9 for 25 years' service.

As we approach the end of the year on behalf of the Board I would like to wish you a Merry Christmas and a very happy New Year.

Welcome to Dr Lynne Douglas

Dr Lynne Douglas stepped into her new role as Bield's Chief Executive at the beginning of November.

A highly-regarded and hugely experienced senior leader, Lynne previously held the role of Director of Allied Health in NHS Lothian.

This role included professional and strategic responsibility for the NHS Lothian's adult and children's Allied Health Professionals, while her portfolio overall focused on the interfacing of social care, education and third sector organisations to deliver improved outcomes for the public.

She also drove forward two pioneering NHS strategies – Food, Fluid and Nutritional Care and Falls Prevention and Bone Health Strategy – which have been credited, in particular, with significantly improving the wellbeing of older people in Lothian.

Dr Douglas, said: "The mission statement and values of Bield resonate with me strongly.

"I am looking forward to engaging with tenants and working closely with staff to implement the business strategy and to further develop our services."

Susan Napier, Chair of Bield's Board of Management, said: "Lynne stood out from a very strong field of applicants and we are convinced that she will further develop our organisation, providing strategic leadership at a time of transformational change for us.

"The Board and the Senior Management Team welcome Lynne to Bield, and look forward to working in partnership to meet our ambitions for the future as we continue to improve the quality of life for older people in Scotland."







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BIELD APPOINTS ITS TOP TEAM TO GUIDE FUTURE JOURNEY

Bield's new-look Leadership Team will shape its drive to position the organisation as Scotland's leading provider of housing, care and support for older people.

The appointments have created a revised structure of Directors and Heads of Service who will deliver Bield's ambitious five year (2018–23) business strategy.

The move has seen the number of Directors reduce from five to three with redefined roles clearly aligned with Bield's future direction as well as allowing senior management costs to be reduced. The new senior management team is composed of: Director of Customer Service Charlie Dickson; Director of Business Development, Val Hunter; Director of Finance and Resources, Scott Smith.

Sitting below the Senior Management Team are 13 new Heads of Service who will be responsible for leading teams to more effectively manage individual functions within Bield. Under the Customer Services directorate there are four Area Head of Services: Central, West, East and North; Head of Owner Services and Head of Policy & Customer Standards.

Under the Business Development directorate sits Head of Development & Business Growth, Head of Maintenance & Contracts, Head of Contact Centre Operations and Head of Performance Improvement.

Work on implementing the second phase of the organisation review is now underway. The Leadership Team revealed the organisation structure to all staff in recent weeks. The structure is designed to support operations now and in the future.



The consultation process involved at this stage of the organisation review has now commenced and the Leadership Team are supporting affected colleagues through this period of change.

One of the key drivers behind the organisational review was the recognition that Bield's administration and management costs were too high.

Senior Management Team

(L-R) Charlie Dickson, Director: Customer Services. Val Hunter, Director: Business Development. Dr Lynne Douglas, Chief Executive. Scott Smith, Director: Finance and Resources.



MEET OUR DIRECTOR OF BUSINESS DEVELOPMENT

Starting a new job is always daunting but I needn't have been concerned. Bield is a fantastic place to work and since my first day on the 8th April 2019 everyone has been so welcoming and supportive.

I have been appointed as Director of Business Development, one of three new Directorates. My responsibilities include property management overseeing our planned maintenance investment programme and service contracts, as well as business development and growth including planning for new developments. Also

included in my remit is performance improvement making sure that we meet regulatory requirements, monitoring how we are performing and looking at ways that we can improve our processes. My priority has been to lead the expansion of our new Contact Centre to be the first point of contact for customer enquiries. The first stage has been completed with BR24 relocating from Anniesland to Eagle Street, Glasgow office co-locating with the Repair Line with more services planned to join them.

My own area of specialisation is strategic property asset management, making sure that properties and services are aligned to an organisation's business strategy and customer expectations. I am a member of the Royal Institution of Chartered Surveyors with more than 30 years' experience in the private and public sector most recently working for universities, so I have a good understanding of the provision of specialist housing and working for a charity. Although the age profile is different you would be surprised by the similarities!

One of the areas that interests me most about my new role is how we plan for changes in the aging population expectations, supporting health and wellbeing and the integration of new technologies to support "Free to Be".

I have arrived at an interesting time with so much change but with the benefit of a clear direction on what we need to achieve to deliver the 2018/23 business strategy. What has struck me the most is how staff have been so professional during the organisational restructuring and continue to have our customers at the heart of what we do, endeavouring to meet expectations and provide the best service possible. Bield's staff are a true credit to the organisation.

I have committed to visit all our properties and I look forward to catching up with those of you that I have still to meet. It has been great to meet so many people so far to hear your ideas for the future and how we can keep pace with change, providing the right facilities and services for the Bield community now and in the future.

TV LICENSING CHANGES

The BBC has announced that the rules governing free TV licences are changing.

From June 2020, free TV licences will only be available for over-75s who receive Pension Credit.

What will happen next?

If you currently have a free over-75 licence, the BBC will write to you with details on what you'll need to do from next June.

- Those who will still qualify for a free TV licence will need to use a "self-verification system" to prove they receive pension credit. The BBC says it will work with older people's groups and support organisations to make the claiming process as easy as possible.
- Those who will be over 75 but don't receive pension credit will be covered by their current free licence until 31 May 2020. After this, they'll need to pay, unless they claim pension credit.

Many of those eligible for Pension Credit don't actually apply to receive the benefit – latest Government figures show 40% of those entitled to Pension Credit don't claim.

See below how you can check if you're eligible for Pension Credit:

A number of Bield's developments meet criteria which allow tenants to receive an **ARC licence**. Current indications are that over-75's who receive an ARC licence will continue to receive a free licence, however Bield is awaiting further information regarding this arrangement and will provide an up-date when available.

RENT AND SERVICE CHARGES

At this time of year, we are looking ahead to what the rent and service charges will be for 2020–21. In setting these, Bield go through a detailed consultation process to establish these, an important part of which is gathering tenants' thoughts on what is being proposed.

In the next week or two, you will receive a survey through the post with the draft figures and we want to hear what you think. The feedback you provide will be collated and considered as the 2020–21 charges are finalised in the New Year. We want to hear from as many tenants as possible in order to get a clear understanding of the tenant perspective for future charges.

The survey will only take a couple of minutes to complete and will include a return envelope. If you have any questions regarding the survey or require assistance in completing it, please speak to any member of Bield staff.

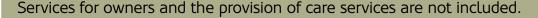


FREEDOM OF INFORMATION

Did you know that the Freedom of Information (Scotland) Act is being extended to cover housing associations? This means that from the 11th November 2019 anybody will be able to make a Freedom of Information (FOI) request to Bield and we will have to respond within 20 days.

