



Charitable subsidiary of
West of Scotland Housing Association

Business Plan 2024-2026

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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 our plan is supporting and empowering our 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 plans.

There remain significant challenges for Willowacre Trust in the coming years, not least the continuing cost of living pressures for those living in our communities and we will be focused on how we can support and empower our more vulnerable tenants with the challenges they face in their daily life, particularly around poverty.

At the time of writing our parent, West of Scotland Housing Association (WSHA), is continuing to do what it can to support and empower our communities with the cost of living and helping to meet the Scottish Government's new Net Zero Standard for Social Housing which will make it easier for households to manage their energy costs. WSHA have also built their first Mid-Market Rent homes which have been provided to those who have been unable to access social housing and cannot afford to privately rent or buy their home.

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.

The last few years have been extremely challenging for our customers and for our staff, but we are a more resilient organisation. Our Vision, Values, Mission Statement, Strategic Aims and Key Business Objectives (inspired by the United Nations Sustainable Development Goals) contained in this Plan will ensure we continue to thrive and empower the communities we serve.



Take care.

Elaine Davidson, 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 viability. 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 and older people's services.

This requires that these activities and the delivery standards that we can expect are set out in a Joint Agreement between both organisations. Working collaboratively since 2012 both Willowacre Trust and WSHA have successfully focused on the delivery of tenancy sustainment and holistic services which have impacted on the lives of WSHA's most vulnerable tenants.

Our Strategic Aims

Our key aims for the next two years are noted below. They reflect the environmental analysis we have carried out on our strengths, opportunities, weaknesses, and external threats to the business. They were developed by our Board and Leadership Team after consultation with staff and tenants to ensure all our stakeholders understood what our priorities are for the next two years:

1. **Sustainable Communities** - champion and support safe and resilient communities.
2. **Reduced Inequalities** - empower and promote the social and economic inclusion of our communities.
3. **Good Health & Wellbeing** – promote and support healthy lives and well-being for all ages within our communities.

4. **Partnerships** – empower and strengthen partnerships with communities.
5. **Well managed and financially strong** – sustain the financial viability of Willowacre Trust to enable continuity of services and support to our communities in the long term.

Strategic Options & Growth

Our Business Plan, which is approved by our Board, reflects our chosen strategic direction.

Our Business Plan sets out our Criteria for Growth Framework and sets out our key Strategic Options, as noted below, which are linked to WSHA's strategic options and key business objectives set out in its Business Plan, and the needs of our tenants, stakeholders and our communities. Our Criteria for Growth Framework has been agreed as follows:

- Growth should be compatible with our Strategic Aims.
- It should ideally lead to economies of scale.
- It should normally be within our current areas of operation (where we have a significant presence).
- It should lead to better 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:

- 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: Increase collaboration with others through partnership working which provides additional services and is compatible with our strategic aims and values.

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 exactly 50/50 between external funders and WSHA/WT. Whilst work continues to identify and secure external funding to support the delivery of services, this will always present a variance 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 Centre.

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 Centre 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 Centre 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 the Trust's main source of income and accounts for more than 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 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:

Empowering people to live better lives in West of Scotland Housing Association communities.

Our Strategic Aims:

- Sustainable Communities - champion and support safe and resilient communities.
- Reduced Inequalities - empower and promote the social and economic inclusion of our communities.
- Good Health & Wellbeing – promote and support healthy lives and well-being for all ages within our communities.
- Partnerships – empower and strengthen partnerships with communities.
- Be well managed and financially strong.

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 Willowcare 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 both March and April 2024 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 (cost of living)	WSHA/WT	March - April 2023	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 & Support Services Team	November 2023	Managers consulted with teams in advance – what should be our KBOs for 2024/26 and completed a SWOT analysis.
Board and Leadership event to discuss potential Strategic Aims, Values and Key Business Objectives	WT Board and Leadership Team	March-April 2024	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	April 2024	Reviewed and agreed.
Director of Finance review of WT budget and financial planning.	Director of Finance	April 2024	Reviewed and updated.
Director of Corporate Services review of Business Risk and Mitigation	Director of Corporate Services	April 2024	Reviewed and updated risk scores.
Review of Draft Business Plan	Tenant Advisory Group (TAG)	25 April 2024	Presented the draft plan and proposed Key Business Objectives, aims etc. In agreement with what was proposed.
Approval of WT Business Plan	WT Board	21 May 2024	Final approval of the Business Plan agreed on the 21 May 2024

TASK	WHO	WHEN	COMMENTS
Parental Approval of WT Business Plan	WSHA Board	26 June 2024	Final approval of the Business Plan agreed on the 26 June 2024

