




Annual Report

2024 - 2025

A photograph of four people standing on a muddy construction site, each holding a shovel. From left to right: a man with a beard and turban, a woman in a maroon coat, a woman in a floral dress, and a man in a suit. They are all wearing white hard hats and high-visibility yellow vests. The background shows construction materials like pipes and lumber, and a blue container.

I-r Councillor Gurpreet Singh Johal (Convener of Housing and Communities at West Dunbartonshire Council), Julie Cosgrove (Chief Executive Caledonia Housing Group), Jackie Baillie MSP and Martin Walker, Chair of Cordale Management Committee) breaking ground on the Dalquhurn site in October 2024

A Welcome from the Chair

It is my privilege to share this year's Annual Report on behalf of Cordale Housing Association's Management Committee.

This has been a year of both progress and deep sadness. In June, we lost our friend and colleague Martin Walker, who served as Chair of the Management Committee with dedication, wisdom, and a lifelong commitment to improving life in Renton. Martin's contribution to Cordale and to the wider community was immeasurable, and his leadership has left a lasting legacy that will continue to guide us. We extend our heartfelt thanks for his service, and our thoughts remain with his family and friends.

Looking back, there is much to be proud of. We began work on 25 much-needed new homes at Dalquhurn and invested over £1.1 million in improvements to existing homes, from new boilers and bathrooms to vital adaptations. These changes help us to maintain the high levels of tenant satisfaction with the quality of their homes.

But Cordale is about more than just houses. Over the past year we've supported local groups, schools, and families in Renton – from food support and energy advice, to providing selection boxes, calculators, and Easter eggs for children. These small but meaningful contributions show how closely tied we are to the community we serve.

We have also worked hard to listen to tenants. Feedback has helped us improve how we manage repairs and keep tenants updated. We also moved our newsletter online, while still offering printed copies for those who prefer them. I am proud that over 92% of tenants say they are satisfied with how we keep them informed – a result above the national average.

Looking ahead, our focus is simple: to keep providing safe, affordable homes, to invest in Renton's future, and to make sure tenants' voices are always heard. At the same time, we are strengthening our governance and plan to recruit new committee members, ensuring Cordale has the skills, experience, and insight it needs to deliver for the community. On behalf of the Management Committee, thank you to our staff, partners, and most of all our tenants for your continued support. Together we will carry on building a stronger Cordale for our community.

Margaret McCallion

Margaret McCallion
Chair, Cordale Housing Association



About Cordale and the Group

Cordale Housing Association is a community-based housing association in Renton and a subsidiary of the Caledonia Housing Group ("the Group"). The Group is made up of Caledonia Housing Association and Cordale, working together to provide affordable homes and services across Scotland.

Throughout this report, references to "the Group" mean the Caledonia Housing Group. References to "Cordale" mean Cordale Housing Association.

Homes and Places for the Future

Providing safe, high-quality, and sustainable homes remains at the heart of Cordale's mission. We provide 506 affordable homes in Renton, West Dunbartonshire, and as a community-based housing association, we strive to ensure our homes and neighbourhoods reflect the needs and aspirations of local people.

In October 2024, we began work on a £5.4 million development at Dalquhurn, which will deliver 25 much-needed new homes for the community. Built by contractor AS Homes, the development will deliver:

- 15 two-bedroom houses
- 8 three-bedroom houses
- 2 four-bedroom houses

The project has been supported with over £2.6 million of funding from the Scottish Government and was expected to complete by July 2025 - and we are pleased to confirm it has since been delivered on time. Every home has been designed to meet modern energy-efficiency standards, supporting Scotland's journey to net zero while providing warm, sustainable, and affordable homes for future generations.

The start on site was marked with a community event attended by Cordale Committee members, Caledonia Group Chief Executive Julie Cosgrove, and local partners including Jackie Baillie MSP, Councillor Gurpreet Singh Johal (Convener of Housing and Communities at West Dunbartonshire Council), and contractor representatives. Their support reflects the shared stakeholder commitment to delivering high-quality homes that address the urgent demand for social housing in the area.

This development builds on Cordale's long-standing vision to transform the former industrial site in Dalquhurn. Since becoming part of the Group in 2014, we have continued to invest in Renton, and we are proud to provide over 500 high-quality affordable homes in the community. Dalquhurn represents the next chapter in this journey - creating homes and places that will benefit tenants and families for years to come.