The extension of FOI to housing associations includes services relating to:

- the prevention and alleviation of homelessness
- the management of housing accommodation
- the provision and management of sites for gypsies and travellers, whatever their race or origin



Under FOI we are also obliged to publish a list of the information that we routinely make available, this can be found on the Bield website here: www.bield.co.uk/access-information

All FOI requests should be made in writing, either by email to AccesstoInfo@bield.co.uk or by letter to:

Freedom of Information 79 Hopetoun Street Edinburgh EH7 4QF

Requests should include the name and address of the person that is making the request along with a brief description of the information that is required.

For more information on FOI please see the Scottish Information Commissioner's website http://www.itspublicknowledge.info/YourRights/YourRights.aspx



GDPR

General Data Protection Regulation

The new GDPR regulations came into effect at the end of May 2018. As a result of the new regulations we are now required to check with our customers if they give permission for us to print their pictures in the Bulletin.

If you would like more information on GDPR, please visit the website **www.bield.co.uk/privacy-notice** or contact our Data Protection Officer on O131 273 4000.



YOUR BIELD, YOUR VOICE

It was a busy summer for tenant engagement with tenants working closely with staff to help ensure Bield continues to deliver the best possible services.

The Bield Improvement Group

BIG concluded their third review, this time on how Bield handles complaints. The tenant members spent several months reviewing current policies, what other organisations do, surveying staff and getting a first-hand experience of the complaints process. At its conclusion, they put forward several recommendations to the Performance & Audit Committee and Board of Management, all of which have been upheld. The group reconvened in the late summer and agreed that it would be beneficial to reinstate the independent tenant support body, Tenants Information Service, to facilitate meetings as upon reflection, the group felt there were still some areas around complaints that required further examination so they have decided to conclude this piece of work before moving on to their next area of work.

The Partnership Forum

Bield's other national body, the Partnership Forum, is now in its 17th year. We feel that now is an ideal opportunity to review the structure of the group, what is working well and what can be improved going forward.

It is also important, given the significant staffing changes taking place, how the groups working relationship will be with the organisation and ensuring it continues to be a strong tenant voice for key areas of work that will affect all tenants in the future. Initial discussions on the groups constitution were held at their August meeting and, subsequently, at a special focus group session in October.

We will keep you posted on how this progresses in due course.

Annual Joint Engagement Session

For the third year running, we held our Annual Joint Engagement Session in June. These sessions provide a great opportunity for our main tenant bodies — BIG, PF and Owners Services Forums — to meet with senior staff and the Bield Board of Management.

The group had a tour of the Iris Murdoch building in Stirling, which is designed to highlight how consideration to building design can aid and support those affected by dementia. The group then held discussions on Bield's future developments, what these could look like and the services they could provide.

Thank you to everyone who contributed to an excellent session.

At developments, tenants continue to have the opportunity to meet with staff, either through the Let's Meet sessions or through one-to-one discussions with their Local Manager or other Bield staff, such as their Housing Officer or Property Officer.

Our customers play a vital role in shaping the organisation in the years ahead, be it at development level through to being a tenant representative on the Board of Management is absolutely essential. We are therefore beginning to review our current Customer Engagement Strategy, ensuring that it delivers on this goal. You will hear lots more on this in the coming months.

If you are interested in learning more about the work of the Bield Improvement Group or Partnership Forum, please get in contact with Chris McShane, Tenant Engagement Officer, on 0141 270 7208 or by email c.mcshane@bield.co.uk



CHIEF EXECUTIVE GOVERNANCE

SHOUT OUT FOR NEW MEMBERS

Do you share Bield's mission of improving the quality of life of older people by offering a diverse range of housing, care and other services in Scotland? If so, we would love for you to get in touch and apply for membership.

Bield currently has just over 80 members. We would like to increase this number. Members can come from all walks of life, from any part of the country and any community, who have a genuine interest in the work of Bield and its values. Members must be aged 16 or over but there is no upper age limit.

Bield is keen to ensure that its membership is representative of the communities it serves and therefore we would love to hear from:

- tenants, owners or service users and their families e.g. children and grandchildren, from all ethnicities and all backgrounds
- older people and those who care for older people
- Bield volunteers

Bield seeks to achieve equality of opportunity and to this end membership is open to all people regardless of age; disability; gender reassignment; pregnancy and maternity; race – including ethnic or national origins, colour and nationality; religion or belief; sex and sexual orientation. Applications for membership are particularly welcomed from under-represented groups.

Membership costs £1 and every approved member's primary role is to advance the good governance of Bield and to ensure that the Board of Management is held accountable. Members are entitled to attend Bield's Annual General Meetings to hear more about its work and receive the Financial Statements and vote on any Rule amendments.

If you are interested in becoming part of Bield's exciting future and to join in the journey ahead, we would love to hear from you. Please contact Clare Beesley, Governance & Administration Manager at Bield's Edinburgh office (O131 273 4004 or email c.beesley@bield.co.uk) to request an application form or to discuss membership further.

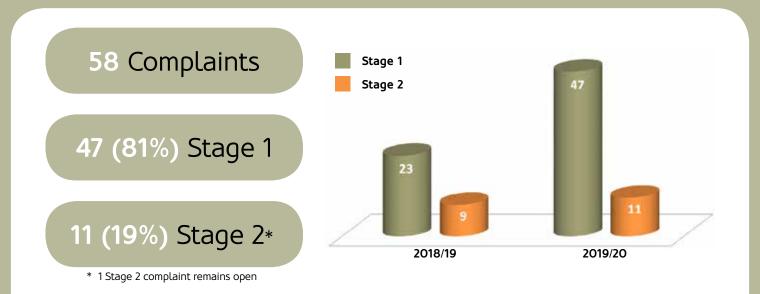
It was with deep sadness that we learned of the passing of Bill Nicolson in September. Bill was a Bield tenant and served on the Partnership Forum for many years. His background was in finance, audit and business management. Bill joined the Board in 2013 because of his interest in housing and care for older people and to ensure the views of his fellow residents were heard.

Those of us lucky to work with Bill got to appreciate both the time and commitment he gave to Bield but more importantly his professional and friendly manner that he brought to every meeting. He will be sadly missed by all who knew him.



COMPLAINTS CUSTOMER SERVICES

Complaints Performance 1st July - 30th September 2019



This is a 81% increase on the same period in the previous year when 32 complaints were recorded.

We responded to 39 (83%) of stage 1 complaints within the timescales and 7 (78%) of stage 2 complaints within the timescales.

Of the 57 complaints recorded and closed, 30 (52%) were **upheld** or **partially upheld** and 26 (45%) were **not upheld**.

Satisfaction levels are recorded for each complaint. 30 (52%) of customers were **satisfied** with the response to their complaint, 8 (14%) were **not satisfied**.



