

Our Vision: A community where people can flourish and prosper

ISSUE 54

National Good Practice Award for ng homes ng homes Board and Staff Members pick up

g homes is delighted to have received a National Good Practice award for our work in communicating performance to customers.

Over recent years ng homes has developed an Area Committee of volunteer tenants who play a key role in monitoring their landlord's performance.

This means that tenants are consistently scrutinising our performance and services so we can improve them. This leads to homes and services which meet tenant's needs. It leads to better support services and infrastructure and importantly, it leads to happier tenants.

ng homes staff ensure performance information is available to the Area Committee members, which is essential in enabling their key role in examining performance and using this data to make a real difference to our services.

The Area Committee members, with ng staff, have developed and refined a series of performance reports. They have established what information they wish to receive and how this is presented – using photos, tables, diagrams, etc.

ng staff work closely with Area Committee members to explore what this data is highlighting, to answer questions and to hear what the tenants make of the data. In that way the data is made useful to the members, it empowers their discussions and enables them to identify opportunities to improve performance in the interests of service users.

ng homes Board Member and Chair of the Area Committee, Jim Berrington said "The Area Committee has been a great chance to review the services ng homes are delivering and improve them. It also allows us to ensure that how this information is best communicated meets the needs of our tenants. We're delighted for the award and we're eager to continue communicating in a way which best suits our tenants."

Lynne Cooper, Depute Director (Housing Services) said "I am delighted for our Housing Services Team and Members of our Area Committee, that the work of the Area Committee has been recognised externally and has been identified as a model of good practice."





The National Good Practice Awards are hosted by TPAS Scotland and recognise bodies who have excelled in tenant participation this year.

The Association's Community Regeneration department was also runner-up in the Best Practice in Developing Communities: Opportunities to be Involved category. This is also a huge achievement and testament to the commitment of our regeneration department to including all corners of the community. John Thorburn, ng homes Chairperson, said: "Everyone at the Association is delighted to pick up these awards and we want to thank those in the Area Committee and all staff who've delivered this for the Association."

It's the most wonderful time of the year... for most people!

s December rolls round again it can only mean one thing. IIIITTT'S CHRISTMAS. Christmas is a time of merriment and laughter and the chance for some time off to relax with loved ones and reflect on the year just past.

But whilst for many this really is the most wonderful time of the year, for others it can be a real challenge. Maybe you have lost a loved one. Maybe you are feeling low. Maybe you're struggling financially. Whatever the reasons, you don't have to face the pressure of Christmas alone.

Our door is always open for anyone who needs support; financial or otherwise.

Please consider the amazing organisations within the North Glasgow community who can assist you in your difficulties.

And to those who are set for a wonderful Christmas, please offer kindness to everyone in the community. This time of year is about being grateful for many things, among them the kinship of our neighbours.

Have the Merriest Christmas and a happy New Year when it comes from everyone at ng homes. Let's really make this Christmas one to remember.





ng homes secure coveted Alarm Risk Award P4



Looking back at the Pitstops **Project P14-15**



Introduction to our Board **Members** P22

WHAT'S HAPPENING

Chief Executive's Message

Hello and welcome to this special End of Year edition of North News. We've reached our 54th edition and continue to go from strength to strength with every copy.

This time of year is always a good time to look back on all that you have achieved and the lessons you've learned over the last year.

It allows us to take stock, and appreciate the value of what we have and where we are and perhaps most importantly this helps us to look forward and plan what we can achieve in the future.

At ng homes, we can look back at over forty years of serving North Glasgow, and look forward to plenty more. This year, we've set about redefining how we communicate with tenants, reassured tenants of safety protocols and won numerous awards including for our achievements in Alarm Risk, Scottish Government Accreditation and Tenant Participation.

Now, ng homes and our subsidiary ng2 are the strongest they've ever been, both financially and in how they can positively impact this community. We employ almost 200 people across the ng group and are proud to be a leading organisation in North Glasgow.

And looking to the future, we are confident we can deliver for our tenants and our community. In this edition you will see some of the amazing things that

our staff and tenants are achieving across North Glasgow. As our Association grows stronger alongside this, it fills me with real optimism and positivity about what we can achieve in North Glasgow both as individuals and together.

We believe in a community where people can flourish and prosper.

And this year we have continued to move closer to truly achieving that for everyone.

Robert Tamburrini, Chief Executive

Have a very Merry Christmas and a Happy New Year and we'll see you in 2019.

Robert Tamburrini

Robert Tamburrini, Chief Executive, ng homes

Comments, Compliments & Complaints

1st July to 30th September 2018

We know we are not perfect however we are striving to achieve excellence in all aspects of customer service. We recognise that from time to time some things can go wrong, we're only human after all, but our aim is to rectify things quickly and effectively, and permanently improve our services in the process.

Number of complaints received in the period = 90

88% of complaints were responded to within our target timescales.

Our Complaints Handling Procedure was developed by the Scottish Public Service Ombudsman (SPSO) in partnership with the housing sector. A guide to our complaints procedure is available at our offices or you can phone us and ask us to send you one out.

Compliments 1st July to 30th September 2018

Compliments during the period included:

Thanks for help with cleaning issues and repairs

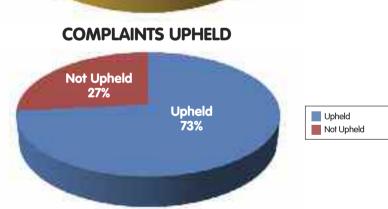
Thanks for close door being fixed and handset installed

Thanks for the shopping voucher won at the AGM

Thanks to the garden guys who are doing a great job cutting the trees down

Complaints 1st July to 30th September 2018





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Scottish Government Riaghaltas na h-Alba gov.scot Changes to the Rick Block Changes to the Housing (Scotland) Act

ew laws will shortly come into force which may have an effect on your tenancy with us.

You will have received a letter from us explaining all the changes in detail and you should keep that letter in a safe place.

There will be changes to the law in a variety of areas. Some of the most important changes are in the following areas:

Allocations

New rules will determine how we allocate tenancies and who gets preference.

We will have new powers to suspend certain people from our housing list.

Joint tenancies and tenancy transfers

There will be new rules which will apply if you want to add someone as a joint tenant or if you want to transfer your tenancy to someone else or if you want to sublet your tenancy. There will be qualifying periods before you can ask us to add a joint tenant or transfer a tenancy.

Succession to tenancy when a tenant dies

A 12 month period of prior occupancy will be reintroduced for those claiming succession to a tenancy who are not joint tenants, or were married or civil partners to the deceased.

The periods of occupation under these new rules on transfers and successions will need to be within our knowledge. We will only be allowed to add a joint tenant or transfer a tenancy or allow it to transfer after a tenant's death to someone who we have been told is living in your house. Please ensure we know who is in your household now and keep us up to date with any changes.

The changes to the rules on succession, assignation, subletting and joint tenancies will come into effect on 1 November 2019. This additional delay is designed to allow time for tenants to be informed of these changes.

Dealing with anti-social behaviour

We will be given flexibility to grant short tenancies (or convert existing full tenancies) where people

have acted anti-socially in or near their home within the last 3 years.

In these short tenancies, we will be able to evict tenants if they continue to act in an anti-social manner.

Criminal behaviour

New rules will be introduced to make it simpler to evict tenants whose homes are linked to crimes. If a tenant (or a member of their household) is convicted of certain offences committed in their tenancy, then we will be able to ask the court to grant an eviction order and will no longer have to persuade the court that such an order is "reasonable".

These changes will come into force on 1 May 2019.

If you need any information about these changes or how they may affect you, please contact your Housing Officer.

Housing (Scotland) Act information sessions

here have been changes to the Housing (Scotland) Act which may affect your tenancy rights. At the same time we are also reviewing our Rent Collection Policy.

We are holding information sessions on both these subjects on the following dates:

Monday 21st January 2019 10am - 12noon

in Saracen House, 139 Saracen Street, Possilpark.

Monday 28th January 2019 2pm - 4pm

in Ron Davey Enterprise Centre, 10 Vulcan Street, Springburn.

Come along and listen to our presentation on how these changes may affect you and have your say on how we can improve what we do.

Tea, Coffee and cakes will be provided and everyone who comes along will be entered into a prize draw.

1st Prize £50 Tesco Voucher, 2nd Prize £30 Tesco Voucher, 3rd Prize £20 Tesco Voucher.

Transport will be available if required.

Please confirm your attendance and travel requirements to Barbara Bradley on 0141 336 1306.

Tenants have say on rents

record number of tenants responded this year to our rent consultation which ended on 23rd November. A total of 58% of tenants who took part voted for the lowest option of a 2% increase from April 2019.

The board met on 28th November 2018 and considered tenants views and were mindful of the financial pressures on households. After much discussion they approved a 2% rent increase from April 2019.

This is equivalent to £1.85 per week based on an

average 3apt rent and will allow us to spend £4.6 million on our stock during 2019/20.

What this means to each individual tenant will be detailed in a letter that will be sent in the New Year.

If you have any queries or questions regarding the rent increase, or require financial assistance, please contact your Housing Officer.

Four winners have been chosen at random for the prize draw of participants and all winners have been notified.



ng homes secure coveted Alarm Risk Community Award

g homes was delighted to receive the Community Award at the Alarm UK Alarm Risk Awards on the 25th of June.

The award recognised ng homes for our continued work in raising awareness and mitigating risk across the North Glasgow community.

Working closely with various groups, including the Scottish Fire and Rescue Service (SFRS) and the Royal Society for the Prevention of Accidents (ROSPA), ng homes, through our Housing and Community Regeneration departments, have creatively engaged with the community across age groups and cultures on issues concerning alarm and risk through a number of initiatives.

Outgoing Alarm UK Chair

Outgoing Alarm UK Chair
Jane O'Leary commented,
"With this year's Conference
focusing on empowering risk
professionals to become
stronger and louder, it is
reassuring to see this reflected
in so many of the Risk Awards
submissions. The standard
and variety of submissions
represent the inspiring and
diverse work undertaken each
and every day in the
profession."

