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THE NEWSLETTER OF CADDER HOUSING ASSOCIATION LIMITED

INTRODUCING YOUR CADDER

CADDER COMMUNITY HUB!

A new name and a grand re-opening on November 25

A special message from Pamela Milne, Chief Executive & Laura McSorley, Chairperson of the charity Kindness Glasgow

e have some great news for you. Your community centre will re-open on Saturday, November 25.

Save that date because we will be welcoming you back with a "Winter Wonderland" family fun event from 12 until 3 pm at the now re-named Cadder Community Hub.

We have listened very carefully to what you want from the Hub following our wide-ranging surveys carried out in recent months.

FULL STORY ON PAGE 2



INTRODUCING YOUR CADDER COMMUNITY HUB

Thank you to everyone who expressed their views on the future of the Hub and what you'd like to see it deliver.

Now the brilliant charity Kindness Homeless Street Team – also known as Kindness Glasgow - will deliver a wide range of services from the Hub.

You might remember a previous link-up between the two organisations when Kindness Glasgow ran two school uniform pantries in the summer which were a great success and also co-hosted our family fun day in June.

We know how important your Hub is to the community and we have been working hard to ensure it has a bright future.

Exciting times are ahead for your Community Hub. Our partnership with Kindness will see the delivery of many community events including lunches for senior citizens and different ongoing pop up events which will be revealed in due course. So watch this space!

The Hub will also be available to let for a variety of functions and anyone interested should email kindnessglasgow@yahoo.com

Groups have already been in touch with a view to hosting boxing, dance and keep fit classes, gym

sessions and a pensioners' club to name but a few.

Everyone involved in the Hub is raring to go and make it a venue we can all be proud of and which fulfils an important community role.

The Hub Café will be open from

Monday 27th November - please follow us on Facebook to see our updates as we get closer to reopening.

The Little Cup of Kindness Cafe will be open initially Mondays to Fridays

from 9am - 2pm



AVAILABLE

FOR COMMUNITY

LETS



AN UPDATE ON OUR AGM

who came along to our AGM held in September.

In an address to Members, Chair Liz McEachran reflected on the events of the last year and promised "an exciting year ahead for the Association, our members and our community."

Liz told the meeting a key highlight was the forthcoming opening of the newly-renamed Cadder Community Hub on November 27 – preceded by a grand opening two days earlier.

Liz said: "One of our main priorities is the reopening of our fabulous Hub. Over recent months, we have been consulting extensively with the community to establish what matters most to our customers, and how they would like to see services and recreational activities delivered.

"We are determined to deliver on these local aspirations and to ensure that this wonderful facility built for the people of Cadder is recognised as a multi-purpose centre which provides a range of high quality and cost-effective services, activities and bookings."

Addressing the ever-present cost of living challenges being faced by so many Liz said the Association had introduced a range of enhanced services to offer additional financial support.

Liz explained: "These services are in addition to our existing money advice service and include access to fuel poverty support including debt negotiation, debt write off, energy efficiency advice and tariff switching.

Direct financial support funded by the Big Lottery Communities Fund has included access to supermarket vouchers, provision of fuel pre-payment top-up vouchers and financial assistance with school uniform provision."

The meeting also heard Cadder was working "constructively and openly" with the Scottish Housing Regulator to achieve compliance

with Regulatory requirements. The Scottish Housing Regulator is engaging with us about our governance and financial management of the community centre and our ability to deliver the improvements required.

Liz also advised that the Association was continuing to invest in our housing stock and provide a programme of improvements to homes.

Last year's planned improvements and works included 90 kitchen replacements, 14 bathroom replacements, installation of veranda screens, 10 boiler replacements, work on guttering to flats and 140 electrical safety checks.

Our programme for this year includes 20 kitchen replacements, 10 bathroom replacements, 200 electrical safety checks, 10 boiler replacements and guttering works for main doors.



COMING SOON

ANEW TENANT PARTICIPATION STRATEGY TIS

e have some good news on how we are increasing tenant participation in the work we do.

Mindful of the need to increase the involvement of you – our customers - we have started to put things in place to achieve this.

