



Charitable subsidiary of  
West of Scotland Housing Association

# **Business Plan 2026-2028**

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## **FOREWORD BY WILLOWACRE TRUST CHAIRPERSON**

This Business Plan describes the aims and ambitions for Willowacre Trust over the next two years.

I hope you will find the plan informative and helpful in understanding what our Key Business Objectives and our priorities are over the next two years. The Action Plan in Appendix 3 sets out all the actions we will need to take to deliver these objectives. The general theme of this plan is supporting our communities and co-production and co-design of services with our partners and communities.

We consulted with our stakeholders in advance of setting these objectives to ensure that they reflected the wishes of our communities and staff. We will continue to engage with all our stakeholders in the implementation of our plan.

Willowacre Trust has thrived over the last few years, securing much needed funding and helping tens of thousands of individuals as a result. However, there remain significant challenges for Willowacre Trust in the coming years, not least the ongoing cost of living pressures affecting those in our communities. We will focus on how we can best support our most vulnerable tenants as they navigate daily financial hardship, with particular concern around the impact of poverty on children, while recognising its wider effects across all ages.

At the time of writing our parent, West of Scotland Housing Association (WSHA), is continuing to do what it can to support our communities with the cost of living, helping tenants remain in their home for longer, increasing investment in its stock, preparing for the requirements of the Housing (Scotland) Act 2025, including the new 'Ask & Act' duties, and shaping an agenda for growth which will see WSHA deliver more for its customers and communities. Willowacre Trust will be an integral part of the exciting direction the Association is taking over the next few years.

The last few years have been extremely challenging for our customers and for our staff, but we are a resilient organisation, and these challenges provide opportunities to grow our services and help more people. Our Vision, Values, Mission Statement, Strategic Aims and Key Business Objectives contained in this plan will ensure we continue to thrive together along with the communities we serve.

As always, as a small charity, we are very dependent on working in partnership with others and continue to rely heavily on external funding to support the work of Willowacre Trust. It will remain our aim to continue building on existing relationships, explore additional partnership opportunities and co-production of outcomes for the benefit of the communities we support.



Take care.

**Angela Devine, Chairperson**

# 1. EXECUTIVE SUMMARY

## **Purpose of the Plan**

The Business Plan of Willowacre Trust (WT) is the key strategic document which communicates our vision and objectives to all our stakeholders, and how we will achieve those objectives over the life of the Plan. It is central to the strategic and operational decisions of our Trust. Willowacre Trust is a subsidiary of West of Scotland Housing Association (WSHA).

Our vision for our strategic direction is the starting point from which all objectives and priorities in this plan originate. Our approach to business planning and the provision of holistic services is to set out our vision for the future, the actions needed to make progress and how success will be measured. Our strategy and business direction are supported by our Board and this Business Plan and the process to agree it reflects that informed consent. Through the work we have undertaken with our Board and the Leadership Team of WSHA/WT we aim to ensure that all have a thorough understanding of our Business Plan and the risks inherent in the delivery of it.

We recognise that good business planning is at the heart of our approach, together with strong governance, effective management, and financial sustainability. This robust approach to business planning will also help to deliver good outcomes for our communities.

## **Operational Activities**

Willowacre Trust is a subsidiary of West of Scotland Housing Association. WT employs staff directly and receives additional services/support from its parent, WSHA.

Since becoming a subsidiary of WSHA in April 2012 the work of Willowacre Trust has increased significantly due to the partnership with WSHA. Willowacre Trust delivers core services which include starter packs, food parcels, imagination library, upcycling project, and Christmas/summer activities. Additional support services have been developed and implemented and these include money advice, energy advice, volunteering, handyman services, Barrowfield Community Hub, Community Benefit programme, community support & development, capacity building, wellbeing and older people's services.

Working collaboratively since 2012 both Willowacre Trust and WSHA have successfully focused on the delivery of tenancy sustainment and holistic services which have impacted positively on the lives of WSHA's most vulnerable tenants.

## **Our Strategic Aims**

Our key aims for the next two years are detailed in section 8 and have been developed by our Board and Leadership Team after consultation with staff and customers. Our aims align closely with the WSHA Group Business Plan, supporting its ambition to grow sustainably which will help us deliver services to more people. We are committed to building safe, resilient and inclusive communities; promoting health and wellbeing; strengthening partnerships; removing barriers to opportunity; and ensuring Willowacre Trust remains well governed, well managed and financially sustainable.

## **Financial Plan**

The integrity and robustness of our Business Plan, financial information and model is founded on the most up-to-date and reliable data available on tenants, services, staff, performance, contracts, finance and the external operating environment.

This is used to produce clear and succinct strategic and financial analysis. Likewise, financial projections are based on realistic assumptions and the best and most up to date information available.

Willowacre Trust and WSHA deliver several services with time limited external funding which present challenges in projecting long term financial planning. By way of illustration, funding for staff employed or working on behalf of Willowacre Trust is split 60/40 between WSHA/WT and external funders respectively. Whilst work continues to identify and secure external funding to support the delivery of services, this will always present some volatility in terms of the sustainability of services.

The outlook for the next two years is positive but will remain challenging. The key aim of Willowacre Trust will be to continue with the delivery of the services that it provides and develop new and innovative services in partnership with WSHA to achieve the strategic aims of this plan. This will be done in a manner that maximises external sources of funding and minimises the cost to tenants, while ensuring that Willowacre Trust continues to be a financially robust organisation.

### **Delivery & Monitoring Progress with the Plan**

The Action Plan associated with our Business Plan (see Appendix 3) ensures that our Board and WSHA Corporate Management Team can monitor progress and deliver on all the strategic and operational objectives within the Plan.

## **2. OUR VISION, MISSION, CULTURE, AIMS & VALUES**

### **Our Approach to Business Planning**

This section of our Business Plan sets out the vision, and the overall aims of Willowacre Trust.

It is vital that our stakeholders have a clear understanding of who we are and our vision for our future. This vision is important as our approach to business planning is tied inextricably to this. We must also recognise the needs of our tenants, our communities, and other stakeholders to ensure that tenants are supported to live well in their homes and that our communities are cohesive and thrive for all those who live in them.

### **Our History**

Willowacre Trust is a company limited by guarantee and a registered Charity. The Trust evolved from Christian Action (Glasgow) Housing Association which was established in 1965. The primary aim was to take over the charitable functions of Christian Action (Glasgow) Housing Association, which is now known as West of Scotland Housing Association. Subsequently, the Trust changed its name to Willowacre Trust. Willowacre Trust became a subsidiary of West of Scotland Housing Association in April 2012.

Willowacre Trust receives small donations from individuals. However, two main sources of direct funding are generated via rental income from St. Andrew's by the Green and from the Barrowfield Community Hub.

St Andrew's by the Green is a former Episcopal church in Glasgow built in 1750. The Grade 'A' listed building was successfully purchased and renovated by Willowacre Trust and is now leased as offices. Barrowfield Community Hub was constructed in 2001 and for the first 10 years, it was a community-owned and operated asset. In 2011 WSHA purchased the building and it has been leased to Willowacre Trust ever since. A number of organisations and charities lease accommodation within the Centre and community groups rent rooms there on a daily basis. The income from both St. Andrew's by the Green and the Barrowfield Community Hub enables the Trust to reinvest this for a social purpose.

Since 1982, Willowacre Trust has offered support to West of Scotland Housing Association tenants and its primary aim remains to support the communities we work in. Since April 2012 when the Trust became a subsidiary of WSHA the services offering support have increased significantly and funding from WSHA has become the largest individual source of income for Willowacre Trust. External funding has for years been a primary source of income for the Trust and accounts for almost half the annual budget for Willowacre Trust. Without this valuable support from funders, the Trust would be unable to provide the invaluable support to our communities at its current scale.

### **Our Culture**

Strong and robust leadership is key to organisational success and behaviours at the top of an organisation drive its culture. WSHA sets the Group culture, including for Willowacre Trust.

Our culture will always have a strong customer focus and we aim to embed this throughout the organisation. We would expect all staff to carry out their role in line with our Values and we have a competency framework in place to assess this. We have embedded the competency framework as the basis for our recruitment and performance management processes.

We also promote a culture where staff members, senior management and members of our Board

are encouraged to provide constructive challenge to the business planning process.

Our Board are responsible for delivering strategic leadership and necessary improvements in respect of our governance and culture.

Our Board will support the WT Management Team in the development of our culture and work with them to ensure that key messages are delivered to staff.

Our parent, WSHA, has drafted its key objectives for 2026-27 which includes, among other things, a five-year strategy around People and Culture. It aims to be "...recognised as the best employer in the sector." To help achieve this aim during 2026-27, WSHA will finalise a new People & Culture Strategy including a Workforce Plan. Our own direction aligns with this aim, and both the Strategy and Plan will apply to WT and its employees.

### **Our Vision, Mission, Strategic Aims and Values are set out below:**

Following several sessions with our Board, staff and Leadership Team, the Vision, Mission, Strategic Aims (inspired by the United Nations Sustainable Development Goals), and Values (the Values are set by our parent, WSHA, and apply across the WSHA Group) of the Willowacre Trust were agreed as follows:

#### **Our Vision:**

Develop and support strong, vibrant communities and individuals in areas in which West of Scotland HA operates.

