

ANNUAL REPORT 2026



KINGDOM
Group

MORE THAN A HOME

Working together for you

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It is my pleasure to share this year's Annual Report with you. It shows how the Kingdom Group has worked with compassion, commitment and collaboration to deliver **more than a home** across our housing, care and support services.

We believe everyone deserves a safe, secure home and a fair chance to live their best lives. That belief shapes our housing services, our care provision and the wraparound support we offer. Our work tackles housing inequality and creates communities where people can thrive, meeting needs that go far beyond bricks and mortar. Our Tenancy Support Services team helped customers gain over £1.4 million in financial support this year alone, proof of what that belief looks like in practice.

Everything we do is for our customers, which is why this year's theme, **working together for you**, felt so fitting. When colleagues and partners pull in the same direction, the benefits

reach you, your family and your community.

We have worked hard this year to create better homes for you. Our regeneration of New City House in Dunfermline, turned a former local authority office building into 32 highly energy efficient two- and three-bedroom apartments. Built with sustainability in mind, the homes are future proofed with all kitchens and doorways wheelchair accessible.

We retrofitted 19 homes in Largoward with air source heat pumps, saving each household an estimated £790 a year. These are just two examples of how we're making homes that work better for everyone.

Our work to improve homes went hand in hand with the services supporting the people living in them. Kingdom Support & Care continued their life-changing work, delivering over 390,000 hours of personalised support to almost



Staff share why they enjoy working at Kingdom Support & Care

360 people. Kingdom Works supported over 400 people with 320 now in employment. Kingdom also retained both the Customer Service Excellence accreditation, following a positive review, and the Investors in People Gold accreditation.

None of this would be possible without the people behind it. This year marked the first 12 months following the completion of our Fit for the Future project. After consulting

with colleagues, customers and partners, we reshaped our structure to put you first. Our next phase, Connecting You, focuses on connecting our customers to the right services, the right people, and to what matters most, at the right time.

Through our Digital Transformation programme, we moved from Google to Microsoft, allowing us to connect more closely with partners and networks beyond Kingdom while giving staff the tools they

need to deliver the best possible services. The hard work shown by colleagues throughout this period of change has been extraordinary.

Our commitment extended beyond our own organisation into the wider communities we serve. Our Community Initiatives Fund and Common Fund distributed £30,000 across our communities, supporting a wide range of projects that strengthen neighbourhoods. Staff also continued their dedication to Kingdom's chosen charity, LoveOliver, raising over £4,000 for children diagnosed with cancer.

As a Board, we are delighted with where Kingdom is positioned today in a challenging landscape. We're confident that the work we do now will continue and improve, and will have a positive impact for years to come. The strength of performance delivered by our teams while adjusting to new ways of working speaks volumes about their dedication and professionalism.

I want to thank every member of staff for their ongoing commitment, my fellow Board members for their guidance and support, and our partners and customers for their continued engagement as we work to improve our services. The investments we're making today in homes, services, people and communities are building the Kingdom Group of tomorrow, and I hope you enjoy reading about the work we have done to fulfil our mission of providing **more than a home**.



Linda Leslie
Kingdom Housing Association Chair

Our Year



Working together on better homes

At Kingdom, we're passionate about great homes and the communities around them.

We believe everyone should have a safe, secure and affordable home. A home isn't just somewhere to live; it's somewhere you can thrive. We design our homes with you in mind. We focus on wellbeing, independence, and opportunity. That belief guided everything we did in 2025/26.