We recently held an event at our offices which was attended by tenants to explain what we are trying to achieve and planning the way forward.

Helping us to achieve this is the Tenant Information Service (also known as TIS) which is an organisation highly experienced in helping housing providers like ourselves maximise tenant involvement.

A key objective is the creation of a "Tenant Scrutiny Panel." What do we mean by a Tenant Scrutiny Panel?

Many housing providers operate such panels and they are made up of individuals who do not serve on the Board of Management but who assess the work we do, highlight where improvements can be made and hold us to account for the services we deliver within the community.

It is an important role to serve on a Tenant Scrutiny Panel and is an invaluable way of further increasing tenant participation. If you would like to be involved, or just hear more about working with us in a variety of ways, then please get in touch. Or if you would simply like to know more about what the Panel is about, also get in touch.

Please note this approach is open to ALL our residents – both tenants and owners. So if you want to make a difference in Cadder, please contact Lauren McClure on **0141 945 3282** or by email lauren.mcclure@cadderhousing.co.uk





Introducing new energy help from Cadder

e're doing our bit to help you cope with the onset of winter and those skyhigh fuel bills.

We have obtained money from a special fund known as the "Social Housing Fuel Support Fund".

This is money from the Scottish Government and the fund is administered by the Scottish Federation of Housing Associations (also known as the SFHA) of which Cadder is a member.

The initiative will be delivered by The Wise Group in close cooperation with our staff. The Wise Group is a much-admired social enterprise whose aim is to "lift people out of poverty."

So what does it mean for Cadder tenants?

The funding was secured by us and 2 other city housing

providers – Molendinar Park Housing Association and Hawthorn Housing Co-operative who both do such tremendous work in their respective communities. The Project will focus on energy advice and general financial wellbeing for tenants.

It will offer:

- Advice on the use of heating systems and appliances
- Negotiating with energy suppliers such as repayment plans
- · Resolving billing issues
- Maximising income and obtaining money which tenants are entirely entitled to

Cadder already provides a service to help you on a range of welfare benefits issues – via our Money Advisor Carrie Smith - but this additional funding will turbocharge our efforts and mean we can assist even more people.

It is a major step forward on the help we can provide when you need it most in the coming winter months and fits well with our ethos of fighting poverty and helping people keep their tenancies.

The Project will run over the winter months from October until March next year.

Crucially, we believe it will go a long way to stabilising - and in many cases improving - Cadder tenants' financial position. Please contact your housing officer for more information.

If you want to access our Money Advice service you can do so confidentially and remember it is entirely free. You can contact Carrie Smith **0141 945 6722** or **carrie**@ **cadderhousing.co.uk**

KEEP CADDER CLEAN – PLAY YOUR PART

e all have a responsibility to keep our community clean and looking great. It is something we know matters greatly to our residents. So in this edition of your newsletter we have put together a summary of what needs to be done and how – even in a small way – you can play your part. It is bit like a jigsaw. Everything fits together perfectly to create what we all want - a tidier neighbourhood.

Over recent months, we have been working hard within your community to help keep the area free of rubbish, fly tipping and bulk refuse. Sometimes this appears to be an endless task, and no sooner have we cleared an area, than it is used again for fly tipping or to dispose of bulk items. The only way we will be able to manage the level of rubbish etc within the community is if we all work together to achieve this. We are already working in partnership with Glasgow City Council, Cadder Care and pest control contractors.

There are 3 main areas that we need your help with if we are to sustain Cadder as an attractive community that we are all proud of.

Rubbish disposal

Please keep your communal bin area as tidy as possible. If the bin area has rubbish spilling out of the bins, Glasgow City Council may not be able to empty them. Whilst this is obviously unsightly, it also carries a significant risk of food waste being accessible to wildlife – this is the main reason that there may be vermin within the estate. Our teams do brush out and clean the bin area after the Council has emptied the bins but sometimes the damage is already done and rats or other vermin may already have set up home to be near to this source of food.