#### **Our Mission:**

Working with people to create better lives in West of Scotland Housing Association communities.

#### **Our Strategic Aims:**

- Sustainable Communities - champion and support safe and resilient communities.
- Reduced Inequalities - promote social and economic inclusion by co-designing and co-producing services with our communities and partners.
- Good Health & Wellbeing – promote and support healthy lives and well-being for all ages within our communities.
- Partnerships – strengthen partnerships with communities by co-designing and co-producing services.
- Be well managed and financially sustainable.

#### **Our Values:**

The following words represent our key values. A framework has been developed to explain how we achieve these values through our actions:

- Respect
- Integrity
- Inclusive
- Improvement
- Support.

### 3. INFORMED CONSENT AND GOVERNANCE

The Willowacre Trust Board sets our strategic direction and provides the necessary challenge when required.

We recognise that good business planning is at the heart of our approach, together with strong governance, effective management, and financial viability. This robust approach to business planning will also help to deliver good outcomes for our communities.

As noted in section 2 above, our vision, mission, aims and values are the starting point from which all objectives and priorities in this plan originate. Through the work we have undertaken with our Board and Leadership Team we aim to ensure that all have a thorough understanding of our Business Plan and the risks inherent within it.

Our strategy and business direction are supported by our Board and this Business Plan and the process to agree it reflects that informed consent. Our Board and Management Team held a Business Plan Review session in November 2025 to agree what our key business priorities should be (see section 7) and the process of review and approval of the Plan is set out below:

TASK	WHO	WHEN	COMMENTS
Tenant consultation on priorities	WSHA/WT	October 2025 – January 2026	Tenants were asked what services they had used, satisfaction with those services and what their priorities are (in terms of service provision by the Trust).
Review of strengths, weaknesses, opportunities, threats and priorities.	Community Services Team	October 2025	Managers consulted with teams in advance on what our KBOs should be for 2026/28 and completed a SWOT analysis.
Board and Leadership event to discuss potential Strategic Aims, Values and Key Business Objectives	WT Board and Leadership Team	November 2025	Meeting with both Board and Leadership Team to discuss the plan and priorities for the next two years.
Draft Strategic Aims, Mission, Values and Key Business Objectives circulated for approval.	WT Board and Leadership Team	January 2026	Reviewed and agreed.
Director of Finance review of WT budget and financial planning.	Director of Finance	January 2026	Reviewed and updated.
Director of Corporate Services review of Business Risk and Mitigation	Director of Corporate Services	January 2026	Reviewed and updated risk scores.
Review of Draft Business Plan	Tenant Advisory Group (TAG)	February 2026	Presented the draft plan and proposed Key Business Objectives, aims etc. in agreement with what was proposed.
Approval of WT Business Plan	WT Board	17 February 2026	Final approval of the Business Plan agreed by the WT Board on the 17 February 2026

<b>TASK</b>	<b>WHO</b>	<b>WHEN</b>	<b>COMMENTS</b>
Parental Approval of WT Business Plan	WSHA Board	25 March 2026	Final approval of the Business Plan agreed by the WSHA Board on the 25 March 2026

Our Business Plan clearly sets out our key business objectives for the next two years. This approach helps address the issue of informed consent and ensures that all stakeholders have a clear understanding of our business aims and priorities.

WSHA have a clear Group Scheme of Delegation in place which details the delegated responsibilities to the Willowacre Trust Board. Our Board in co-partnership with WSHA, will provide the necessary oversight, direction and constructive challenge to management when delivering the Business Plan through its Action Plan which the Board will use to review progress on a quarterly basis. The Business Plan is consistent with our formal constitution.

## 4. ORGANISATIONAL STRUCTURE

Willowacre Trust is a subsidiary of WSHA which employs staff directly who deliver holistic services and capacity building to its tenants/communities. The parent, WSHA, provides several essential services and staff to Willowacre Trust and in return charge a management fee for the cost of doing so. WT in turn charge for the cost of delivering a number of its services to WSHA.

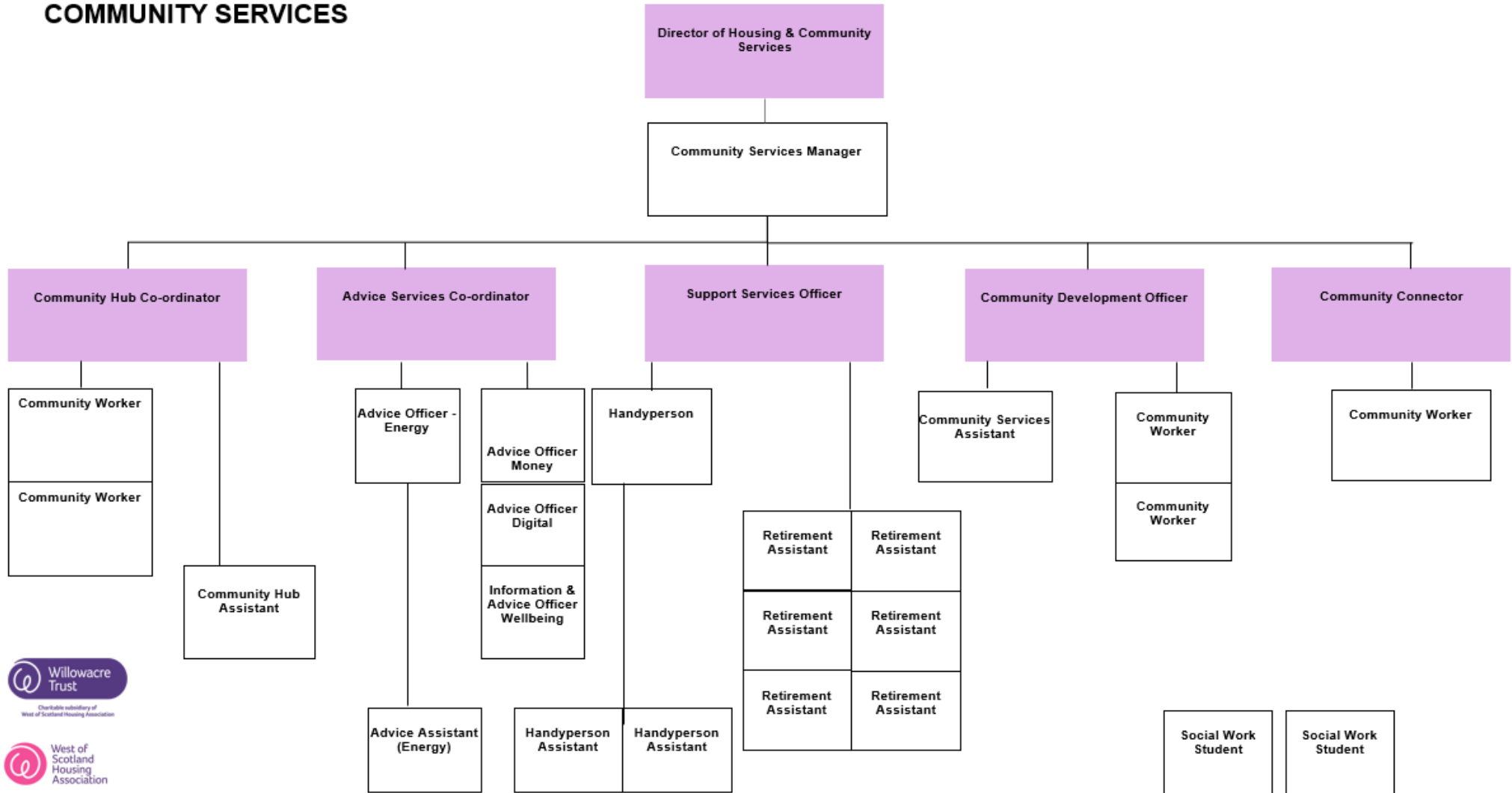
Willowacre Trust's organisational structure, which was reviewed late 2024 into early 2025, is set out in the two diagrams below, which show its position within the WSHA Group Structure as a subsidiary of its parent, WSHA, and the operational structure for both WSHA and WT.

### West of Scotland Housing Association Group Structure



# WT Operational Structure

## COMMUNITY SERVICES



## 5. SWOT ANALYSES

Our Business Plan needs to be based on an understanding of the current and potential future operating environment. It is also important that we fully understand our strengths and weaknesses to help determine our ability to respond to the opportunities and threats that will face our charity and our communities in the next two years.

This section provides an appropriate environmental analysis for WT's Business Plan. We recognise that we need to be aware of how the economic climate can impact upon the Plan.

SWOT analyses are useful tools in assessing the impact of changes in our operating environment. Our business planning process also examines how we should respond to meet our communities needs, the expectations of current and future residents and adapt to changes in demand for our services.

### Willowacre Trust SWOT Analysis

A SWOT analysis is a strategic planning technique used to help an organisation identify strengths, weaknesses, opportunities, and threats related to the business going forward.

