

**Landlord name:** Castlehill Housing Association Ltd**RSL Reg. No.:** 83**Report generated date:** 31/05/2021 12:09:11**Approval**

A1.1	Date approved	24/05/2021
A1.2	Approver	David Lappin
A1.3	Approver job title	Chief Executive
A1.4	Comments	
		N/A

**Social landlord contextual information****Staff**

Staff information, staff turnover and sickness rates (Indicator C1)

C1.1	the name of Chief Executive	Mr. David Lappin
C1.2.1	C1.2 Staff employed by the RSL:  the number of senior staff	3.00
C1.2.2	the number of office based staff	49.39
C1.2.3	the number of care / support staff	12.91
C1.2.4	the number of concierge staff	4.34
C1.2.5	the number of direct labour staff	3.00
C1.2.6	the total number of staff	72.64
C1.3.1	Staff turnover and sickness absence:  the percentage of senior staff turnover in the year to the end of the reporting year	0.00%
C1.3.2	the percentage of total staff turnover in the year to the end of the reporting year	7.87%
C1.3.3	the percentage of days lost through staff sickness absence in the reporting year	1.39%

**Social landlord contextual information****Lets**

Number of lets during the reporting year, split between 'general needs' and 'supported housing' (Indicator C3)
--

C3.1	The number of 'general needs' lets during the reporting year	149
C3.2	The number of 'supported housing' lets during the reporting year	70

Indicator C3		219
--------------	--	-----



## The number of lets during the reporting year by source of let (Indicator C2)

C2.1	The number of lets to existing tenants	20
C2.2	The number of lets to housing list applicants	144
C2.3	The number of mutual exchanges	15
C2.4	The number of lets from other sources	0
C2.5.1	C2.5 The number of applicants who have been assessed as statutorily homeless by the local authority as:  section 5 referrals	32
C2.5.2	nominations from the local authority	0
C2.5.3	other	0
C2.6	the number of other nominations from local authorities	23
C2.7	Total number of lets excluding exchanges	219

**Annual Return on the Charter (ARC) 2020-2021**

Comments (Social landlord contextual information)

**Overall satisfaction****All outcomes**

Percentage of tenants satisfied with the overall service provided by their landlord (Indicator 1)
---

1.1.1	1.1 In relation to the overall tenant satisfaction survey carried out, please state: the number of tenants who were surveyed	1,767
1.1.2	the fieldwork dates of the survey	01/2020
1.1.3	The method(s) of administering the survey:	
	Post	<input checked="" type="checkbox"/>
1.1.4	Telephone	<input checked="" type="checkbox"/>
1.1.5	Face-to-face	<input checked="" type="checkbox"/>
1.1.6	Online	<input type="checkbox"/>
1.2.1	1.2 In relation to the tenant satisfaction question on overall services, please state the number of tenants who responded:	323
	very satisfied	
1.2.2	fairly satisfied	318
1.2.3	neither satisfied nor dissatisfied	42
1.2.4	fairly dissatisfied	70
1.2.5	very dissatisfied	17
1.2.6	no opinion	7
1.2.7	Total	777

Indicator 1	82.50%
-------------	--------

## Annual Return on the Charter (ARC) 2020-2021

Comments (Overall satisfaction)



## The customer / landlord relationship

### Communication

Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions (Indicator 2)

2.1	How many tenants answered the question "How good or poor do you feel your landlord is at keeping you informed about their services and decisions?"	767
2.2.1	2.2 Of the tenants who answered, how many said that their landlord was: very good at keeping them informed	283
2.2.2	fairly good at keeping them informed	323
2.2.3	neither good nor poor at keeping them informed	119
2.2.4	fairly poor at keeping them informed	28
2.2.5	very poor at keeping them informed	14
2.2.6	Total	767

Indicator 2	79.01%
-------------	--------





## Participation

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes (Indicator 5)