Jackie Baillie MSP said:

"I am absolutely delighted that Cordale Housing is able to start work on a new-build development of much-needed homes for the socially-rented sector. There is a desperate shortage of social housing available and the Scottish Government recently followed West Dunbartonshire Council in declaring a housing emergency. Unfortunately, Housing Associations, like Cordale, have been hampered in building more homes by reductions in funding from the Scottish Government. Many more developments of new homes for social rent are needed to meet demand and I commend Cordale Housing Association for pushing on, in the face of adversity, to deliver for local tenants."



New Cordale Housing Association
homes at Dalquhurn

Investing in Homes and Safety

At Cordale, we know that building new homes is only part of the story. Equally important is ensuring that our tenants live in homes that are safe, sustainable, and fit for the future. Our fabric-first investment programme supports our journey to net zero, improving the safety, comfort, and energy performance of every home.

In 2024–25 we continued to invest significantly in maintaining and improving our housing stock, delivering upgrades that enhance quality of life, reduce running costs, and support independent living.

Upgrades, Repairs and Improvements



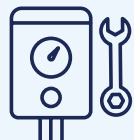
£1,108,980
capital
investment
spend



6 new kitchens



31 new bathrooms



33 new boilers



1,575 repairs

During the year we invested £1,108,980 across our homes, covering both planned upgrades and essential repairs. This included:

- 6 new kitchens and 31 new bathrooms, giving tenants modern, energy-efficient spaces.
- 33 new boilers installed to reduce emissions and bills.
- 8 new windows and front doors replaced, improving energy efficiency and security.
- 9 Stage 3 medical adaptations completed, helping tenants live independently in safe, accessible homes.
- We delivered 1,575 responsive repairs during the year, including 362 emergency and 1,213 non-emergency repairs, ensuring tenants' homes remained safe, warm, and secure.

Tenant Safety and Compliance

Keeping tenants safe is our highest priority. In 2024–25 we completed all statutory checks, including:

Gas servicing	all 507 homes received an annual safety check
Electrical tests	83 homes
Legionella	24 homes
Damp and mould inspections	27 properties
Passenger lift and stairlift servicing	14 inspections

These checks are essential to compliance but also form part of our culture of care, ensuring tenants can feel safe and comfortable in their homes.

Responding to Damp and Mould

We take a proactive approach to damp and mould, making sure issues are addressed quickly and consistently wherever they arise. In July 2024, the Group established a dedicated Damp and Mould Team to lead this work, supported by clear procedures and staff guidance to ensure early diagnosis, timely intervention, and transparent record keeping.

In 2024–25, 27 complex cases in Cordale homes were referred for in-depth inspections where the cause was unclear or went beyond a standard repair. Each case was managed from start to finish, with the Damp and Mould Team working closely with colleagues across departments to provide thorough investigation, clear communication with tenants, and full resolution.



In our last tenant survey

86.4%

of tenants told us they are satisfied with the quality of their home – an increase of over 7 percentage points on our previous survey. This significant improvement reflects the impact of our continued investment in safe, warm, and well-maintained homes.



507

gas safety checks



83

electrical tests



24

Legionella tests



27

damp inspections



14

lift inspections

Supporting Our Community

At Cordale, we believe housing is about more than providing a roof - it's about creating a thriving community where people can live well. By working with trusted partners, we extend our impact beyond our homes, unlocking opportunities that support both financial and physical wellbeing for our tenants and the community.

Reducing Fuel Poverty



335

households supported
with expert energy advice

£268,000

in annual energy savings
generated

£14,216

in emergency funding
unlocked



Rising energy costs continue to put pressure on household budgets. Through our partnership with Scarf, Cordale tenants can access expert energy advice, crisis support, and practical interventions. This combines clear guidance, financial help, and onward referrals so each household receives support tailored to its circumstances. During 2024-25, across the Group we achieved:

- **Fuel Support:** £7,432 in vouchers provided, easing immediate pressure for households in crisis.
- **Energy Efficiency Advice:** 3,938 pieces of advice issued, helping tenants save an estimated £160,236 and reduce carbon emissions by 320 tonnes.
- **Soft Measures:** £1,475 worth of soft measures installed (radiator reflector panels, LED bulbs, draught excluders, etc), helping save an additional estimated 9 tonnes of carbon.
- **Onward Referrals:** 271 onward referrals were made to additional schemes and support services – ensuring clients could access everything from energy efficiency funding to welfare rights advice.