Nowhere was our commitment to risk awareness more clear at ng homes than in our response to the Grenfell tragedy and the setting up of a Multi-Storey Flat Tenant Scrutiny Group, which continues to determine and challenge risk in our MSFs in North Glasgow.

Beyond this, our wide-ranging initiatives and events have reached all corners of the community and the excellent work done by our regeneration department has reinforced our commitment to raising risk awareness and involving tenants in that process.

Margaret Fraser, Head of Regeneration said:

"Through our strong partnerships we deliver vital safety messages through the use of creative and relevant community activities to a variety of age groups and cultures. We are delighted with the high numbers of community members who participate in these activities and our joint efforts being recognised through this award. This powerful grassroots approach not only benefits the wider community but also supports ng homes overall risk management strategy"

ng homes is delighted that the work of staff, tenants and project partners has been recognised and will continue to actively promote risk awareness as part of our social duty in housing and the community.



ng homes attain Scottish National Standard for Information and Advice Providers

g homes is delighted to have met the Scottish National Advice and Information Standards for 2018 as set out by the Scottish Government. The award, which will last until 2021, is an achievement which shows the dedication of the Association to providing high quality advice and support on our services for our tenants, relating to issues from housing to financial and welfare support.

The Scottish National Advice and Information Standards seek to promote the delivery of available welfare support and ongoing financial support for tenants.

The Association has put an emphasis on this by training housing staff to support, advise and guide tenants when it comes to housing and financial issues

Alongside this we have also offered dedicated financial support services on site to which housing and customer services staff can redirect enquiries. These include hosting representatives from financial support services such as EPIC 360 and GEMAP and responsible lender Scotcash at our Springburn office.

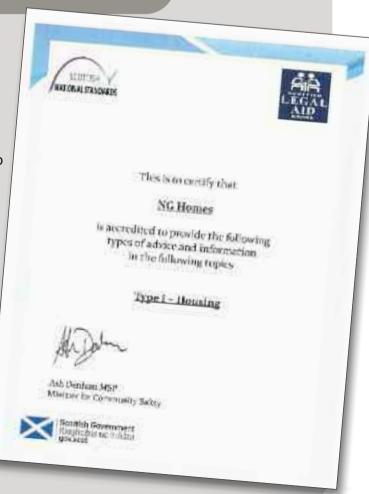
We also put a great emphasis on inclusion within the community, and seek to provide details of our wide-ranging regeneration events to tenants.

ng homes Chairperson John Thorburn said:

"The Board are firstly delighted that the Association has met these high standards, but also because the visible and creative work of staff from across the Group has been recognised. We are more than just a provider of houses and ensuring our tenants have access to trusted, viable and positive housing and financial support is paramount to us being effective in our role in North Glasgow."

The Standards are set out by the Scottish Government and support a range of organisations from across all sectors in the provision of key advice central to the delivery of their services.

ng homes have always sought to be at the forefront of good practice in the housing sector when it comes to providing this support and the award is testament to our hard work in this area.



Springburn Academy pupil recognised for her contribution to the local area



14 year-old pupil from Springburn Academy has been recognised for her contribution to local youth developments in the area.

Emma Porter received the Friends of Glasgow Parks Young Person Award at Glasgow City Chambers in recognition of her contribution.

Emma is the leader of Your Space, a shared community area where people can come to relax, socialise and get away from

Working closely with the Springburn Winter Gardens Trust, Emma originally secured funding for the project through Community Choices initiative Your Choice, Young Voice. This was facilitated by ng homes.

Following on from the success of Your Space, Emma wanted to create a regular programme of activity for 12-16 year olds in the area. Emma, like many of her peers, believes this

group could be better catered for.

Emma successfully applied for funding from the National Lottery Year of the Young People and the group now meet at the park for a chill out session on Sundays and get involved in everything from book clubs to crafting, gaming and listening to music.

They have also arranged two wonderful events - one for Halloween and one for Christmas.

We are proud to have such a dedicated young person working hard for people in our community. Everyone at ng homes wants to extend a massive well done to Emma for her outstanding work.

Customer Service Excellence Success

t is a big well done to all at ng homes following the Association's recent 3 Year **Review of the Customer Service Excellence** (CSE) Standard.

The Assessment was completed over two days during October, with the Assessor visiting North Glasgow to complete the review. The 3 Year review is a key part of the process undertaken to retain the CSE Standard and is vitally important as it allows us to identify good practice and any areas for continuous improvement. This enables the Association to maintain our focus on delivering a first class service to our tenants and other customers.

The review covered an evaluation of the Association's self-assessment submission and a review of the actual service delivered on-site, which was conducted through reviewing practice as well as speaking to staff, partner organisations and customers. During the visit, the Assessor explored a number of "customer journeys" within the services that he had selected which included:

- **Concierge Service**
- **Allocations**
- Adaptations
- Regeneration activities
- Complaints procedure and process

At the outset, the Assessor emphasised that he was keen to learn about the Association's approach in each of the services, to understand how we interact with and support our customers along the way and to hear about examples of successful outcomes for customers.

Tony Sweeney, Depute Director (Corporate Services) at ng homes commented "The assessment process was comprehensive and we have now received the Assessor's report confirming that we continue to maintain the Customer Service Excellence Standard. Overall it was a great result, the Assessor identified a number of areas of good practice and compliance plus which is testament to the hard work and dedication of our Board members, staff and volunteers."

The Assessor was extremely positive about the Association in general, he stated "ng homes were found to have a deep understanding of, and commitment to, Customer Service Excellence. The

commitment was displayed from senior management levels through to operations and front-line staff." He added "Of note, is the strength of partnerships that the Association has entered into and the involvement in the social, physical and economic life of the communities served. The activities in which you are involved impact on the lives of local people. You have become a role model and catalyst for change, you are well known for your community involvement and development work in addition to your housing services."

John Thorburn, ng homes Chairperson stated "I would like to congratulate all of our staff, volunteers and Board members on this achievement. The review was a very positive exercise with the Assessor being able to identify excellent examples of successful outcomes whilst also highlighting areas for continuous improvement which will be addressed through our ongoing focus on providing excellent customer service to all of our tenants and customers throughout North Glasgow."



A COMMUNITY WHERE PEOPLE CAN FLOURISH AND PROSPER • A COMMUNITY WHERE PEOPLE

WHAT'S HAPPENING

Community Networking Breakfasts continue to prove popular in North Glasgow

t was a full house at ng homes Community Networking Breakfast held at Saracen House on 9th November. The breakfast events which are held monthly bring together a wide range of community partners, local people, businesses, education providers, social enterprises and public organisations.

There is an opportunity to hear first hand what is going on in the community at the 'Speakers Corner' and this is followed by an exchange of information and then some time for people to do some proper networking. Head of Regeneration at ng homes, Margaret Fraser, said: "There is always



a real buzz about the network as people connect with each other, showcase their activities and make connections.

It's an open door and all are welcome so I really would encourage people to take advantage of the opportunity."

We regularly ask for feedback and these are some of the comments that have been given:

"It was our first visit to the breakfast and we found it to be incredibly fruitful. We made some good connections with community organisations with some follow ups arranged." (Sporting Memories Foundation).

"There was a great turnout, lots of different organisations and projects. Good balance between speakers corner, opportunities for quick announcements and time to chat. Thank You" (Volunteer Glasgow).

"Every month I make new partnerships attending these breakfasts – Brilliant opportunity to meet new people, don't ever stop them!" (Health and Social Care Alliance).

So why not join us for a future Community Networking Breakfast? Details on dates are included within our 'What's On' section of this North News (P20-21).

Learning boost for enterprising communities in North Glasgow

ocial entrepreneurs in North Glasgow are implementing innovative and radical solutions to the challenges faced by local people, and now they are benefitting from further support to help them grow and develop their ventures.

Seventeen social entrepreneurs have taken part in a learning programme focusing on five key areas including: understanding social enterprise, marketing and sales for social enterprise, managing income, generating finance, and developing a business plan.

The Developing Your Social Enterprise Programme was generously sponsored by ng homes and delivered by the Social Enterprise Academy.

It is part of UnLtd Scotland's Resilient Communities
Programme in North Glasgow, which recognises the
potential of local leaders to grow sustainable solutions to
the big social challenges of our day: unemployment, poor
health, loneliness, poverty, access to food, housing, green
spaces, or meaningful intergenerational activities.

Some of the social entrepreneurs include:

 Chris Strachan and Abigale Neate Wilson from Glasgow Tool Library, which operates like a normal library, but instead of sharing books they share tools. The Tool Library was started to challenge the unsustainable relationship between use and ownership and to provide people with the tools they need to improve the objects, spaces and places that matter to them.



- Donna Henderson from Balornock Uniform Bank, which recycles school uniforms from all schools in G21. The social enterprise aims are to help families save money and reduce the amount of school uniforms going into
- Kevin Gilchrist and David Curry from Highballs Low CIC, that runs and facilitates physical activities for children and adults in North Glasgow.
- Wendy Clark and Deborah Best from DIFFERabled Scotland, which is building a network of support groups for parents/carers and family members of children with additional support needs, and also provides autism training.

Participants on the programme presented their ideas and learning to a panel of experts including Margaret Fraser (ng homes), Bob Doris MSP (Glasgow Maryhill and Springburn), Olga Wojciechowska (Social Enterprise Academy), Eileen Inglis (UnLtd Scotland) and Elizabeth Docherty (Glasgow Social Enterprise network). The panel offered feedback, advice and valuable connections.

Thomas McAlister, UnLtd Scotland Manager, said: "We are enormously proud of the work of the social entrepreneurs in this programme."

"Our vision for our Resilient Communities work is a future where social entrepreneurs flourish in and with their communities, implementing sustainable, locally embedded solutions."