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

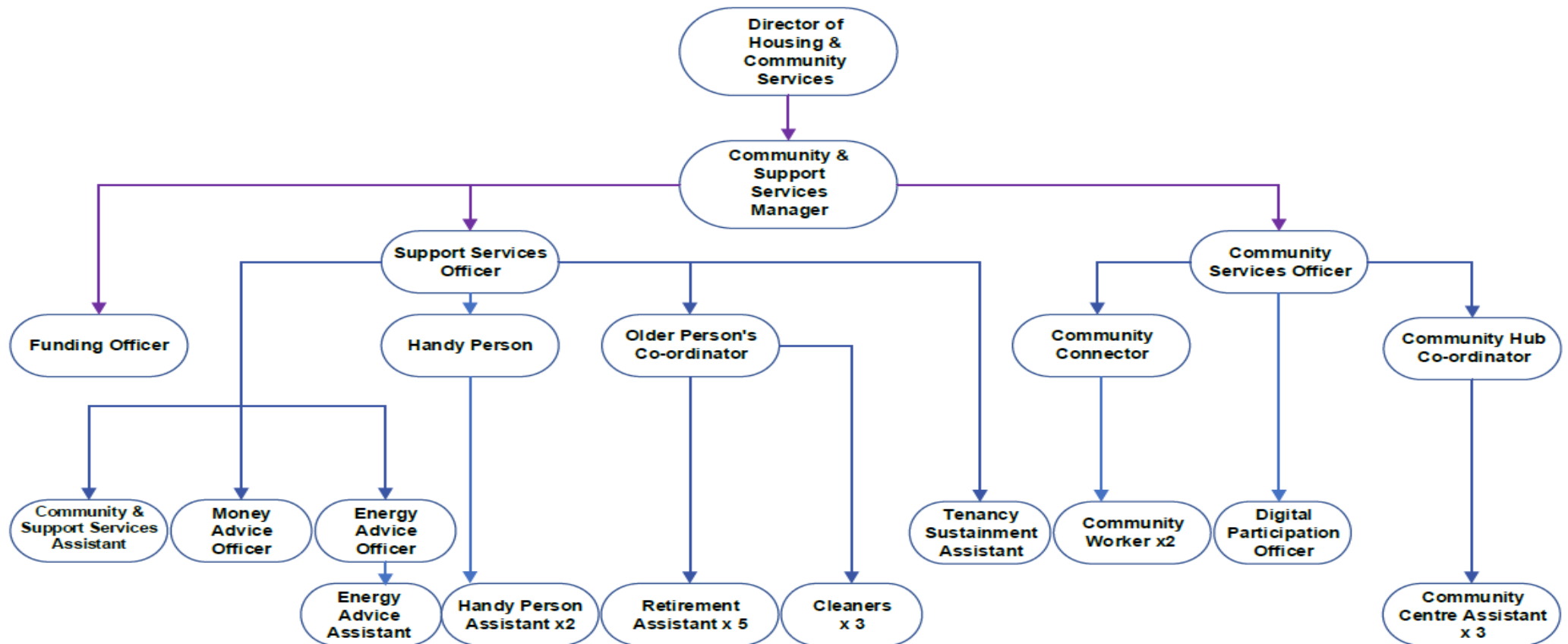
Willowacre Trust is a subsidiary of WSHA which employs staff directly who deliver holistic services and capacity building on behalf of WSHA and to its tenants/communities. The parent, WSHA, provides several essential services and staff to Willowacre Trust and in return charge a management fee for the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



Community & Support 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"> • Skilled, experienced and committed Board of Directors • Support from WSHA and strength of parent • Good knowledge of individual and collective needs of tenants • Ability to be very responsive to tenants needs particularly with cost of living crisis • Team – Skilled, enthusiastic, well rounded knowledge and experience of staff • Community Hub facilities • Wide range and accessibility of support from WT • Partnerships - variety and range • Volunteers - skills and capacity they bring • Excellent reputation - internally and externally • Community benefits from WSHA contractors • Cross departmental working • Telecare innovation • Prevention of homelessness • Tenancy Sustainment Service • Opportunities for staff • Continued success through challenges • Financial strength and positive funding track record • Targeted service provision • Competitive terms and conditions for staff compared to third sector. 	<ul style="list-style-type: none"> • Staff resources • WT brand not as widely known as WSHA • Fully utilising staff skills across each of the WT services • Networking • Geographical challenges/restrictions • Board Membership - number of Board Members and skills • Data/systems shared between WT and parent • Manual processes.

Opportunities	Threats
<ul style="list-style-type: none"> • Community hubs • Further partnership working • New funding • Development of youth provision • Networking • Continued staff upskilling & development • Utilising staff skills and experience within wider team • Increase profile of WT - branding/visibility • Development of community outdoor spaces • Developing the Learning Centre with young people and other groups • Capacity building • Data sharing and information gathering • New Scots and diversity/inclusion • Dementia Support Framework • Early Intervention and Prevention Framework • Employability projects • Community benefits • Co-production of projects with our communities • Student Placements • Government/Policy changes • WSHA developments • Community right to buy. 	<ul style="list-style-type: none"> • Analogue to digital • Funding landscape - limited and competitive funding environment • Future pandemics/disasters • Demand outstripping resources • Community politics • Impact of increased living costs, particularly energy costs • Geographical challenges/restrictions • Demand for WT services and resources associated with this • Cuts to statutory services • Volunteers and safeguarding requirements • Staff recruitment challenges • Rising crime connected to rising cost of living.

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 March and April 2023, we consulted with all of our tenants and asked what their challenges are, and what they needed support with, in relation to the cost of living. A summary of their priorities are shown in Appendix 1. Further data/statistics on the communities we support are contained in Appendix 2.

Customer Satisfaction with Services

Our most recent customer satisfaction survey was undertaken in February and March last year. The findings of this survey showed that of those that had used WT services, between 87% and 100% (dependent on the service used) were either very satisfied or satisfied.

Our Communities

We have 62 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 noted above. 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 62 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 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 Communities Fund
- Glasgow City Council - Community Planning
- Clyde Gateway
- Santander
- Hubbub Foundation UK
- SFHA
- Advice UK
- GCVS
- 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

Whenever possible, we will strive to align our projects and services to help meet the overarching aims of our statutory partners by providing services that help to improve people's wellbeing, reduce inequality, and contribute to economic growth.

We will:

- Contribute to early intervention and prevention by working to reduce the impact of poverty and social isolation.
- Contribute to the prevention of homelessness and tenancy sustainment.
- Support greater self-determination and informed choice by supporting people to take part in decision making processes.
- Support people in their communities by encouraging people to live healthy, independent, meaningful and satisfying lives.
- Supporting and empowering communities to reduce harm by promoting harm

reduction.

We will contribute to the Public Health Scotland vision of a Scotland where everybody thrives, life expectancy improves and the life expectancy between the wealthiest and the poorest people gets smaller, by promoting good physical, emotional and mental health.