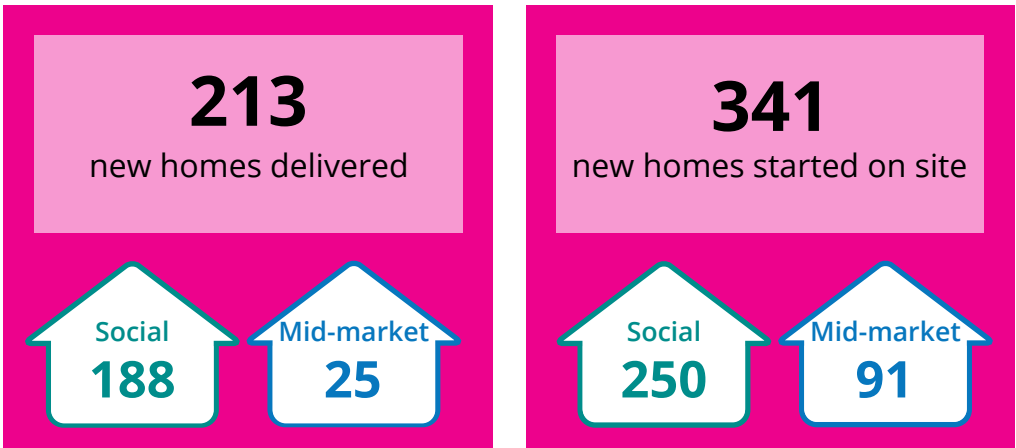
Homes where they're needed most

This year, we built homes where the need was greatest, improved the ones we already had, and strengthened the partnerships that make it all possible.

We completed 213 new homes this year across Fife, Perth & Kinross, Clackmannanshire and Falkirk, and started work on 341 more. From family homes to wheelchair accessible bungalows, cottage flats to supported accommodation, each project reflects the needs of the people who will live there.

In Dunfermline, we regenerated New City House, turning a former office building into 32 mid-market rent flats in the city centre.

Sustainability is key within our developments, and we've made sure our homes are built to last, with accessible features to accommodate everyone. Our partnership with Champion Homes was recognised this year, with our Kinross Road development in Leslie being shortlisted for an Excellence in Development for Affordable Housing award by Homes for Scotland, a fantastic



acknowledgement of what can be achieved when partners work together.

At Station Court in Pittenweem we delivered 29 affordable homes in an area where a shortage of suitable housing had pushed local people to move away to find somewhere to live.

We also began refurbishing and converting 16 one-bedroom flats into eight two-bedroom flats at Leslie Court in Perth, reshaping existing homes to better match what local people need.

These developments and conversions have one thing in common. They're built around people, and what they need.



We're proud to offer choice to our communities. Kingdom Housing Association provides social rented homes, while Kingdom Initiatives delivers mid-market rent properties. At the end of March 2026, Kingdom Initiatives owned or managed 1,063 homes. This mix means we can meet a range of needs, from first homes for families to affordable rent for key workers in high-cost areas.

“

Kingdom Initiatives continued to deliver mid-market rent homes, bridging the gap between social housing and private rental markets. We're providing high-quality affordable homes for people who might otherwise struggle to find suitable housing. When you have the right options available, you can meet real housing need wherever you find it.

”

Andrea Saunders

Kingdom Initiatives Chair

1,063 Homes owned or managed by Kingdom Initiatives	The average time to it took to re-let a home 27 days	Rent and service charge collected 99.89%
87.75% Of customers satisfied with the overall service provided by Kingdom Initiatives	Kingdom Initiatives turnover for the year £7.3m	Kingdom Initiatives surplus for the year £323,000
100% Of customers satisfied with the quality of their home	We're pleased with the positive progress we've made together and the improvements in the service you receive. We'll continue listening to your feedback and working with you to find new ways to enhance our services and improve your overall experience.	

Maintaining homes you're proud of

We want you to be proud of your home, and we know that making sure it's safe and well-maintained is important to you. That's why we've invested £3.4m in our existing homes, so they continue to be places you and your family love to live in.

This year, we invested **£3.4m** in our homes which included:



101
Bathrooms



41
Kitchens



140
Windows & Doors



10
Roof replacements



245
Boiler replacements

Our extensive in-house maintenance team, supported by technical specialists, completed upgrades to homes across our operating area. This included upgrading bathrooms and kitchens as well as replacing boilers, windows and doors.

We maintained our 24/7 repairs service because we know that emergencies don't wait for a convenient time. When you need us, we're here for you.

Keeping your home maintained to the highest possible standards is fundamental to delivering an exceptional customer experience.

We cut the average time to complete non-emergency repairs from 9.75 days to 8.52 days and got more jobs right

first time, meaning fewer return visits and less disruption for you. Customer satisfaction with repairs also improved, and we want to build on that.

Our new locality model puts local service on your doorstep. Having dedicated teams working in local areas builds better relationships that help us do great work for you. Work that is right first time. Our goal is that 90% of jobs can be completed first time without added visits, and we're proud to say we've made strong progress towards and past that, but we're committed to doing more.