"We are working closely with ng homes providing support to local people committed to transforming the places they live in. Alongside the support, UnLtd Scotland will contribute £100k, in a selection of awards from £500 to £15,000 to help stimulate social enterprise activity locally."

Bob Doris MSP attended the event and was so impressed that he raised it at the Scottish Parliament to Aileen Campbell MSP, Cabinet Secretary for Communities and Local Government (who has agreed to visit). At the Parliament Bob Doris MSP said: "Can I draw the Minister's attention to the work of UnLtd, a foundation for social entrepreneurs and their partnership work with ng homes in my constituency to support potential fledgling social enterprises . These include the Balornock Uniform Bank, the autism charity Differabled, the physical activities organisation Highballs Low and the Tool Library, a recycling and lending project.

Does the Minister agree with me that supporting such fledgling enterprises is crucial and will they consider visiting my constituency to see some of this excellent work for themselves?"

UnLtd Scotland aims to support social entrepreneurs in the area to achieve significant impact in their community by:

- Funding and supporting social entrepreneurs as they grow their ventures
- Finding champions who can open up markets and bring resources to social entrepreneurs
- Building local peer networks of support and connecting our social entrepreneurs to other great sources of support
- Building collaboration between these entrepreneurs and other local players
- Enabling them to access investment
- Fostering a local support infrastructure and critical mass of social ventures.

If you would like more information on UnLtd Scotland's Resilient Communities Programme please contact Thomas McAlister, UnLtd Scotland Manager on 07545 933798 or e-mail thomasmcalister@unltd.org.uk

SHARE and ng homes Launch event for the Bob Allan Conference Centre

HARE and ng homes recently held a
Launch event to announce the new
management of the Bob Allan Conference
Centre. As part of their office move to Saracen
House, SHARE now also manage the Centre.

John Thorburn, Chair of ng homes welcomed guests on the day and said "As I'm sure you will agree, it is a wonderful facility and it is important that it is fully used to ensure that as many people, organisations and businesses can benefit from what it offers. This includes local community groups, housing associations and co-operatives and organisations from across the private, public and voluntary sectors.

ng homes has been a member of SHARE for many years now and we know that they have the necessary skills and expertise to make a real success of managing the centre." Martha Hutcheson, Chair at SHARE said, "There is no doubt that the move has been extremely beneficial to SHARE and I hope to ng homes as well. Not only do we have great new offices for SHARE staff for their day-to-day work and our training courses, we also have a partnership with ng homes where SHARE promotes and manages the Bob Allan Conference Centre. And that is what we are celebrating today".

The Centre offers a flexible meeting environment, conducive to training, meetings, conferences and exhibitions and is only 10 minutes by car from the city centre. So, whether you are thinking of holding an event for 10, or a conference for up to 100 people, the Bob Allan Conference Centre will provide the perfect setting.

SHARE's experienced and friendly conference team will be available to assist with all your arrangements. From advising on the most suitable SHARE Director Alan Ferguson and ng homes CEO Robert Tamburrini at the Launch event

layout for your event, to organising your catering and audio visual requirements, we hope to exceed your expectations each and every time.

If you would like to find out more about the Centre, please get in touch with the team at eventbookings@share.org.uk.



ver the past few months local businesses, community members, health professionals, ng homes and a variety of partners have come together with Scotland's Towns Partnership to develop a Business Improvement District for the Possilpark area.

Some of the priorities highlighted by partners were around cleanliness, streetscaping, landscaping, lighting and organising festivals to boost the local economy and community spirit.

A vision for the Possilpark area was submitted to Future Town Design and was shortlisted with a public vote by the Scotsman newspaper.

A steering group is being established and a Business Improvement District Manager will be recruited to lead the process, working with businesses, community members and others with a vested interest in Possilpark.

This is an exciting time for Possilpark as we look to revitalise this area and the community will be kept fully informed of our progress.

Activate: Introduction to Community Development for young people

- Are you involved in your local Community?
- Are young people listened to in their Community?
- Do you want to make a difference?

In the year of the Young People a new and exciting Activate course has been developed specifically for young people. Participation in the course will encourage critical self-reflection which will support young people's personal development and contribute to building their self confidence, as well as widening their own experiences of each other and their communities.

We believe that the sharing and learning from each other's experiences is crucial in order for young people to deconstruct and make sense of their own situation, personally and collectively within a wider world context. We shall explore themes related to; community, exclusion, sectarianism, territorialism, power and participation.

Key Features:

- Flexible local delivery of this 40 hour course ensures that it is accessible.
- The teaching and learning is informal, participative and fun, though it will challenge students to think more deeply about their community and how they can positively contribute to having a voice within it.
- Students will undertake 3 key tasks as part of their Activate experience.
- Activate Awards celebration at Glasgow University.

Activate is delivered in partnership with ng homes in North Glasgow.

For further information please contact:

Margaret Fraser, (Head of Regeneration, ng homes) Email: mfraser@nghomes.net

Helen Martin (Activate Co-ordinator, University of Glasgow) Email: Helen.Martin@glasgow.ac.uk



Our Housing Trainees the story so far A t ng homes we're committee opportunities for all, with you from ethnic minority background and the story so far the s

t ng homes we're committed to providing opportunities for all, with young people and people from ethnic minority backgrounds at the very heart of that. Our traineeship opportunities afford local people the chance to start a career in housing.

With six trainees currently in place, we wanted to take a look at how they're progressing at the Association. Have they enjoyed the experience? What do they think of ng homes? Are they now passionate about housing? Here's the story so far from the trainees themselves.

Robyn

I was attracted to this apprenticeship as housing is a good career path with many employment opportunities. During my time at ng homes I have worked in various housing departments as well as working in finance, HR and repairs. Working for ng homes is great as it is a new challenge everyday and it is exciting, our values are all about respect and integrity as well as being held accountable. I have learned so much about social housing. I have seen how much social housing is needed in



Scotland and how we are able to help people out of poverty and into better homes. I would love to develop my career in social housing.

D'Arcy

I wanted to do this apprenticeship as, after originally being in early years, I wanted a new challenge. I have been doing the basic housing assistant roles like reception, housing applications and rents. The company is extremely friendly and everyone is treated with respect. Social housing helps keep people



and their families safe in affordable homes all over Scotland. In the future I see myself in a successful housing career.

Aimee

I was attracted to the traineeship because of ng's vision – a community where people can flourish and prosper. Since I've been here I've carried out Housing Options, been involved in focus groups, covered estate management, looked at repairs and became familiar with the computerised system. The best thing about working here is the customer centric



approach from ng. People are respected and cared for here.

I have also learned a lot about tenant participation and this is the area which I really want to pursue in housing.

Alan

I was attracted to the job at ng homes as I wanted a career where I would be speaking to people everyday. Housing is also a career you can progress in. During my time here I have been involved in all three of the housing areas and been able to have a short spell with the factoring team as well. Working for ng homes is good as they really allow you to develop your skills. Our values are about how we are a customer focused organisation and customer care is at the heart of everything we do. I have learned a lot about social



housing but I have particularly enjoyed learning about the legal side of it and all the policies. I am hoping to continue with a career in housing and being able to develop and progress.

LUCY

I was attracted to the apprenticeship at ng homes as I enjoyed Modern Studies at school and we learned about the changes social housing has made. Having a strong connection with the area, I have a real passion to make a difference here. I have worked mainly with the Possilpark housing team. Working for ng homes as an association is really enjoyable. The people in the company are so helpful and welcoming and its really



worthwhile to be able to make a change in the community. Our values are all about our customer care and how we treat people with respect and we make sure we are accountable to our tenants. I have learned that social housing is needed throughout Scotland and seeing the difference that can be made to people's lives, it is great to be a part of that.

Yvonne

I was attracted to ng homes because of its values, reputation and community involvement through Regeneration. It was also an opportunity for me to have a career in Housing. I worked largely in the call centre for the first few months, handling repairs and tenant enquiries. I am now in Springburn Housing Services working closely with tenants and housing officers. I have also



received a wide array of training in Universal Credit, health and safety and customer service amongst others.

ng homes is a great organisation to work for. I am learning a lot and I received a lot of help from colleagues. It really feels like ng go the extra mile for their staff and the community.

First Minister commends North Glasgow's Year of Young People

group of young people from North Glasgow travelled to the Scottish Parliament to showcase their work in the community to First Minister, Nicola Sturgeon.

The visit, which was organised by Glasgow Afghan United and hosted by Bob Doris MSP for Glasgow Maryhill and Springburn, celebrated the work, connections and aspirations of young people within

Bob Doris MSP (Glasgow

Maryhill & Springburn)

our community. Some of the Youth had prepared speeches for the audience about what they liked about Scotland and what they wanted to do in the future. One young speaker said:

"One of the things I like about Scotland is the diversity and respect of the Scottish people and how they respect other cultures. I like the education system as there is an opportunity to fulfil your goals and dreams. In the future I would like to be an electrical engineer."

The First Minister recognised the great work of young people across North Glasgow and commended them for their commitment to making our future brighter.



Year of Young People: Springburn Academy Malawi Project 2018

n the last North News we reported on how a number of young people from Springburn Academy were taking part on a project in Malawi through the Charity Mary's Meals. This is the story of their journey told by the young people themselves.

"Our project began with a lengthy journey. We flew to London, then Johannesburg, then Blantyre, Malawi. It took approximately 24 hours to get there. We stayed at Kabula Lodge in Blantyre and travelled around by minibus with our driver, Adrian.

For the first part of our project we worked with Mary's Meals, the Scottish Charity. Mary's Meals feeds approximately 900,000 children in Malawi every day. We work with the Nursery centres. Mary's Meals build the Feeding Centres but do not have money to paint or decorate them. Our work consisted of painting a centre and decorating it with the alphabet, numbers, shapes, animals and other things to make it look like a bright educational centre. The handover ceremony when we completed it was a community celebration where we were joined by the Chief of the village and the committee as well as the children and their parents. It is amazing to see the difference a coat of paint and some bright colours make to a centre. We all joined in singing and dancing in celebration which is very much African tradition.