7. KEY BUSINESS OBJECTIVES

Key Business Objectives 2024-26

Our Board and our Leadership Team met between March and April 2024 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 this year is one of supporting our communities, especially with the cost of living. 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 a wide range of services to mitigate the impact of increased living costs for WSHA tenants.	The survey last year on the cost of living highlighted the difficulties our communities face and continue to struggle with.	<ul style="list-style-type: none"> Explore partnerships to help deliver and enhance WT services and report to Board on outcomes. Explore additional resources for priorities previously identified in the cost of living survey i.e. energy and food support, and report to Board on outcomes. 	<p>March 2026</p> <p>May 2025</p>
2.	Maintain, as a minimum, current funding sources.	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"> Secure funding to maintain current services and report to Board on outcomes. Explore additional funding resources in all local authority areas that we operate in and report to Board on outcomes. Review requirement for Funding Officer post. 	<p>March 2026</p> <p>March 2026</p> <p>October 2024</p>
3.	Explore extending our range of services and partnerships to reduce homelessness and increase successful tenancies.	There is a housing crisis across many local authorities and homelessness continues to be a challenge.	<ul style="list-style-type: none"> Deliver the outcomes identified in the Housing Crisis Action Plan. Pilot and review the use of Housing First. 	<p>March 2025</p> <p>June 2025</p>

Key Business Objective	Rationale for KBO	Actions to achieve KBOs	Action By
		<ul style="list-style-type: none"> Review use of 'Starter Packs'. Upgrade Telecare services that are not digital. 	<p>October 2024</p> <p>Dec 2025</p>
4.	<p>Explore the opportunities to utilise local buildings, facilities and spaces to provide a base for activities and services across our communities</p>	<p>WSHA and WT cover eight local authority areas and provide services to over 4,300 households. Additional facilities may help deliver services to those that need it most.</p>	<ul style="list-style-type: none"> Identify and support the development of community use of underutilised or vacant land and assets within our localities, including the Albany Centre and Ashley St Hub, and report to Board on outcomes. 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. <p>June 2025</p> <p>March 2026</p>
5.	<p>Review resources within Willowacre Trust.</p>	<p>WSHA has grown in size and scale by over 15% in the last two years.</p>	<ul style="list-style-type: none"> Consult with service users to identify their priorities and needs. Review the structure and resources of the Community & Support Services team. Report to IT Board on IT solutions to address inefficient manual processes. Explore apprenticeship opportunities and report to Board on outcome. <p>October 24</p> <p>October 24</p> <p>March 25</p> <p>May 25</p>
6.	<p>Increase Willowacre Trust's visibility to key stakeholders.</p>	<p>To ensure WT reaches those most in need in our communities and</p>	<ul style="list-style-type: none"> Develop new Brand Strategy for WT. <p>August 24</p>

	Key Business Objective	Rationale for KBO	Actions to achieve KBOs	Action By
		to promote its profile to funders.		

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.
- It should normally be within our current areas of operation (where we have a significant presence).
- It should lead to better 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: Increase collaboration with others through partnership working which provides additional services and is compatible with our strategic aims and values.

Under the leadership of the Community and Support Services Manager, the Community and Support 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.

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 £430,000 to Willowacre Trust to deliver services on its behalf. 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.

Appropriate resources have been secured to engage a Funding Officer, should additional expertise and capacity be required to ensure that we have the necessary funds in place to deliver on our ambitious business plan.

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 two teams, Community Services and Support Services. 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.

Tenancy Sustainment

Our tenancy sustainment service offers holistic, person centred support to residents who are struggling. They proactively identify people at risk of tenancy failure and provide tailored support to reduce the risk of the tenancy breaking down. They promote physical, emotional, mental, financial, environmental and social wellbeing, providing onward referrals to specialist agencies where required.

Community Hub – Barrowfield Community Centre

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 coproduction 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 Everwarm, the Mungo Foundation, Upbeat Drama, More Hope Foundation, a local shop and the Halliday 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 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 few 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

Willowacre Trust supports WSHA contractors and service providers to fulfil their contractual obligations in relation to providing community benefits. This includes providing a range of projects that contractors can get involved with such as donating digital devices for our lending library, donating food for the foodbank as well as organising events and projects for staff to come and volunteer their time within communities.

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 and deliver services to mitigate the impact that the cost of living increase has had 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 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
- review 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 2024/25
Achieve at least 90% customer satisfaction rates across our services	Annually
Increase access to digital devices within our communities by loaning out 340 devices	Annually
Deliver 10 digital skills workshops	Annually
Deliver digital skills advice and support to 225 people	Annually
Complete 180 Handyperson jobs	Annually
Deliver 20 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 10 money advice workshops	Annually
Deliver energy advice and support to 375 people	Annually
Deliver 10 energy saving workshops	Annually
Provide 118 older people with wellbeing activities, advice and support	Annually
Achieve 16,000 footfall within the BCC	Annually
1,500 people will benefit from increased participation and engagement in activities affecting positive change 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.

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 £430,000.

Costs are projected based on staffing compliment, direct costs 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. In terms of direct costs, this includes provisions for planned and reactive maintenance for the Barrowfield Community Hub and smaller allowances for general office furniture and equipment replacement which is informed by estimates of future works required and prior year trends. 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 for financial planning is to ensure surpluses are generated over the life of the financial plan. 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"> • Source external funding as per the WT Business Plan 	14
Fail to build on and maintain the confidence, satisfaction and trust of our tenants and communities	14	<ul style="list-style-type: none"> • Further promotion of WT Services to our tenants • Implementation of WT Business Plan objectives • Assess impact of cost of living plan and report on this 	9
Fail to identify or maximise opportunities partnership and collaboration	14	<ul style="list-style-type: none"> • Implementation of WT Business Plan objectives 	9
Fail to have effective governance arrangements in place	14	<ul style="list-style-type: none"> • Board Member Annual Reviews 2024 • Recruitment of new Board members 	9
Fail to embed the organisation's culture, vision and values	14	<ul style="list-style-type: none"> • Implementation of WSHA/WT People & Culture Strategy • Investors in People – June 2024 • Staff Engagement Survey. 	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 changed significantly 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 don't have a significant profile beyond that audience. A new Brand Strategy will support raising the profile of Willowacre Trust to a wider audience.