Our Performance this year	
Customers satisfied with their repairs service	83.14%
Emergency repairs completed in time	89%
Average time to complete emergency repairs	2.47 hours
Average time to complete non-emergency repairs	8.52 days
Non-emergency repairs completed in 10 days	86%
Reactive repairs completed right first time	98.63%

Making sure your home is safe is vital. Our teams carry out essential annual checks including gas safety, electrical safety and fire safety. These checks keep you and your family safe while alerting us to any emerging issues. We're proud that our performance on these essential checks has improved from last year, and we will continue to build on this.

Statutory gas safety checks completed

99.93%

Homes meeting Scottish Housing Quality Standard (SHQS)

93.42%

Greener homes for the future

This year, we've increased our focus on making sure our homes are better for you and better for the environment. With 100% of our new-build homes achieving an Energy Performance Certificate B rating or higher, we're proud to offer homes that are more affordable to run.

New builds are only part of the picture. We're also investing in retrofitting our existing homes.

Homes in Hall Park, Largoward received significant upgrades with solar panels and air source heat pumps, saving customers on average £790 a year. The improvements also deliver carbon savings of 4,400 kgCO2 per home per year, the equivalent of boiling a standard kettle 293,000 times. In partnership with St Andrews Environmental Network, we provided support to ensure residents got the best possible results from the retrofit.



Air source heat pumps reduce bills by providing efficient, low-carbon heating from the air outside

Delivering more through partnership

Cabinet Secretary for Housing visits New City House regeneration, a Kingdom and Campion Homes partnership

At Kingdom, one of our strategic objectives is growing through improvement, partnership and innovation. Every home we built in 2025/26 was made possible by collaborating with local authorities, funders, design teams and local communities.

To make sure our homes met the priorities of local communities and Kingdom's standards, we worked closely with partners from design through to final handover.

Our work with Allia C&C was strengthened further this year as we received a £5m loan through their Charitable Bond programme in partnership with the Scottish Government. This year, 40% of our social housing went to homeless households, so partnerships like the one we have with Allia C&C are critical as we play our part in tackling Scotland's housing emergency, and we look forward to building on them in the years ahead.

8 Working together on better homes

Working together on better homes 9

Working together to deliver better services

We believe great services are built around you. They're there when you need them and they respond quickly when you need support.

When you need us, whether that's help with a repair, your tenancy or guidance through a difficult time, we want to make every interaction you have with us simple and straightforward. You shouldn't have to tell your story multiple times. That's why we work as One Kingdom, joining up teams and departments behind the scenes, making sure you get the help you need at the right time.



Christmas Roadshow in Lundin Links

Putting you first

Our aim is to deliver an exceptional customer experience, and we know everyone has different needs and preferences for how they want to get in touch with us. That's why we offer different ways to reach us, whether that's calling our Customer Services team or meeting us face-to-face at an event in your area. However you contact us, you'll get the same high standard of service.

To do this, we work together as One Kingdom, sharing information and finding solutions that are right for you.

This year, we continued to work on our Digital Transformation Programme. Streamlining two key internal systems and cutting out workarounds has given our people more time to be there for you.

Our performance this year	
Customers satisfied with the overall service provided	85.27%
Customers who feel Kingdom keeps them informed about services and decisions	89.53%
Customers satisfied with participation opportunities	84.42%
Customers satisfied with the management of their neighbourhood	75.35%
Average time for full complaint response at Stage 1	1.15 days
Average time for full complaint response at Stage 2	13.28 days
Factored owners who feel satisfied with the factoring service they receive	54%

We know there are areas where we didn't fully meet your expectations this year, and we're working hard to fix that. Our Customer Services team took on new roles with more responsibility, and this was a year of learning, trialling new approaches and finding better solutions. With our digital improvements still bedding in, we're confident the changes we've made will make a real difference to the service you receive.



43,558

Inbound calls answered by our Customer Service team

196

Kingdom Initiatives Complaints received

1,113

Kingdom Housing Association Complaints received



Annual project tour showcasing the range of homes and services Kingdom offer

Providing the support you deserve

We want you to thrive in your home and community. We know rising costs are putting pressure on many households, which is why our wraparound services are there when you need more support.

This year, our Tenancy Support Services team helped our customers gain over £1.4m of financial gains, around £500,000 more than last year. And our support went further than this.