The second part of our work was with our partner school, Chichiri Secondary. We have worked with this school now for several years alongside our partner teacher, Damian Likoya. We toured the school, met a group of pupils we would share experiences with and we

refurbished a large classroom. Every year we enjoy a sports afternoon with Chichiri pupils and staff. Unfortunately this had to be cut very short this year as one of our girls had an accident. That was another experience trying to sort out medical attention, a very stressful afternoon for all but it was all okay in the end.

The third part of our project was working with STEKA, an orphanage run by one of the most inspirational men we have ever met, Godknows Maseko. We have visited with donations in the past but last year we spoke to Godknows about doing some practical help so we painted his living room, study area, dining room and gates outside. We surprised ourselves by how quickly we managed to get it done.

All three parts to our project were interesting and everyone worked hard to achieve results in good time. We also had the opportunity during our weekends to go on safari, do some hillwalking at Mount Mulanje and to shop for souvenirs to bring home. Everyone thoroughly enjoyed the experience and we all worked well as a team."







A guide to Colston Wellpark Parish Church's ongoing events

g homes are always looking to build partnerships with important people and organisations in the community.

We are very keen to help showcase the great work and activities that are going on in North Glasgow. In this edition we are highlighting the events and services at Colston Wellpark Church and the Minister Rev. Leslie Grieve has provided the following information:

The Church is located on Springburn Rd and hosts a range of supportive, creative and community events open to people of all ages and backgrounds.

With plans for a community garden to foodbanks, the Church is at the very heart of the community and it's doors are always open.

Everyone is welcome along to get involved, either to take part or to help out.

Art Group

This is open to anyone interested in developing their artistic side – unfortunately this is a very popular group and may currently be operating a waiting list.

BB and Brownies

Our youth organisations are always open to new members.

Cake 'n' Company

This is a weekly drop in aimed at those who are feeling isolated or lonely in the community but is also open to anyone who may wish to drop in. it operates throughout the year apart from a few weeks over Christmas and over the summer. Check website / Facebook for details.

Community Garden

This project is for the community and is being set up in partnership with Lambhill Stables

The work on the structure of the garden is now underway and it is hoped to be up and running in the spring of 2019. We have invited participation in this project from our Brigade, Brownies, Graham Anderson Centre, New Rhythms for Glasgow,

Through the week...

Sunday

Worship 11:00am

Monday

Art Club 10:00am - 1:00pm Food Bank 2:00pm – 4:00pm Slimming World 3:30, 5:30pm & 7:30pm

Tuesday

BB Anchor Boys 6:30pm - 7:15pm (P1-3) BB Junior Section 7:15pm - 8:45pm (P4-6)



Stobhill Nursing Home, North Glasgow Food Initiative, Couch House Trust, Slimming World and Weight Watchers groups using CWPC.

This is a project which is open to the community either as organised groups or individuals. The idea is that this will be a source of fresh fruit and veg for use in and by the community.

Funding for this project is initially from the Scottish Government Climate Challenge Fund (via Lambhill Stables) and from Faith in Community Scotland who will fund the shed (to be built by the Coach House Trust).

Foodbank

Colston Wellpark accommodates a Food Bank outlet to serve the G21 area and this has been running since September 2018.

Health Walk

Yvonne, our MDS outreach worker, is currently looking at opportunities to tie in with the organisations already using our building to organise 'health walks' leaving from Colston Wellpark. This is still in the early planning stages, but Tron St Marys Church have been running a very successful walk for quite some time.

Balgrayhill Community Centre

Yvonne, our MDS outreach worker, is involved with New Rhythms for Glasgow youth group.

Wednesday

Cake 'n' Company 11:00am - 12:30pm Mid-Week Worship 12:30pm – 1:00pm Brownies 6:30pm - 8:00pm (P4-6)

Thursday

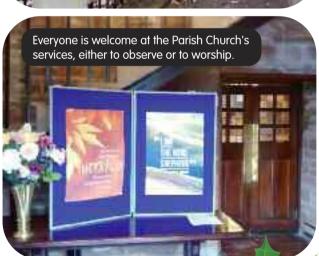
Weight Watchers 9:30am, 11:00am & 5:30pm Sing Aloud Community Choir 7:30pm - 9:00pm

Friday

Food Bank 2:00pm – 4:00pm BB Company Section 7:00pm -9:00pm (P7-S6)

Minister: Rev. Leslie Grieve • 07813255052 • leslie.grieve@gmail.com follow Colston Wellpark Parish Church on Facebook @ColstonWellparkParishChurch





Christmas Services

Sunday 23rd December

Service of Carols and Readings: 11:00 am

Monday 24th December

Christmas Eve Family Service: 6:30 pm

Watchnight Service: 11:15 pm

Tuesday 25th December

Christmas Day Family Service: 10:30 am

If you are interested in being featured in future editions please contact Cameron Willis at cwillis@nghomes.net

Seek assistance if you have problems with Universal Credit

niversal Credit (UC) rolled out in Glasgow North East in October. It replaces all the working age means tested benefits; Housing Benefit, Income Support, ESA, JSA (income based), Working Tax Credit and Child Tax Credit.

People will receive all their benefits in one monthly payment, including the payment intended to cover rent. It is important that everyone prioritises rent payments when they receive their UC, as doing otherwise can quickly lead to serious problems and even affect your tenancy. Across the country there has been a spike in rent arrears and evictions after UC has rolled out. I am concerned that many people in our community will struggle to manage money due to the way UC will be paid so it is important to seek welfare rights advice at the earliest opportunity to make sure you don't run into problems.

I firmly believe that our social security system should prevent people from getting into debt and poverty, not make things worse and am doing my best to challenge the way Universal Credit is being managed by the government. If you think this change might affect you and you require information or assistance with any matters relating to the change in the way benefits are paid, please do not hesitate to contact ng homes who have experienced staff available to offer professional advice and assist you with any concerns you may have. Citizens Advice Scotland will also provide a service to help you make a Universal Credit claim if you find the system difficult to navigate. You should contact your local CAB office to arrange an appointment.

If you would like to speak to me or a member of my staff for help, please do not hesitate to contact me at my office in 252 Saracen Street, G22 5LF, by telephone on 0141 336 2349, or email at paul.sweeney.mp@parliament.uk. My staff will be happy to make an appointment for you. Alternatively, you can come along to one of my

surgeries, again my staff will arrange an appointment.



Universal Credit

Universal Credit (UC) Replaces the following benefits and tax credits with one single monthly payment:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Housing Benefit
- Working Tax Credits
- Child Tax Credit

Your responsibilities

- You **must** make an online claim for UC. You will be allocated a Work Coach. Your Work Coach will help support you into work.
- You **must** report immediately any change of
- You **must** advise your Work Coach of your current housing situation.
- You **must** keep in touch with your Work Coach at the Job Centre online.
- You must do all the things agreed with your
- You **must** keep your claimant commitment and job search up to date (you don't want to be sanctioned).
- You must keep up to date and manage your online account (this is called your journal).
- You **must** make a separate claim to Glasgow City Council for your council tax reduction



Advice on claiming

- You can only apply for Universal Credit at www. gov.uk/universalcredit - if you do not have internet access at home, your local Job Centre Plus will be able to help you make your claim. You can also visit your local library or community hub to get online.
- Make sure you have your own email address - this is essential before you apply
- Include details of your rent when you claim so that your • Support and advice is housing costs are included
- UC can only be paid directly into a bank, building society or credit union account.
- UC will be **paid monthly in** arrears -payments will not be backdated to take into account any delays in you making your claim.
- Available. If you have difficulties in managing your UC claim please get in touch with your Housing Officer.

Our top tips

- Remember, if you are a tenant **you must** tick the box on the UC form confirming that you have housing costs to pay otherwise they will not be included in your claim.
- Set up an email account.
- Open a bank account and start saving - at your local bank, building society, credit union.
- Get access to the internet e.g. visit your local library to get online.
- Make a budget plan e.g. visit www.moneyadvicescotland.org.uk.

What you will need to make a claim for Universal Credit

- Your tenancy agreement or a rent statement showing your rent
- Your landlord's name and address
- Your postcode
- Your (and your partner's) National Insurance number, passport or photo driving licence
- Details of anyone who lives with you
- Your bank account details
- Details of any savings
- Your expected monthly salary (if working)
- Details of any other income you receive.
- Your email address and landline or mobile phone number.

If you have any questions or concerns with regards to Universal Credit, please call into the housing office to speak to a member of staff.

Growing and Sustaining Nor

g homes was pleased to receive funding from Keep Scotland Beautiful's Climate Challenge Fund for another year to allow us to continue to make a positive environmental difference in the community. The project supports work within waste/recycling/re-use and energy efficiency.

These areas were agreed by community members and our growing number of Green Champions and Young Green Champions and it is clear that the people of North Glasgow really have taken up the challenge in raising awareness of Climate Change and doing something positive about it!

So, what have we been doing?

Give your preloved furniture a good home!

We now have a redistribution centre for furniture, furnishings, textiles, toys, food and more. We have learned about carbon counting and understand the impact our actions have on the planet.

Our redistribution centre is located in Springburn and we stock furniture items donated from community members, staff and others. We then calculate the carbon savings from these items being diverted from landfill before redistributing them to people who are starting up a new home or in need of items. This whole process allows good furniture to remain in the loop of the community and if staff and tenants continue to supply unwanted furniture this will greatly help to support the continuing success of the project.

It can't be understated just how important this is in reducing waste to landfill whilst also serving such an important need to support tenants moving into a new home. There are benefits for donators and recipients alike as the comments below show:

"It's good that the furniture will go to a good home, we didn't want to just put it out for the uplift." Tenant donating furniture

"I have been needing these beds for my young children, thank you so much, this will make things much more comfortable for us now." Young mother

If you would like to donate any items then please contact Dom or Ronnie on dmcinally@nghomes.net or rblack@nghomes.net or you can also phone 0141 560 6000.