These outcomes make a tangible difference: helping families keep their homes warm, safe, and affordable. Beyond immediate relief, the advice tenants receive equips them with practical ways to manage costs, build confidence, and reduce the risk of fuel poverty in future winters.

Supporting Local Community Groups

Through the Group Community Fund (created through the sale of office space), we provided funding to support grassroots organisations at the heart of our community - groups that keep people connected, active, and supported in Renton and the surrounding area.

- **Renton Community Food Hub** – provides emergency food parcels and a warm, welcoming space for local residents, ensuring that families facing hardship have access to immediate support.
- **Vale of Leven Trust** – runs weekly social walks, group cycling and beginner e-bike rides, as well as local fundraisers and Sunday bingo sessions, helping tenants and neighbours stay active, meet others, and take part in community life.
- **Central Alexandria Tenants and Residents Association (CATRA)** – a resident-led hub offering weekday activities, from gardening to coffee mornings, reducing isolation and creating safe, supportive spaces for local people to come together.

These targeted grants help sustain trusted local organisations that Cordale tenants rely on every day - strengthening wellbeing, tackling isolation, and building stronger community ties across Renton.

Strengthening Financial Wellbeing

While reducing energy costs is vital, many tenants face wider financial pressures. Through our partnership with Lightning Reach, Cordale tenants can quickly check eligibility for emergency grants and unclaimed entitlements, with direct signposting to the right providers.

In 2024–25, 332 tenants across the Group were identified as eligible for £28,650 in support, helping to ease immediate pressures and put money back into household budgets.

This support not only tackles short-term hardship, but also helps tenants build financial resilience by connecting them to benefits and entitlements they may not have known about. In doing so, it strengthens security and stability for households facing the pressures of the cost-of-living crisis.



332

tenants supported

£28,650

in vital funds accessed



**Lightning
Reach**

Volunteering and Giving Back

Every staff member is entitled to a paid volunteering day each year – totalling more than 203 hours annually. Our teams use this time to support foodbanks, fundraising events, community gardening, environmental projects, and skills-based volunteering.



Alongside this, the Cordale Community Fund donates directly to local causes. In 2024–25, we were proud to support children and families in Renton through a number of small but meaningful initiatives:

- **Festive selection boxes** – continuing a long-standing Cordale tradition, we donated 253 chocolate selection boxes to pupils at our two local primary schools: 35 to St Martin's Primary and 218 to Renton Primary. This gesture, funded through the Cordale Charitable Budget, was warmly received by children and teachers, helping to spread festive cheer across our community.
- **Scientific calculators** – to ensure pupils had the tools they needed for their studies, we purchased 21 scientific calculators (20 for Renton Primary and 1 for St Martin's Primary) at a cost of £209.29. Funded through the Charitable Budget, this contribution directly supported local young people in their education.



- **Easter eggs for local families** – Cordale staff organised a collection for the local foodbank, donating Easter eggs so that every child in the area could celebrate. This staff-led initiative reflected the generosity of our teams and their close connection with the community.

These contributions may be small in scale, but they are deeply valued and help strengthen Cordale's ties with local schools, families, and community groups. Together with staff volunteering, they demonstrate our commitment to giving back and making a positive difference where it matters most.

Listening and Responding to Tenants

Listening to tenants is at the heart of how Cordale shapes and improves services. Over the past year, we have continued to invest in new ways of gathering views and ensuring feedback translates directly into action for our community.

Tenant Feedback

We regularly use tenant feedback to guide decisions across the organisation. Whether through surveys, complaints, consultations, or everyday conversations, tenants' voices directly influence how we shape services, set priorities, and invest in neighbourhoods. Recent improvements driven by tenant insight include:

- **Managing repairs more effectively** – reducing waiting times and improving customer service standards so issues are resolved more quickly.
- **A strategic review of repairs and factoring services** – ensuring long-term value and quality for tenants and factored owners, with clearer communication on what they can expect.

Keeping Tenants Informed

In 2024–25, we moved our tenant newsletter from paper to a digital format. This change, made following tenant feedback, means updates can be shared more quickly and more regularly, while also reducing environmental impact. For tenants who prefer printed copies, we continue to provide these on request – ensuring communication remains accessible to everyone.



Being There When Our Customers Need Us



Clear and open communication matters to tenants. Our most recent survey found that

92.3%

of Cordale tenants are satisfied with being kept informed, outperforming the national social housing average of 90.09%.