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>• Skilled, experienced and committed Board of Directors</li> <li>• Support from WSHA and strength of parent</li> <li>• Good knowledge of individual and collective needs of tenants</li> <li>• Ability to be very responsive to tenants needs particularly with cost of living</li> <li>• Team – Skilled, enthusiastic, well-rounded knowledge and experience of staff</li> <li>• Community Hub facilities</li> <li>• Wide range and accessibility of support from WT</li> <li>• Partnerships - variety and range</li> <li>• Volunteers - skills and capacity they bring</li> <li>• Excellent reputation - internally and externally</li> <li>• Community benefits from WSHA contractors</li> <li>• Cross departmental working</li> <li>• Prevention of homelessness</li> <li>• Tenancy Sustainment Services</li> <li>• Training &amp; Development opportunities for staff</li> <li>• Resilient</li> <li>• Financial strength and positive funding track record</li> <li>• Targeted service provision</li> <li>• Competitive terms and conditions for staff compared to third sector</li> <li>• Revised and enhanced organisation structure</li> <li>• Student &amp; trainee placement opportunities</li> <li>• Face to face services</li> </ul>	<ul style="list-style-type: none"> <li>• Profile of WT brand</li> <li>• Geographical challenges/restrictions</li> <li>• Lack of community base / buildings in some of our smaller communities</li> <li>• Limits on, and reliance upon, external funding</li> <li>• Under utilising our health partners</li> <li>• Digital skills of our customers</li> <li>• Lack of flexible childcare provision within our communities</li> <li>• Underutilising partner databases.</li> </ul>

<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"> <li>• Use of new technologies, particularly Artificial Intelligence (AI).</li> </ul>	
<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>• Community hubs</li> <li>• Partnership working</li> <li>• New funding</li> <li>• Development of youth provision</li> <li>• Networking</li> <li>• Continued staff upskilling &amp; development</li> <li>• Utilising staff skills and experience within wider team</li> <li>• Increase profile of WT - branding/visibility</li> <li>• Development of community outdoor spaces</li> <li>• Developing the BCC Learning Centre with young people and other groups</li> <li>• Capacity building</li> <li>• Data sharing and information gathering</li> <li>• New Scots and diversity/inclusion</li> <li>• Dementia Support Framework</li> <li>• Early Intervention and Prevention Framework</li> <li>• Employability projects</li> <li>• Community benefits</li> <li>• Co-production and co-design of projects with our communities</li> <li>• Student placements</li> <li>• Changes in local and central government</li> <li>• WSHA developments</li> <li>• Community right to buy</li> <li>• Opportunities to strengthen tenant relationships</li> <li>• Eradicating child poverty</li> <li>• Helping to tackle the Housing Crisis</li> <li>• Supporting an ageing population</li> <li>• New legislation including the new 'Ask &amp; Act duties'</li> <li>• Income generation from service provision to others e.g. third parties and other landlords</li> <li>• New technology, particularly AI</li> <li>• Influencing and contributing to local and national policy.</li> </ul>	<ul style="list-style-type: none"> <li>• Analogue to digital</li> <li>• Funding landscape - limited and competitive funding environment</li> <li>• Future pandemics/disasters</li> <li>• Demand outstripping resources</li> <li>• Community politics</li> <li>• Impact of increased living costs</li> <li>• Cuts to statutory services</li> <li>• Volunteers - benefit restrictions</li> <li>• Staff recruitment challenges</li> <li>• Change in government and new policies that conflict with WT values or services</li> <li>• Climate change</li> <li>• Impact of care charging policy on communities</li> <li>• Housing Crisis</li> <li>• Increase of people experiencing physical ill health</li> <li>• Mental health crisis</li> <li>• Rising tensions nationally</li> <li>• New and/or changing Regulation</li> <li>• New technology, particularly AI.</li> </ul>

In reviewing our operating environment, we have also considered the strategic objectives of our main partners as set out in their strategic planning documents. These include key central and local government plans and strategies.

## **6. COMMUNITY INVOLVEMENT & STAKEHOLDER MANAGEMENT**

We have important relationships with many stakeholders including our tenants, our other service users, volunteers, community members, community organisations, funders, partners, regulators, local authorities and the Scottish Government.

Our business planning process leading to a clear Business Plan will assist us in building and maintaining constructive relationships with our key stakeholders. We also recognise that a credible Business Plan is essential to provide assurance for our funders around future financial viability, governance, performance and meeting the needs of our communities.

This plan represents a means of engaging and informing stakeholders about our future.

It aims to reflect the needs and priorities of our tenants, service users and, as appropriate, the interests of other key stakeholders.

We want to build constructive relationships co-productively with our key stakeholders. Our Business Plan aims to align to the objectives of key stakeholders:

- Tenants and other customers
- Our communities
- Local authority partners
- Primary, Acute and Health Improvement partners
- Our funders
- Government.

### **Our Tenants and Communities**

Our tenants and communities play an essential role in ensuring that our service delivery reflects the needs and priorities of our tenants and communities, and they also help us make better decisions for our charity. During October 2025 to January 2026, we consulted with all of our tenants and asked what they needed support with. A summary of their priorities is shown in Appendix 1. Further data/statistics on the communities we support are contained in Appendix 2.

### **Customer Satisfaction with Services and Customer Priorities**

Our most recent customer satisfaction survey was undertaken between October 2025 and January 2026. The findings of this survey show that of those that had used WT services, between 90.5% and 100% (dependent on the service used) were either very satisfied or satisfied. All areas experienced an increase in overall satisfaction apart from Food Parcels which still had a positive satisfaction response of 90.5%.

Customers were asked generally about which of our services matter most to them on a scale of 1-10 (1 = not at all important and 10 = very important). In line with previous years, all services are considered important to our customers with financial help and support, energy advice and support for older people being considered particularly important.

As our customers have told us repeatedly in the past that our Handyperson Service is a priority for them, we asked additional questions about this service. 71% of respondents said that they would

like to see the service made available more widely and 79% said that they would be willing to pay for the service depending on the cost. These findings will be explored more widely during the period of this Business Plan.

## **Our Communities**

We have 67 separate locations where we have homes. This can make community engagement and capacity building more challenging, however we are proud of our commitment to customer and community engagement and our success in this area is reflected in the satisfaction results achieved. We are not complacent and recognise that we need to continue to have strong connections with our customers and our communities. We will continue to do this across our 67 communities by:

- Using our Place Standard tool to identify how we can work with partners to meet the needs of our communities.
- Ensure that we engage with all members of the community by recognising that residents have a range of preferences for how they want to receive information or participate in our decision-making.

## **Our Funders**

External funding remains vital to Willowacre Trust to ensure that we can meet the needs of the communities we serve. Our sincere thanks go out to our range of funding partners that have committed funding to allow us to deliver these much needed services, to enable capacity building and to provide support over the next two years.

Co-production and co-design of outcomes with funders has been key to ensuring that people within our communities are getting the best possible outcomes, and that our funding partners are able to see tangible, positive impacts that their funding has delivered.

Our main funders include:

- Glasgow City Council
- Independent Age
- SFHA
- Advice UK
- GCVS
- Cycle Scotland
- Energy Action Scotland.

We continue to have a strong working relationship with our funders and are confident that this plan will provide the assurance they require with respect to our continued future financial viability and stability.

## **Government, Local Authorities, Primary, Acute and Health Improvement Partners**

We will continue to work in close alignment with Scottish Government priorities, local authority strategies, and the objectives of Primary Care, Acute Services and Health Improvement partners.

National and local policy remains focused on prevention, tackling poverty and inequality, improving population health and wellbeing, supporting safe and sustainable communities, and delivering services through collaborative, place-based approaches.

Of particular relevance to our work is the Scottish Government's Child Poverty Pathfinder approach, which is currently testing and refining place-based, person-centred support systems that make it easier for families at highest risk of poverty to access services and reduce systemic fragmentation. These Pathfinder initiatives — developed under the *Best Start, Bright Futures: Tackling Child Poverty Delivery Plan 2022–26* — prioritise whole-family support, early intervention, and partnership working at a local level, seeking to generate learning that will inform wider practice and policy to improve outcomes for children and families most affected by poverty.

By working alongside statutory partners, community planning partnerships and third sector partners, we will support integrated, person-centred solutions that respond to local need and contribute to improved outcomes for individuals and communities.

Whenever possible, we will align our projects and services to support the overarching aims of our statutory partners by improving wellbeing, reducing inequalities, strengthening community resilience and supporting inclusive economic participation.

We will:

- Contribute to early intervention and prevention, particularly in response to poverty, social isolation, poor health outcomes and the cost-of-living pressures affecting our communities.
- Support the prevention of homelessness and tenancy sustainment through community-based support, partnership working and timely intervention.
- Work collaboratively with health and social care partners to improve physical, mental and emotional wellbeing, supporting people to live healthy, independent and fulfilling lives.
- Upskill individuals and communities by promoting self-determination, participation and informed choice through co-design and co-production of services.
- Support harm reduction approaches and trauma-informed practice to reduce health inequalities and improve long-term outcomes.

Through this approach, Willowacre Trust will contribute to the Public Health Scotland vision of a Scotland where everybody thrives, health inequalities are reduced, and life expectancy improves, particularly for those living in the most disadvantaged communities.

## 7. KEY BUSINESS OBJECTIVES

### Key Business Objectives 2026-28

Our Board and our Leadership Team met in November 2025 to consider what our Key Business Objectives (KBOs) should be for the next two years. These sessions were extremely helpful for both the Board and staff to develop a clear understanding of what our priorities should be.

A strong theme in this plan is one of supporting our communities, especially with the cost of living and tackling child poverty. With this in mind, the table below sets out the agreed objectives and the rationale and outcomes we expect (and their alignment with our Strategic Objectives).