If you are in need of furniture then please contact your Housing Officer. Through the Climate Challenge project we also have a partnership with Fare Share to redistribute food to those undergoing hardship and referrals can be made through your Housing Officer.



The nights are fair drawing in... time to think about fuel bills!

So why not get in touch with ng homes Energy Advisor, Evelyn Milligan, who is funded through the Scottish Government's Climate Challenge Fund. She has already started helping households reduce their energy consumption and save money on their bills.

Our Advisor can visit ng homes residents in their homes and deliver advice on a range of issues including; obtaining the best energy tariffs, making efficient use of heating systems and suggesting simple changes to save energy and money. To arrange a home visit or for an informal chat over the phone, contact Evelyn Milligan on:

0141 560 6000 or via email emilligan@nghomes.net

Our Energy Advisor can also assist in claiming the following help with fuel costs:

Affordable Warmth Dividend is a scheme operated by Glasgow City Council to help Glasgow residents aged 80 or above on or before 31st of March 2019 with winter costs. A payment of £100 will be made to eligible

applicants. Application forms are available from the Council's website or from our Energy Advisor, Evelyn Milligan.

Do you qualify for a Warm Home Discount?

The Warm Home Discount (WHD) is a payment of £140 (less vat @ 5%, so will show on your bill as £133.33), which eligible electricity customers can apply for. If you have applied previously, you still need to re-apply each year as customers financial situations can change.

We are aware a number of tenants are supplied by Utilita, unfortunately their applications are now closed. They were opened for one week only in August.

If you need further help or advice on how to apply, please contact Energy Advisor Evelyn Milligan, on 0141 560 6000.

th Glasgow's Green Legacy

Young Green Champions from Springburn launch Climate Challenge Comic Book

Young people and families from the Springburn area have taken on the challenges of Climate Change focusing on areas of waste, recycling and re-use and energy.

The programme was organised by ng homes, with funding received through the Keep Scotland Beautiful, Climate Challenge Fund.

The Young Green Champions group was formed with the kids investigating their eco issues and looking at creative ways to get the message across. One of their activities included fun and creative workshops with Rossie Stone, Founder of Dekko Comics. The idea of creating their own comic book was really exciting and they came up with their drawings and ideas. They spoke a lot about the 'Blue Planet' programme that highlighted the impact of

plastics and other items in the oceans. The result of their workshops is a fantastic colourful comic book with really important messages that has now been distributed to schools across North Glasgow.

The Comic Book Launch took place at Keppoch Campus in September by the young people who



were supported by their parents, teachers, community members and elected members. Richard Porter MBE, Vice-Chairperson of ng homes said:

"We congratulate the young people for their involvement in this project which will be really powerful in getting this message across to other young people. The technique of Dekko in using comic strips as a visual for engaging young people is showing great results."

The Association is now working across a number of schools and after school projects to develop the next Climate Challenge Comic Book – The Big Carbon Footprint!

Swap Shops are a big community success

ng homes Green Champions organise and deliver monthly swap shops. This provides the opportunity to have a clear out of unwanted clothes, bric-a-brac and other items and at the same time swap with something new to you.

You will find a list of 'Swap Shop' dates in our What's On **Section (P20-21).**





Background

Back in 2016, ng homes' Regeneration
Department received funding from the Big
Lottery Fund to deliver the Pitstops Project
in North Glasgow. The Project was set up as
a partnership between the housing
association and School of Hard Knocks, a
social inclusion charity. Aimed at
unemployed, disengaged adults, Pitstops
aimed to run a series of personal
development courses using sport as a
means to support participants to take steps
towards becoming more ready for the

world of work, or other positive destinations including college, voluntary work or healthy living. This was done through course learning, peer and staff support, and signposting to 'pitstops' (services that can support participants with their underlying needs and barriers).

The first Pitstops course ran in May 2016. Since then, the project team has run eight courses in total, five for male participants and three for female participants. Overall 118 people have graduated from the initial seven Pitstops cohorts, with another 12 due to graduate from cohort 8.



Recruitment

The project team worked with a variety of referral partners to recruit suitable participants for each course, such as Job Centre Plus, housing associations, addiction agencies, Scottish Prison Service, the Partick Thistle Charitable Trust, the Celtic Foundation, homelessness agencies and women's support agencies amongst others.

The team also attended local events such as the Possil and Springburn gala days to recruit, and made use of social media, especially Facebook and Twitter. By the start of the second course, previous graduates also started referring their friends. Pitstops received an average of over 60 referrals for each new course, a number that grew year on year as news of the success of previous cohorts became more widespread. In fact, by the end of year one, a major source of recruitment came from word-of-mouth from previous graduates!

What happens on the course?

Each Pitstops course takes place three days a week over eight weeks and is based around improving fitness and learning a new sport, rugby. Under the guidance of qualified coaches, participants learn the laws and skills of the game and build up their teamwork abilities. They also take part in fitness improvement sessions. When they are not on the pitch, participants work on formal ways to attain their positive destinations by

ng EVENTS, PROJECTS & INITIATIVES

studying towards up to five qualifications delivered in partnership with Glasgow Kelvin College. These are: Employability Award, Community Achievement Award, Communication Skills, First Aid and REHIS Food Hygiene or Health & Safety. They also take part in personal development modules based on the School of Hard Knocks curriculum; workshops delivered by partners such as Epic 360, Character Matters, Lifelink and State of Mind; a support and progressions fair with stalls from local progression partners as well as health and wellbeing organisations; day trips for various activities, such as training at the British Army training centre, visits to the Scottish Rugby Academy and Murrayfield stadium, canoeing and raft building with Pinkston Watersports, cycling in Cumbrae, or judo at Movement Park.

Each cohort has its dedicated Facebook group letting them interact with each other and the project team during the course and afterwards.

Participants have to attend at least half of all the sessions they could have expected to attend to graduate the course.

As of September this year, Pitstops had delivered 7202 sessions to 189 participants and a further 50 sessions were delivered on the last cohort.

At the end of the course, graduates get to play a rugby game against an established team. They also attend a graduation ceremony to celebrate their achievements with family and friends. We are grateful to all our 'partner' clubs that have provided opposition and support to each cohort, including Glasgow Alphas RFC, Allan Glens RFC, Bishopton WRFC, Hillhead Jordanhill WRFC, Whitecraigs Panthers WRFC & Glasgow East RFC.

What's next for a Pitstops graduate?

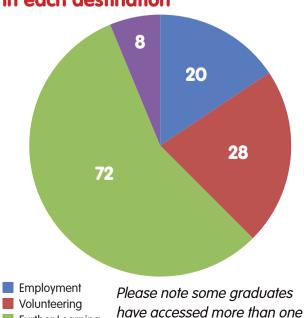
What sets Pitstops apart is the dedicated aftercare offered to each graduate. At the outset, the project aimed to provide four weeks' formal aftercare to graduates after each course, however in reality the team never set a formal end date on relationships with graduates.

In the weeks immediately following the course, graduates work with the Progressions Officer to identify and pursue suitable progression routes. These can include employment, further education, adult learning, vocational training, health improvement initiatives or volunteering.

Number of graduates in each destination

Further Learning

Higher Education



destination.

Cohort 2 graduation at Saracen House



In addition, staff continue to offer post-course physical activity to allow graduates to further develop their fitness and strengthen social networks and friendships. Activities have included touch & contact rugby, running and fitness bootcamps. Extension activity that graduates have been involved in include taking part in the recent Great Scottish Run 10k, and representing Scotland at various Homeless Rugby events throughout UK.

WE ARE INDEBTED AND HUGELY GRATEFUL TO ALL OUR PARTNERS AND SUPPORTERS OF THE PITSTOPS PROJECT OVER THE LAST 3 YEARS - too many to mention individually, but special mention to School of Hard Knocks, Glasgow Kelvin College, Allied Vehicles/Glasgow Tigers



Speedway, Total Teamwear Limited, Melvin **Creative, Barry Docherty & Character Matters** who have been with us since the beginning!



A New Year and time to try something new

New Year often makes us reflect back and also to look forward into the year ahead. So why not take a bit of time and give some thought into what's going on in your community that you might want to give a try.

There are plenty of activities for people of all ages highlighted in our What's On Guide - and there is still much more going on in the wider community by all the wonderful organisations and groups in North Glasgow.

Your New Year Resolution may be to get out and give some of these activities a try, become involved as a volunteer, learn a new skill or to donate furniture to our community recycling initiative.

The benefits from getting more involved in your

community are huge; people say they enjoy meeting new people, feel happier and more involved and feel more confident.

Here are a few things to whet your appetite:

Happiness is a Song Shimmy... this event held monthly is a big hit – hot food, music, dancing and socialising. As one person said: "This should be prescribed under Doctors orders – I have not had so much fun in ages."

Learn a new language... we are ready to start work with Lingo Flamingo to introduce Spanish for older adults.

Tai Chi... try out some Tai Chi moves at the Wednesday Social in Possilpark.

Activate... study community development with Glasgow University right in your own community

Green Champions... become a Green Champion with our Climate Challenge programme and help organise Swap Shops, upcycling workshops and support furniture distribution.

These are just some ideas. If you are interested in taking part in our activities and if you have ideas on anything you would like to see in the community then we would like to hear from you.

You can contact any member of our Regeneration Team on 0141 560 6000.

g homes at the heart of Springburn's Multicultural **Music Festival**

frican Challenge Scotland's **Multicultural Music Festival took place** on Saturday 25th August, with ng homes once again at the heart of the event.

The Housing Association support the annual event which was held at the Boathouse in Springburn Park Community Village.

Such events break down social barriers and offer a real chance to promote integration and opportunity for ethnic communities. This is at the forefront of ng homes' practice. We were delighted to be involved once again.