5.1	How many tenants answered the question "How satisfied or dissatisfied are you with opportunities given to you to participate in your landlord's decision making processes?"	744
5.2.1	5.2 Of the tenants who answered, how many said that they were: very satisfied	187
5.2.2	fairly satisfied	223
5.2.3	neither satisfied nor dissatisfied	291
5.2.4	fairly dissatisfied	27
5.2.5	very dissatisfied	16
5.2.6	Total	744

Indicator 5	55.11%
-------------	--------

**Annual Return on the Charter (ARC) 2020-2021**

Comments (The customer / landlord relationship)



## Housing quality and maintenance

### Quality of housing

#### Scottish Housing Quality Standard (SHQS) – Stock condition survey information (Indicator C8)

C8.1	The date your organisation's stock was last surveyed or assessed for compliance with the SHQS	07/2012
C8.2	What percentage of stock did your organisation fully assess for compliance in the last five years?	20.00
C8.3	The date of your next scheduled stock condition survey or assessment	09/2021
C8.4	What percentage of your organisation's stock will be fully assessed in the next survey for SHQS compliance	40.00
C8.5	Comments on method of assessing SHQS compliance.	

Currently we cross reference EPC data with SHQS data to verify compliance. Also all planned and cyclical works activity is similarly cross referenced. It is anticipated that the proposed independent stock condition survey planned for later this year will verify our compliance status.



## Scottish Housing Quality Standard (SHQS) – Stock summary (Indicator C9)

		End of the reporting year	End of the next reporting year
C9.1	Total self-contained stock	1,875	1,909
C9.2	Self-contained stock exempt from SHQS	12	12
C9.3	Self-contained stock in abeyance from SHQS	0	0
C9.4.1	Self-contained stock failing SHQS for one criterion	9	0
C9.4.2	Self-contained stock failing SHQS for two or more criteria	0	0
C9.4.3	Total self-contained stock failing SHQS	9	0
C9.5	Stock meeting the SHQS	1,854	1,897



C9.6	Total self-contained stock meeting the SHQS by local authority
------	--

	End of the reporting year	End of the next reporting year
Aberdeen City	1,071	1,079
Aberdeenshire	718	753
Angus	0	0
Argyll & Bute	0	0
City of Edinburgh	0	0
Clackmannanshire	0	0
Dumfries & Galloway	0	0
Dundee City	0	0
East Ayrshire	0	0
East Dunbartonshire	0	0
East Lothian	0	0
East Renfrewshire	0	0
Eilean Siar	0	0
Falkirk	0	0
Fife	0	0
Glasgow City	0	0
Highland	0	0
Inverclyde	0	0
Midlothian	0	0
Moray	65	65
North Ayrshire	0	0



North Lanarkshire	0	0
Orkney Islands	0	0
Perth & Kinross	0	0
Renfrewshire	0	0
Scottish Borders	0	0
Shetland Islands	0	0
South Ayrshire	0	0
South Lanarkshire	0	0
Stirling	0	0
West Dunbartonshire	0	0
West Lothian	0	0
Totals	1,854	1,897



## Percentage of stock meeting the Scottish Housing Quality Standard (SHQS) (Indicator 6)

6.1.1	The total number of properties within scope of the SHQS: at the end of the reporting year	1,875
6.1.2	projected to the end of the next reporting year	1,909
6.2.1	The number of properties meeting the SHQS: at the end of the reporting year	1,854
6.2.2	projected to the end of the next reporting year	1,897

Indicator 6 - Percentage of stock meeting the SHQS at the end of the reporting year	98.88%
Indicator 6 - Percentage of stock meeting the SHQS projected to the end of the next reporting year	99.37%



## Percentage of tenants satisfied with the quality of their home (Indicator 7)

7.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with the quality of your home?"	781
7.2.1	7.2 Of the tenants who answered, how many said that they were: very satisfied	317
7.2.2	fairly satisfied	327
7.2.3	neither satisfied nor dissatisfied	59
7.2.4	fairly dissatisfied	64
7.2.5	very dissatisfied	14
7.3	Total	781

