

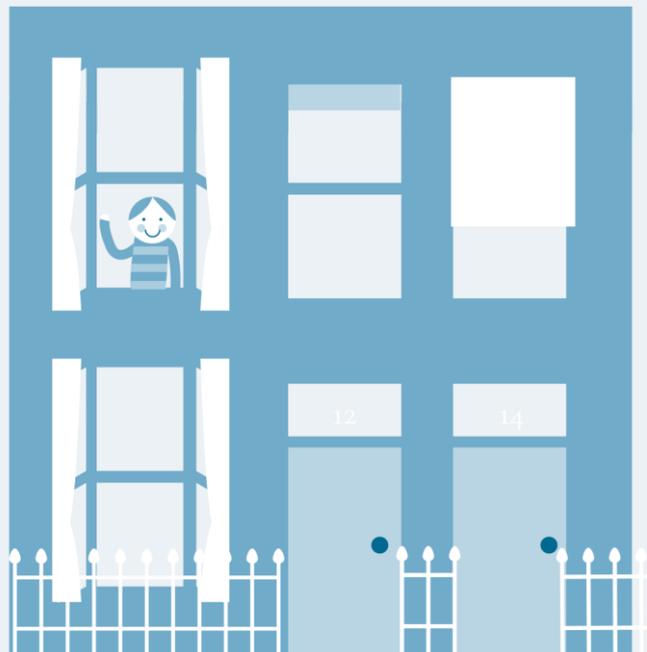


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# Proposal for Factoring Services

*Powderhall Village  
Edinburgh*

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**We are delighted to have been shortlisted for Managing Agent of the Year (5,001+ units) at the TPI Scotland Awards 2026.**



We have had the pleasure of managing Powderhall Village since it was first built 23 years ago and we truly value the relationships that we have built over this time.



## About Us

Charles White Ltd (CWL) provides factoring services to residential homeowners throughout Scotland and Northern Ireland. We believe that in order to manage communally owned areas well we need to get to know the people behind the property. This helps us provide a personal service which ensures you and your neighbours are proud to live in your development. Keeping your properties like new makes life better for all. Spending your money wisely on maintenance helps maximise property values and ensures you have a place you love coming home to.

We are active members of The Property Institute, the professional body for residential property managers across Scotland, England and Wales. One of our senior team serves on the Scotland Board alongside industry peers, ensuring we remain fully informed on evolving legislation, compliance requirements and best practice. Through this involvement, we also contribute to training and sector development.

We are also delighted to have been shortlisted for *Managing Agent of the Year (5,000+ units)* at the TPI Scotland Awards 2026 - a recognition that reflects our commitment to excellence and the dedication of our team.

We believe that we will achieve our vision when we provide a service to homeowners which has our values at the heart of all we do: *Authentic, Others centred, Passionate, Purposeful and Curious*

We actively encourage feedback from our clients and are pleased to be one of the highest rated property factors on [Trust Pilot](#).

### Our Vision

To make a difference in the lives of our clients, team members and communities and to inspire others to do the same.

## Authority to Act

The Property Factors (Scotland) Act 2011 regulates property factors in Scotland. We operate within the authority set out in our Written Statement of Services, a document issued to all homeowners setting out our terms and service delivery standards. The Title Deeds or Deed of Conditions for your property also provides a framework as to how commonly owned areas should be managed and may include instruction on the appointment of a factor/managing agent.

## Your Team

We want everyone in our team to play to their strengths. Rather than having one person do everything, you get a dedicated team to serve your development:



Client Relationship Manager  
Sarah Wilson  
(Director)

For more than 20 years, Sarah has been your Client Relationship Manager — a level of continuity that's incredibly rare in our industry. Sarah is also a Director operating at a senior level, which demonstrates how important your development is to us. She knows Powderhall inside and out: the buildings, the people, and the history that makes the development unique. She is your first point of contact, carries out site visits, attends all committee meetings and AGMs, and is always happy to meet homeowners one-to-one. Her commitment goes far beyond routine management, from attending late-night emergencies to monitoring your Facebook page for maintenance issues. Her long-standing knowledge ensures Powderhall is managed with care and consistency.

Kevin is your Development Inspector, and his regular presence on site is central to keeping Powderhall safe and well-maintained. His visits allow him to spot maintenance and health and safety issues early, helping us stay proactive. Kevin meets contractors, prepares specifications, and manages tenders for larger works. His experience ensures major projects can be delivered professionally and to a high standard.



Development Inspector  
Kevin Haddow  
(Senior Development Inspector)



Client Account Manager  
Robert Archer

Robert is your Client Account Manager, ensuring Powderhall's finances run smoothly and responsibly. He manages the development's bank account, oversees payments, and assists with invoice queries. Robert reviews direct debits and monitors the financial health of the development, and his oversight of our strict debt-recovery process means Powderhall has no significant outstanding debt - something exceptionally rare for a development of this size.

Kayleigh is your Client Team Assistant, supporting the day-to-day administration of the development and keeping all information up to date. Many of you will have spoken with her when calling the office, and her work ensures communication and administration remain clear, organised, and responsive.