Our partnership with Change Mental Health continued to provide support in building mental, emotional and behavioural resilience. Isla Aitchison, our Mental Health Resilience Support Worker, focused on giving people the tools and confidence they need to overcome challenges and sustain their tenancies.

This year, the partnership received over 50 referrals with around 330 hours of support given to the people who need it most.

We realise the impact this kind of support can have on you. That's why we will continue to work with Change Mental Health with plans for this service to grow further in the future.

“

Without the Tenancy Support Services, I would have struggled a lot with understanding letters, managing bills, and dealing with daily challenges. Their help has made life so much easier and more peaceful for me and my children. We now feel secure and more confident in our new home.

”

Customer Feedback

Tenancy Support Services in numbers

1,150
new cases opened

£1.47m
financial gains

£2,842

was the average gain per person



Kingdom's Adopt-A-Teddy at our Big Day Out

599
money guidance cases
were opened

£1,147,401
benefit claims

£150,842
housing benefit claims

£178,552
Universal Credit claims



Change Mental Health
saw
55
referrals and
326 hours
of support given to
customers

122 customers accessed energy advice, support and efficiency measures including:

- smart pressure cookers
- energy-efficient light bulbs

- draught excluders
- dehumidifiers

231
tenancy start-up cases

166
housing support cases



Customers enjoying Kingdom's Big Day Out

The tenancy start-up and housing support cases accessed up to six months of help and sustainment support to focus on improving their wellbeing and ability to manage their tenancy independently.

Kingdom Works

Kingdom Works is one of the lead delivery partners for employability and skills development, working with local authorities and the Scottish Government to support unemployed people into work.

We offer tailored support to help people living in Fife find the right route into employment and training. Whether you're looking to gain qualifications, get your first job, start your own business or take the next step in your career, Kingdom Works is here to help.

This year, we've supported more people to get into employment and sustain that for over six months. We've increased our customer satisfaction and delivered over 800 accredited courses, which is a 56% increase on the 518 we delivered last year.

We're also proud of the direct support we've provided to our own customers this year, with 148 tenants benefitting from the service.

Our Performance

406

People supported by Kingdom Works

807

Accredited training courses delivered

320

People supported into employment

71%

Job outcomes sustained for more than six months

98.34%

Of customers satisfied with the service provided

148

Tenants supported by Kingdom Works



Kingdom Works staff attending Fife Business Expo 2025



We completed several academies throughout the year, including our Construction Academy for young people aged 16 to 18. This academy supports the next generation of construction workers, giving young people access to sought-after accredited training. Working closely with local employers, we helped match participants into suitable jobs.

“After I left school, I struggled to find a job. In August, I completed the Construction Academy with Kingdom Works where I gained knowledge and qualifications. They introduced me to companies I would never have found on my own and put me forward for opportunities I didn't think I'd get.

I've now been working for a local electrical company as a labourer, with my sights set on becoming an Apprentice Electrician. Kingdom Works made sure I had a full tool kit ready for my first day, made sure I could get there and back, and that I had everything I needed.

Kingdom Works didn't just help me find a job, they helped me figure out what I'm capable of.

Sam H
Construction Academy Learner



Sam at work after completing the Construction Academy

Kingdom Support & Care

Every day, Kingdom Support & Care changes lives. We support people with a wide range of needs, including acquired brain injuries, age-related needs, alcohol and drug addictions, autism spectrum disorders, complex needs, homelessness, learning disabilities and mental health problems.

No matter the reason someone is with us, our goal stays the same: to provide great support that leads to great lives and helps people achieve their potential. Where challenges once seemed impossible to overcome, Kingdom Support & Care works to give people the tools, confidence and companionship to face them.

A photograph of two men, Brian and Victor, at night. Brian is wearing a white beanie and a dark jacket, while Victor is wearing a plaid hat and a dark jacket. They are both smiling and looking towards the camera. In the background, other people and city lights are visible.

When Brian mentioned he'd benefit from some male company among his support workers, Victor, an assistant Service Coordinator, stepped in. Victor went with Brian to the Edinburgh Hogmanay, where the two spent the evening dancing, chatting to fellow party-goers and joining the midnight countdown together. On the way home, Brian phoned his brother and told him it was the best night of his life.

Stories like Brian's are a constant reminder of what personalised, thoughtful support really means. There are over 350 people we support every single day, and behind every number is a story like his.