Indicator 7	82.46%
-------------	--------





## Repairs, maintenance & improvements

Average length of time taken to complete emergency repairs (Indicator 8)
--

8.1	The number of emergency repairs completed in the reporting year	558
8.2	The total number of hours taken to complete emergency repairs	1,862

Indicator 8		3.34
-------------	--	------



Average length of time taken to complete non-emergency repairs (Indicator 9)
--

9.1	The total number of non-emergency repairs completed in the reporting year	2,484
9.2	The total number of working days taken to complete non-emergency repairs	15,273

Indicator 9		6.15
-------------	--	------



Percentage of reactive repairs carried out in the last year completed right first time (Indicator 10)
---

10.1	The number of reactive repairs completed right first time during the reporting year	2,109
10.2	The total number of reactive repairs completed during the reporting year	2,394

Indicator 10		88.10%
--------------	--	--------



How many times in the reporting year did not meet your statutory duty to complete a gas safety check (Indicator 11).

11.1	The number of times you did not meet your statutory duty to complete a gas safety check.	13
11.2	if you did not meet your statutory duty to complete a gas safety check add a note in the comments field	
7 missed due to covid (tenants self isolating). Multiple attempts were made to complete gas safety checks at the remaining 6 properties but the tenants did not allow access.		

Indicator 11		13
--------------	--	----



Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service (Indicator 12)

12.1	Of the tenants who had repairs carried out in the last year, how many answered the question "Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by your landlord?"	387
12.2	Of the tenants who answered, how many said that they were:	169
12.2.1	very satisfied	
12.2.2	fairly satisfied	139
12.2.3	neither satisfied nor dissatisfied	18
12.2.4	fairly dissatisfied	37
12.2.5	very dissatisfied	24
12.2.6	Total	387

Indicator 12	79.59%
--------------	--------

**EESH**

## Percentage of properties meeting the EESH (Indicator C10)

C10.1	Number of self contained properties			
	Gas	Electric	Other fuels	Total
Flats	929	150	300	1,379
Four-in-a-block	5	0	0	5
Houses (other than detached)	332	120	41	493
Detached houses	19	5	2	26
<b>Total</b>	<b>1,285</b>	<b>275</b>	<b>343</b>	<b>1,903</b>

C10.2	Number of self contained properties not in scope of the EESH			
	Gas	Electric	Other fuels	Total
Flats	0	0	0	0
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	0	0	0
Detached houses	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

C10.3	Number of self contained properties in scope of the EESH			
	Gas	Electric	Other fuels	Total
Flats	929	150	300	1,379
Four-in-a-block	5	0	0	5
Houses (other than detached)	332	120	41	493
Detached houses	19	5	2	26
<b>Total</b>	<b>1,285</b>	<b>275</b>	<b>343</b>	<b>1,903</b>

C10.4	Number of properties in scope of the EESH where compliance is unknown			
	Gas	Electric	Other fuels	Total
Flats	0	0	0	0
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	0	0	0
Detached houses	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



C10.4.21	Where EESSH compliance is unknown for any properties, please explain why
	N/A

C10.5	Number of properties in scope of the EESSH that do not meet the standard			
	Gas	Electric	Other fuels	Total
Flats	4	0	0	4
Four-in-a-block	0	0	0	0
Houses (other than detached)	1	4	0	5
Detached houses	0	0	0	0
<b>Total</b>	<b>5</b>	<b>4</b>	<b>0</b>	<b>9</b>

C10.6	Number of properties in scope of the EESSH that are exempt the standard			
	Gas	Electric	Other fuels	Total
Flats	8	0	0	8
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	3	0	3
Detached houses	0	0	1	1
<b>Total</b>	<b>8</b>	<b>3</b>	<b>1</b>	<b>12</b>

C10.7	Number of properties in scope of the EESSH that meet the standard			
	Gas	Electric	Other fuels	Total
Flats	917	150	300	1,367
Four-in-a-block	5	0	0	5
Houses (other than detached)	331	113	41	485
Detached houses	19	5	1	25
<b>Total</b>	<b>1,272</b>	<b>268</b>	<b>342</b>	<b>1,882</b>