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 12 months given the current economic climate.
- Fund raising and other unexplored sources of income are 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>Events/activities donors –</p> <p>Events and activities organised by the charity for people to attend in order to raise funds (dances/raffles/sponsored activities).</p>	<p>WT hosted a 'Big Angie' Bingo night as part of our Barrowfield Festival last year, which was a great success. It not only provided an opportunity to bring the community together, but it also helped us to raise funds (around £900) and increase the community's awareness of our charity.</p> <p>We are keen to explore hosting other events over the next two years, thus helping to build our experience and expertise in this area of fundraising.</p> <p>Longer term we may want to explore hosting bigger and more elaborate events as our experience and capacity grows.</p>
<p>Mass donors – individual donors who provide monthly or infrequent donations to support the charity.</p>	<p>WT receive a few infrequent donations during the year, but these are usually for very small amounts and are usually in person. They are often given in thanks by someone who previously received help and support from our charity.</p> <p>By creating a 'give donation here' provision on our website we can ensure that those who would like to donate have the facility to do so at a time and place convenient for them.</p> <p>This feature and function can be promoted on the charity social media pages to encourage donations.</p>
<p>Major donors –</p> <p>Individuals who give large donations to a charity, they usually hold a personal connection with the organisation.</p>	<p>This is not an area that the charity has explored previously, but worth exploring longer term.</p> <p>Getting personal buy-in from a major donor would help not only raise much needed funds, but it might also help raise the profile of WT.</p>
<p>Corporate donors – organisations that provide donations for philanthropic reasons.</p>	<p>WT benefit considerably from WSHA funding and support from WSHA contractor community benefit clauses.</p> <p>While we benefit greatly from community benefits,</p>

	<p>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>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.</p>	<p>Having received our first legacy donor donation, we are keen to further explore this area of fundraising further.</p> <p>Longer term, if we are able to secure major donors, we will look towards building strong relationships in order for them to become legacy donors that are truly passionate towards the missions and visions of WT. Our communications with major donors will include information about how to create an impact and leaving a legacy for future generations.</p>
<p>Locality grants – usually smaller grants to be used in a specific area / neighbourhood.</p>	<p>The WT staff team have been increasing their knowledge and expertise in applying for and delivering on locality-based grants.</p> <p>This will remain a focus for us, especially as more staff feel confident and equipped to help with or write applications.</p> <p>By maximising these locality grants, we can build capacity and meet the needs of the local communities and ensure that there is a good geographical spread of WT activities.</p>
<p>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).</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>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.</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>Earned income – for example rental income from community assets, selling our expertise to other organisations and social enterprises.</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> <p>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.</p>

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

14. APPENDICES:

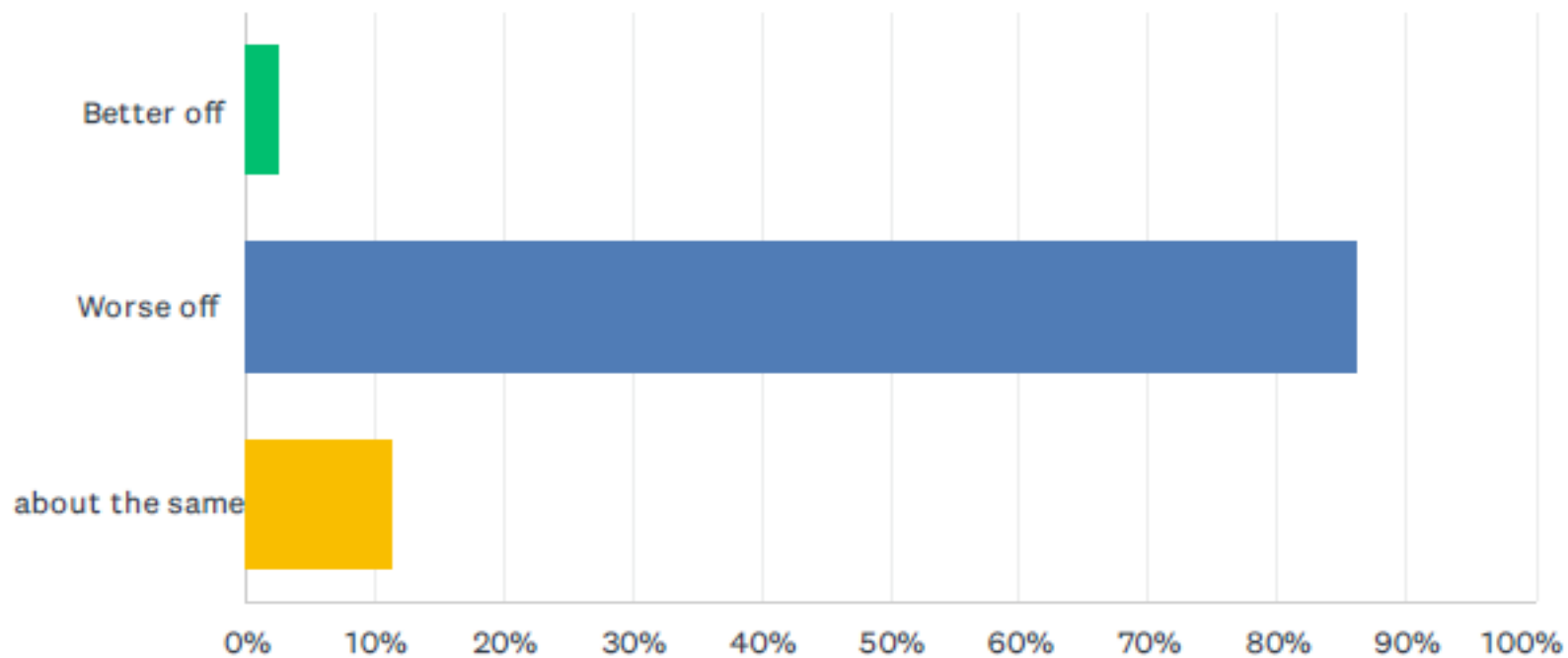
- 1. Customer Priorities for Willowacre Trust Services**
- 2. Data/Statistics**
- 3. Business Plan - Action Plan**
- 4. Community & Support Services Funding**