Gavin enjoying his fun-filled holiday at Craig Tara Holiday Park

“ Kingdom Support & Care continues to demonstrate what person-centred support truly looks like. The dedication shown by our teams every day, and the difference they make to the lives of the people we support, is something the Board is incredibly proud of. ”

Elizabeth Preston
Kingdom Support & Care Vice Chair



Staff celebrating the launch of our visa sponsorship



Gordon enjoying his trip to Piperdam

Turnover for the year £11.5m	Surplus for the year £169,000
390,300 Hours of support provided	353 People Supported

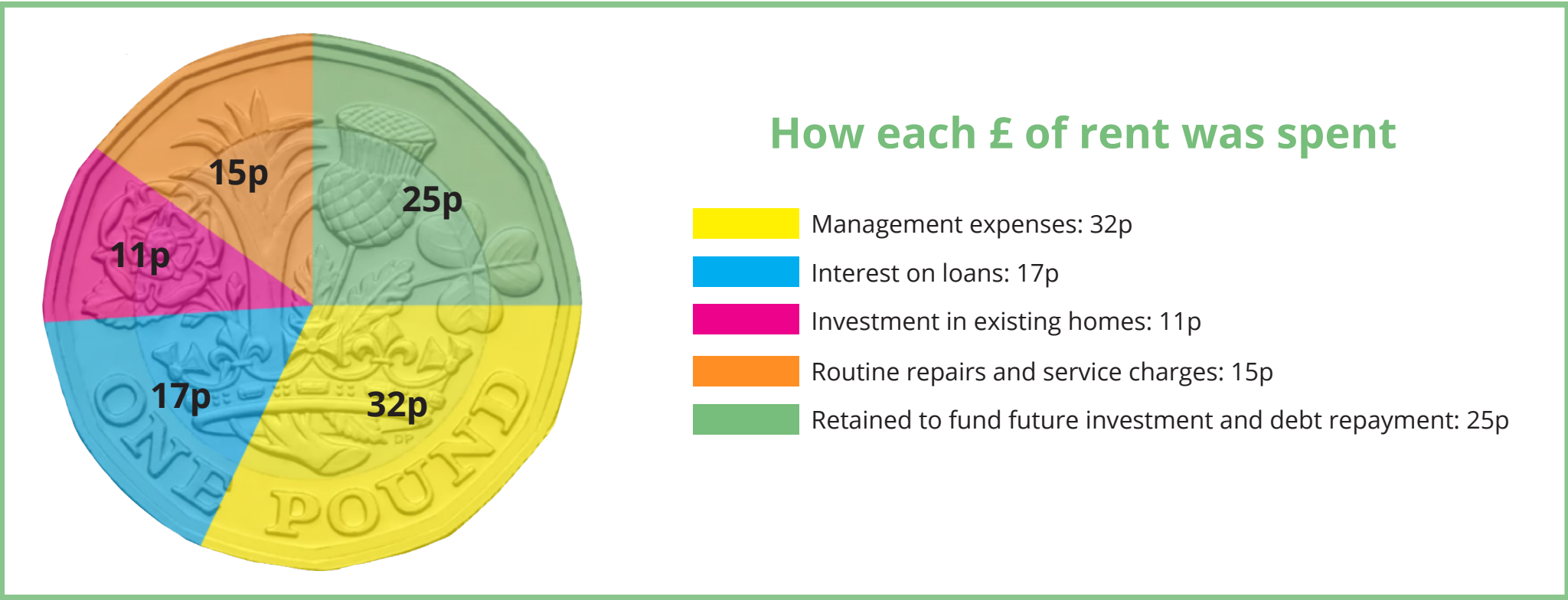
Delivering value in everything we do

Delivering value for money is central to what we stand for. We spend every pound with purpose, so you get the best service for your money, and 75.97% of you feel your home represents good value for money.

Every year, our senior management team and Board work together to strike the right balance. That means keeping homes affordable, paying our people fairly so we can keep delivering great services, investing in your home and keeping Kingdom financially strong for the future.

We only invest in services or infrastructure when we’re confident it will improve what we already do for you.

This approach is working. We’re investing in our Business Estate, building a new purpose built facility on Boston Road that brings our Glenrothes teams together under one roof. Working more closely together means a better experience for you when you need us.