Glasgow City Council has reduced

the charges for bulk uplift substantially to make this service more affordable for citizens of Glasgow. See their website for further information www.glasgow.gov.uk/bulkywaste

Fly tipping

Please notify Glasgow City Council, or ourselves, if you see

anyone fly tipping in the area. We have increased our surveillance of "hot spots" where we know fly tipping occurs and we seek to remove this as soon as we can. If you see anyone doing this, please note their vehicle registration details and report it in order that we may work with the council to try to stop this from happening in your community.



HOW TO COMBAT RATS

By Gary Mitchell R.E.D. Pest Conrol

he most common pest species we deal with are rats, specifically the "Norway rat."

This species of rat is known by many different names such as the Norwegian rat, the brown rat, the common rat, the sewer rat, or the house rat.

Regardless of whatever name you know them by, this species is amongst the most adaptable of any animal, and is found on 6 of the 7 continents on the earth, with only Antarctica being the exception.

They have learned to take advantage of human activity, thriving in both urban and rural environments.

Here we will attempt to answer some of the most commonly asked questions about rats.

Where do rats live?

Rats will live anywhere which gives them access to food and shelter.

They will build nests underneath floorboards, in wall cavities, under sheds, in sewers or in burrows they dig in soft soil.

What do they eat?

Rats originally evolved to eat grain, but are actually omnivorous, meaning they will eat anything humans eat.

How many babies can they have?

In ideal conditions where there is plenty of access to food and shelter, a female rat is capable of giving birth between 6 and 8 times per year.

She can give birth to up to 8 babies each time.

How do I discourage rats from my home or area?

This is the most common question we are asked and the answer is nearly always the same, do not create an environment the rats will be attracted to.

Actions you can take include the following;

- Dispose of all household waste and rubbish properly.
 Do not leave waste in a place where rats can get access to it. Ensure waste is stored in sealed bins wherever possible.
- Sealing gaps around pipes, holes in buildings and under sheds will help prevent rats from entering and nesting. Rats only need a gap of 15mm to gain entry.
- Remove potential nesting sites

- by keeping yards and gardens clean and tidy, by cutting back overgrown areas and clearing any piles of debris such as old furniture
- If you feed garden birds, do not do this to excess and use a bird table or feeder basket if possible. Rats will often feed on discarded bird seed.

To summarise, rats will make the most of any opportunity they find. If we limit their access to food and a place to nest, they will move on.



Yes

Paper

- Newspapers, magazines, leaflets and envelopes
- Brochures, catalogues and junk mail

Tins and Cans

 Drinks cans and food tins, aluminium cans and empty aerosol cans

Cardboard

- Cereal boxes and cardboard packaging
- Brown corrugated cardboard, toilet and kitchen roll tubes

Plastic Bottles

 Cleaning product bottles, toiletry bottles, drink and milk bottles, sauce bottles

No

- **X** Food
- **✗** Glass
- Plastic carrier bags
- ✗ Plastic film/polythene
- Polystyrene packagingFood and drinks cartons
- Plastic pots, tubs, trays including yoghurt pots and margarine tubs
- **X** Books
- Packaging with food waste residues including takeaway pizza boxes and crisp packets



No plastic carrier bags

RECYCLE FOR GLASGOW - PLAY YOUR PART

aving declared a climate emergency in May 2019, Glasgow is committed to becoming carbon neutral by 2030, attain net zero-emissions by 2045 and become a zero-waste city.

We can help achieve these goals by recycling more

of our waste - this helps to reduce carbon emissions as it takes less energy to make recycled products than using raw materials.

To bring Glasgow's recycling services in line with other councils and make it easier for people to recycle Glasgow City Council recently replaced 48,000 small metal ash bins with 80,000 new wheeled bins in 145,000 tenements and flats across the city.

However, Glasgow still has a problem with recycling, particularly within communal living areas such as tenements and flats. Despite dramatically reducing the amount of waste we send to landfill, as a city we still recycle just under 30% of our total waste.

As part of Glasgow's Resource and Recycling Strategy 2020 – 2030 GCC is developing new technology, implementing new policies, including a Contamination Policy and developing a communications strategy to promote behavioural change among our citizens to encourage more and better recycling.

Next year GCC will be looking at making domestic recycling easier with the introduction of a "twin stream" approach, introducing a new grey bin for metal and plastic containers, which will also take materials we currently don't accept in the blue bin such as yogurt pots, soft plastics and similar containers. This will free up the current blue bin for better quality paper, card and cardboard only.