Complaints are received by various methods, the figures above show that email continues to be the most popular way of making a complaint.

A further review of the complaints handling procedure is currently being carried out to include changes within the management structure of the organisation and in line with SPSO guidelines.

The review will involve the Bield Improvement Group, Partnership Forum, Leadership Team, Heads of Service, and Senior Management Team. This area continues to be progressed by the Customer Services Team and the Bield Improvement Group have decided to revisit the CHP for their 2019/2020 scrutiny exercise, therefore all suggestions and recommendations made will be included in the overall review and this will also include a newly devised Quality Assurance process to report on lessons learned and develop action plans for improvement for each department.



THE MEADOWS APPRTMENTS

Our latest completion is a shared ownership development - The Meadows Apartments at Lenzie. We featured this in the last Bulletin and are delighted to report that the development has been shortlisted for the UK wide Inside Housing Development Awards

in the Best older people's housing development (up to 50 homes) category.

This year, entries increased by a third so we are pleased the quality of our work has been recognised. All of the 24 luxury apartments are currently occupied, but if you would like more information about this development, please contact any Bield office.



COMING SOON...

Moncrieff View, Lenzie

The development is offered in partnership with All Saints Living exclusively for people aged over 55 who live in the local area.

Moncrieff View comprises stunning apartments which fuse modern living with traditional charm. The former primary school will consist of 11 two and three bedroom apartments in the original school building and a further 9 new build apartments in an adjacent 3 storey extension Bield offers 5 two bedroom luxury apartments within the new extension, perfect for those seeking large contemporary interiors with low maintenance living.

Apartments are offered on a *shared ownership basis. This can be an excellent solution if you're planning to downsize or if you would like to invest your equity in a more comfortable retirement.

Life - It's an exciting, inspiring new stage of life. You've got more freedom, more time and more opportunities to do more of the things you love. And it all starts with the right home for you. One that's the right size and in the right location. Leisure

Leisure - Lenzie is a charming town which offers a good range of shops, a library and great cafes and eateries.



Transport - The development is located 15 minutes' drive north east of Glasgow and is only five minutes' walk from Lenzie train station, which provides easy access to Scotland's two biggest cities.

*75% share (based on open market value). The remaining 25% held in perpetuity by Bield with an occupancy charge payable on the unsold share).

ANNUAL GENERAL MEETINGS

This year the annual general meetings were held over a 5 week period from mid October. Our thanks to all those who attended and contributed to the debates.

There will be a report on the AGM's at the next Owners' Forum meetings to look at ways in which the meetings can be improved for next year.

OWNERS' FORUM

The Forums will have met at the end of November and a copy of the minutes and papers is available either from your Scheme Manager or by contacting Caroline Rielly in the Glasgow office on O141 270 7206 or C.Rielly@bield.co.uk

A full report on the meetings will be included in the next edition of the Bulletin.

THE NEW STATEMENT OF SERVICES

Over the coming months owners will be consulted about the new style Statement of Services. The changes to the Statement of Services reflect feedback from owners and possible changes to the Code of Conduct for Property Factors. This will also be supported by an Owners Handbook which has more detailed information on the services at each Development.

ST JOHN SCOTLAND

We were delighted that St John Scotland agreed to extend the management contract with Bield for a further 3 year period from September 2019. The contract covers the properties at Archibald Russell Court in Polmont which is occupied on a shared ownership agreement.

We hold a waiting list and applications can be obtained by contacting the Glasgow office. The rent charge of £520 per month includes heating costs. Our thanks go to the residents of Archibald Russell Court and to Deborah Gray and Malcolm Gilmartin for all their hard work.

NEW STYLE SHARED OWNERSHIP AGREEMENT

We had previously mentioned that a new style of shared ownership agreement was being introduced at developments which had older style of low cost home ownership options (LCHO). This has now been implemented at Rosehall Walk in Haddington and the first sharing owners moved in a couple of months ago. The terms of the new agreement are slightly different from the older style and it includes options for the resale of properties. We plan to progress the new style at other LCHO developments in the new year

RECYCLING AT ARGYLE COURT, ST ANDREWS

It would appear that the residents of Argyle Court enjoy a packet of crisps – or more! Not only are the residents gathering their bags, but family and friends have joined in and are dropping off their empty crisp bags at the collection box at the front entrance.

Pauline Spencer, a resident of Argyle Court came up with the idea at the start of the year, having understood that crisp bags are technically recyclable. She has now collected over 5,000 empty bags. Pauline passes the bags to a local high school and they receive vouchers which they use for school funds, e.g. sports equipment. All crisp bags are acceptable – they do not have to be Walkers.

Under the scheme, Walkers and recycling firm TerraCycle worked collaboratively to develop a recycling solution for crisp packets. The method involves cleaning and shredding the crisp packets, allowing them to be melted into small plastic pellets that can then be used to make new rigid plastic items such as garden furniture.

Not only does this help the environment, it is a talking point for residents and something families can also join in.



NEIGHBOURHOOD NEWS



Pictured below are some Rosebery Court residents returning from their summer trip to Moffat in August.

A great day was had by all and even the weather was kind.

(Above) One of Earnbank residents' painted a mural on a new fence to hide the gardeners' storage area. Once it was finished residents had tea on the lawn to officially unveil the mural.

Everyone enjoyed the afternoon.



It was with great sadness that we were advised of the news that Bernice Lipton had passed away at the beginning of August.

As well as being involved in the Owners Committee which appointed Bield as Managers of Homeshaw House and Shaw Court in 2011, Bernice retained a strong interest in all matters affecting the development as well as being active in the Owners' Forum.

She was always willing to challenge decisions when she felt they were not fair but the first to appreciate when things were done.

MONEY MATTERS CUSTOMER SERVICES



Winter Fuel Payments

A Winter Fuel Payment is a tax-free payment to older people, made every year during the winter, to help with fuel costs. These payments are not dependent on how cold the weather gets, there are other payments called Cold Weather Payments that are only paid when the weather reaches a certain temperature.

To qualify for a Winter Fuel Payment 2019/20 you must have been born on or before 5th April, 1954. Payments are usually made automatically if you get State Pension or other social security benefits. If however you either don't get benefits or a State Pension, and only get Housing Benefit, Council Tax Reduction or Child Benefit, and haven't had Winter Fuel Payment before, you will need to make a claim.

You also need to make a claim for the payment if you've deferred your State Pension, even if you had it before. You only need to do this once. The Department for Work and Pensions may get in touch with you anyway and send a claim form, but if this doesn't happen you can make a claim by calling the Winter Fuel Payments Centre on O8OO 731 O16O or by downloading a form from the GOV.UK website www.gov.uk/winter-fuel-payment/how-to-claim

You could get between £100 and £300 depending on your circumstances with most payments being made between November and December, so you should have your money by Christmas.