	Key Business Objective	Rationale for KBO	Actions to achieve KBOs	Action By
1.	Deliver and grow a wide range of services to mitigate the impact of increasing living costs for WSHA tenants.	<p>The survey in 2025-26 highlighted the difficulties our communities face and continue to struggle with. Continued demand for energy advice/vouchers, starter packs, money advice and food parcels indicate that the issue with cost of living continues to be a difficulty for our tenants. In addition, the Programme for Government highlights tackling child poverty as one of four areas that are a priority for the Scottish Government.</p>	<ul style="list-style-type: none"> <li>• Explore partnerships to help deliver and enhance WT services and report to Board on outcomes.</li> <li>• Explore additional resources for priorities identified in the Tenant Satisfaction Survey and report to Board on outcomes.</li> <li>• Deliver targeted in-work poverty support, including household grants, reaching at least 50 working households per year, with measurable improvements in household income or financial resilience.</li> <li>• Expand our upcycling and re-use programme to redistribute at least 25% more than our previous annual target.</li> <li>• Explore expansion of the Handyperson Service</li> <li>• Increase uptake of money and energy advice through delivery of three</li> </ul>	<p>March 2028</p> <p>March 2028</p> <p>March 2028</p> <p>March 2027</p> <p>June 2026</p> <p>March 2028</p>

	Key Business Objective	Rationale for KBO	Actions to achieve KBOs	Action By
			targeted campaigns annually.	
2.	Maintain, as a minimum, current funding sources to consolidate, strengthen, develop and grow our services.	Most of WT funding comes from WSHA or external sources. Without this funding, services to communities would be impacted.	<ul style="list-style-type: none"> <li>Secure funding to maintain current services and report to Board on outcomes.</li> <li>Explore additional funding resources in all local authority areas that we operate in and report to Board on outcomes.</li> </ul>	<p>March 2028</p> <p>March 2028</p>
3.	Grow and further develop our range of partnerships and services to reduce homelessness and increase successful tenancies.	There is a housing crisis across many local authorities and homelessness continues to be a challenge. The new Housing (Scotland) Act 2025 includes additional duties for Registered Social Landlords (RSLs) i.e. 'Ask and Act'.	<ul style="list-style-type: none"> <li>Deliver on the actions from the Housing First review.</li> <li>Support at least 30 tenants identified as being at risk of tenancy failure with starter packs.</li> <li>Upgrade Telecare services that are not digital</li> <li>Develop new and existing referral pathways with partners to reflect the Ask and Act duties.</li> <li>Explore the development of a food pantry and report to Board on outcome.</li> <li>Explore extending services to non-WSHA tenants within the local authority areas we currently operate in and report to Board on findings.</li> </ul>	<p>April 2027</p> <p>Annual</p> <p>January 2027</p> <p>April 2027</p> <p>May 2027</p> <p>March 2028</p>
4.	Develop the opportunities to utilise local buildings, facilities and spaces to provide a base for	WSHA and WT cover eight local authority areas and provide services to over 4,500 households. Additional facilities will	<ul style="list-style-type: none"> <li>Identify and support the development of community use of underutilised or vacant land and assets within our</li> </ul>	March 2027

	<b>Key Business Objective</b>	<b>Rationale for KBO</b>	<b>Actions to achieve KBOs</b>	<b>Action By</b>
	activities and services across our communities.	help deliver services to those that need it most.	localities, including the Ashley St Hub and Cowlairs Community Hub, and report to Board on outcomes. <ul style="list-style-type: none"> <li>• Explore funding opportunities to upgrade the Barrowfield Community Hub, including the use of alternative heating sources with Clyde Gateway, and report to Board on outcomes.</li> </ul>	March 2028
5.	Increase Willowacre Trust's visibility to key stakeholders.	To ensure WT reaches those most in need in our communities and to promote its profile to funders and partners.	<ul style="list-style-type: none"> <li>• Develop new Brand Strategy for WT</li> <li>• Increase external awareness of Willowacre Trust by delivering a coordinated communications programme, including weekly social media posts, quarterly newsletter articles, and four emailed engagement opportunities to tenants per year.</li> </ul>	April 2027  April 2027

## 8. STRATEGIC OPTIONS APPRAISAL & GROWTH

Our Business Plan, which is approved by our Board, reflects our chosen strategic direction. We will use a strategic options appraisal approach to consider our strategic alternatives and analyse their relative costs and benefits against a pre-agreed range of criteria.

We recognise the impact our decisions have on our communities. We must always consider how we will use our resources to meet a range of competing demands in terms of service provision.

The strategic options we explore will have a robust appraisal approach to support the selection of our preferred options. Our options appraisal process incorporates stress testing that reflects the pressures, changes and risks that we are likely to face. We consider the financial impact of any strategic options chosen.

This Business Plan sets out our Criteria for Growth Framework as follows:

- Growth should be compatible with our Strategic Aims.
- It should ideally lead to economies of scale and provide Value for Money.
- It should normally be within our current areas of operation (where we have a significant presence).
- It should lead to enhanced services for the communities affected.
- It should not have a detrimental impact on existing priorities.
- It can be accommodated within satisfactory Regulatory & Governance structures.

Our key Strategic Options provide principles that support and assist our chosen strategic direction and are noted below. They are determined by our current approach to growth or consolidation of WT as an independent charity.

### Strategic Options

- Option 1: Growth through new or enhanced business/service development opportunities compatible with strategic aims/values.
- Option 2: Respond to funding opportunities or new work streams that are compatible with strategic aims/values.
- Option 3: Explore potential for new community assets across all WSHA communities.
- Option 4: Increased co-production and co-design through partnership working to provide additional or enhanced services which are compatible with our strategic aims and values.

Where the Trust has worked with partners and communities its services and successes are well established and well received. With a focus on supporting our communities, the Trust has not always focussed on promoting itself. If it is to do more to help people and align with WSHA's direction of sustainable growth, it must increase its visibility.

Under the leadership of the Community Services Manager, the Community Services Team will focus on the delivery of a range of service priorities over the next two years and those priorities are reflected in the Key Business Objectives. This includes promoting the Trust to our communities, and others with an interest in our areas of operation.

Our services will be delivered across Glasgow City, North and South Lanarkshire and North, South and East Ayrshire. It is crucial to the successful delivery of tenancy sustainment services that we

work co-productively with Social Care Providers, Health and Social Care Partnerships, Community Planning and Third Sector organisations.

WSHA currently provide a budget commitment of around £453,195 to Willowacre Trust to deliver services to our communities. Appendix 4 provides further detail on the specific service costs. Both WSHA and Willowacre Trust will continue to maximise external grant funding to support delivery of additional services for our tenants and communities.

## 9. OPERATIONS – ACTIVITIES & PRIORITIES

Willowacre Trust's primary aim is to support and enhance, in partnership with WSHA, tenancy sustainment and capacity building. It does this in the widest sense to ensure that not only tenants are supported to live and remain in their homes, but that the communities in which they stay remain a desirable place to live and that wider support issues are understood and managed. Willowacre Trust provides services covering the following areas:



### ACTIVITIES

Operationally, services are delivered by five teams - Advice Services, Support Services, Community Development, Thriving Places and Community Hubs. Their work is further enhanced by the provision of funding activities and support. The activities of each service are described more fully below.

#### Starter Packs

Starter packs remain an important resource for individuals or families to enable them to accept and start their tenancy with essential items which provides a level of dignity. The starter packs also assist tenants to sustain their tenancy when they struggle to purchase essential items to enable them to make their house a home. Starter packs are delivered directly to the tenant and are based on assessed need.

## **Emergency Food Aid**

Willowacre Trust has established effective partnerships with local foodbanks and food waste reduction services in order to deliver much needed emergency food aid to those experiencing financial hardship. Food parcels can be delivered direct to those unable to collect a parcel themselves.

## **Literacy Project**

Willowacre Trust has financially supported the implementation of the Dolly Parton Imagination Library. This project offers books every month to all tenants who have a child under the age of 5 years. This project seeks to support and enhance children's literacy skills.

## **Money Advice Service**

This service focuses on tackling the issues associated with financial exclusion and severe hardship. The service offers 1-2-1 interventions, workshops and information sessions which seek to address issues in relation to loan, hire purchase and rental debt and exclusion from financial services. Staff advocate on behalf of customers with creditors and assist them to negotiate a long-term debt management plan as well as make grant applications on customers behalf to reduce debt.

## **Energy Advice Service**

This service focuses on tackling the issues associated with fuel poverty and self-disconnection. The service offers workshops, information sessions and 1-2-1 interventions which seek to address issues in relation to fuel debt, high tariffs and energy efficiency. The service makes applications on behalf of customers to access energy vouchers and funding towards energy costs and energy debt.

## **Wellbeing Advice Service**

This service provides accessible, holistic advice and support to families experiencing financial hardship and wider challenges, delivering support in community-based and trusted settings to reduce barriers to engagement. We take a person-centred approach, offering tailored support around income maximisation, debt and welfare advice, access to education and training, access to grants, and support to navigate health and wellbeing services. Support is targeted towards families who are most likely to experience inequality and exclusion, including lone parents, minority ethnic families, young mothers under the age of 25, families with very young children (under one year old), larger families, and households where an adult or child is disabled.