SUMMARY INCOME AND EXPENDITURE TO 31 MARCH 2026

INCOME	AMOUNT IN £,000
Rents & services	41,218
Other	6,628
TOTAL INCOME	47,846
EXPENDITURE	
Management costs	13,007
Repairs	7,417
Housing depreciation	9,714
Other	7,621
TOTAL EXPENDITURE	37,759
Gain on sale of housing properties	(17)
Operating surplus	10,070
Net interest payable	(8,320)
SURPLUS FOR THE YEAR	1,750
Taxation	(37)
Pension liability adjustment	448
TOTAL RETAINED INCOME	2,161



Kingdom staff visiting our new purpose built facility on Boston Road while under construction

Working together with our people

Our people are incredibly important to us and the work we do. Having skilled, motivated and engaged people is fundamental to delivering our mission to provide more than a home. Guided by our CARES values, this year was about understanding growth and potential, but also how we can work better together.

Listening, learning and improving

This year was our first following our Fit for the Future project, where we reshaped our structure to put you first. Our next phase, Connecting You, focuses on connecting customers to the right services, the right people and the right support at the right time.

Structural change like this meant our teams needed to know where to send queries, so you could get answers quickly. We created clear guides for staff on what each team does, making our internal processes smoother and getting you the right help faster.

We're incredibly proud of the commitment and dedication shown throughout this year as we settled into new ways of working. Following our Fit for the Future project, we identified the need for 26 new roles across the organisation. We're also pleased to share that Kingdom Housing Association's Employee Net Promoter Score moved from -1 to 19, a significant improvement in how our people feel about working at Kingdom.



Supporting and developing our people

Great people need support, development and opportunities to grow. Following our Fit for the Future project, we established an internal Learning and Development team to deliver this. From day one, the team worked hard to improve our processes around mandatory training, build relationships and partnerships with external stakeholders, and launch networks including our Scottish Mental Health First Aiders Network and our Equality, Diversity and Inclusion Network.

We also continued our partnership with Career Ready, providing mentoring and, through a four-week paid internship, real-world work experience for two young people at Kingdom Housing Association.

To create consistency in how our people are supported and managed, we introduced our Connecting You Performance Framework. This helps colleagues feel connected to the wider performance of the business, while making sure relationships between employees, teams and managers continue to grow in a positive way.

We also invested in colleague wellbeing and leadership development through partnerships with external providers PAM Group, In Touch Therapies, Think Distinct and Moon Developments, covering topics including confidential counselling, self-care and leadership development.

We're proud that Kingdom continues to hold Investors in Young People Platinum and Investors in People Gold accreditation, a reflection of our ongoing commitment to our people.



Mia Hastings collecting her award

When Mia Hastings joined Kingdom Housing Association in 2022 as a Communications and Media trainee, she had no prior experience in the sector. Three years later, she won the Scotland Housing Awards Young Achiever in Housing, one of the most prestigious individual recognitions in Scottish housing.

Mia's work spans tenant communications, colleague engagement and giving Kingdom a stronger, more consistent voice across everything we do.

Mia's story is a testament to what the right opportunity and a genuine commitment to development can achieve, and exactly the kind of career journey we want Kingdom to be known for.

Building an engaged workforce

Our people’s voice matters at Kingdom. We want colleagues to feel heard and to see us act on their ideas and feedback. That’s why we revamped our employee forum structure, working with colleagues to decide how many forums we need, who sits in each one, and how they connect with each other.

Following that consultation, we launched The Voices, the parent group to our three forums: Kingdom Housing Association Voice, Kingdom Support & Care Voice, and Young Person’s Voice.

We’ve already seen great results. Our young people are working with wider parts of the business, including recruitment, to make sure trainee and apprenticeship roles are relatable for 16 to 24-year-olds.

We also held our first ever Kingdom Voices Conference, bringing all our Voice groups together to discuss our plans for the future, gather feedback on our initiatives and share ideas on how to make the most of each other’s strengths.

Our LGBTQ+, Women at Work, Health & Wellbeing, and Equality, Diversity & Inclusion employee-led networks help make Kingdom a welcoming and inclusive workplace.

We also support our people to maintain a healthy work-life balance through flexible and hybrid working options that suit different lifestyles and circumstances but still deliver for our customers.