Please note you can't claim Winter Fuel Payment for 2019/20 after 31st March, 2020.



Cold Weather Payment

You might be eligible for Cold Weather Payments if you are in receipt of Pension Credit, Income Support, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance or Universal Credit; however other qualifying conditions may apply.

Cold Weather Payments are made when the temperature in your local area is either recorded as, or forecast to be, an average of zero degrees Celsius or below over a period of seven consecutive days,

between 1st November and 31st March. You'll get £25 for each 7 day period of very cold weather between these dates.

You don't need to apply as Cold Weather Payments are paid automatically. After each period of very cold weather you should get a payment within 14 days, paid into the same bank or building society account as your benefit payments.

Cold Weather Payments do not affect your other benefits.

CUSTOMER SERVICES MONEY MATTERS



Warm Home Discount

Warm Home Discount (WHD) is a government-led scheme regulated by Ofgem that offers extra support to customers who may be struggling to afford their energy. WHD is different from Winter Fuel and Cold Weather payments and, if you are eligible, may be awarded in addition.

A Warm Home Discount rebate is a one-off annual payment towards a customers' electricity. For 2019/20 the value of the rebate is £140 (inclusive of VAT) and will be paid by the end of March 2019. The payment will be credited to the customers electricity account or, in the case of prepayment or pay-as-you-go customers, provided as a voucher you can use to up your electricity.

Who is eligible for Warm Home Discount?

You will qualify for the Warm Home Discount if on 7th July 2019 all of the following applied;

- your electricity supplier was part of the scheme
- your name (or your partner's) was on the bill
- you were getting the Guarantee Credit element of Pension credit (even if you get Savings Credit as well)

If you qualify for the discount, you'll get a letter between October and December 2019 telling you how to get the discount. Your letter will say you need to call a helpline by 28th February 2020 to confirm your details.

Your electricity supplier will apply the discount to your bill by 31st March, 2020.

If you don't receive a letter and believe you're eligible under the above criteria, you should contact the Warm Home Discount Team on O800 731 O214.

Warm Home Discount - Support Plus

Warm Home Discount – Support Plus is for customers who do not automatically qualify for the Warm Home Discount rebate and must be applied for. If you are considered vulnerable (for example, you might have a very low income), you might also be eligible for the scheme. The Warm Home Discount – Support Plus rebate for 2019/20 is £140.

You may be able to apply directly to your electricity supplier if you do not get the Guaranteed Credit element of Pension Credit but:

- your energy supplier is part of the scheme
- you're on a low income
- · you get certain means-tested benefits

Each energy supplier has its own rules about who it can help, so it's worth checking with yours to see if you qualify.

MONEY MATTERS CUSTOMER SERVICES

PENSION CREDIT

What is Pension Credit?

Pension credit is an income-related benefit which can be claimed by individuals and couples during retirement. It provides a minimum income guarantee, however for couples to claim, both parties must have reached state retirement age.

Pension credit comes in two parts: Guarantee Credit and Savings Credit - claimants may be eligible for one or both parts.

Guarantee Credit is a monetary top up of weekly income to a guaranteed minimum level. Currently that minimum is £167.25 for a single person and £255.25 for a couple. For claimants with disabilities or caring responsibilities the entitlement may be higher, and it is important to note that disability benefits are not counted as income. There is no upper savings limit when claiming Pension Credit although your savings may be taken into account.

Savings Credit is an extra payment for people who have saved some money towards their retirement, through a pension for example. Only claimants who have reached retirement age before April 6, 2016 are eligible for Savings Credit.

Savings credit could add an additional £13.73 extra per week if you are single or £15.35 if you are in a couple.

How to apply

You can apply for Pension Credit if you are state pension age or, at most, four months away from it.

Claims are made over the phone by contacting the Pension Service on 0800 99 1234.

You will need to provide your national insurance number, details of your income, savings and investments, and your bank account details. Where appropriate, claims can be backdated up to three months.



In addition to any extra money you may receive through pension credit, being in receipt of this benefit can open the doors to other benefits, such as assistance with the cost of dental work and glasses, so it's worthy applying.

Should you require further advice or assistance regarding Pension Credit, speak to your Scheme Manager, Housing Officer or Bield's Welfare Benefits Officer, Ruth Sargaison.



Performance Report 2018-19

Welcome to our sixth Annual Performance Report. This report illustrates our performance throughout 2018–19 as well as showing:

- How we compare to the Scottish average;
- How we compare to similar landlords such as Hanover (Scotland), Trust, Viewpoint and Blackwood Homes and Care.

You can find supplementary information on our website within the following publications:



Annual Report



Financial Statements









Bield's Profile

The information in this section shows the details of our properties, rental charges and income during the year.

Total number of each apartment size and average weekly rent for each:			
Size	Number	Average weekly rent and service charge	Similar Landlords
Studio	492	£120.41	£107.30
One Bedroom	3,563	£139.21	£117.00
Two Bedroom	211	£131.80	£113.80
Three Bedroom	104	£109.41	£109.50
Total:	4,370		

Percentage average weekly rent increase to be applied	
Bield 2018-19	2.5%
Scottish Average	3.0%
Similar Landlords	2.9%
Bield 2017-18	3.0%

Amount of rental income collected	
2018-19	£30.5M
2017-18	£29.7M

A rent increase of 2.5% was applied from April 2019. During the rent consultation process we asked all tenants what they thought about the proposed increase. The majority of tenants who replied thought it was a fair increase or thought it was high but understood it was necessary.

During 2018-19, all tenants were also consulted on the rents and service charge review process that was undertaken by Arneil-Johnston. The outcome of this review has led to a more balanced, transparent rent and service charge setting process.

Bield manages over 5,500 properties, making it one of the largest Registered Social Landlords in Scotland. As well as housing for rent, we also provide a factoring service to 870 owners.

Bield's average weekly rent (shown above) includes service, meals, heating and energy charges which apply at developments depending on the services available. It is difficult to compare our charges with other landlords as they may not provide the same level of service.

For the same reason, the average for our 2 and 3 bedroom properties is lower than smaller properties. In general, tenants who live in these larger properties do not receive the same level of services therefore do not pay a meals or service charge.



The Meadows Apartments in Lenzie is a new Bield development which provides 24 apartments on a shared ownership basis.

Tenant Satisfaction



Our customers views are important to us and we value feedback. We keep track of what our customers think of us and look for new ways to involve them.