Every day, tenants rely on us to be accessible, responsive, and supportive. In 2024–25, we handled a significant volume of tenant contact:



Over 5000 calls answered by our Customer Solutions team



196 web forms processed



874 actions resolved via the Connect App

By expanding our digital channels and investing in staff training, we are making it easier for tenants to get in touch in the way that suits them best. Our focus remains on providing a service that is efficient, responsive, and personal, ensuring tenants feel listened to and supported whenever they need us.

Looking Ahead

We are proud of the progress made, but we know there is more to do. Strengthening the tenant experience remains a key priority for 2025–26 and will be central to the next phase of our tenant engagement strategy.



Our People, Our Culture

At Cordale, we know that the quality of service we deliver to tenants depends on the commitment, skills, and wellbeing of our people. In 2024–25, a priority remained continuing to invest in creating a supportive workplace where colleagues feel valued and empowered to deliver their best.

Championing Equality, Diversity and Inclusion

As part of the Group, Cordale contributes to a strong focus on equality, diversity and inclusion (EDI). In 2024–25, we launched our first EDI Annual Report, highlighting progress in accessible housing, inclusive service delivery, and fair employment practices. Moving forward, EDI outcomes will be reported annually through the Group's Environmental, Social and Governance (ESG) framework, ensuring transparency and continued improvement.



Supporting Health and Wellbeing

Wellbeing remains a priority for our colleagues. We maintain a strong network of Mental Health First Aiders across the Group, providing confidential peer-to-peer support and promoting openness around mental health. Staff also have access to our Employee Assistance Programme, offering free counselling, advice, and support to colleagues and their families.

We also continued to embed our Service with Respect initiative, promoting a safe and respectful environment where both tenants and staff are treated with dignity.



Guiding Principles

We understand that how we do things is just as important as what we do if we are to successfully deliver our Business Plan and make a positive difference to the lives of our tenants.

Our Guiding Principles - Keep it simple, Keep it personal, Make it RIGHT - are at the heart of everything we do and enable us to come together as one team while creating the best possible experience for our tenants.



Keep it simple



Keep it personal



Make it RIGHT



Staff Conference
November 2024

Recognition and Engagement



Our strong workplace culture is reflected in external recognition. In 2024–25, the Group was ranked among the UK’s Top 25 Housing Associations to Work For and placed 17th in the Top 50 Scottish Companies, reflecting positive feedback from staff surveys on engagement and pride in the organisation.

“We are committed to listening to our team’s thoughts and ideas of how to continue to make Caledonia Housing Group a great place to work, where people can be their authentic selves and be supported both personally and professionally to grow and develop. Our Best Companies feedback will support us in continuing these conversations and making long-lasting, positive improvements to our organisation.”

Julie Cosgrove, Chief Executive

Investing in Skills and Development

We are committed to helping staff grow. Through digital learning tools, mentoring, and tailored training, our people have access to a wide range of development opportunities. These investments ensure our staff are equipped with the skills and confidence to continue delivering excellent services for tenants.

Our Environmental Commitment

We play an active role in reducing our environmental impact and contributing to the Group's 2024–2045 Net Zero Strategy. At Cordale, this means taking practical steps that make a real difference for tenants and the wider Renton community.

Sustainable New Homes

Our new Dalquhurn development demonstrates what sustainable housing looks like in practice. Each home is designed to achieve an Energy Performance Certificate (EPC) Band B (81–91) rating and is fitted with Air Source Heat Pumps that produce zero carbon emissions. For tenants, this translates into greater affordability, with average annual heating and hot water costs estimated at just £290.51.

The development has also been built with the future in mind, including infrastructure to support 25 electric vehicle charging connections. By combining energy efficiency with long-term sustainability, Dalquhurn provides a model for high-quality, affordable, and environmentally responsible housing in Renton.

Improving Sustainability in Existing Homes

Building new homes is only part of the story. Equally important is ensuring that our tenants live in homes that are safe, sustainable, and fit for the future. Our fabric-first investment programme supports our journey to Net Zero by improving the safety, comfort, and energy performance of homes. In 2024–25, we invested **£1,108,980** in maintaining and upgrading our homes, including:

- Installing 33 new energy-efficient boilers to cut emissions and reduce bills.
- Replacing windows and front doors to improve insulation and security.
- Upgrading kitchens and bathrooms to provide modern, efficient spaces.

