**Website Introduction**

Hello! Welcome to our 2019 Annual Report.

This report sets out how we’ve performed over the last financial year and includes some key figures and information we hope you’ll find interesting.

This year we have created a report that you can interact with. Simply scroll down, click on the flashing illustration and have a read. You can also choose to listen to the audio if you prefer.

This is our performance; warts and all. We hope you enjoy it.

**Website End Screen**

We hope you enjoyed our 2019 Annual Report. We’d love to hear what you think about the report or our performance [link to online contact form].

If you’d like to find out more, you can visit [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk) to see how Cairn compares to other housing associations and local authorities.

You can also find our financial and governance information here [link to document].

Thanks for reading.

Until next year 😊

**Paper Report Introduction**

Hello! Welcome to the highlights of our 2019 Annual Report.

This report provides ‘Cairn in numbers’ and shows some of our highlight figures from the last financial year.

If you would like to find out more about our performance then please go to www.cairnha.com/??? where you can view our online interactive report. This includes all of our performance information, how we compare with the Scottish average, and information on why our performance is particularly good or bad in particular areas.

You can also visit [www.scottishousingregulator.gov.uk](http://www.scottishousingregulator.gov.uk) to find out in more detail how Cairn compares to other housing associations and local authorities.