Tenants satisfied with the overall service		
Bield 2018-19	84.7%	
Scottish Average	90.1%	
Similar Landlords	84.7%	
Bield 2017-18	84.7%	

Tenants who feel their landlord is good at keeping them informed about services and outcomes	
Bield 2018-19	81.4%
Scottish Average	91.6%
Similar Landlords	83.6%
Bield 2017-18	81.4%

Tenants satisfied with the opportunities given to participate in their landlord's decision making process	
Bield 2018-19	61.3%
Scottish Average	86.5%
Similar Landlords	71.1%
Bield 2017-18	61.3%

Whilst tenants are relatively happy with being kept up to date about what is happening in Bield, there is still marked room for improvement in promoting and developing opportunities for tenants to play an active role in how Bield operates.

There are already a range of methods in place for tenants to engage with their landlord. At development level, tenants can have a one-to-one meeting with a relevant member of staff should a query or issue arise. There are also a range of surveys throughout the year that they can complete on topics important to them. We also have Let's Meet sessions, where tenants can come together at a development to talk about local or national Bield matters.

Beyond developments, tenants can also sign up to be on our Interested Parties List, a consultation body who are surveyed on a particular area that may be changing or being reviewed. We also have 2 national tenant bodies – the Partnership Forum and the Bield Improvement Group. These 2 groups delve more thoroughly into key strategic business of the organisation and also undertakes and scrutinises how well Bield is performing in particular areas.

Tenants can also put forward their interest in potentially joining the Bield Board of Management. We already have 1 tenant on the Board and would love for others to put themselves forward.



Quality and Maintenance

We work hard to ensure our tenants homes are well maintained and repairs are carried out timeously. During the year we carried out 2,321 emergency repairs and 12,069 non-emergency repairs. On average, this equates to around 39 repairs carried out every day of the year. Our performance in this area is noted below.

Percentage of stock meeting the Scottish Housing Quality Standard	
Bield 2018-19 96.0%	
Scottish Average	94.1%
Similar Landlords	97.6%
Bield 2017-18	93.6%

Average length of time taken to complete emergency repairs		
Bield 2018-19 4.3 hours		
Scottish Average	3.6 hours	
Similar Landlords	3.8 hours	
Bield 2017-18	4.4 hours	

Average length of time to complete non-emergency repairs		
Bield 2018-19 5.2 days		
Scottish Average	6.6 days	
Similar Landlords	5.9 days	
Bield 2017-18	4.6 days	

Percentage of reactive repairs carried out in the last year right first time		
Bield 2018-19 91.6%		
Scottish Average	92.5%	
Similar Landlords	90.4%	
Bield 2017-18	94.0%	

Percentage of repairs appointments kept	
Bield 2018-19 98.0%	
Scottish Average	95.6%
Similar Landlords	92.4%
Bield 2017-18	98.2%

Percentage of homes meeting the Energy Efficiency Standard for Social Housing	
Bield 2018-19 96.8%	
Scottish Average	84.0%
Similar Landlords	94.8%
Bield 2017-18	96.7%

Percentage of tenants who had repairs and maintenance carried out in the last 12 months satisfied with the service						
Bield 2018-19 88.4%						
Scottish Average	91.7%					
Similar Landlords	87.9%					
Bield 2016-17 88.4%						



Quality and Maintenance



As well as emergency and non-emergency repairs we also undertake planned maintenance, for instance replacement of kitchens and bathrooms.

£9.4m was spent during 2018-19 on maintaining and improving the quality of our housing stock.

During the year we installed:

- new kitchens to 6 developments
- new accessible shower rooms to replace bathrooms in 10 developments
- $\stackrel{\wedge}{=}$ new windows and doors in $\frac{2}{}$ developments
- $\stackrel{\wedge}{=}$ new fire alarm systems in $\frac{3}{2}$ developments
- new heating systems in 4 developments
- 33 external decoration projects were carried out
- 2 replacement of communal floor coverings
- replacement lifts in 2 developments
- $\stackrel{\textstyle \wedge}{\textstyle \wedge}$ replacement warden call to 3 developments
- new communal lighting to 3 developments

We carried out 85 stage three funded adaptations in tenants flats. These adaptations are carried out to make everyday tasks easier for people with reduced mobility and include handrails, automatic door entry systems and level access showers.





Shower room replacement



Neighbourhood and Community

Making sure the people who live in our housing feel safe and secure is important. Equally so is making sure tenants can enjoy their home and the communal facilities.

Number of cases of anti-social behaviour cases reported in the last year (per 100 homes)						
Bield 2018-19						
Scottish Average 7.5						
Similar Landlords	2.8					
Bield 2017-18 0.3 (14 cases)						

Number of cases resolved within locally agreed targets in the last year						
Bield 2018-19 70.0%						
Scottish Average	87.9%					
Similar Landlords	49.0%					
Bield 2017-18	92.9%					

85% of tenants * were very/fairly satisfied with Bield's management of the neighbourhood they live in.

90% of tenants from the survey said feeling secure was very/fairly important, whilst **89**% said having a good heating system was very/fairly important.

74% of tenants from the survey said social activities were very/fairly important.

Volunteers play a key role supporting 100's of tenants to engage in a wide range of social activities to help reduce isolation, maintain independence and offer choice. Group activities like gentle exercise, lunch clubs, coffee mornings and arts and crafts take place in communal lounges while one-to-one Befriending Volunteers help individuals get out and about and Silver Surfer Tutor Volunteers support tenants to access the internet and digital technology.

There were 164 registered Volunteers on 31st March 2019 in 69 developments. 41 new Volunteers were recruited over the year.

During 2018–19 the Volunteer Team delivered new Group Induction Training for Volunteers and continued to train and support local managers to involve Volunteers.

Please read pages 28 and 29 of the winter 2019 Bield Bulletin to find out more about the activities taking place in our developments.





Volunteer activities

^{*} ARC Survey 2018

Getting Good Value from Rents and Service Charges



Working efficiently to provide value for money for our customers.

Average length of time taken to relet properties in the last year					
Bield 2018-19	55.6 days				
Scottish Average	31.9 days				
Similar Landlords	44.3 days				
Bield 2017-18	41.1 days				

Percentage of rent lost through properties being empty in the last year					
Bield 2018-19 2.3%					
Scottish Average 0.9%					
Similar Landlords 1.8%					
Bield 2017-18 2.1%					

Rent collected from tenants as a percentage of total rent due in the reporting year						
Bield 2018-19 99.6%						
Scottish Average 99.1%						
Similar Landlords 99.9%						
Bield 2017-18 100%						



81% of tenants * said that taking into account the accommodation and services Bield provide, their rent and service charge represented very good or fairly good value for money. This is a marginal decline on the satisfaction level in 2016 (81.6%)

As mentioned earlier in this report, we have conducted a detailed review of how we set our rents and service charges, taking into account tenants views.

As part of our tenant consultation process we provide all tenants with an opportunity to comment on the proposed rent charges for the coming year. We use various methods to gain tenant views including surveys, meetings and one to one discussions. Feedback from our tenants is taken into consideration when setting budgets and concerns are listened to by our senior management team. Bield are committed to continuous improvement and value meaningful engagement with our customers. We would like to take this opportunity to thank everyone who took part in the rent consultation process.