We also strengthened our proactive approach to damp and mould, creating a dedicated team to identify and resolve issues quickly, helping tenants live in warm, dry, and healthy homes.



Caring for Our Green Spaces



Alongside investing in homes, we recognise the importance of attractive, sustainable neighbourhoods. Our initiatives enhance biodiversity while creating opportunities for community connection and wellbeing:

Care of Garden Maintenance Scheme – offering seasonal garden care for tenants who are unable to manage their gardens due to health or mobility challenges. The scheme gives peace of mind while also supporting biodiversity through pollinator-friendly planting and keeping neighbourhoods green and attractive.



Cordale Best Garden Awards 2024

Renton Community Garden – developed with Big Lottery funding and co-ordinated by Cordale, this hub has transformed disused land into a community garden. It provides green space that encourages sustainable food growing, supports biodiversity, and offers a place for informal gatherings and community activities.

Best Garden Awards – an annual tradition recognising tenants' creativity and commitment to their gardens, while helping to keep neighbourhoods attractive and strengthen community spirit.



Lasting Impact

From sustainable new developments to energy-efficient upgrades and greener neighbourhoods, our work shows how environmental responsibility delivers lasting social value, reducing carbon emissions, enhancing biodiversity, encouraging healthier lifestyles, and creating places where people connect and thrive.

Governance and Financial Performance

Sound governance and financial stability underpin everything we do. It provides the foundations to meet our charitable and regulatory requirements and ensures we can deliver the best outcomes for our tenants.

Governance and Leadership

The role of the Cordale Management Committee is to provide clear direction and accountability, ensuring we operate to the highest standards of governance while providing services that reflect the needs of the Renton community. Alongside compliance with the Scottish Housing Regulator's requirements and best practice in risk management, assurance, and performance reporting, the Committee brings valuable local knowledge and lived experience to decision-making.

Cordale Committee members as of 31st March 2025

Martin Walker	(Chair)
Margaret McCallion	(Vice Chair)
Veronica Hamilton	
Eric Farren	
Gillian Robertson	
Sharon Murray	
Thomas Ewing	
Sheena Wain	(Casual Vacancy)

Financial Strength

Cordale has maintained a strong financial position despite a challenging economic environment. This resilience has enabled us to continue investing in our homes and services, while upholding our commitment to affordability and sustainability.

In 2024–25 we:

- Invested £1,108,980 in maintaining and upgrading existing homes, improving comfort, safety, and energy efficiency for tenants.
- Invested £2.8 million in creating 25 new energy-efficient homes in the community, helping to meet local housing need and reduce running costs for future tenants.
- Maintained strong liquidity and covenant compliance, protecting our ability to keep delivering for tenants in the long term.
- Continued to focus on maintaining efficiency and demonstrate value for money across our services, ensuring every pound spent delivers the greatest possible benefit for tenants and the Renton community.



**We invested
£2.8M
to build 25 new
energy-efficient
homes**

“Our approach to value for money means we can continue to invest in homes and communities, while ensuring rents remain affordable and sustainable for tenants in Renton.”

Delivering Value for Money

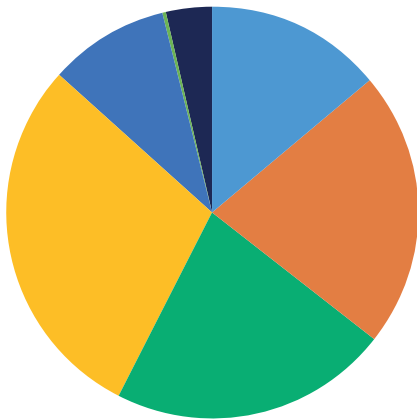
Ensuring that every pound we spend delivers the maximum benefit for tenants is central to how Cordale operates. In 2024–25 we:

- Secured financial efficiencies through procurement and contract management, ensuring savings that can be reinvested into homes and services for tenants.
- Continued to benchmark our management and service costs and performance against other housing associations, ensuring our services remain competitive, effective, and good value for tenants.

- Expanded digital channels and streamlined processes, reducing administrative costs while making it easier for tenants to access services in the way that suits them best.
- Kept rent increases as low as possible, setting a 2025–26 increase of 4.0% (£4.20 per week on average) – lower than many comparable landlords – to balance affordability with the need to invest in homes, services, and regeneration.

Our approach to value for money means we can continue to invest in homes and communities, while ensuring rents remain affordable and sustainable for tenants in Renton.