## **Community Hub – Barrowfield Community Hub**

Willowacre Trust operates the Barrowfield Community Hub which seeks to offer opportunities to the wider community and increase the support services available locally. Working in a co-production asset-based approach we work with the community and local partners to agree a year round programme of groups, events, activities, educational courses and leisure courses to meet the needs of our community members.

Some of our activities include delivery of large-scale community events, health improvement programmes, digital classes, genealogy group, sewing group, Narcotics Anonymous group, dance

classes, sporting activities, youth diversionary programme, get cooking, church groups, tea dances, ceilidhs, pantos, toddler groups and cycling groups.

A community garden has been created and the multi-use games area has also been used to deliver sports programmes. The Hub also offers accommodation to key anchor tenants including Sureserve, the Mungo Foundation, Upbeat Drama, More Hope Foundation, a local shop and a Community Cafe.

### **Community Hub – Charing Cross**

Willowacre Trust have been running a series of health and wellbeing activities, groups and workshops from our Charing Cross community hub. These programmes have been designed to help improve the mental health and wellbeing of local residents and encourage an interest in getting involved in local activities and volunteering opportunities. Further development is underway to expand on the activities and opportunities available from the hub.

### **Community Hub – Cowlares**

Building on the opening of the Cowlares Community Flat in March 2025, Willowacre Trust deliver a programme of community-based activities aimed at supporting residents to develop confidence, skills, connectivity and a sense of belonging, while improving mental and physical health and overall wellbeing. The programme includes a 10-week personal development course, the continued development of a community garden, themed workshops, psychological and physical wellbeing activities, and support and encouragement for residents to engage in volunteering and wider community participation.

### **Community Jobs Fund**

We will be looking to take on another trainee aged 16-24 years through the Community Jobs Fund to assist a young person to gain valuable work experience and move on into education, training or employment following their time with us.

### **Student Work Placements**

WT/WSHA offer supportive placements to young people aged 14 years plus, whether through school, college or university. Some placements can be short term, while others can be for a much longer period, depending on the needs of the student and the course they are studying. This programme supports the development of people's social and employment skills.

### **Community Work Placements**

Where possible, WT will assist WSHA to deliver on community benefit works offering training and employment opportunities to tenants across multiple communities. Where possible, placement will be for a fixed term and seek to support people via the living wage.

### **Community Safety**

Willowacre Trust has assisted in the delivery of a Youth Diversion programme which aims to divert young people from involvement in anti-social behaviour.

### **Community Park/Gardens**

Willowacre Trust will continue to assist WSHA to deliver multi-functional community spaces. The spaces incorporate a multi-functional skate park, climbing bouldering adventure play and a toddler's safe play, impacting positively on our tenant's health and wellbeing. The Barrowfield Community Garden and the Molly Weir Garden were developed a few years ago with the support of community volunteers.

### **Older People's Services**

The Wellbeing for longer programme provides a wide range of activities and services for older people residing within both sheltered and mainstream housing. The long term aim of the service is to reduce social isolation, maximise independence and improve health outcomes which impact on the ability of older people to live independently longer.

### **Sheltered Housing**

The introduction of Retirement Assistants services within five sheltered complexes a number of years ago has been well received by tenants. This has enhanced the provision already delivered through our older people's programme.

### **Digital Participation**

Our digital participation service offers a range of services designed to help people of all ages become more digitally included, skilled and safety aware. Sessions are offered on a one-to-one basis, drop ins, organised workshops, and pop-up support at events. The service also offers a range of digital devices to borrow through our lending library, including the provision of devices with data.

### **Handyperson Services**

Our handyperson service is delivered to tenants who struggle to complete small DIY type jobs around their house due to ill health or infirmity. The service includes hanging pictures, building flat pack furniture, changing light bulbs, fitting curtain poles, moving furniture and painting.

### **Thriving Places**

Willowacre trust manages the Parkhead, Dalmarnock and Camlachie Thriving Places Project. The Projects aims to engage with local people to help them access services and activities within their communities, increasing participation and involvement in their neighbourhoods. The project takes an asset-based approach to working with individuals and helps to reduce social and economic exclusion.

### **Community Benefits**

Community Benefits are a key mechanism for delivering added social value across WSHA communities, and we apply them proportionately in line with our Community Benefit Policy to maximise benefits from procurement activity. This ensures that contractors contribute meaningfully, through employability opportunities, sponsorship, practical support or environmental improvements, based on the scale and nature of each contract.

Over the next two years, Willowacre Trust will direct Community Benefit contributions towards services that mitigate cost of living pressures and strengthen tenancy sustainment. This includes supporting the expansion of priority services such as the Handyperson Service, enhancing our

upcycling and reuse programme, and increasing practical and in-kind support for vulnerable households, including families experiencing child poverty.

This approach aligns with WSHA's commitment to sustainable growth, ensuring that Community Benefits are planned early, monitored robustly, and fully aligned with the needs of our communities. The Community Services Manager will continue working with contractors to agree clear Community Benefit Plans and track delivery, ensuring these commitments translate into tangible outcomes for tenants and neighbourhoods.

## **PRIORITIES**

Over the next two years, Willowacre Trust will focus on supporting the delivery of the Key Business Objectives noted in section 7. These can be summarised as follows:

- Develop, grow, promote and deliver services to mitigate the impact that the cost of living is having on our communities
- Ensure we have the resources to support our communities, including the use of existing resources
- Explore extending our services and partnerships to help reduce homelessness, tackle poverty, particularly child poverty and increase successful tenancies, where tenants live in their homes comfortably and for longer.

In particular we will:

- enhance our existing work and focus on creating an environment where our tenants feel safe, have improved social connectedness and are able to live in their home for as long as possible
- continually review and promote our resources to ensure we maximise support to our communities.

## 10. KEY PERFORMANCE INDICATORS

Willowacre Trust will use the following performance indicators to measure satisfaction and uptake of our services:

Description	Target 2026/27
Achieve at least 90% customer satisfaction rates across our services	Annually
Increase access to digital devices within our communities by loaning out 400 devices	Annually
Deliver 30 information and advice workshops	Annually
Deliver digital skills advice and support to 225 people	Annually
Complete 252 Handyperson jobs	Annually
Deliver 30 starter packs to homeless people	Annually
Deliver 40 upcycled household items to people in need	Annually
Deliver 480 Imagination library books to children under 5	Annually
Deliver money advice and support to 225 people	Annually
Deliver 20 social and wellbeing groups	Annually
Deliver energy advice and support to 375 people	Annually
Deliver 30 locality-based activity sessions	Annually
Provide 150 older people with wellbeing activities, advice and support	Annually
Achieve 21,000 footfall across the BCH, Ashley Street Hub and the Cowlairs community flat.	Annually
We will engage with 1,500 people through events and activities to support increased participation and engagement in their community.	Annually

Performance against customer satisfaction will be assessed annually and performance against the other indicators will be assessed following use of the service. Customer satisfaction will be reported to the Board annually and the other indicators reported to the Board on a quarterly basis. A review of the outcomes of the Business Plan, including Value for Money of services provided, will be provided to Board at the end of the two-year period of the plan.

## **11. FINANCIAL PLANNING**

### **Financial Plan**

The financial plan for Willowacre Trust supports the service provision to assist tenants to live and remain in their homes.

Income projections are based on anticipated external grant funding, partnership contributions from West of Scotland Housing Association (WSHA), donations, Barrowfield Community Hub (BCH) bookings income and lease income from anchor tenants. The financial plan is heavily reliant on external grant funding and these requirements underpin the financial sustainability of the Trust in both the short and long term. There is a track record of significant success in securing grant funding to maintain services and to cover the associated costs. Additional income is sourced by contributions from WSHA which ensures core services remain available to tenants when required. These contributions, which are paid from WSHA rental income, are collectively known currently as Sustainable Communities and Tenant Dividend Activities and total just over £453,000.

Costs are projected based on staffing compliment and overheads. Salary costs are based on current staffing compliment and where posts are grant funded the costs are reflective of the period the grant covers. Overheads are forecast based on known costs and grant conditions which stipulate criteria and levels of spend, as well as the inclusion of additional costs and inflation increases where external factors indicate a requirement to review costs.

The key focus is to ensure we can deliver the critical services WT provide while demonstrating sound financial management, good governance, and VFM for our funders. The intention being to maintain small levels of surplus and sufficient cash balances to ensure financial independence and stability for future years.

Sources of funding for Willowacre Trust are detailed in Appendix 4.

### **Scenario Planning and Financial Risk**

Given the nature of funding for Willowacre Trust, the core sources of income are generated by securing externally funded grants and the continued partnership contributions from WSHA. As such, should income reduce materially, then service provision and expenditure would be aligned accordingly. This would enable the financial plan to be re-aligned and services revised should this be required to ensure the long-term sustainability of Willowacre Trust.

## 12. BUSINESS RISK & MITIGATION

We are aware of the inherent risks in our Business Plan and have adequate risk management and mitigation measures in place to ensure that tenants and other services users are protected.

Our Business Plan is based on:

- appropriate challenge and advice;
- quality information and assumptions; and
- an appropriate Risk Management Strategy.