^{*} ARC Survey 2018



Money Matters

An organisation is no different to every household. We spend a lot of time planning our budgets and monitoring our income and expenditure.

Rents are set to cover operating costs and enable us to manage and maintain our properties. The money helps to cover routine repairs and maintenance, major repairs and alterations to our buildings and buildings insurance.

Staffing costs are set based on the service provided at a particular development.

Full details of our income and expenditure is available in our Financial Statements for the year ended 31st March 2019, a snapshot is outlined below:

Turnover* for the year was £42.4m a decrease from £46.5m in the previous year.

Operating costs amounted to £39.7m a decrease from £45.2m in the previous year.

It seems a great deal of money but did you know?

Staff costs for the year amounted to just over £17.7m.

Heating and lighting (Energy) costs was around £2.9m.

We spent £2.7m on day to day repairs to properties.

£2.1m on service contracts such as lifts, fire systems and water testing.



Would you like to find out more?

Contact the Communications and Marketing team if you would like further information.

The Scottish Housing Regulator's website provides lots of information about Bield and you can compare our performance with other landlords - www.scottishhousingregulator.gov.uk

If we can make this report better, please let the Communications and Marketing team know, call O131 273 4000 or email business.support@bield.co.uk

^{*} Includes housing and day care services.

MAKING LIFE EASIER

As you get older, your medical and mobility needs may change. Difficulty with everyday tasks such as moving around your home, going up and down stairs or getting in and out of the bath can be made easier with special equipment or adaptations to your home. Helping you maintain or increase your independence.

Did you know you can apply to have an adaptation fitted in your home at no cost to you?

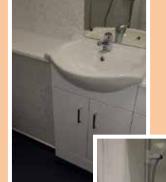
Grant funding is allocated to Bield from the Scottish Government. If you need an adaptation, tell us and we will add you to the current waiting list. We will then require either a GP letter of assessment or a referral from your local Occupational Therapist, to enable us to access funding on your behalf. Not all adaptations are carried out in the same year requested.



Mrs Power, a tenant at Stewart Court, West Calder is delighted with the recent installation of an automatic door.

She said "It has changed my whole life. I was previously quite isolated but the new door has provided me with the confidence to leave my flat and join the social activities. I can now attend the lunch club, on Mondays and Thursdays, bingo on Monday afternoons and the film show on Fridays."

If you'd like to find out more about the adaptations available and the application process, please contact your local manager or call our Glasgow office on O141 270 7200.



HAPPY CUSTOMERS

We have more happy customers at The Butts in Haddington where a project to renew bathrooms has been completed recently.

One tenant took the time to write to thank us, telling us that they were "over the moon" with their lovely new shower and another told us that "It's beautiful, the boys done a great job, cleaned up well behind them, I'm so happy with it".

We love to hear any feedback you have!

Mrs Bayne of West Port wrote to express the developments' pleasure with the new lift. She sends thanks to all the planners, especially the installers, saying they appreciate all their hard work.

BR24 BUSINESS DEVELOPMENT



SNOW CLEARING PRIORITIES



Priority 1

Access to developments from main transport routes is your local council responsibility

Priority 2

Access to main entrances for emergency vehicles and deliveries is Bield's responsibility

Priority 3

Access within the scheme grounds; routes between outer and main building blocks and car park areas is Bield's responsibility

Priority 4

Clearance of development car park is Bield's responsibility, contact your development manager or property services if you have a problem with snow clearance over the winter period.

WINTER WEATHER

With winter just round the corner here are a few key points which you might find helpful.

- Make sure BR24 has the most up to date records on your health, contact numbers and family contacts and key-holders. Either pass updates onto the development manager if you have one or call BR24 on 0141 950 1025 and they can input the information there and then.
- Best advice in extreme weather is to only go out or travel if truly necessary.
- Check with your GP receptionist regarding your flu jab and to ensure repeat prescriptions are up to date, sometimes it's good to stock up on the most essential items.
- Remember GP surgeries are often closed over public holidays, if you have a concern that cannot wait until your GP is back, call NHS 24 on 111, staff there can access your medical records & will triage your symptoms and decide what treatment or services you may need.
- Keep warm in bed by wearing warm night clothes and bed socks to keep your feet warm.
- Make sure you have enough food in your cupboards, you never know when the weather will take a turn for the worse and prevent you from visiting the shops.
- Have a supply of bottled water, in the event of pipes freezing and the mains water supply being affected
- If you are concerned about your wellbeing, pull your cord or press your pendant and speak to the emergency call advisors at BR24 who can perhaps help or contact family or support services on your behalf.
- Remember to keep BR24 informed if you are going away for any length of time and we can add an absence to your records.
- If you are used to going out and about but the inclement weather is preventing you, why not contact Silver Line Scotland who offer information, friendship and advice or just someone to talk to if you are feeling lonely and cannot get out. Silver Line is a confidential FREE helpline available 24 hours a day. No question is too big, no problem is too small, no need to be alone, call them on 0800 470 8090.

BUSINESS DEVELOPMENT BR24

ANALOGUE TO DIGITAL

We have successfully switched the connection for alarm calls at three of our developments (Kirkton Court, Castlebank Gardens and Mungo Park Court) from analogue to digital. What does this mean?



Essentially it means that when an alarm is activated the signal will be sent over the internet rather than the telephone network. While this is well in advance of BT's plans to switch off the analogue telephone network in 2025, it has been a valuable learning exercise that will serve us well as we extend digital technology across the rest of our developments.

Switching to a digital call handling offers many benefits including:

- a faster connection to BR24 when you activate your alarm
- reduced telephony costs for Bield as most calls will link to BR24 via broadband
- increased resilience as the analogue connection will still exist at your development, providing a back-up to the new digital system should any problems arise
- the ability to instantly recognise faults, which has not been possible with older analogue systems

We are now developing plans for the wider roll-out of digital alarms, so keep an eye out for further updates over the coming months

TSA QUALITY FRAMEWORK ACCREDITATION

Bield are delighted to announce that BR24 have successfully achieved the TSA Quality framework accreditation. The results of an audit carried out in June endorses the high level of service being provided to Bield's customers.

With the challenges faced by BR24 at the beginning of 2019, this achievement is of particular significance. It recognises the huge effort made by all the BR24 staff.

Interim Head of Contact Centre Operations, Steven Rankine attended the TSA conference and was delighted to collect the award on behalf the team. Quality standards are important in all industries, but more so when the service being provided affects and improves the lives of individuals.





https://www.tecquality.org.uk/
The Quality Standards Framework - certified quality assurance in the Technology Enabled Care sector.