	C10	98.9%
--	-----	-------



## Anticipated exemptions from the EESSH (Indicator C11)

C11.1	Number of properties anticipated to require an exemption from the first EESSH milestone in the next reporting year			
	Gas	Electric	Other fuels	Total
Flats	8	0	0	8
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	3	0	3
Detached houses	0	0	1	1
<b>Total</b>	8	3	1	12

C11.2	The reasons properties anticipated to require an exemption	
	Number of Properties	
Technical	12	
Social	0	
Excessive cost	0	
New technology	0	
Legal	0	
Disposal	0	
Long term voids	0	
Unable to secure funding	0	
Other reason / unknown	0	
<b>Total</b>	12	

C11.3	If other reason or unknown, please explain
	N/A





## Energy Performance Certificates (EPCs) (Indicator C12)

C12.1	EPC rating	
	The number of properties with a valid EPC	The number of EPCs lodged in the reporting year
A	14	2
B	375	50
C	608	70
D	21	1
E	1	0
F	0	0
G	0	0
<b>Total</b>	<b>1,019</b>	<b>123</b>

C12.2	Of the properties with a valid EPC, please state which version of the SAP was used for generating the EPCs	
	Number of Properties	
SAP 2001	0	
SAP 2005	0	
SAP 2009	19	
SAP 2012	1,000	
Other procedure / unknown	0	
<b>Total</b>	<b>1,019</b>	

C12.3	If other procedure or unknown, please explain	
		N/A

Indicator C12

53.5%



## Investment in the EESSH (Indicator C13)

C13.1	The total number of properties brought up to the EESSH during the reporting year	0
C13.2	Of the total amount invested in bringing properties up to the EESSH, please state how much came from	
C13.2.1	Subsidy	£0
C13.2.2	The landlord's own financial resource	£0
C13.2.3	Another source	£0
C13.2.4	Total amount invested in bringing properties up to the EESSH	£0

C13.3	Please give reasons for any investment which came from another source	N/A
-------	---	-----

## Annual Return on the Charter (ARC) 2020-2021

Comments (Housing quality and maintenance)



## Neighbourhood & community

### Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

Percentage of all complaints responded to in full at Stage 1 and percentage of all complaints responded to in full at Stage 2. (Indicators 3 & 4)

	1st stage	2nd stage
Complaints received in the reporting year	145	24
Complaints carried forward from previous reporting year	0	0
All complaints received and carried forward	145	24
Number of complaints responded to in full by the landlord in the reporting year	145	24
Time taken in working days to provide a full response	200	414

Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 1	100.00%
Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 2	100.00%
Indicators 3 & 4 - The average time in working days for a full response at Stage 1	1.38
Indicators 3 & 4 - The average time in working days for a full response at Stage 2	17.25



Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in (Indicator 13)

13.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?"	776
13.2.1	13.2 Of the tenants who answered, how many said that they were: very satisfied	222
13.2.2	fairly satisfied	336
13.2.3	neither satisfied nor dissatisfied	90
13.2.4	fairly dissatisfied	98
13.2.5	very dissatisfied	30
13.2.6	Total	776

Indicator 13	71.91%
--------------	--------



Percentage of tenancy offers refused during the year (Indicator 14)
---

14.1	The number of tenancy offers made during the reporting year	212
14.2	The number of tenancy offers that were refused	35

Indicator 14		16.51%
--------------	--	--------



Percentage of anti-social behaviour cases reported in the last year which were resolved (Indicator 15)
--

15.1	The number of cases of anti-social behaviour reported in the last year	223
15.2	Of those at 15.1, the number of cases resolved in the last year	148

Indicator 15	66.37%
--------------	--------



Abandoned homes (Indicator C4)
--------------------------------

C4.1	The number of properties abandoned during the reporting year	3
------	--	---





## Percentage of the court actions initiated which resulted in eviction and the reasons for eviction (Indicator 22)

22.1	The total number of court actions initiated during the reporting year	6
22.2.1	22.2 The number of properties recovered: because rent had not been paid	0
22.2.2	because of anti-social behaviour	1
22.2.3	for other reasons	1