Where your £ went 2024/25



Net Interest	357,301	14.0%
Reactive & Cyclical Maintenance	553,333	21.7%
Major Repairs & Component Replacement	555,647	21.8%
Housing Management & Maintenance Administration	744,851	29.2%
Service Costs	240,181	9.4%
Stage 3 Adaptations	9,280	0.4%
Other Wider Activities	90,301	3.5%
	£2,550,894	100.0%

Group Audit and Risk Management Committee Report

The Group has in place robust governance arrangements, underpinned by an effective Audit and Risk Management Committee (ARMC). The ARMC met four times during the year with representation from Caledonia HA and Cordale HA.

ARMC fulfils key responsibilities, in line with its Terms of Reference which are reviewed annually. In summary, these include:

- **Financial Reporting:** reviewing and approving annual financial statements and reports and associated legal and regulatory returns.
- **Internal Controls and Risk Management Systems:** reviewing the effectiveness of internal controls and risk management systems and risk map.
- **Internal Audit** ensuring comprehensive internal audit arrangements are in place and implemented, including approving the internal audit programme.
- **External Audit:** ensuring comprehensive external audit arrangements are in place and implemented.

- **Whistleblowing and Fraud:** reviewing arrangements in place for whistleblowing and detection of fraud.

- **Cyber Security:** monitoring and reviewing the Group's cyber security risks and mitigations.

The minutes of the meetings were presented to the governing bodies for review throughout the year, along with the Group Strategic Risk Map. The minutes were also published online.

Managing Risk

ARMC has continued to perform its important role in identifying, managing and mitigating known and emerging risks during the year. The risk map was reviewed at each Committee meeting and reported to the respective governing bodies. During the year, Committee members discussed and agreed recommended

amendments to the risk map to reflect changes in the operating environment. A new risk relating to the increasing cost of insurance cover was added to reflect the challenges encountered in this area. "Subsidiary governance" was also added in light of the steps taken to strengthen Committee membership and governance at Cordale HA. The "Failure to comply with Information Governance" risk was removed as there had been no changes in its status for a notable period, and relevant operational compliance systems and processes were well established. In accordance with Caledonia's regulatory systemic status and Engagement Plan, copies of ARMC minutes and the risk map are provided to the Scottish Housing Regulator on a quarterly basis.

Internal Audit Programme

The following internal audit reviews were carried out by Henderson Loggie in line with the three-year strategic audit plan and audit needs assessment. Reviews reflect key areas of risk for the Group and the wider social housing sector:

- Risk Management
- Staff Development
- Environmental Sustainability
- Anti-social Behaviour
- Asset Management
- Electrical and Fire Safety
- Workforce Planning
- Budgetary Control/Financial Reporting
- IT Controls

Six of the audits were graded as good, with three classed as satisfactory with a total of 11 opportunities for further improvement highlighted. The internal auditor concluded that overall, the Group had adequate and effective arrangements in place for risk management, control and governance, and that proper arrangements were in place to promote and secure value for money.

Cyber Security

Reports on cyber security were presented to ARMC during the year to monitor this critical business risk and advise on the management and mitigation actions. These update reports also informed discussion on key projects within our ICT Strategy and associated issues of importance to the Group.



External Audit

The annual financial statements for the Group were audited by RSM UK Audit LLP, in line with current accounting standards (FRS102), the relevant Statement of Recommended Practice and the Determination of Accounting Requirements. The ARMC reviewed the annual financial statements for 2024/25 and the Audit Findings Report and informed the respective governing bodies that the individual and Group annual financial statements provide a true and fair view of performance and achievements.

The external audit service was tendered during the year in accordance with the Public Contracts (Scotland) Regulations 2015, enabling an appointment to be made at the 2025 Annual General Meeting.

I would like to extend my personal thanks to ARMC members and the staff team for their support, and to Henderson Loggie and RSM for their services.



Derek Robertson
Chair of Group ARMC

Financial Summary

	Cordale HA 2024/25 £'000	Cordale HA 2023/24 £'000	Cordale HA 2022/23 £'000
Statement of Comprehensive Income			
Turnover	3,843	3,625	3,561
Operating Surplus	713	589	545
Surplus for the year	356	230	234
Statement of Financial Position			
Housing Assets	35,295	32,455	33,351
Other Fixed Assets	1,571	1,592	1,623
Investment Properties	925	925	955
Current Assets	1,568	1,824	2,417
Current Liabilities	(2,465)	(1,805)	(2,610)
Long term Liabilities	(28,808)	(27,261)	(28,236)
Net Assets	8,086	7,730	7,500
Represented by:			
Revenue Reserves	8,086	7,730	7,500



Information in other formats

If you have difficulty in reading or understanding English and require help in translating or interpreting any information that Cordale Housing Association provides, or if you have other special requirements and need further help, please ask at reception or contact us on 01389 721216.