Appendix 1: Customer Priorities for Willowacre Trust Services

Results from the Cost of Living Survey 2023 (848 respondents)

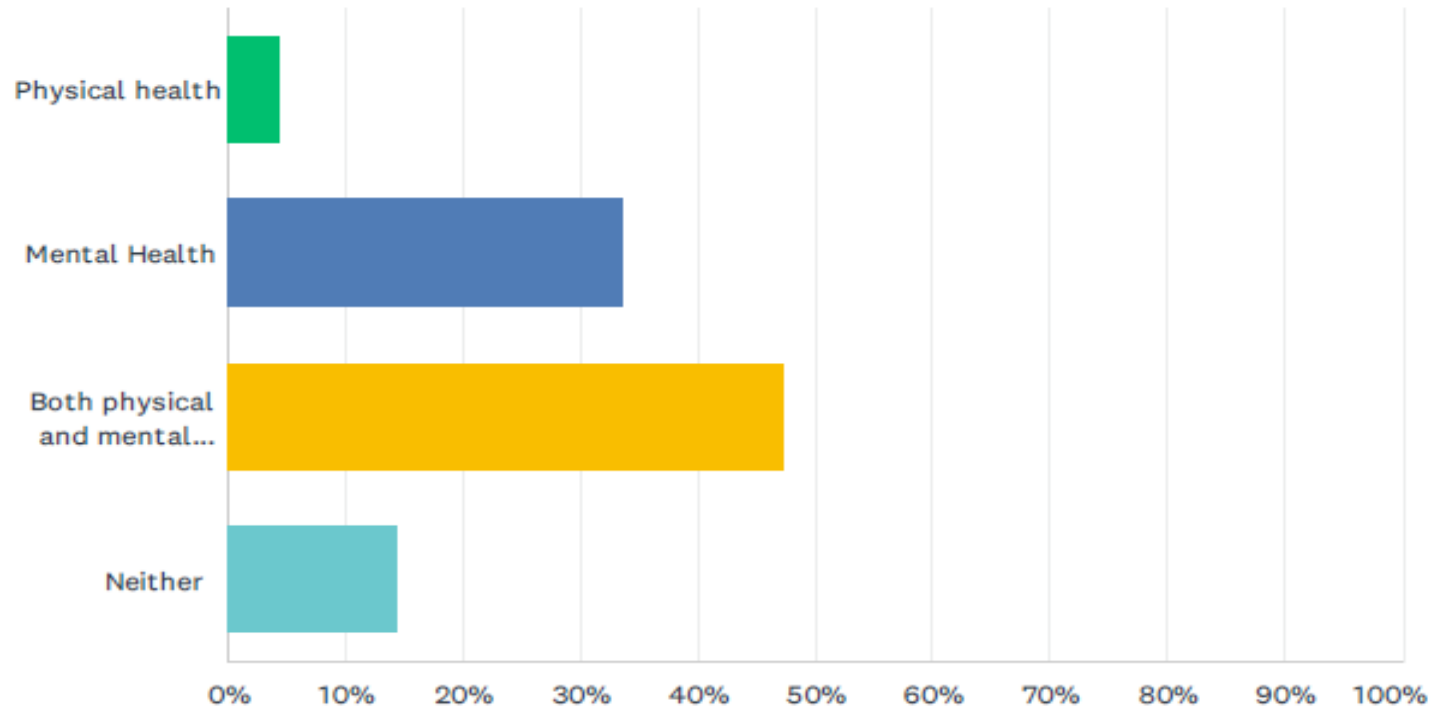
Q1 Compared to this time last year, do you feel financially ..