Indicator 22 - Percentage of the court actions initiated which resulted in eviction because rent had not been paid	0.00%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction because of anti-social behaviour	16.67%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction for other reasons	16.67%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction	33.33%

**Annual Return on the Charter (ARC) 2020-2021**

Comments (Neighbourhood & community)

**Access to housing and support****Housing options and access to social housing**

Percentage of lettable houses that became vacant in the last year (Indicator 17)
--

17.1	The total number of lettable self-contained stock	1,902
17.2	The number of empty dwellings that arose during the reporting year in self-contained lettable stock	239

Indicator 17	12.57%
--------------	--------



## Number of households currently waiting for adaptations to their home (Indicator 19)

19.1	The total number of approved applications on the list for adaptations as at the start of the reporting year, plus any new approved applications during the reporting year.	41
19.2	The number of approved applications completed between the start and end of the reporting year	28
19.3	The total number of households waiting for applications to be completed at the end of the reporting year.	13
19.4	if 19(iii) does not equal 19(i) minus 19(ii) add a note in the comments field.	
		N/A

Indicator 19	13
--------------	----



Total cost of adaptations completed in the year by source of funding (£) (Indicator 20)
---

20.1	The cost (£) that was landlord funded;	£0
20.2	The cost (£) that was grant funded	£40,704
20.3	The cost (£) that was funded by other sources.	£0

Indicator 20		£40,704
--------------	--	---------



The average time to complete adaptations (Indicator 21)
---

21.1	The total number of working days taken to complete all adaptations.	4,021
21.2	The total number of adaptations completed during the reporting year.	32

	Indicator 21	125.66
--	--------------	--------



Homelessness – the percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that result in an offer, and the percentage of those offers that result in a let (Indicator 23)

23.1	The total number of individual homeless households referrals received under section 5.	32
23.2	The total number of individual homeless households referrals received under other referral routes.	0
23.3	The total number of individual homeless households referrals received under section 5 and other referral routes.	32
23.4	The total number of individual homeless households referrals received under section 5 that result in an offer of a permanent home.	32
23.5	The total number of individual homeless households referrals received under other referral routes that result in an offer of a permanent home.	0
23.6	The total number of individual homeless households referrals received under section 5 and other referral routes that result in an offer of a permanent home.	32
23.7	The total number of accepted offers.	32

Indicator 23 - The percentage of referrals under section 5, and other referrals for homeless households made by a local authority, that result in an offer	100.00%
Indicator 23 - The percentage of those offers that result in a let	100.00%



Average length of time to re-let properties in the last year (Indicator 30)
---

30.1	The total number of properties re-let in the reporting year	176
30.2	The total number of calendar days properties were empty	13,216

	Indicator 30	75.09
--	--------------	-------



**Tenancy sustainment**

Percentage of new tenancies sustained for more than a year, by source of let (Indicator 16)
---

16.1.1	The number of tenancies which began in the previous reporting year by: existing tenants	0
16.1.2	applicants who were assessed as statutory homeless by the local authority	41
16.1.3	applicants from your organisation's housing list	197
16.1.4	nominations from local authority	21
16.1.5	other	23
16.2.1	The number of tenants at 16.1 who remained in their tenancy for more than a year by: existing tenants	0
16.2.2	applicants who were assessed as statutory homeless by the local authority	34
16.2.3	applicants from your organisation's housing list	181
16.2.4	nominations from local authority	20
16.2.5	other	21

Indicator 16 - Percentage of new tenancies to existing tenants sustained for more than a year	N/A
Indicator 16 - Percentage of new tenancies to applicants who were assessed as statutory homeless by the local authority sustained for more than a year	82.93%
Indicator 16 - Percentage of new tenancies to applicants from the landlord's housing list sustained for more than a year	91.88%
Indicator 16 - Percentage of new tenancies through nominations from local authority sustained for more than a year	95.24%
Indicator 16 - Percentage of new tenancies to others sustained for more than a year	91.30%