### Strategic Risk Summary

These strategic risks form the basis of our risk management framework. The strategic risks are detailed below:

Strategic Risk	Risk Score	Further Actions	Target Risk Score
Unable to Manage our Financial Position	22	<ul style="list-style-type: none"> <li>• Source external funding as per the WT Business Plan</li> </ul>	14
Fail to build on and maintain the confidence, satisfaction and trust of our tenants and communities	14	<ul style="list-style-type: none"> <li>• Implementation of WT Business Plan objectives</li> <li>• Implementation of Customer Satisfaction Surveys for WT Services</li> </ul>	9
Fail to identify or maximise opportunities partnership and collaboration	14	<ul style="list-style-type: none"> <li>• Implementation of WT Business Plan objectives</li> </ul>	9
Fail to have effective governance arrangements in place	14	<ul style="list-style-type: none"> <li>• Review of Board governance documents</li> <li>• New Board Member Induction</li> </ul>	9
Fail to embed the organisation's culture, vision and values	14	<ul style="list-style-type: none"> <li>• Implementation of WSHA/WT People &amp; Culture Strategy</li> <li>• Review of Community Services - Implementation of Action Plan</li> </ul>	9

## Operational Risks

The next level of our framework are our operational risks and as part of the risk assessment of our business priorities, we will ensure that we have in place all operational risks that could impact the achievement of these priorities.

## Risk Management Process

We have a robust risk management process in place. For every risk on our risk register we have assessed the potential causes of that risk and the effects that it could have on us. For every cause, we have then identified what controls we currently have in place to mitigate the risk.

We assess the likelihood and impact of each risk before and after controls are put in place. This scoring matrix is then used to assess the level of the risk. Where we have identified higher risks, we ensure that further actions have been identified to reduce the likelihood or impact of the risk. Risk owners review risks on a quarterly basis and strategic risks and high-level operational risks are discussed by the Board.

Our Risk Scoring Matrix is detailed below:

		<u>LIKELIHOOD</u>				
		Rare	Unlikely	Possible	Likely	Almost Certain
<u>IMPACT</u>		1	2	3	4	5
Major	5	15	19	22	24	25
Significant	4	10	14	18	21	23
Moderate	3	6	9	13	17	20
Minor	2	3	5	8	12	16
Negligible	1	1	2	4	7	11

## **13. FUNDING**

### **Setting the Scene**

When Willowacre Trust was initially formed, most of the funds raised by the Trust were based around events and activities where members of the public were invited to make contributions, either through sponsorship, legacy, raffles or donations.

Our activities have grown over the years, and we have become much more reliant on applying for grant funding to fulfil the needs of the communities we serve. While this type of approach has considerable benefits, especially where grants span multiple years resulting in more stability for the Trust and enabling us to forward plan, we need to take cognisance of the fact that the funding landscape is changing, and it is becoming much harder to access these types of funds due to grants being heavily oversubscribed.

Added to this is the fact that grant funding is almost always restricted funding which means that it can only be used for the purposes for which it was granted. The result of this gives very little flexibility in terms of managing its finite resources and responding quickly to new or emerging needs without prior funder approval or seeking alternative grants.

While WT's most significant sources of funding are from WSHA and external grant providers, we need to take a strategic approach to funding and fundraising and explore a range of options to help us meet the increasing needs of the communities that we serve.

While Willowacre Trust has an excellent reputation with service users and funders, we do not have a significant profile beyond that audience. A new Brand Strategy will support raising the profile of Willowacre Trust to a wider audience and we will continually promote our services to our communities and others.

### **Strengths & weaknesses around funding**

- Willowacre Trust has a strong track record in securing funding which has been sustained over a number of years.
- Support from WSHA, WT's parent, and other large funders is a major strength but means potential over dependence on their funding.
- WT's success in securing funding remains a major strength but presents the unexpected consequence of being unable to secure certain funding due to the scale of WT's funding and income.
- Strong Board with a range of expertise.
- Our wide geographical coverage presents both opportunities and resource implications.
- A strong reputation with those who have funded WT, but we could do more to raise the profile of Willowacre Trust.
- Funding has always been competitive but has been more challenging in the last two years given the current economic climate.
- Fund raising and other unexplored sources of income remain a potential untapped resource.

### **Fundraising methods to maximise income**

There are a range of fundraising methods that we will explore such as:

- **Events/activities donors** – events and activities organised by the charity for people to attend in order to raise funds (dances/raffles/sponsored activities).
- **Mass donors** - individual donors who provide monthly or infrequent donations to support the charity.
- **Major donors** - individuals who give large donations to a charity, they usually hold a personal connection with the organisation.
- **Corporate donors** – organisations that provide donations for philanthropic reasons.
- **Legacy donors** - planned gifts that are to be given at a future date, typically bequests in their will or gifts that are to be donated after their passing.
- **Locality grants** – usually smaller grants to be used in a specific area/neighbourhood.
- **Regional/thematic grants** – typically up to £100,000 in any one year to be used in a specific area for a specific theme (for example Glasgow City Council Communities Fund).
- **Large grants/foundations** – typically larger grants, which require a great deal of time being invested in making the application – these grants usually fund projects or capital investment.
- **Earned income** – for example rental income from community assets, selling our expertise to other organisations and social enterprises.

## Fundraising Activities and Goals

<p><b>Events/activities donors</b> –</p> <p>Events and activities organised by the charity for people to attend in order to raise funds (dances/raffles/sponsored activities).</p>	<p>Over the past two years, Willowacre Trust has introduced a small number of targeted fundraising activities within existing community events to generate unrestricted income while maintaining accessibility and inclusion. This has included the introduction of raffles at some of our larger events, which has enabled the Trust to raise unrestricted funds that can be flexibly reinvested to support community groups and activities where need is greatest. We will continue to deliver these fundraising activities at events and social activities as appropriate.</p>
<p><b>Mass donors</b> –</p> <p>individual donors who provide monthly or infrequent donations to support the charity.</p>	<p>We have piloted a voluntary donation at one of our regular large-scale social groups. This approach has proved successful in making the group more financially self-sustaining, while also enhancing the quality of the experience for participants, including the ability to engage a professional DJ to support entertainment and social interaction. These activities demonstrate how modest, well-designed fundraising initiatives can strengthen sustainability without creating barriers to participation. We will continue to explore opportunities to develop this model further.</p>
<p><b>Major donors</b> –</p> <p>Individuals who give large donations to a charity, they usually hold a personal connection with the organisation.</p>	<p>To date, Willowacre Trust has not actively pursued fundraising from major individual donors, as our focus has been on securing grant funding. However, we recognise that major donors - often individuals with a personal connection to an organisation’s values or communities—can play an important role in supporting charitable impact and raising organisational profile. While there has not yet been the capacity or opportunity to explore this area fully, over the next two years the Trust will remain open to pursuing major donor opportunities as they arise, ensuring that any engagement is appropriate, ethical and aligned with our charitable aims.</p>
<p><b>Corporate donors</b> –</p> <p>organisations that</p>	<p>WT benefit considerably from WSHA funding and support from WSHA contractor community benefit clauses.</p>

<p>provide donations for philanthropic reasons.</p>	<p>While we benefit greatly from community benefits, the WSHA contractors who are involved in providing community benefits are obliged to do so under the terms of the tender contract.</p> <p>Corporate donations from other organisations will be explored longer term.</p>
<p><b>Legacy donors</b> - planned gifts that are to be given at a future date, typically bequests in their will or gifts that are to be donated after their passing.</p>	<p>Legacy support to Willowacre Trust has, to date, primarily taken the form of donated furniture and white goods, which are redistributed to tenants through our upcycling project to support households in need and reduce waste. These non-financial legacy gifts play an important role in improving tenancy sustainment, addressing household poverty and promoting environmental sustainability. Over the life of this business plan, the Trust will explore opportunities to introduce ethical and sensitive approaches to legacy financial giving, ensuring any promotion of legacies is transparent, voluntary and aligned with our values.</p>
<p><b>Locality grants</b> – usually smaller grants to be used in a specific area / neighbourhood.</p>	<p>Willowacre Trust continues to develop its approach to securing locality-based grants, which provide smaller, targeted funding to support activities within specific neighbourhoods. Over the past two years, the staff team has increased its knowledge and confidence in applying for and delivering these grants, resulting in a number of successful awards. This will remain a key focus going forward, with a growing number of staff equipped to support or lead applications. By maximising opportunities for locality grants, the Trust will build capacity at a local level, respond flexibly to community need, and ensure a strong geographical spread of activities across the communities we serve.</p>
<p><b>Regional/thematic grants</b> – typically up to £100,000 in any one year to be used in a specific area for a specific theme (for example Glasgow City Council Communities Fund).</p>	<p>WT has been successful in securing and delivering upon these types of grants for a number of years.</p> <p>We will continue to see this type of funding as crucial to the organisation. It is vital that we continue to build capacity in this area by upskilling staff and involving them in the application process.</p>
<p><b>Large grants/Foundations</b> – typically larger grants, which require a great deal of time being invested in making the application – these grants usually fund projects or capital investment.</p>	<p>As our skills, expertise and capacity increases, this will be a natural next step for WT.</p> <p>This type of grant will be applied for where the need is identified for both revenue and capital grants.</p>
<p><b>Earned income</b> – for example rental income from community assets,</p>	<p>WT currently benefits from earned income through the hire and use of our community buildings. The WT staff team will be looking to maximise and increase this rental income.</p>

selling our expertise to other organisations and social enterprises.