Pay and benefits is a fundamental part of why people come to work. At Kingdom, we treat it as part of the employee experience, making sure the process is straightforward, transparent and reliable for everyone.



Kingdom supporting Fife Pride 2025



277
Kingdom Housing Association staff



320
Kingdom Support & Care staff



597
Kingdom Group staff

Kingdom Group Employee Net Promoter Score (eNPS)
+21

Our colleagues’ commitment extends beyond their day jobs. Kingdom Group staff chose LoveOliver as our nominated charity, raising over £4,300 across our two-year fundraising partnership. LoveOliver is dedicated to improving the quality of life for children diagnosed with cancer, while supporting their families.



Money raised for
LoveOliver over the last
two years
£4,303

Good Governance

Good governance starts with great people giving their time, skills and expertise. Across the Kingdom Group, 26 Board members help oversee our governance, guide our strategic direction and keep decisions focused on what’s best for customers and communities.

The dedication and experience our Board members bring makes a real difference. This year, they provided important oversight of our Business Estate Review, helping shape plans for workspaces

that support collaboration, connection and better services for customers. They continue to provide constructive oversight and scrutiny on compliance with the Regulatory Standards of Governance and Financial Management throughout the year. This was supported by the Annual Assurance Statement process.

Their commitment is reflected in strong attendance across our Boards, with attendance at all Board meetings above 74%. We also maintained 100% adherence to our Compliance Calendar, meeting our governance requirements throughout the year.

11
Kingdom Housing Association
Board members

Average attendance at
Board meetings
79%

7
Kingdom Support & Care
Board members

Average attendance at
Board meetings
74%

8
Kingdom Initiatives
Board members

Average attendance at
Board meetings
80%

100%
Adherence to the Compliance Calendar

Working together to build stronger communities

We want to create lasting positive impact within our communities and surrounding areas. This goal can't be achieved alone. That's why this year we continued to work with you, our partners, local authorities and other community groups.

Whether it's supporting a local festival, funding playground equipment or simply bringing people together for a day out, we believe that stronger communities create better lives for everyone. When communities thrive, you thrive, and that's what providing more than a home really means to us.

Creating lasting local impact

You make the communities we work in, and we know that no two are the same. That's why we take a localised approach to support, tailoring our services to what matters most in your area.

During the year, we listened to your feedback and changed how and when we hold events. This included themed roadshows with a strong focus on damp and mould between September and December. By raising awareness of the early signs, we were able to carry out inspections on the day and tackle any small repairs that were needed.

We also held our annual Big Day Out event at Craigtoun Country Park near St Andrews. With over 160 guests attending, we provided support, answered tenancy-related questions and supplied free tickets for families to explore the activities. We also made sure the little ones had something special to take home with our Adopt-a-Teddy activity.

With 42 customer engagement events taking place across our communities, we brought Kingdom to you.

Following Fit for the Future, we moved to area-based working so that you see and get to know our colleagues who work in your area. Your locality team understands your community, knows what works and what doesn't, and we'll continue to work with you to do the right thing for your area.



Customers enjoying Kingdom's Big Day Out

Giving you a voice

We want you to have a say in the services we offer and for your opinions to shape how we do things, so you can get the most out of your tenancy with us.

We want to be as flexible as we can for you. That's why any customer can get involved in any activity at any time, without an ongoing commitment.

Our Scrutiny Panel continued to hold us to account, sharing their views and recommendations on key projects. They reviewed our rent harmonisation project and gave invaluable feedback that shaped how we communicated key information with customers. We will continue to work with our Scrutiny Panel to implement further service improvements.

The Panel continues to learn and share best practice by meeting with other Scrutiny Panel groups, attending Kingdom events and going to networking events throughout the year.

To support creativity in resolving local issues, our Choices Fund gives you the power to make positive change in your area.

Here are a couple examples of what we funded:

Through Choices, we installed planters in a communal area. A few years later, we got another request to get new planters and fill them with evergreen plants along with a new seating area. All customers supported the application, and we carried out the work, brightening up the space for everyone.



Planters installed through our Choices Fund

Customers asked for bike storage, however it was initially over budget. Working closely with a local environmental charity, we were able to secure two bike storage pods free of charge. We slabbed the small area of the garden and fixed the pods in place, delivering what our customers asked for at no additional cost.