**Annual Return on the Charter (ARC) 2020-2021**

Comments (Access to housing and support)

**Getting good value from rents and service charges****Rents and service charges**

Rent collected as percentage of total rent due in the reporting year (Indicator 26)
---

26.1	The total amount of rent collected in the reporting year	£9,176,085
26.2	The total amount of rent due to be collected in the reporting year (annual rent debit)	£9,277,000

Indicator 26	98.91%
--------------	--------



Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year (Indicator 27)
---

27.1	The total value (£) of gross rent arrears as at the end of the reporting year	£545,528
27.2	The total rent due for the reporting year	£9,822,529

Indicator 27		5.55%
--------------	--	-------



## Average annual management fee per factored property (Indicator 28)

28.1	The number of residential properties factored	25
28.2	The total value of management fees invoiced to factored owners in the reporting year	£1,910

Indicator 28		£76.40
--------------	--	--------



Percentage of rent due lost through properties being empty during the last year (Indicator 18)
--

18.1	The total amount of rent due for the reporting year	£9,822,529
18.2	The total amount of rent lost through properties being empty during the reporting year	£338,864

Indicator 18	3.45%
--------------	-------



Rent increase (Indicator C5)
------------------------------

C5.1	The percentage average weekly rent increase to be applied in the next reporting year	0.70%
------	--	-------

The number of households for which landlords are paid housing costs directly and the total value of payments received in the reporting year (Indicator C6)

C6.1	The number of households the landlord received housing costs directly for during the reporting year	767
C6.2	The value of direct housing cost payments received during the reporting year	£2,379,864





Amount and percentage of former tenant rent arrears written off at the year end (Indicator C7)
--

C7.1	The total value of former tenant arrears at year end	£86,289
C7.2	The total value of former tenant arrears written off at year end	£47,122

Indicator C7	54.61%
--------------	--------

**Value for money**

Percentage of tenants who feel that the rent for their property represents good value for money (Indicator 25)
--

25.1	How many tenants answered the question "Taking into account the accommodation and the services your landlord provides, do you think the rent for your property represents good or poor value for money?"	773
25.2.1	25.2 Of the tenants who answered, how many said that their rent represented: very good value for money	187
25.2.2	fairly good value for money	363
25.2.3	neither good nor poor value for money	135
25.2.4	fairly poor value for money	74
25.2.5	very poor value for money	14
25.3	Total	773

Indicator 25	71.15%
--------------	--------



## Percentage of factored owners satisfied with the factoring service they receive (Indicator 29)

29.1	How many factored owners answered the question "Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by your landlord?"	51
29.2.1	29.2 Of the factored owners who answered, how many said that they were: very satisfied	13
29.2.2	fairly satisfied	26
29.2.3	neither satisfied nor dissatisfied	5
29.2.4	fairly dissatisfied	5
29.2.5	very dissatisfied	2
29.3	Total	51

Indicator 29	76.47%
--------------	--------

## Annual Return on the Charter (ARC) 2020-2021

Comments (Getting good value from rents and service charges)



**Other customers**

**Gypsies / Travellers**

For those who provide Gypsies/Travellers sites - Average weekly rent per pitch (Indicator 31)

31.1	The total number of pitches	0
31.2	The total amount of rent set for all pitches during the reporting year	N/A

Indicator 31		N/A
--------------	--	-----



For those who provide sites – percentage of Gypsy/Travellers satisfied with the landlord's management of the site (Indicator 32)

32.1	How many Gypsies/Travellers answered the question "How satisfied or dissatisfied are you with your landlord's management of your site?"	
32.2.1	32.2 Of the Gypsies/Travellers who answered, how many said that they were: very satisfied	
32.2.2	fairly satisfied	
32.2.3	neither satisfied nor dissatisfied	
32.2.4	fairly dissatisfied	
32.2.5	very dissatisfied	
32.2.6	Total	

	Indicator 32	
--	--------------	--

**Annual Return on the Charter (ARC) 2020-2021**

Comments (Other customers)

--