Answered: 741 Skipped: 7



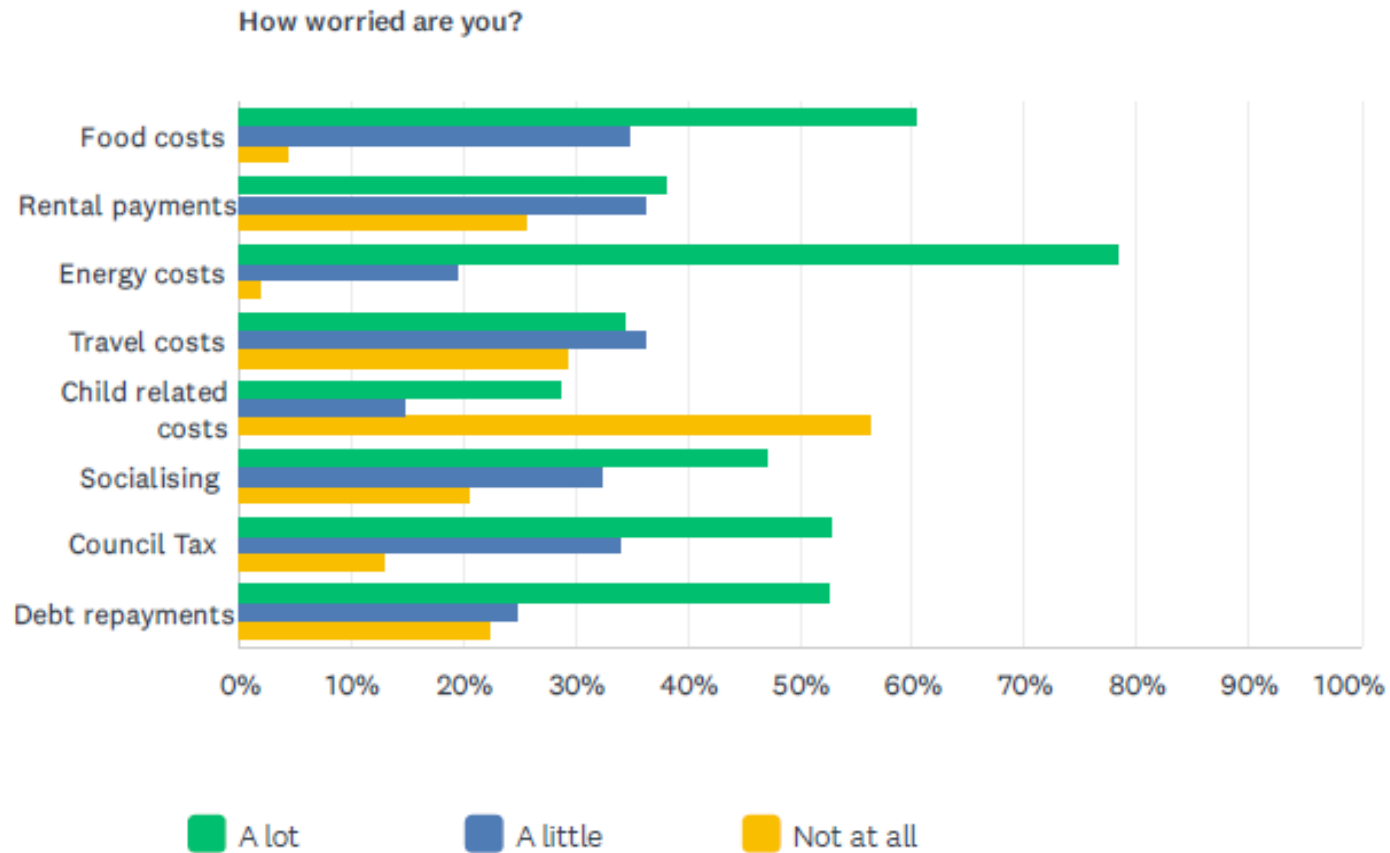
Q2 Has the cost of living crisis affected your:

Answered: 743 Skipped: 5



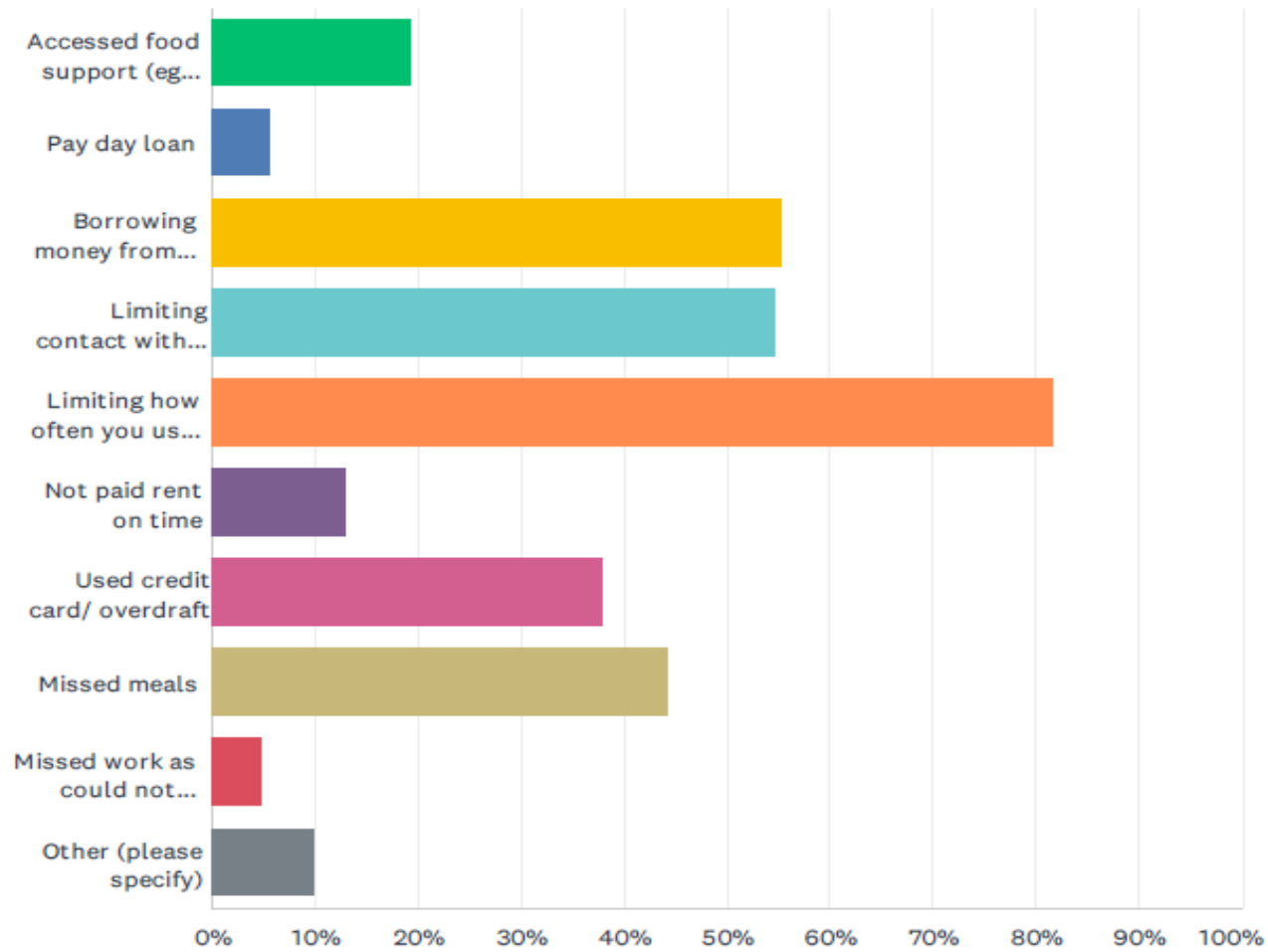
Q3 Are you struggling with any of the following?