In the meantime, everyone in tenements and flats can play their part by continuing to recycle the target materials. Where there is persistent contamination of blue recycling bins in backcourts and communal bin stores, Cadder Housing and GCC can work in partnership to address the issue.

Cadder Woods – latest developments

By Mike Batley Green Action Trust

he Cadder Woods Project, led by Green Action Trust, is making progress. As we work to secure stakeholders' consents and establish funding to initiate on-site operations. Despite a setback in our anticipated funding, we have successfully identified an alternative source of funding to take the Project to the next stage of development.

We are currently in the process of submitting the planning application for the Project and obtaining consent from Historic Environment Scotland to link the woods to the canal. Our proposed design will address several issues received during various consultations, including a meeting with Cadder Care where concerns

regarding overgrown vegetation and rodent infestation at the back of properties in Valia Street were highlighted. We aim to address these concerns and provide solutions in our proposals.

We are grateful to Cadder Housing Association for generously offering the newly-renamed Cadder Community Hub as a venue for us to present our project proposals and designs towards the end of the year. A big thank you to Cadder Care and Cadder Housing Association for their invaluable support during this phase of the project.

We anticipate the start of works in early Spring 2024 and will continue to provide more updates as the Project progresses. Stay tuned for more news soon.

Mike.batley@greenactiontrust.org





Annual Report 2022 - 2023



In this edition of the newsletter we are pleased to provide information on how we are performing. Every year we publish this data - and in common with all housing associations - send it to the Scottish Housing Regulator which exists to protect your interests as tenants. The performance information is known as the "Annual Return on the Charter." An important part of this process is sharing it with you and you can read all about it on pages 9 to 16.

How We Performed in 2022 - 2023



All social landlords in Scotland are required to publish an annual performance report for their tenants. The report is a summary of the Key Performance Indicators (KPIs) collected by the Scottish Housing Regulator via the Annual Return on Scottish Social Housing Charter (ARC).

The Charter was introduced by the Scottish Government in 2012. It sets out a series of outcomes and standards that all registered social landlords (RSLs) are expected to deliver for their customers. These fall under 5 themes:

- Customer / landlord relationship
- Housing quality and maintenance
- Neighbourhood and community
- Access to housing and support
- Getting good value from rents and service charges

Where we have access to the information, we have compared our performance to the average of three local social landlords performance. These landlords are:

- Maryhill Housing Association
- NG Homes
- Queens Cross Housing Association

Additionally, we have included the national average and performance from 2022/23 for each indicator, where we have access to the information, to further compare our performance against the sector.

To illustrate how our performance compares to the national average, we are using the below scale.

Symbols to Illustrate Our Performance



Our performance - is better than the national average

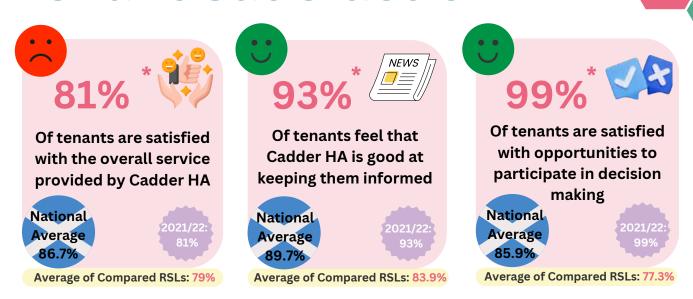


Our performance is - the same as national average



Our performance - is worse than the national average

Tenant Satisfaction

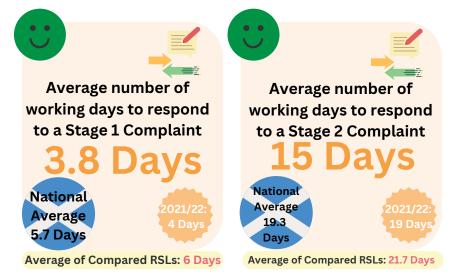


*Source - Customer Satisfaction Survey carried out in December 2020, our next survey is due by end of 2023. When the next survey is issued, we ask that residents please take time to complete it, to allow us to shape our service going forward.