Selling our expertise to other organisations has not previously been explored by WT. Long term, we will consider being open to the possibility of this, especially in geographical areas that we cover, where there is little community engagement.

WT have established a programme of student placements through which we are able to increase our capacity while providing a student with a quality placement and learning opportunity as well as bringing in a small amount of unrestricted funds.

Developing a social enterprise has the potential to provide WT with unrestricted income. This will be explored longer term.

## **14. APPENDICES:**

- 1. Customer Priorities for Willowacre Trust Services**
- 2. Data/Statistics**
- 3. Business Plan - Action Plan**
- 4. Willowacre Trust Funding**

## Appendix 1: Willowacre Trust Services – Satisfaction & Priorities (907 respondents)

Tenants were asked if they had accessed WT services. For those that had, satisfaction with the service is shown below:

<b>Q1b For those that you have used, how satisfied are you with this service?</b>	% very/ fairly satisfied 2025	Very satisfied	Fairly satisfied	Neither nor	Fairly dissatisfied	Very dissatisfied
Handy Person Service	98.60%	55 (79.7%)	13 (18.8%)	1 (1.4%)	0 (0.0%)	0 (0.0%)
Money Advice Service	98.20%	92 (80.7%)	20 (17.5%)	0 (0.0%)	0 (0.0%)	2 (1.8%)
Energy Advice Service	93.00%	30 (69.8%)	10 (23.3%)	2 (4.7%)	0 (0.0%)	1 (2.3%)
Digital Support Service	-	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Food Parcels	90.50%	18 (85.7%)	1 (4.8%)	0 (0.0%)	0 (0.0%)	2 (9.5%)
Activities and support for older people - including Sheltered Housing)	100.00%	7 (87.5%)	1 (12.5%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Starter Packs	92.90%	50 (89.3%)	2 (3.6%)	1 (1.8%)	0 (0.0%)	3 (5.4%)
Employment Opportunities	100.00%	1 (100.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Community Activities - such as at our Barrowfield Community Hub, Charing Cross Community Hub, Cowlairs Community Flat or the community gardens	100.00%	5 (100.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Imagination Library (Children books)	100.00%	2 (100.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Upcycling Furniture / White Goods	100%	20 (100.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)

<b>Q2 What types of services or support do you think would be important to help you or your family or others within your community? Please rate each on a scale of 1 to 10 where 1 is not at all important and 10 is very important</b>	Mean rating 2025	1 - Not at all important	2	3	4	5	6	7	8	9	10 - Very important
Financial Help and Support (Money advice; debt advice; help with grants)	8.86	6 (0.7%)	3 (0.3%)	4 (0.4%)	6 (0.7%)	21 (2.3%)	17 (1.9%)	81 (8.9%)	193 (21.3%)	86 (9.5%)	<b>490 (54.0%)</b>
Energy support (Reduce fuel bills; change suppliers; access to fuel grants)	8.84	3 (0.3%)	6 (0.7%)	2 (0.2%)	2 (0.2%)	17 (1.9%)	17 (1.9%)	90 (9.9%)	210 (23.2%)	108 (11.9%)	<b>452 (49.8%)</b>
Support with employment (Help to get a job; in work benefit calculations)	7.37	25 (2.8%)	15 (1.7%)	36 (4.0%)	47 (5.2%)	73 (8.0%)	74 (8.2%)	137 (15.1%)	191 (21.1%)	53 (5.8%)	256 (28.2%)
Health & Wellbeing (Wellbeing calls; healthy eating; groups / activities to help promote good physical and mental health)	7.66	7 (0.8%)	4 (0.4%)	17 (1.9%)	34 (3.7%)	85 (9.4%)	90 (9.9%)	154 (17.0%)	196 (21.6%)	63 (6.9%)	257 (28.3%)
Activities for young people (Youth groups; Arts & crafts; sports)	7.83	11 (1.2%)	5 (0.6%)	7 (0.8%)	9 (1.0%)	81 (8.9%)	97 (10.7%)	158 (17.4%)	196 (21.6%)	64 (7.1%)	279 (30.8%)
Family Support Programmes (Sports clubs and groups; parenting classes; cash for kids; holiday programmes)	7.88	11 (1.2%)	4 (0.4%)	6 (0.7%)	6 (0.7%)	73 (8.0%)	93 (10.3%)	157 (17.3%)	214 (23.6%)	76 (8.4%)	267 (29.4%)
Tackle food poverty (Food parcels; access to good affordable food; cooking on a budget training)	8.27	8 (0.9%)	3 (0.3%)	3 (0.3%)	11 (1.2%)	31 (3.4%)	55 (6.1%)	152 (16.8%)	229 (25.2%)	93 (10.3%)	322 (35.5%)
Support for older people (Events and activities; help with odd jobs; healthy meals)	8.49	14 (1.5%)	3 (0.3%)	1 (0.1%)	8 (0.9%)	31 (3.4%)	46 (5.1%)	109 (12.0%)	193 (21.3%)	113 (12.5%)	<b>389 (42.9%)</b>
Tenancy Support (Access to starter packs; help to access furniture and white goods; handy person service)	8.35	12 (1.3%)	4 (0.4%)	9 (1.0%)	17 (1.9%)	31 (3.4%)	40 (4.4%)	107 (11.8%)	219 (24.1%)	122 (13.5%)	346 (38.1%)
Educational support (Books for children; access to courses in the community)	7.58	12 (1.3%)	12 (1.3%)	12 (1.3%)	28 (3.1%)	80 (8.8%)	98 (10.8%)	155 (17.1%)	206 (22.7%)	73 (8.0%)	231 (25.5%)
Environment (Clean ups; gardening ; community safety; recycling; upcycling)	8.21	8 (0.9%)	6 (0.7%)	4 (0.4%)	8 (0.9%)	40 (4.4%)	54 (6.0%)	139 (15.3%)	237 (26.1%)	124 (13.7%)	287 (31.6%)
Digital Support (Help to get on line, help to access digital devices, digital training)	7.06	42 (4.6%)	28 (3.1%)	42 (4.6%)	35 (3.9%)	75 (8.3%)	84 (9.3%)	148 (16.3%)	175 (19.3%)	56 (6.2%)	222 (24.5%)

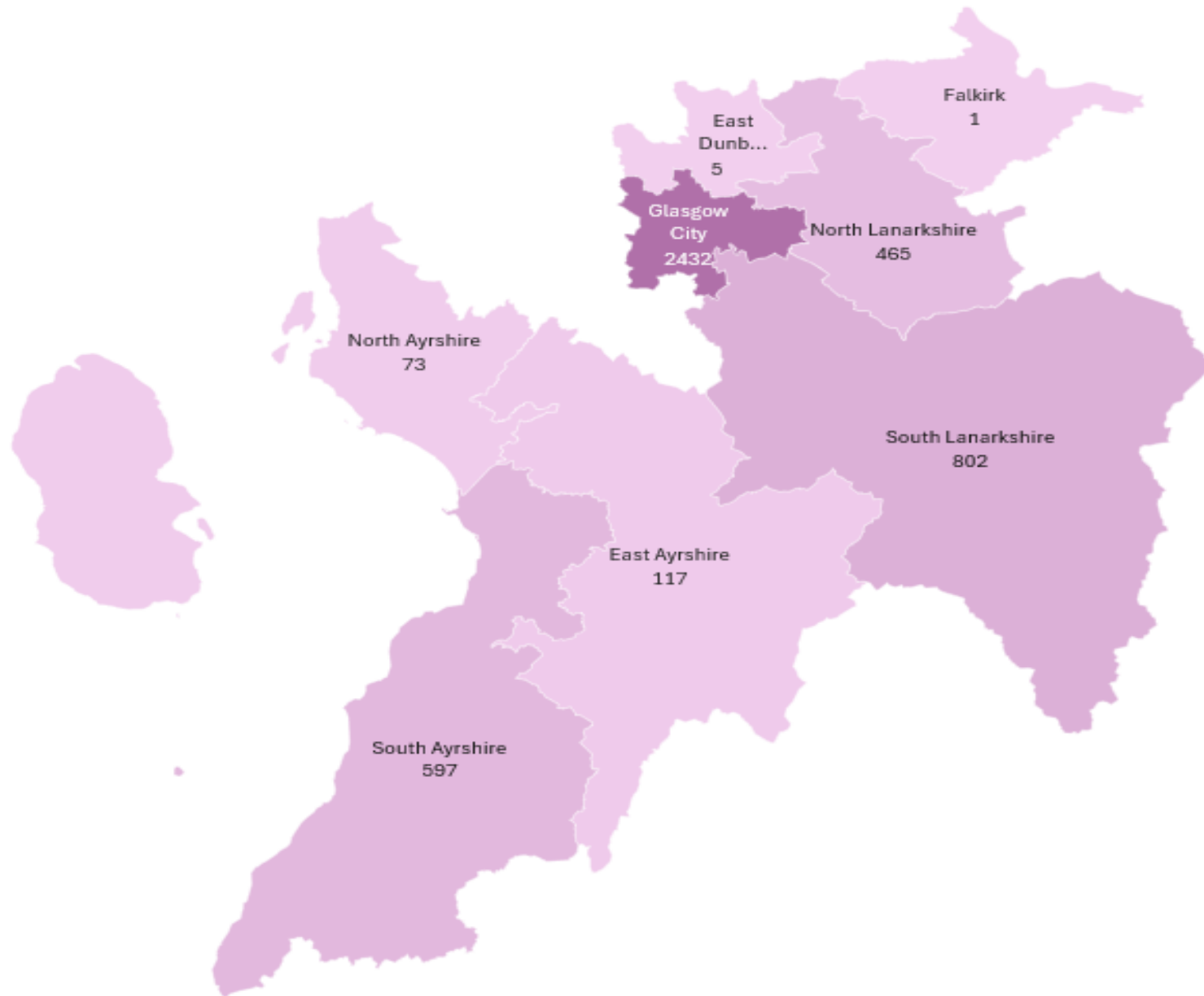
**Q3 Our Handy Person Service is currently available for tenants over 60 or those with a disability for free. Do you think we should extend this service to all tenants?**