BENGALI:	যদি ইংলিশ পড়তে বা বুঝতে আপনার অসুবিধা হয় এবং Cordale হাউসিং অ্যাসোসিয়েশন থেকে প্রদান করা যে কোন তথ্যের অনুবাদ বা দোভাষীর সাহায্য প্রয়োজন, অথবা আপনার অন্য কোন বিশেষ প্রয়োজন আছে এবং আরো সাহায্য চান তাহলে অনুগ্রহ করে রিসেপশানে বলুন অথবা ফোনে যোগাযোগ করুন না. 01389 721 216
CHINESE:	如果你在閱讀或明白英文方面有困難，需要翻譯或傳譯 Cordale 房屋協會提供的任何資訊，或者你有其他特別的要求，需要進一步的支援，請到服務臺詢問或者致電 01389 721 216 與我們聯絡。
HINDI:	यदि आपको इंग्लिश पढ़ने या समझने में कठिनाई है और आप Cordale हाउसिंग एसोसिएशन से प्रदान की गयी किसी जानकारी को समझने के लिये अनुवाद या द्वाभाषी की मदद चाहते हैं, या फिर आपकी अन्य विशेष ज़रूरतें हैं और मदद चाहिये, तो कृपया रिसेप्शन पर कहें या टेलीफोन से सम्पर्क करें न. 01389 721 216
PUNJABI:	ਜੇਕਰ ਤੁਹਾਨੂੰ ਇੰਗਲਿਸ਼ ਪੜ੍ਹਨ ਜਾਂ ਸਮਝਣ ਵਿਚ ਮੁਸ਼ਕਿਲ ਹੁੰਦੀ ਹੈ ਅਤੇ Cordale ਹਾਊਸਿੰਗ ਐਸੋਸੀਏਸ਼ਨ ਵੱਲੋਂ ਪ੍ਰਦਾਨ ਕੀਤੀ ਗਈ ਜਾਣਕਾਰੀ ਸਮਝਣ ਵਿਚ ਟ੍ਰਾਂਸਲੇਸ਼ਨ ਜਾਂ ਇੰਟਰਪਰੈਟੇਸ਼ਨ ਲਈ ਸਹਾਇਤਾ ਦੀ ਲੋੜ ਹੈ ਜਾਂ ਤੁਹਾਡੀਆਂ ਕੋਈ ਹੋਰ ਲੋੜਾਂ ਹਨ ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਰੀਸੇਪਸ਼ਨ ਤੇ ਪੁੱਛੋ ਜਾਂ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ 01389 721 216
URDU:	اگر آپ کو انگلش پڑھنے یا سمجھنے میں مشکل پیش آتی ہے اور Cordale ہاؤسنگ ایسوسی ایشن جو انفارمیشن میڈیا کرتی ہے اس کا تحریری یا زبانی ترجمہ کرنے میں مدد چاہتے ہیں، یا اگر آپ کی دیگر خصوصی ضروریات ہیں اور آپ کو ترجمہ کار ہے تو براہ کرم ہمارے سرکاری رجسٹرڈ ٹیلیفون نمبر 01389 721 216 پر رابطہ کریں۔
POLISH:	Tłumaczenia: Jeżeli masz trudności w czytaniu bądź rozumieniu języka angielskiego i potrzebujesz pomocy w tłumaczeniu jakichkolwiek informacji, które oferuje Związek Mieszkaniowy Cordale (Cordale Housing Association) lub jeżeli masz inne, szczególne wymagania i potrzebujesz pomocy- należy pytać w recepcji lub skontaktować się z Nami na numer:

Cordale Housing Association is the trading name of Cordale Housing Association Ltd

Registered Office: 167 Main Street, Renton, West Dunbartonshire G82 4PL.

Cordale Housing Association Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014 – Reg. No. 2411R(S).
Scottish Housing Regulator Reg. No. HEP 259.
Scottish Charity No. SC032859.
Property Factor Registered No: PF00319.



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