Cadder HA has recently appointed Tenant Information Service (TIS) to help shape the development of a new Resident Participation Strategy. This will create a two-way process between the Association and residents for the sharing of information, ideas, power and influence. It will also help shape an official customer led scrutiny group. Please see page 4 of the newsletter for further information.

Complaints

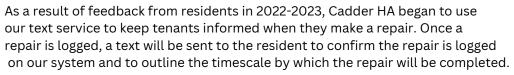


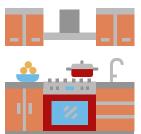
100% of Stage 1 & Stage 2 complaints were responded to in full.

This year, the Association has refined its complaints handling process to ensure a more streamlined approach to responding to complaints. This will help us to meet response targets. Additionally, this process ensures a consistent approach is taken when dealing with every complaint.

Repairs

Our maintenance programme included the installation of 90 kitchens, 14 new bathrooms, 10 new boilers and 22 closes being painted as well as our successful winter gutter cleaning programme.

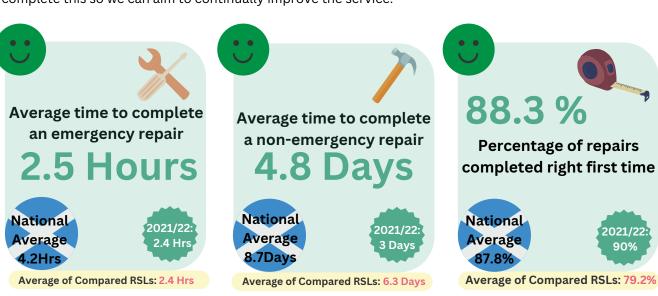




Once the repair is complete, our maintenance team will send another text with a quick satisfaction survey. This allows the Association to gauge residents feelings towards the service and will highlight any areas which require improvement or which areas are excelling.

37.5% of respondents were very satisfied with the repairs service, whilst 56.3% were fairly satisfied.

Therefore, we ask any resident who receives a repairs satisfaction text to please take the time to complete this so we can aim to continually improve the service.





^{*} The failures are as a result of electrical inspections required, these will be completed by November 2023 which will result in 99% for this indicator

Satisfaction with Repairs & Improvements

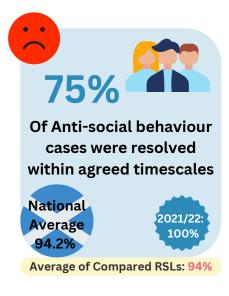


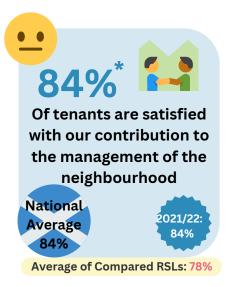
Average of Compared RSLs: 77%



*Source - Customer Satisfaction Survey carried out in December 2020, our next survey is due by end of 2023. When the next survey is issued, we ask that residents please take time to complete it as this allows us to shape our service going forward.

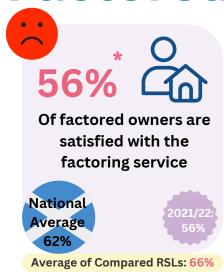
Anti-social Behaviour





*Source - Customer Satisfaction Survey carried out in December 2020, our next survey is due by end of 2023. When the next survey is issued, we ask that residents please take time to complete it as this allows us to shape our service going forward.

Factored Owners



*Source - Customer Satisfaction Survey carried out in December 2020

We will be reviewing our Factoring service later this year, once we have heard your views and priorities as part of our Resident Satisfaction Survey. We do hope some of our owners will help us with this review and we will be in touch over the winter months to discuss this with you further.



Letting Our Homes





Average time to re-let empty properties

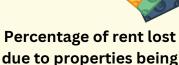
31.8 Days





Average of Compared RSLs: 31.4 Days





empty 1%



Average of Compared RSLs: 0.6%





Percentage of tenancy offers refused

41%





Average of Compared RSLs: 36%

Access to Housing & Support



16%



Of lets were to homeless applicants





Average of Compared RSLs: 37%

97%



Of new tenants are still in their home after one year



Average of Compared RSLs: 91%





an adaptation

National Average

47Days



Average of Compared RSLs: 80%

Our in-house Money Advice Officer undertook 236 welfare rights appointments this year and secured £328,510 in financial gains for Cadder residents.