Answered: 728 Skipped: 20

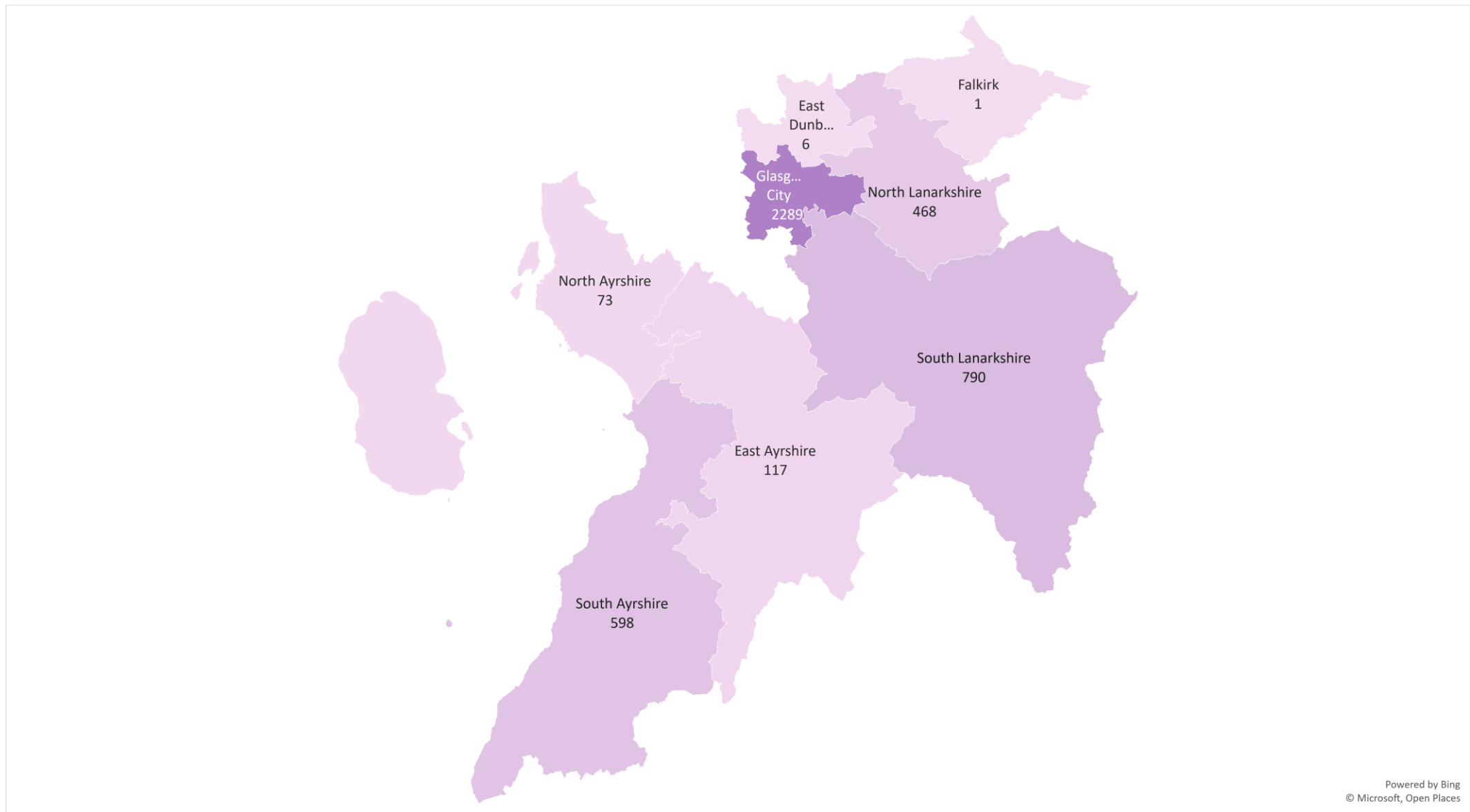


Q4 What steps have you had to take to cope with the cost of living crisis?