Ronier Deumeni of African Challenge Scotland, said: "ng homes, the Housing Association at the heart of our community, have supported ACS for many years. The community are delighted they have shown this commitment and that the ng homes Board will continue to facilitate and support these kind of events."

The celebration brought together all different kinds of music from across the world. DJ Manu DJ'd at the event and there was a range of information stalls and activities. There was food, a bouncy castle and a traditional African art display amongst many other things in a fun filled afternoon.

The Multicultural Music Festival had three main goals: to encourage activism, participation and volunteerism in public spaces to benefit local communities; to raise awareness of placemaking as an approach and catalyst for building sustainable, healthy, inclusive and economically viable communities.







g homes have always championed equality and diversity and we are proud of our links with one of North Glasgow's strongest communities.

The Chinese community in North Glasgow are a valued and integral part of the community and we are delighted to support so many important cultural events alongside them.

ng homes were happy to support the Chinese Mid-Autumn Festival this year which is an event that signifies family union and friendship. The event was held at Keppoch Campus with around 450 people attending and was welcomed by Chinese and Scottish people and those from many other cultural backgrounds.

We are now looking forward to celebrating the Chinese New Year Festival which will be held on Sunday 10th February 2019 at Glasgow's George Square.

We are pleased that these events are organised and supported by the Glasgow Chinese Recreation Centre who also provide community activities in the local area.

If you would like to take part in Tai Chi then you can join their regular Wednesday morning Social club held at Possilpark Parish Church or the Oriental Gym Exercise Class held on Friday mornings at Tron St Mary's in Balornock. All are welcome!

The Dream

You Can Do This - Tony's Story

any football fans will know Tony Fitzpatrick as a St. Mirren legend. The former midfielder made a total of 351 appearances for St. Mirren and Bristol City and is now the Chief Executive of his beloved Paisley Saints.

During his time with St Mirren he captained them to the 1987 Scottish Cup Final, making a substitute appearance as the Saints defeated Dundee United to lift the Trophy. St Mirren were the 'underdogs' but they won the game to claim only the third Scottish Cup win in their then 110 year history.

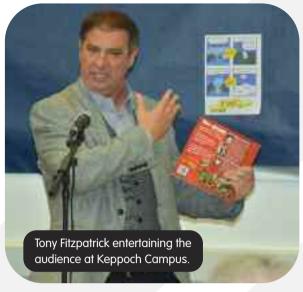
What some people may not know is that Tony was born right here in Eagle Street, Possilpark. It could be said that Tony's personal story also placed him in that 'underdog' category people sometimes find themselves labelled with. He tells of the challenges in growing up in the area; struggling through school with dyslexia, being bullied and then getting involved himself on the wrong side of tracks.

But Tony had a dream – a dream of becoming a footballer. His dad recognised his talents and bought him a pair of ill fitting boots from Paddy's market and Tony was soon a regular fixture doing his training runs round North Glasgow.

Before long, he was signed for Possil YM Team and was clearly a talented player. His dream was dented when he was told by Aston Villa that he would never make it as a footballer as he was too small. However, that wasn't to last for long; Tony defied his Celtic-daft father by signing for St Mirren and it was a good move as not long after he was made Captain of St Mirren FC at the age of 19 by the then Manager, Alex Ferguson.

Tony has never forgotten his roots and he is a regular visitor to Possilpark and has given inspirational talks to local schoolchildren and families about some of the personal struggles that he has undergone during his life. Tony has written two books; 'The Promise – Together Again' and 'The Dream - You Can Do This' which features the story of Babakoochi Bear based on his son Tony who sadly passed away at the age of six from Acute Myeloid Leukaemia.

Tony is now working alongside ng homes Regeneration staff and local schools to carry out workshops with young people to go on a journey with Babakoochi Bear to get them to think about their dream. The workshops will look at how to



overcome challenges, build confidence and resilience and areas to focus on to achieve their own dream.

When asking Tony what his message would be to young people and others, he said:

"During my personal life and career I have had many challenges. I went through school with dyslexia. That's why I say to any young kid or anybody that you can do anything if you put your mind to it."

We are looking forward to working further with Tony and the young people of Possilpark and Springburn to help support them in identifying and achieving their dreams.

Tony has recently written his autobiography: Fitzy – the Story of My Life which is a heartwarming story of personal triumphs over adversity and is available on Amazon.

ng homes are Shining Bute-Ys

n Saturday 8th September a group of walkers from ng homes took part in the Shining walk in aid of Cancer Research UK.

This is the second time ng homes have taken part and supported the walk.

The Shining Bute-Y walk, not surprisingly, is held on the Isle of Bute. With stunning scenery those who get involved think it's pretty special as the walk has multiple choices of distances so everyone can be included.

Catherine Maguire is the event organiser and works in the X-Ray department of Monklands Hospital. She is also the wife of ng homes Board Member Robert Maguire. ng homes staff members Lyanne Leslie, Sharon Hazlett, Karen Johnson, Cat Mather, Laura Sharkey, Joy Henderson, Yvonne Kinnear and Linda Forrester all travelled to the beautiful Island of Bute to raise money for Cancer Research UK.

Catherine was delighted the ng homes staff got involved again and said, "The first time ng homes got

involved Robert was doing work for the Association. He had said that this was the sort of thing that they would want to get involved in as ng homes is proactive in supporting staff health and wellbeing. He approached ng homes Chief Executive, Robert Tamburrini, who gave the green light and supported the walk.



ng homes Shining Bute-ys (L to R) Lyanne Leslie, Joy Henderson, Karen Johnson, Laura Sharkey, Yvonne Kinnear, Linda Forrester, Cat Mather & Sharon Hazlett

Now Robert is on the Board of ng homes, he told Robert Tamburrini about this year's walk and from there, staff at ng homes organised a team of walkers. They've made a considerable donation of £2,200 to the overall total."

Fundraising is still on going. To date, on this walk alone, Team Shining Bute-Ys have raised nearly £10,000 for this great cause. We're delighted ng homes raised £2,200 of this, it's an amazing total and we want to congratulate the walkers for a great job from all involved.

ng homes Chairperson John Thorburn said: "We're very proud of all the staff who gave up their free time to take part and raise money for this fantastic cause.

At ng homes we fully understand the importance of fundraising and donations for charities to achieve their aims and ambitions. And we fully support staff in these fundraising campaigns. We hope to see plenty more people doing the walk in the future."



Elderly at risk from poor fire safety

Older people are significantly more at risk from fire and need to take steps to protect themselves.

- One of the ways you can best do this is to fit a working smoke alarm in the hallway on each level of your home, plus an alarm in your living room that will provide early warning in case of fire.
- Additional alarms in bedrooms particularly for those with poor mobility or who are bedridden provide even greater protection.
- Once alarms are fitted, they should be tested every week and maintained.
- More fires start in the kitchen than any other room in the house, with deep frying using fat or oil, presenting a major risk. Using a thermostat-controlled electric deep-fat fryer is a much safer option.
- Leaving a pan unattended on a cooker is another significant cause of fire, and cooking when tired or if you've been drinking alcohol means you are more likely to fall asleep and less likely to wake up if a fire does start.
- Smoking, particularly when drinking, is another major cause, with overloaded plug sockets, lit candles and poorly maintained electric blankets also among the hazards associated with house fires.

If you are concerned about fire safety within your own home or that of an elderly loved one or neighbour, you can arrange for the Scottish Fire and Rescue Service to carry out a free Home Fire Safety Visit, following which they can also fit smoke alarms free of charge if

To arrange you can:

required.

- 1. Call 0800 0731 999
- 2. Text 'FIRE' to 80800 from your mobile phone

CALL 0800 0731 999
TEXT "FIRE" to 80800

3. Visit www.firescotland.gov.uk to find the number of your local fire station, or complete an online form.

DID YOU KNOW?

Greater prevention focus has seen fires decline by more than 40% over the last decade BUT...

Over the last 5 years:

- 61% of house fire fatalities were aged 60 and over
- 34% of casualties were over 60
- 93 people over 60 have died in house fires.

Multi-Storey flat Safety * Story in your flat and keep the front dear and a Coop the window to breathe clean gir and two

If a fire occurs in your flat

- Follow your fire escape plan.
- Shout to alert the household and get out quickly.
- If smoke is present keep low, crawl if you need to get below the smoke level.
- Close doors behind you including the front door to prevent smoke and fire spread.
- Don't return to investigate or fight the fire.
- Don't use the lifts always take the stairs to exit the building.

CALL 999 AS SOON AS YOU ARE IN A SAFE PLACE.

If the fire is NOT in your flat

 If a smoke alarm is sounding in a communal area or you smell smoke call the Fire and Rescue Service.

- Stay in your flat and keep the front door closed.
- Pack a towel or sheets around the bottom of the front door to stop smoke getting in.
- Go to an open window and wait for the arrival of the Fire and Rescue Service.

ONLY LEAVE THE SAFETY OF YOUR FLAT IF YOU'RE AFFECTED BY HEAT OR SMOKE, OR IF YOU'RE TOLD TO LEAVE BY FIREFIGHTERS OR THE POLICE.

If you are trapped

- In the unlikely event of becoming trapped by fire in your home, go to your "safe room" and gather everyone there.
- Call the Fire and Rescue Service as soon as possible and protect the room by packing bedding or towels around the door to help block the smoke.

- Open the window to breathe clean air and try attracting attention by waving a sheet.
- Gather on a balcony if one is accessible.

IF THERE IS A FIRE DON'T BE ALARMED BY THE SCALE OF THE FIRE SERVICES PRESENCE AS WE NEED A LARGE AMOUNT OF RESOURCES TO GET OUR EQUIPMENT FROM THE GROUND UP TO THE FLOOR OF THE FIRE.

DO NOT JUMP - THE FIRE AND RESCUE SERVICE WILL BE ON THEIR WAY.

YOU ARE AT NO MORE RISK OF HAVING A HOUSE FIRE THAN THOSE LIVING IN OTHER TYPES OF HOUSES.