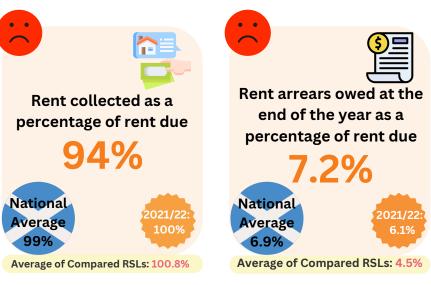
The Association partnered with Kindness Homeless Street Team to host various school uniform pantries on the run up to the new school term. The events were a huge success with the pantry offering 3 new items of school uniform for £5.

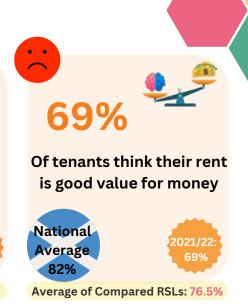
Cadder HA also secured £20,000 from the National Lottery Community Fund in 2023. This funding allowed us to offer tenants support with their gas/electricity or a supermarket voucher. With the majority of the funding being used within the first few weeks, it showed how beneficial this was to the community.





Rent Collection





*Source - Customer Satisfaction Survey carried out in December 2020

Average Weekly Rents

	Weekly Rent Increase Applied	Average Weekly Rent 2 Apartment (1 bedroom)	Average Weekly Rent 3 Apartment (2 bedroom)	Average Weekly Rent 4 Apartment (3 bedroom)	Average Weekly Rent 5 Apartment (4 bedroom)
Cadder HA	5%	£85.03	£91.30	£104.85	£118.43
Maryhill HA	7%	£86.81	£91.63	£95.26	£104.90
NG Homes	6%	£87.73	£95.03	£104.04	£115.40
Queens Cross HA	7%	£85.85	£90.07	£99.90	£113.47
Average of Compared Landlords	6.7%	£86.69	£92.79	£100.84	£112.52

Our Plans for Improvement



We continue to look for ways to improve our performance and the services we provide within the community. This year, we are prioritising the following areas for improvement:

Rent arrears will always be a priority for us as the money we collect from rent is used to fund all the services that we provide. We offer a range of help and support for those who are struggling with their bills, including rent payments. We will however, continue to pursue all debt that is owed to us, including legal action.

Void properties should be ready for relet as quickly as possible. We have introduced new ways of managing our voids so that our customers can move into their new home as quickly as possible. We are also offering enhanced incentives for tenants who leave their homes in a good condition. All of this aims to reduce our void relet time, and hopefully increase our customer satisfaction in this area.

Factoring Services are diverse and varied throughout the estate and are responsive to the needs of the community. We are aware that this area of our service requires to be reviewed and we plan to do so this year. We do hope that some of our owners will get involved in this review to help us define your priorities and shape our services to suit

Our **Repairs Service** is the service that customers use most often and as such, it is important to us that we deliver a high-quality service that meets your expectations. We have introduced customer focus improvements to the service this year, and will continue to do so in the coming months. This will include increasing the number of jobs that are completed "right first time" and improving upon our levels of customer satisfaction.

Managing **Anti social behaviour** within the community is a critical element of our service, due to the impact that such incidents can have on our customers. We work closely with Police Scotland and Glasgow City Council to try to minimise the level and severity of anti social behaviour and seek to ensure a swift response in all cases. We will review our approach to monitoring the outcome of anti social incidents and seek to improve customer satisfaction in this area

Other information about the Association and our performance can be found on the Scottish Housing Regulator's website: https://www.housingregulator.gov.scot/landlord-performance/landlords/cadder-housing-association-ltd

If you wish to discuss the contents of this report please contact the office on 0141 945 3282 or email Lauren.McClure@cadderhousing.co.uk

As mentioned throughout the report, our next customer satisfaction survey will be published before the end of the year. Once issued, we would appreciate if you took the time to complete this.