VOLUNTEERS CUSTOMER SERVICES

CROSSING THE DIVIDE

Tenants at Braehead Gardens in Buckhaven are narrowing the generational gap with the help of their local high school.

They have been enjoying weekly visits from second and third year pupils from Levenmouth Academy as part of Fife Council's Community Learning and Development project, 'Crossing the Divide'.

The project, which started in March, supports young people to facilitate intergenerational activities for older people in their local community. Since starting, the group have taken part in a wide range of activities, from playing bingo to making clay hedgehogs.

Tenant Jan Anderson, 70, said: "It has been such a pleasure to spend time with younger people and get to know and understand what life is like



for them. "The project has proved really successful in narrowing the gap felt by younger and more mature people in the community. I am sure everyone here would welcome their company and enthusiasm anytime."

Pupil Rori Fiorelli said: "It's been fun and educational learning about their childhoods

and what life was like growing up."

The project has been facilitated by Scott Meikle, Community Education Worker at Fife Council. Scott works closely with pupils and tenants to offer support and gather feedback about the activities, to ensure that everyone is benefiting.

Scott said: "It has truly been a pleasure watching these two separate generations come together and grow to become one group."

We are currently looking for volunteers in Leven, Fife. Can you help?

For more information please visit www.bield.co.uk or call 0131 273 4029



Margaret Mooney and Anne McLaughlin, **Volunteers** from Crosshill Gardens with their recently gained Elementary Food hygiene Certificates.

Well done to you both!



Here is Volunteer and Board member Ingirid Deuling with her Volunteers' Certificate celebrating her contribution to Bield.

CUSTOMER SERVICES VOLUNTEERS



SUPERSTAR STUDENT VOLUNTEER, SAM

21-year-old Sam Conway from Bannockburn ditched the student stereotype and spent his summer befriending tenants at Strathallan Court in Bridge of Allan. He has also been delighting tenants and staff with his natural talent as the development's newest resident bingo caller!

Eager to gain real world experience after graduating with a degree in Psychology from Abertay University, Sam took on a volunteer position with Bield and visits the tenants weekly.

Sam said: "I knew that I wanted to get some more experience before applying for my Masters so when I came across the position at Strathallan Court, I jumped at the chance.

I'm really close with my own grandmother but I'm conscious that other older people may not have young people in their life that they can talk to.

I don't really think of it as volunteering anymore, I look forward to visiting the development. After the bingo, we'll sit down and have a chat and a cup of tea. I love hearing all the tenant's stories and telling them all about my own life — they're always asking about university and what I'm studying.

I'd urge anyone who is considering volunteering with older people to look into opportunities at Bield developments in their local area. I couldn't recommend it enough."

Research shows that intergenerational volunteering can prove beneficial to both young and old people, allowing volunteers to mix with a social group they might not normally interact with while reducing isolation in older people.



Crosshill Gardens volunteer Anne McLaughlin has successfully gained her certificate in Emergency First Aid at Work.

Contact us:

Volunteer Team 79 Hopetoun Street, Edinburgh, EH7 4QF Tel: 0131 273 4020

Email: volunteering@bield.co.uk www.bield.co.uk/join-us/volunteering

CATERING CUSTOMER SERVICES

NEW COOKS AT CAMPSIE GARDENS





Welcome to Julie Davidson and Peter Brown. In the short time they have been working together they have created new summer menu's along with successful taster sessions. Here is one of their delicious recipes for you to try:

APPLE CRUMBLE SUNDAE

Ingredients (serves 12)

8 Apples (cored and diced)

4 tbsp Butter

2 tsp Ground Cinnamon 4 tbsp Light Brown Sugar

To serve - Vanilla Ice Cream and crushed Gingernut Biscuits

Method

- In a small sauce pan melt the butter over a gentle heat, add apples, cinnamon and sugar.
- 2 Cook slowly until apples have softened and kept their shape.
- 3 Split the mixture while warm into sundae dishes, scoop on vanilla ice cream and top of with crushed biscuits.



CUSTOMER SERVICES CATERING

BIELD'S MEAL SERVICE

Are you interested in receiving our Meal Service?





The meal service is available in 35 developments and is provided 365 days a year. Meals are normally served in the dining area but we can offer the choice for tenants to have their meal within their home

Meals are planned on a 4 weekly menu, taking into account tenants likes and dislikes and what portion size they prefer. We plan our meals to take into account special dietary requirements e.g. gluten free, balanced meals suitable for diabetics, vegetarians and low fat meals.

The cost per person is:

£88.42 per week

£353.68 per 4 weeks

£383.15 per calendar month

If you are currently in receipt of Housing Benefit you may be entitled to help for the service.

Occasional meals are available for guests at the cost of £8.60 for a main meal and £4.20 for a light snack.

Sample Menu Lunch Croissant with Cheese, Ham or Tomato Scrambled Egg and Toast Home Baking Dinner Yellow Split Pea Soup Fruit Cocktail **Beef Olives** with Potato Croquettes and Mixed Vegetables Pasta Carbonara with Garlic Bread **Angel Delight** Ice Cream and Sauce

If you are interested in receiving Bield's Meal Service or want to find out more, please contact your local Development Manager or Housing Officer.

BIELD CELEBRATED SCOTTISH HOUSING DAY

The annual celebration aims to bring together the housing sector to celebrate the positive impact that good quality homes can make across the country.

The theme this year was 'housing as a human right'.

Matthew Lock, Interim Director of Customer Services at Bield, said: "We're really proud to be celebrating Scottish Housing Day, showcasing that housing is more than bricks and mortar – it's about the people that live there.

"Over the last year, we have continued to develop a number of areas, including our Bield Response 24 and Retirement Plus services.

"It's our hope that, by growing these services, we'll enable our tenants to continue to live independently at a time when the need to provide high quality housing and services to the older population in Scotland has never been greater."



He added: "Like others in the housing sector, we have gone through a period of change and still have much to do, but we remain dedicated to providing high quality housing which helps enrich the lives of the people who live there.

"It is great to be celebrating this year's Scottish Housing Day, showcasing the valuable opportunities housing organisations can offer."









MACMILLAN CANCER SUPPORT



















Springfield Gardens in Uddingston raised £474.20

Thank you to all of our developments who held events to raise money for MacMillan Cancer Support.



Breast Cancer Support

Well done to the tenants of Strathallan Court, Bridge of Allan who raised £729 for Breast Cancer.

Scheme Manager, Sandra Nicol said "many tenants gave to this very worthwhile cause, I myself had breast cancer whilst working for Bield and I had great support throughout my treatment. I am now 5 years clear."

Sandra's husband, Ali, had his chest shaved into the shape of a bra to help raise money for the cause.

SPOOK-TASTIC HALLOWEEN EVENTS...