NEVER USE THE LIFT WHEN EVACUATING THE BUILDING.

IF THERE IS A FIRE WE'LL BE THERE.

ng homes Concierge raise nearly £7k for charity

he Concierge team at ng homes have raised almost £7000 since 2013 through scrap metal recycling at the Housing Association's Multi-Storey Flats.

ng homes' team of Concierge have been recycling old metal from voids and making sure the money goes to charity. Donations have been sent to a variety of charities including Yorkhill Sick Kids Hospital and Marie Curie in the past.

It was Concierge and Property Manager Colin Leverage who originally had the idea:

"We started collecting the scrap from voids and using the money raised for charity," said Colin. "We collected the materials from tenants' homes when they wanted to dispose of old washing machines and cookers etc, and also picked up goods that had been fly tipped in the area. It's a credit to the hard work the Concierge do collecting these heavy materials for worthwhile causes." Colin approached ng homes CEO Robert Tamburrini who agreed it was a fantastic and worthwhile idea. The Concierge use registered scrap metal merchants to dismantle and separate the metals for reuse as it's better for the environment.

On top of the amazing donations made to charities throughout the city, the concierge have also got involved with another project which helps disadvantaged kids.

The concierge have started collecting old bikes thrown out by tenants and/or left in voided properties and donating them to a project that salvages and reconditions bicycles.

The idea to donate used bikes to the Provanmill based project was brought forward by Concierge Frank Bradley. CEO Robert Tamburrini has expressed his pride at the work done by the Concierge team.

"When Colin approached me I was over the moon," Robert said. "This is exactly the kind of programme which we are proud to support at ng and to me, it was a reflection on the culture of the Association. We want everyone involved in the na group to be working to better the community. This is just a very creative way to do it."



ng homes Chairperson John Thorburn commented: "Everyone at na homes is proud of the continuing work done by the Concierge to support local charities and recycle the goods. By doing so, they're not only having a productive impact on people's lives, but they're saving the environment too!"

Community comes together over carpet bowls

year ago, the Link Up project in Possilpark helped to support the set up of a new community based carpet bowls group. The idea behind the group was to create an environment where people could come together, learn a new skill and enjoy the social aspect of being part of a team. The group is open to both males and females and everyone is welcome, regardless of whether they have played before. The group is community led, with local people sharing skills and showing how the game is played.

The group has steadily developed over the year and in October were delighted to welcome the carpet bowls team from the Alive & Kicking Project in Springburn for a friendly tournament. This is the third time both teams have met and as always, it was a great morning with plenty of laughter. Both teams enjoyed playing bowls together and getting to know each other over a cuppa and some cakes. There was lots of chat and sharing of skills and experiences.

The idea behind the tournament was to both promote carpet bowls as an activity for all ages and support a reduction in isolation with the development of new friendships - something which both groups strive to achieve. As a result, both teams are continuing their new friendship with an upcoming return match at The Alive & Kicking Project. Alive & Kicking team member Jim McCallum said "It's always a good day when the two teams come together. I enjoy the discussions and friendly banter that happens. I'm already looking forward to the next one."

The carpet bowls group meets every Friday, 12pm – 2pm in Possilpoint Community Centre, 130 Denmark Street. The group is open to all adults, no experience necessary. Come along and try it out.

For more information, please contact Gillian Halliday, Link Up programme Co-ordinator on 07557369599 or ghalliday@ng2works.com.





Food Support in the Community

ver the past couple of months Thriving Places have been working with practitioners, local people, community projects and other partners to develop a more suitable way for people to access quality food in the local area. This process is ongoing however we have had very positive meetings and events and the groups involved are already making a positive impact in sharing the information on location of foodbanks and advice in the local communities.

One of the main priorities for moving forward is to have advice services and foodbanks working together so any individuals can have different services to advise them if required. There are many ways to do this and the group will be arranging a visit to other areas to see how they are dealing with food insecurity. At one of the events Urban Roots presented a digital map of foodbanks and hot food venues, where anyone can log in and find out up to date details.

The foodbank web address is: https://www.urbanroots.org.uk/freefood

YOUR COMMUNITY -

Weekly Activity Programme

	Activity	Venue	Date and time	Contact	Other
	Little Rascals (Link Up)	Possilpoint Community Centre	Mondays, Thursdays and Fridays 9.30 - 11.30am	Gillian Halliday ghalliday@ngworks.com	New parents welcome.
Property Comments	Chancers (Link Up)	Possilpoint Community Centre	Wednesdays 11am - 2.30pm	Gillian Halliday ghalliday@ngworks.com	All welcome. Variety of activities Activities will include sewing, card making, jewellery making.
	Inner Circle Men's Group (Link Up)	Possilpoint Community Centre	Mondays: 1 - 4pm Thursdays: 12 noon - 4pm	Gillian Halliday ghalliday@ngworks.com	New members welcome.
	Wednesday Social Event	Possilpoint Parish Church Saracen Street	Wednesdays 9.30am - 2pm	Michael Kam mkam@nghomes.net	Breakfast Tai Chi Lunch Variety of activities
	Oriental Gym Exercise	Tron St Mary's Red Road Barmulloch	Fridays 10am - 12 noon	Michael Kam mkam@nghomes.net	Oriental Gym Exercise Activities
	Carpet Bowls	Possilpoint Community Centre	Fridays 12 noon – 2pm		
発表が	Friday Night Club	Springburn Leisure Centre	Fridays 3.45 - 5.45pm	Greg Cann gcann@nghomes.net	5-12yrs Restarting 2019 on 18th January.
Control of	Family Breakfast Clubs	Possobilities	Monday to Fridays 8 - 8.45am	Margaret Fraser mfraser@nghomes.net	Service for parents and families to have pre-school breakfast.
10 to	Family Breakfast Clubs	Salvation Army Halls Fernbank Street	Mondays to Fridays (except Tuesdays) 8 - 8.45am	Margaret Fraser mfraser@nghomes.net	As above. During School term.
S	Parkrun	Springburn Park / meet at centre monument	Saturday mornings 9.30am start	Greg Cann gcann@nghomes.net	NB - MUST register beforehand, follow link http://www.parkrun.org.uk/springburn/

WHAT'S ON GUIDE

Monthly Activity Programme

	Activity	Venue	Date and time	Contact	Other
	Community Networking Breakfast	Saracen House	Fridays 10am - 12 noon 11 January 2019 8th February 2019 8th March 2019	Margaret Fraser mfraser@nghomes.net	If you would like to talk at our popular Speaker's Corner please contact Margaret Fraser.
	Swap Shop	Possobilities 74 Closeburn Street Possilpark	Thursdays 11am - 2pm 24 January 2019 21 February 2019	Evelyn Milligan emilligan@nghomes.net	Open to all.
80 mg 80	Song Shimmy Events	Petershill Football Club Adamswell Street Springburn	Fridays 1 - 4pm 28 January 2019 22 February 2019 29 March 2019	Margaret Fraser mfraser@nghomes.net	Aimed at older adults Lots of fun – so come along.
	Welcome to the Community Event	Saracen House 139 Saracen Street Possilpark	February 2019 Date and time to be confirmed	Margaret Fraser mfraser@nghomes.net	Open to all.
4	Recycling Fashion Show	Petershill Football Club Adamswell Street Springburn	Thursday 17th January 2019 6 - 9.30 p.m.	Evelyn Milligan emilligan@nghomes.net	Green Champions event – Climate Challenge Fund.
	Chinese New Year	George Square	Sunday 10th February 12.30pm – performance at George Square	Michael Kam mkam@nghomes.net	George Square performance open to the public.
2007	Food and Furniture Redistribution Service	Redistribution centre in Springburn	Ongoing	Dom McInally/Ronnie Black dmcinally@nghomes.net rblack@nghomes.net	Referrals from Housing staff. Accept donations of furniture/furnishings.
となり、	Home Energy Checks and Advice Workshops	Community venues	Ongoing	Evelyn Milligan emilligan@nghomes.net 0141 560 6000	Referrals from Housing staff or directly to Evelyn Milligan.

Introduction to our Board Members...

How much do you actually know about our Board?

We currently have 12 members, people from all walks of life and careers and we're always looking for more input from community members.

We have a Glasgow City Councillor and over 130 years worth of community activist and local community experience. We want to start opening the door wider for our tenants to meet our Board. As part of this, each North News we'll showcase three members. This edition, we look at our Chairperson John Thorburn, Councillor Allan Gow and one of North Glasgow's most well-known activists, Margaret Thomson.

John Thorburn

Community activist and champion John Thorburn is the Chairperson of the Board of ng homes and boasts over 15 years of experience in the social housing sector.

After joining the Board in 2003 as a Board Member, John utilised his 27 years of experience in the Civil Service and exemplified his value to the Association as the Board Treasurer. John's history in the Civil Service dealt primarily with contract management, specialising in the purchase of energy and dealing with contractors directly.

John became Vice-Chair of the Organisation in 2016, before becoming Chair in October 2017.

John has also been a member of a variety of Boards in Glasgow, including those of Glasgow City Council, the Community Planning Partnership for Springburn & Robroyston, and the ng Property Board. He is dedicated to improving the lives of those living in the North Glasgow community.



Allan Gow

Allan Gow had a long career in local government and policing finance prior to entering politics. He is a Chartered Manager with the Chartered Management Institute and a Fellow of the Chartered Public Finance & Accountancy body CiPFA. He was elected SNP Councillor for Canal Ward in May 2017, and became the first SNP City Treasurer to pass a budget in Glasgow.

Born in Possilpark, Allan was appointed to the ng homes Board by Glasgow City Council as their representative. His role at ng homes is to assist the Board with strategy, ensuring good governance and that tenant and Council interests are represented.

Allan has overseen property development and strategic planning for future growth, investment in fire safety and community engagement during his time on the Board, but also fulfils a visionary role. He is passionate about the future of North Glasgow and making a difference to it, firmly believing now is the area's time.