20 Fara Street, Glasgow, G23 5AE



www.cadderha.co.uk



0141 945 3282

enquiry@cadderhousing.co.uk

Winter safety in your home

with more time being spent indoors and central heating systems already being switched on. Help us to keep you safe in your home.

If you have any external exposed pipes they should be covered in lagging which will reduce heat loss and insulate the pipes to stop them from freezing. The stop cock valve in your home will turn off the water supply in the event of a burst pipe. The valve is usually found in your kitchen under the sink or in a hall cupboard - turn it clockwise to switch it off. Call the Association for any advice on locating the stop cock in your property or if you have concerns in relation to any area of your property during winter.

Autumn 2023 Edition

Other ways to keep you safe in your home during winter include the following:

- When the festive season arrives make sure you unplug your fairy lights before leaving the house or going to bed at night
- Make sure candles and tea lights are placed in a proper holder and not left burning when you are not in the room
- Ensure your doors and windows are closed and locked (where fitted) when you are not at home to prevent unwelcome intruders
- Make sure that your home contents insurance policy is up to date with adequate protection
- Use timers on your central heating system. Ideally you should heat your home for at least one hour every day. The timer can be used to make sure it comes off and on. This helps the system run smoothly, heating your pipes and home
- Use your curtains, keeping them open during the day to let in any natural sunlight. When it gets dark close them and this will act as another layer of insulation to keep the warmth in your rooms.
- Move your sofa or any furniture away from heaters to allow all the heat into the room.

With the winter months coming in, we receive a lot of calls from residents to report that their heating system isn't working. More often than not, the boiler is set to 'summer mode' and it's as simple as flicking the switch to 'winter mode'.

A Big Hello from Cadder CARE

adder CARE stands for Connecting All Residents Equally

Cadder CARE was established earlier this year and a committee formed to allow us to operate in the community and move forward to help you when you need support.

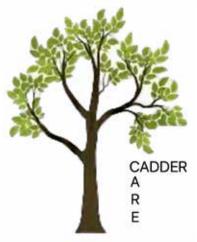
Thank you to all Cadder residents who have already signed up with us. Without your voice and support we wouldn't be able to do what we do!

Cadder CARE is the voice of the people who live in Cadder and strives to do what is best and needed for every Cadder resident. We are inclusive of all and aim to work for all tenants, owners and residents who are privately renting. This representation distinguishes us from other community groups.

We have been engaging with Cadder Housing, Maryhill Housing, various departments within Glasgow City Council and the Green Action Trust to establish and develop relations to serve our community as best we can. While we engage with other services within our area we are an independent residents' group within Cadder.

If you have any questions or would like to know more about how we may be able to support you please get in touch. We look forward to hearing from you.

To enable us to grow and understand the needs of each individual please support us by becoming a member. It's free to



Connecting All Residents Equally

do so.

You can email your details to **caddercare@gmail. com** and we'll be in touch to confirm your membership.





BEQUICKON THE DRAW!

An art competition to celebrate the re-opening of the Cadder Community Hub



BLOCINING MARVELLOUS!

Cadder Garden Competition a big success

When we asked you to take part in our recent garden competition we didn't realise the blooming marvellous effort you would make!

Thank you to everyone who put forward their gardens (and balconies and back courts) to be judged.

We thoroughly enjoyed looking at all the entries and as you might expect judging was immensely difficult.

Three winners were chosen in the following categories:

- Best communal back court with a prize of a £100 voucher
- Best balcony with a prize of a £50 voucher
- Best private front garden with a prize of a £50 voucher

We can now reveal the winners:







Mrs Howieson



Cadder Housing Association Ltd

20 Fara Street, Glasgow, G23 5AE • Telephone: 0141 945 3282 E-mail: enquiry@cadderhousing.co.uk • www.cadderha.co.uk

f Cadder-Housing-Association

OPENING HOURS: MON-THUR (9 AM TO 4.30 PM) FRI (9 AM TO 4 PM). WE ARE CLOSED ON THE LAST WEDNESDAY MORNING OF EACH MONTH FOR STAFF TRAINING AND OPEN FROM 1 to 4.30 pm.