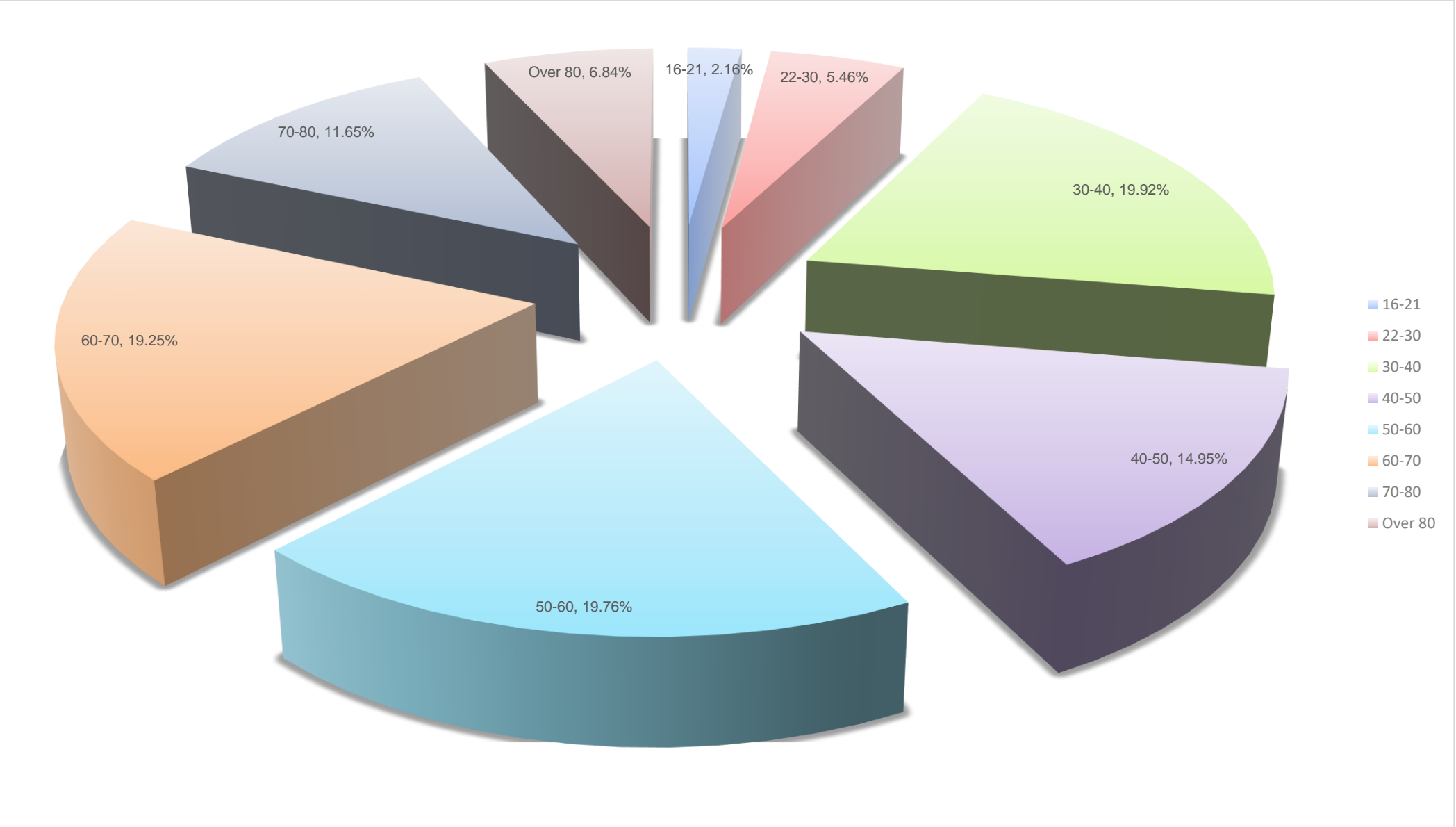
Answered: 727 Skipped: 21



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



Households Supported by WT by Age of Householder



Appendix 3: Action Plan

<u>No.</u>	<u>KBO</u>	<u>Action</u>	<u>Person Responsible</u>	<u>Timescales</u>
1	1	Explore partnerships to help deliver and enhance WT services and report to Board on outcomes.	CSSM	March 2026
2	1	Explore additional resources for priorities previously identified in the cost of living survey i.e. energy and food support, and report to Board on outcomes.	CSSM	May 2025
3	2	Secure funding to maintain current services and report to Board on outcomes.	CSSM	March 2026
4	2	Explore additional funding resources in all local authority areas that we operate in and report to Board on outcomes.	CSSM	March 2026
5	2	Review requirement for Funding Officer post.	DHCS & CSSM	October 2024
6	3	Deliver the outcomes identified in the Housing Crisis Action Plan.	DHCS & CSSM	March 2025
7	3	Support pilot and review the use of Housing First.	CSSM	June 2025
8	3	Review use of 'Starter Packs'.	CSSM	October 2024
9	3	Upgrade Telecare services that are not digital.	CSSM	December 2025

<u>No.</u>	<u>KBO</u>	<u>Action</u>	<u>Person Responsible</u>	<u>Timescales</u>
10	4	Identify and support the development of community use of underutilised or vacant land and assets within our localities, including the Albany Centre and Ashley St Hub, and report to Board on outcomes.	CSSM	June 2025
11	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.	CSSM & DHCS	March 2026
12	5	Consult with service users to identify their priorities and needs.	DHCS & CSSM & DCS	October 2024
13	5	Review structure and resources of the Community & Support Services team.	DHCS & CSSM & DCS	October 2024
14	5	Report to IT Board on IT solutions to address inefficient manual processes.	DHCS & CSSM & DCS	March 2025
15	5	Explore apprenticeship opportunities and report to Board on outcome.	CSSM	May 2025
16	6	Develop new Communications Plan for WT.	DCS	August 2024

Title	Abbreviation
Community and Support Services Manager	CSSM
Director of Corporate Services	DCS
Director of Housing & Community Services	DHCS

Appendix 4: Willowacre Trust Funding

WSHA FUNDING	PROJECT TITLE	2024/25
		Amount £
WSHA – Sustainable Communities & Tenant Dividend Total		430,031

EXTERNAL GRANT FUNDING	PROJECT TITLE	2024/25
		Amount £
Older People Services		84,690
Thriving Places		10,310
Willowacre Trust & Barrowfield Community Centre Grants & Rental Income		233,708
Digital Participation, Money Advice & Energy Advice		69,166
External Grant Funding Total		387,564