Bike storage made possible through Choices

Investing in our communities

The best community projects come from local people who know exactly what their area needs. Our Community Initiatives Fund is here to support those ideas and make them happen.

This year we donated £20,000 through the fund, with one purpose: to make a positive impact on communities across the areas we work in.

Here are a couple examples of what we funded:

The memorial garden at Levenmouth Foodbank. In remembrance of 14 services users who sadly passed, the Hope Garden is a place for others to reflect and connect at the Community Cafe.



The Forth Road Bridge 10k. We gave £500 allowing them to partially offset the cost of chip timing and bib numbers for the race. With over 450 entries and almost the same number watching and marshalling, it was a great success.



Every pound we donate makes a difference. It builds the kind of communities where people want to live, work and raise their families. We know thriving communities don't just happen; they're built by people coming together to make life better for everyone.

£20,000
Community Initiatives Fund Donations

£10,000
Common Fund Donations



Kingdom donates food and £500 to Kirkcaldy Foodbank

Moving forward together

Looking back over the past year, I am incredibly proud of what we have achieved despite the challenges of the sector. Across every part of our organisation, our teams worked together to create better homes, deliver life-changing services and build stronger communities.

From retrofitting homes with air source heat pumps and regenerating buildings into modern, accessible flats, to delivering nearly 400,000 hours of personalised support and helping hundreds of people into employment, this has been a year of real, meaningful progress.

Scotland remains in a declared national housing emergency, and organisations like ours have never mattered more. As a strategic partner to four local authorities, and a recognised voice at national and regional level, our reach extends further than our own front doors. Every year the work of the Kingdom Group touches over 20,000

people. That's a scale of impact that reflects the responsibility we carry. It's this combination of local roots and national relevance that shapes how we plan for the future.

None of this happens without the dedication of our people, the trust of our partners and, most importantly, your continued engagement as our customers. Working Together for You isn't just a theme for this year's report, it reflects how we believe the best outcomes are achieved, and it will continue to guide everything we do.

Looking ahead, our focus is on embedding Connecting You, the next phase of our Fit for the Future transformation, so that services, people and decisions sit closer to the communities we serve. Next year, we're putting a stronger focus on collaborating as One Kingdom, working together to deliver an exceptional customer experience.

The next financial year will also see the completion of our new purpose-built facility on Boston Road in Glenrothes. This single site brings colleagues who previously worked at three different locations together under one roof. This will help our teams work more closely together, so they can do the best possible work for you.

As we settle further into our new structure, we accept there is always room for improvement, but I am confident that, across the Group, we're making strong, positive progress. The investment we're making now in our people and spaces is creating an organisation that will be here for you and your community for decades to come.

I want to thank everyone who has played a part in this year's work. To our staff, your commitment, compassion and professionalism make the Kingdom Group what it is. None of what you've read in these pages happens without you.

To our Boards, thank you for your continued guidance and support. To our partners and funders, your collaboration allows us to go further than we ever could alone. And finally, to you, the people we work for, thank you for your trust, your honesty and your ongoing engagement. It's your feedback that drives us to be better. As we move forward together, we do so with a clear sense of purpose and genuine commitment to our mission of providing **more than a home.**

Tom Barclay
Kingdom Group Chief Executive





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www.kingdomhousing.org.uk

Kingdom Housing Association Board of Management

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David Redpath – Vice Chair
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Chris Martin
Guy Thomson
Julie McKinnon
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Sharon McIntyre
Sinclair Young

Scottish Charity No. SC000874
Financial Conduct Authority Reg. No. 1981 R (5)
Scottish Housing Regulator Reg. No. HEP 142

Kingdom Support & Care CIC Board of Directors

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Elizabeth Preston – Vice Chair
Ian McLean
Ijeoma Okoro
Kelly Brown
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Shona Blainey
Tom Barclay

Registered in Scotland as a
Community Interest Company (CIC)
Company No. SC545491

Kingdom Initiatives Limited Board of Directors

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Michael Fitzgerald – Vice Chair
Gail Davidson
Gillian Chin
Justin Beveridge
Lawrie West
Loretta Mordi
Tom Barclay

Registered in Scotland Company No. SC383963

Information on this page is correct at 18 August 2026

Auditors

Henderson Loggie (Internal Auditors)

RSM UK Audit LLP (External Auditors)



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