Brae Court, Linlithgow



Campsie Gardens, Cumbernauld



Church Court, Dumbarton



Crosshill Gardens, Port Glasgow



Dean Court, Bo'ness



Inglefield Court, Airdrie



Mackenzie Court, Grangemouth



Oakbank, Alexandria



Westport, Linlithgow







NEIGHBOURHOOD NEWS

The new GDPR regulations came into effect at the end of May 2018. We now need to check with tenants if they give permission for us to print their pictures in the Bulletin

Please send your neighbourhood news to the Communications and Marketing Team at 79 Hopetoun Street, Edinburgh. EH7 4QF or by email to business.support@bield.co.uk



Many congratulations to Jean Revie of Carntyne Gardens, Glasgow who recently celebrated her 103rd birthday.



Many congratulations to Priscilla Walker of Shiell Court in Dundee who recently celebrated her 100th birthday.



Best wishes to Mary McKinlay of Hill Court in Dunfermline who recently celebrated her 90th birthday.



Congratulations to Margaret Sneddon of Crosshill Gardens, Port Glasgow who recently celebrated her 89th birthday.



Grace Small of Armadale Court in Greenock recently celebrated her birthday with a party.



Steven Skinner of Lochlaidon Court, Glasgow recently celebrated his 70th birthday. Steven is pictured helping to hand out fruit at lunch time.



Mrs Brown visited Rowan Gardens in Greenock to wish tenant Maureen Deevoy happy birthday.



Puppet Show at Allan Park House in Stirling.



Tenants, families and staff enjoyed an American themed BBQ at Camperdown Court, Dundee.



Tenants and staff at Dean Court, Bo'ness have been admiring the beautiful butterflies.



Tenants enjoyed a sunny Friday Glasgow Fair BBQ at Campsie Gardens in Cumbernauld.



Glebe and Warrick Court in Cumnock celebrated their 25th anniversary, they celebrated with afternoon tea and a BBQ.



Dorothy Hood of Gillie Court, Dunfermline has been busy in the garden after receiving money from the Small Grant Fund.



Arthur Howie of Lochlaidon Court in Glasgow looking dapper and all set for his daughter's wedding.



East Stewart Gardens in Coatbridge enjoyed a BBQ in the sunshine.



Tenants and Volunteers from Manderston Court, Edinburgh organised a spiritualist/ medium evening to raise money for the Edinburgh Dog and Cat home.



Thanks to a successful Small Grant application, Fairbairn Court in Greenlaw purchased two new raised planters and tenant, Colin Sangster, kindly planted flowers and herbs.



Service Users from Oakburn Park Day Care enjoyed a fun day trip to Largs.



Well done to all who attended the residents fundraising Gala Day at Oakbank in Alexandria. £1126.83 was raised and will go towards the resident's social club.



Tenants from Moorfoot Court in Bonnyrigg enjoying their new garden furniture, they were able to buy this with some help from a local community charity shop and by doing fundraising of their own.



Residents of South Loch Park in Bathgate have created a lovely garden.



The gardening group at Torosay Court in Oban have all been hard at work making the garden look fabulous.



Margaret Bryce, Renee Dorricott and Margaret Tylor of Glenview Court have been busy making teddies, stress balls and Christmas trees to donate to Mary's Meals and the Renal Unit Wishaw Hospital.



Tenants from Oakbank, Alexandria enjoying a bus trip to Troon and Ayr. A great time was had by all.



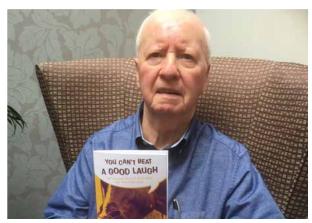
With help from the small grants fund, tenants from Strathallan Court in Bridge of Allan have turned what used to be a dull corner into a lovely area to sit and enjoy the sunshine.



Tenants at Westport in Linlithgow enjoyed a buffet lunch while celebrating Linlithgow Marches Day.



The gardens at Baldwin Court in Penicuik were in full bloom this summer thanks to the hard work of Eddie Duggan.



Bill Townley of Brae Court in Linlithgow has been busy compiling a joke book which has now been printed, with all profits going to a good cause.

WORDSEARCH

Tell us which word is missing from the wordsearch for your chance of winning £25 Marks & Spencer vouchers.

М	Ε	В	Ε	Α	L	В	0	0	Т	S	W	Ε	Ε	G	С	В
Ε	ı	I	Α	М	Ε	Ε	Н	Т	0	S	Т	Ε	V	L	Α	L
Α	Н	Т	Ν	L	Ε	W	S	Α	Т	С	S	Ν	0	0	D	Α
R	Α	R	Т	Α	С	W	В	0	С	Α	D	I	L	U	Н	Ν
Ε	0	N	Q	U	Ε	I	0	C	S	F	F	U	М	R	Α	E
Т	V	М	D	L	Α	В	I	R	0	L	D	I	W	0	Ν	S
Α	G	I	L	Ρ	W	0	G	Α	Ε	Α	Т	С	0	Т	D	E
Ε	Ν	I	V	0	D	Ε	L	Е	D	Т	W	Α	Ε	0	W	I
W	Ε	E	Ν	I	R	Α	С	S	0	Ε	G	L	F	Ε	Α	Н
S	I	S	F	J	Α	Ε	L	K	0	L	I	М	L	U	R	Ν
V	Ε	0	Р	U	С	Α	R	D	I	G	Α	Ν	Т	I	М	0
В	Ε	Α	S	V	М	Ε	Т	W	Υ	L	I	0	D	Α	Ε	R
0	G	Т	0	R	W	Α	I	Ε	W	0	Α	Т	Ζ	0	R	Т
N	I	Ε	Ε	S	V	Ε	S	Т	Ν	V	E	D	Α	J	S	F
S	L	Н	L	Α	Ε	D	U	Α	Т	Ε	Ν	Α	Н	0	R	- 1
F	Т	L	U	S	R	0	L	Ε	0	S	I	E	Т	Α	L	W
Т	Ε	K	Ν	Α	L	В	Ε	L	М	I	Т	W	С	I	Т	E
W	D	0	С	В	0	Н	G	Т	R	Α	С	S	Ν	W	0	В







Beanie Blanket Cardigan Coat **Earmuffs** Fleece

Gilet Gloves Hand Warmers Sweater Hat Mittens Scarf

Snood **Snow Boots Thermals** Vest Wellies

WORDSEARCH WINNERS

Congratulations to **June Geddes** of Gordon Court and **Celia Cowan** of Houston Court - the winners of the last wordsearch competition.

The correct answer was: **Baseline**.

ANSWER:	ENTRIES SHOULD BE
NAME:	RETURNED BY 24TH JANUARY 2020 TO:
ADDRESS:	Marketing &
	Communications Team,
	Bield,
	79 Hopetoun Street,
	Edinburgh EH7 4QF