<b>644 (71.0%)</b>	<b>Yes</b>
263 (29.0%)	No

**Q4 Would you be willing to pay a charge for this service?**

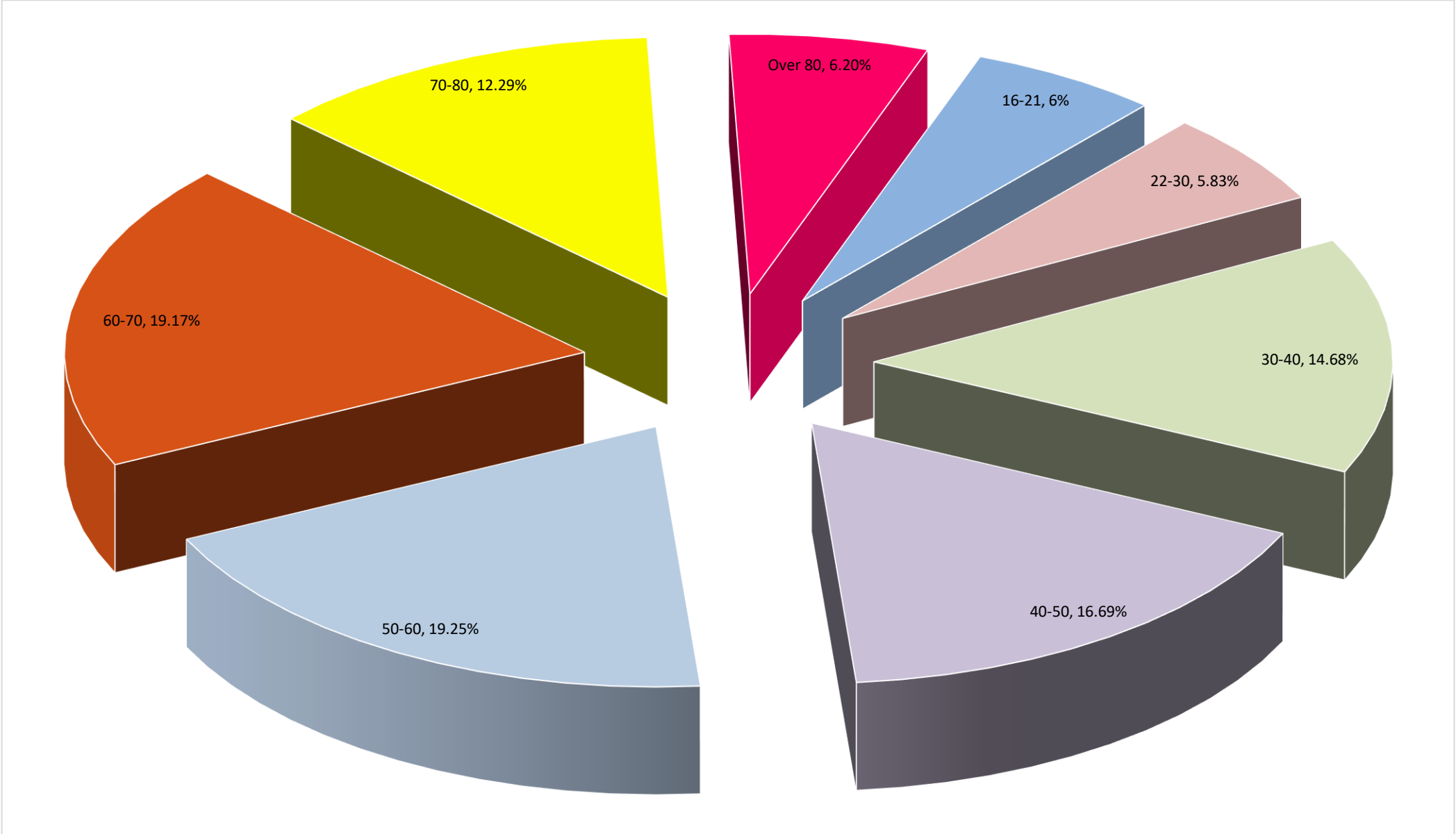
100 (15.5%)	Yes
136 (21.1%)	No
<b>408 (63.4%)</b>	<b>Depends upon the cost</b>

## Appendix 2: Data/Statistics - Location of Communities Supported by WSHA/WT



Total 4492

# Households Supported by WT by Age of Householder



### Appendix 3: Action Plan

No.	KBO	Action	Person Responsible	Timescales
1	1	Explore partnerships to help deliver and enhance WT services and report to Board on outcomes.	CSM	March 2028
2	1	Explore additional resources for priorities identified in the Tenant Satisfaction Survey and report to Board on outcomes.	CSM	March 2028
3	1	Deliver targeted in-work poverty support, including household grants, reaching at least 50 working households per year, with measurable improvements in household income or financial resilience.	CSM	March 2028
4	1	Expand our upcycling and re-use programme to redistribute at least 25% more than our previous annual target.	CSM	March 2027
5	1	Explore expansion of the Handyperson Service	DHCS/CSM	June 2026
6	1	Increase uptake of money and energy advice through delivery of three targeted campaigns annually.	CSM	March 2028
7	2	Secure funding to maintain current services and report to Board on outcomes.	CSM	March 2028
8	2	Explore additional funding resources in all local authority areas that we operate in and report to Board on outcomes.	CSM	March 2028
9	3	Deliver on the actions from the Housing First review	CSM	April 2027

<b>No.</b>	<b>KBO</b>	<b>Action</b>	<b>Person Responsible</b>	<b>Timescales</b>
10	3	Support at least 30 tenants identified as being at risk of tenancy failure with starter packs.	CSM	Annual
11	3	Upgrade Telecare services that are not digital	CSM/DHCS	January 2027
12	3	Develop new and existing referral pathways with partners to reflect the Ask and Act duties.	CSM	April 2027
13	3	Explore the development of a food pantry and report to Board on outcome.	CSM	May 2027
14	3	Explore extending services to non-WSHA tenants within the local authority areas we currently operate in and report to Board on findings.	CSM/DHCS	March 2028
15	4	Identify and support the development of community use of underutilised or vacant land and assets within our localities, including the Ashley St Hub and Cowlares Community Hub, and report to Board on outcomes.	CSM	March 2027
16	4	Explore funding opportunities to upgrade the Barrowfield Community Hub, including the use of alternative heating sources with Clyde Gateway, and report to Board on outcomes.	CSM/DHCS	March 2028
17	5	Develop new Brand Strategy for WT	DCS/DHCS/CSM	April 2027
18	5	Increase external awareness of Willowacre Trust by delivering a coordinated communications programme, including weekly social media posts, quarterly newsletter articles, and four emailed engagement opportunities to tenants per year.	CSM/DCS	April 2027

<b>Title</b>	<b>Abbreviation</b>
Community Services Manager	CSM

Director of Corporate Services	DCS
Director of Housing & Community Services	DHCS

## Appendix 4: Willowacre Trust Funding

<b>WSHA FUNDING</b>	<b>PROJECT TITLE</b>	<b>2026/27</b>
		<b>Amount £</b>
<b>WSHA – Sustainable Communities &amp; Tenant Dividend Total</b>		453,195

<b>EXTERNAL GRANT FUNDING</b>	<b>PROJECT TITLE</b>	<b>2026/27</b>
		<b>Amount £</b>
	Older People Services - Retirement Assistants	97,477
	Thriving Places & Community Engagement	70,978
	Willowacre Trust & Barrowfield Community Centre Grants & Rental Income	233,282
	Digital Participation, Money Advice & Energy Advice	135,788
<b>External Grant Funding Total</b>		<b>537,525</b>

<b>WSHA FUNDING</b>	<b>PROJECT TITLE</b>	<b>2027/28</b>
		<b>Amount £</b>
	<b>WSHA – Sustainable Communities &amp; Tenant Dividend Total</b>	476,307.94

<b>EXTERNAL GRANT FUNDING</b>	<b>PROJECT TITLE</b>	<b>2026/27</b>
		<b>Amount £</b>
	Older People Services - Retirement Assistants	102,448.32
	Thriving Places & Community Engagement	74,597.87
	Willowacre Trust & Barrowfield Community Centre Grants & Rental Income	233,282
	Digital Participation, Money Advice & Energy Advice	135,788
	<b>External Grant Funding Total</b>	<b>546,116.19</b>