Margaret Thomson

Margaret Thomson has been an active and positive member of the North Glasgow community for the vast majority of her adult life. With over 50 years of experience as a community activist, her commitment to the area has been recognised time and again through awards. Whilst working as a machinist, this passionate woman served as a shop steward and championed worker's rights. After she retired she then voluntarily ran a tearoom and bingo hall for 20 years, before joining Carron Tenants Association.

Following a stock transfer to ng homes in 2002, she joined our Board. Margaret also sits on our Area and Finance Sub-Committees, she is the Chair of the subsidiary company ng2 Ltd and she has been recognised through the awards listed below. A proud North Glasgow resident, Margaret is willing to put her neck on the line and speak out whenever she feels it is right. She continues to put an immense amount of time and effort into the North Glasgow community, even at 92.

Awards: International Participation Award – TIS, TPAS Award, Firhill Community Champion, Mary Barbour Award nomination.



Scottish Housing Regulator: Regulatory Framework Review

s readers may be aware, the Scottish Housing Regulator (SHR) is in the process of reviewing its Regulatory Framework. During the earlier stages of this exercise meetings were held with a range of stakeholders including registered tenant groups, to gather a wider set of opinions and ideas.

REGULATION OF SOCIAL HOUSING IN SCOTLAND

All the information was considered by the SHR and contributed to the development of their revised Regulatory Framework Consultation document which was launched on 9 October 2018.

The SHR has advised that a number of the matters considered at the stakeholder meetings will be included within the consultation. This includes the requirement for Annual Assurance Statements from the governing bodies of each Registered Social Landlord. The consultation period lasts until mid-December 2018 and links to the documents related to the SHR Review and the consultation are included below.

Consultation sessions were organised in Glasgow through the Scottish Federation of Housing Associations (SFHA), Glasgow and West of Scotland Forum of Housing Associations (GWSF), The Tenant Participation Advisory Service (TPAS Scotland) and Tenants Information Service (TIS).

Following the consultation, it is understood that the SHR proposes to publish the revised Regulatory Framework by the end of February for implementation from April 2019. More information on the consultation and review can be accessed on the SHR website at

www.scottishhousingregulator.gov.uk.

SUR REGULATION OF SOCIAL HOUSING A CONSULTATION

Regulatory Framework - Draft for consultation - Regulatory Framework Review https://www.scottishhousingregulator.gov.uk/publications/regulatory-framework-draft-consultation-regulatory-framework-review-october-2018

Our regulation of social housing: a consultation

https://www.scottishhousingregulator.gov.uk/publications/our-regulation-social-housing-consultation

Springburn Winter Gardens plan reaches next stage

by Gino Satti, Chairperson of Friends of Springburn Park

t's been a busy time for Springburn Winter Gardens Trust as we polished off a multimillion pound bid to the Heritage Lottery Fund. Thanks to those of you who offered your feedback or participated in one of our stakeholder meetings. In the end, we submitted an application of 100+ pages! There's still a way to go before securing a new future for the Winter Gardens, which when finished, is anticipated to have:

- a flexible performance and function space;
- community meeting and training rooms;
- an exhibition area with the story of Springburn as locomotive manufacturer to the world;
- a kitchen garden that will service a cafe; and
- a kindergarten supporting the very best learning environment for early years and their

The Park has been full of MPs, MSPs and Cabinet Secretaries! Fiona Hyslop made a visit to the Winter Gardens in August to hear about our plans and we had a full house for Doors Open in September. Paul Sweeney MP (Glasgow North East), founding member of Springburn Winter Gardens Trust, led lively tours on the history of the Winter Gardens.



But that's far from all! We raised almost £10K from the National Lottery through the Heritage Lottery Fund for Year of Young People. This was achieved with Emma Porter who leads the Youth Committee of Friends of Springburn Park and the funding will go towards activities at the Your Space outdoor classroom. Nearly 100 people turned up and walked through the Park, following the unicorn ghost at the Halloween event!

The history of the Winter Gardens never fails to surprise and delight and we will provide readers with a further update on our progress in the next edition.

Stay in touch:

Email springburnwintergardens@gmail.com/ Facebook @springburnwintergardens/ **Twitter** @SpringburnWG/ **Instagram** springburnwintergardens

A warm welcome awaits at the Springburn Park Men's Shed

pringburn Park Men's Shed welcomes all men over the age of 18. Voluntarily run by the men, it's a place where they can socialise and work on projects or hobbies. A place to help others or to get help, relax over a tea or coffee, have a laugh with new and old friends and maybe create something for yourself or our local community in our workshop.

Our Men's Shed is split into several areas, a social area, a woodworking shop, a metal fabrication shop, a display/shop area and an outdoor area for horticultural activities. We are situated at the centre of Springburn Park and have an Auditorium, Community Building, Bowling Club, Cricket Oval and other sports facilities on our doorstep, as well as fantastic

> walks and scenery all around us.

> > Men's Sheds started over 20 years ago in Australia. There are now over one thousand Men's Shed's in Australia and that number is increasing all over the world and the idea spread to the UK several years ago.

A few surveys have already taken place here in the UK, including by Age Scotland, and Glasgow Caledonian University is currently

carrying out a 3 year survey in conjunction with the Scottish Men's Shed Association. The Age Scotland survey named "The Shed Effect" is a 30 page document which includes interviews with 'shedders' from 8 different Men's Sheds across Scotland. Key observations emerging from the survey were; the pride, passion and positivity people displayed in talking about their shed, and the care and affection they showed for their fellow shedders. How keenly observant people are of the benefits they are experiencing, and the insight they have into what others are getting out of attending the shed. It is interesting how the same place, people and activities can offer such rich and diverse benefits for individual shedders. The research also noticed how strongly common themes emerged across sheds, despite there being great differences between the types of sheds.

Springburn Park Men's Shed is the newest Men's Shed in Scotland and we are looking for more members, so please get in touch - "The kettle's always on!"

See our Facebook page for daily updates!



ng INFORMATION

ng2 Adverse Weather Plan - Winter 2018

In preparation for potential adverse weather including snow and/or freezing conditions ng2 aims to react positively to ensure that we:

- Maintain existing services (close cleaning and bulk) as far as reasonably practical.
- Deliver alternative services to ensure that tenant's/residents are given every possible assistance in terms of snow clearing/gritting etc. to minimise risk in particular to elderly/infirm/vulnerable people.

We will:

- Clear snow and grit entrances to all offices and the Ron Davey Enterprise Centre.
- Clear snow and grit and target specific areas as indicted by Housing colleagues.
- Work in conjunction with GCC to ensure that all grit bins in the areas are replenished as and when required.
- Liaise daily with Housing Managers to agree areas of priority including Retirement and Amenity Housing,

Close Cleaning – In the event of the temperature going to 2 degrees or below, there will be no water used to clean closes. We will maintain standards by brushing and cleaning banisters. Close Cleaners will be deployed into gritting when they have finished their own duties.

EMERGENCY CONTACT during the holidays...

Tenants can report any emergency repairs including gas central heating or lighting faults in your close or multi-storey block during the holidays by calling the Emergency Contact number 0800 595 595.

TV aerial faults should be reported direct to our Concierge staff on 0141 630 4321 or 0141 558 8264.

In the event of an emergency situation calls made to our office numbers will give you the option to speak to our Concierge service.

During periods of extreme cold weather there is a risk of pipes freezing and bursting. At such times it may be useful to follow these suggestions:

- Keep heat circulating in all rooms
- Report any dripping taps and pipes to City Building on **0800 595 595**
- Find your main stopcock in case of leaks.
 If you are unsure of how to locate this please call the office for guidance.

IF YOU HAVE A BURST PIPE PLEASE CARRY OUT THE FOLLOWING:

- Turn off water at stopcock or tap
- Switch off your immersion heater or boiler
- Turn on taps in sinks and baths
- Turn on as much heating as you can
- If water comes into contact with any electrical fittings turn off the electricity supply at the mains
- If your pipes do freeze or burst contact the emergency number
 0800 595 595.

Christmas and New Year Holiday

ng homes offices will close at 12.30pm on Friday 21st December 2018 and re-open at 9am on Monday 7th January 2019



0141 276 0525

www.scotcash.net







£500 over 52 weeks	Scotcash	Provident
Loan	E500.00	£500.00
Admin Fee	£30.00	15
Weekly Repayment	£12.99	£18
Number of Repayments	52	52
Total Amount Repayable	£705.28	E936.00
APR	**113.4%	*299.3%
Total Saving	£230.72	

* Loan featured on www.providentpersonalcredit.com at Oct 2019

TRates may vary (All littans subject to status, terms and conditions apply.)

media centre: http://mediacentre.nghomes.net

121.5% Scotcash Representative APR

Christmas is a time of the year that many of us look forward to, but with things like presents, food, and nights out, the cost can add up. You might be thinking of borrowing, but if you can't go to mainstream sources of credit like banks, turning to some other lenders can be very expensive.

Scotcash is here to help.

Scotcash can help you to open a bank account and can provide flexible repayments on the date of your choice. We also offer repayment holidays, as long as you let us know in advance.

Our affordable credit is just that: affordable. The amount of interest you will pay compared to a home

credit lender will be lower.

We can now process applications online and over the phone, call our friendly staff on 0141 276 0525 or visit our website, www.scotcash.net for more information on our services.

55 High Street | Glasgow | G1 1LX Tel: 0141 276 0525

Scotcash is regulated by the Financial Conduct Authority. Our FCA register number is 672746.

How to get in touch with us:

email: info@nghomes.net web: www.nghomes.net

twitter: **@ng_homes** facebook: **ngsportslegacy**

Springburn office

Ned Donaldson House, 50 Reidhouse Street, Springburn, Glasgow G21 4LS **Tel:** 0141 560 6000

Possilpark office

Saracen House, 139 Saracen Street, Possilpark, Glasgow G22 5AZ **Tel:** 0141 336 1300