Client Team Assistant  
Kayleigh Young

Together, they deliver the best service possible. We take training seriously, and every member of the team is practically and technically equipped to carry out their role to a high standard. We operate a buddying system which ensures that there is a continuity in service when one of the team are on annual leave/absent. The buddies also know your development and are aware of any ongoing maintenance issues.

## Putting you and your property first

Trust and communication are essential when you're paying for a factor. Looking after where you live is a big responsibility we'll never take for granted.

When you need something sorted, our role is to do it quickly and professionally. Homeowners have one point of contact in their Client Relationship Manager, because we know that clients value having someone they have direct access to who will provide a speedy response. We communicate clearly in language everyone can understand with no hidden costs.

We commit to carrying out a minimum of 7 site visits a year to check on the condition of internal and external communal areas. As a result, we know each development in detail and can be proactive in dealing with repairs/maintenance issues. We use a specialist software programme to record our visits and a report is produced which is available for homeowners to view on our client portal. Each development is unique and requires a service that is specifically tailored to its needs. We provide a personalised approach to ensure the best fit for your development.

Our out of hours service provides homeowners with peace of mind at all times. Unlike other factors, one of our Client Relationship Managers will answer an out of hours emergency call and get you the assistance you need as soon as possible. This service is included in our management fee.

A separate client money service account is held for each development so that funds are ring-fenced and cash-flow can be monitored carefully by us. Unlike other factors, interest earned on the account balance is credited to the homeowners.

We have achieved Cyber Essentials accreditation which means we have demonstrated that our systems and processes meet the UK Government-backed standard for protecting against the most common cyber threats. For you, this means added confidence that the information you share with us is handled securely, our digital environment is resilient, and we have robust controls in place to reduce the risk of data breaches or service disruption. Cyber Essentials gives you the assurance that we take your security seriously and operate to a recognised, independently assessed standard.

## My Charles White Client Portal

We encourage all clients to sign up to our client portal. The portal gives homeowners online access to a wide variety of information such as copies of development visit reports, contractor invoices, newsletters, maintenance specifications, invoices and our written statement of services. Homeowners can also make payments via the portal.

## Contractors

We have a list of approved contractors. All approved contractors must provide us with their Employers and Public Liability Insurance Certificate and also their Health & Safety Policy. We remain independent from our contractors which allows us to ensure work is carried out to the highest standard and we can retender a contract at any time.

CWL do not receive commission or remuneration from any of the contractors that we engage to work on the developments we manage. The price the homeowner pays is the same amount that has been charged by the contractor.

## Additional Services and Project Work

In addition to the core services provided within the scope of our management fee we can provide project management services for project work e.g. communal painting, major roofing works, gutter replacements, lighting upgrades, carpet replacements, etc. Our Written Statement of Services provides more information on this.

## Insurance

We work with AJ Gallagher Ltd as our broker to ensure a fully comprehensive block buildings insurance policy is put in place which is bespoke to the requirements of the Deeds and is apportioned correctly to owners, as well as being the best value policy we can secure from the market. Traditionally, within the industry, a Factor has one policy for all developments which is then charged as per the Deed but with all properties on the same rate applied by the insurer. This takes no account of the individual nature of each development and can leave some developments subsidising others. We believe that a bespoke policy like the one we provide is the most equitable way to provide block buildings insurance, and it normally results in a lower excess requirement. At Charles White, the average time from a claim being raised until it is resolved is currently 37 days, whereas the industry average is 110.

## Invoicing

As a company, we are transitioning developments from quarterly in arrears to an annual budget in advance. There are many benefits associated with a budget, some of these are below:

- Creates transparency in the spend for the year ahead.
- Has the potential to smooth the cost of development maintenance charges through the year, in matching monthly direct debit payments against estimated spend.
- Providing a copy of the budget to the owners in advance of the meeting gives opportunity for advance notice for all owners to review and satisfy themselves for approval of what is being proposed.
- Facilitates open discussion at an AGM for any potential proposed maintenance and project work for the year ahead with estimated cost.

At the start of each year, a development budget will be proposed and discussed at a meeting of owners. The first budget is based on the last three years expenditure and has been shared separately. Homeowners can choose how they wish to pay their share: some prefer to pay the full amount at the beginning of the year, while most opt to set up a direct debit and spread payments across the year.

At the end of the budget year, a budget reconciliation is carried out which compares actual spend against the budget. Any charges/credits are applied to homeowners' accounts at this stage.

Insurance is invoiced separately as the renewal date is different to the budget year.

We have found this system to be very successful, not only with new developments we have taken on, but also developments that have transitioned from quarterly in arrears. Should you vote to remain with Charles White, Powderhall would also move to this budget-based approach.

## Credit Control

We recognise the importance of ensuring homeowners pay their invoices on time. We operate a clear and simple arrears procedure which is triggered within 21 days of non-payment of an invoice from the date of the invoice, at which point a reminder notice will be sent. If no payment is received within 14 days of this reminder, then a second reminder known as a 'Notice of Intended Action' is sent and an administration charge will be levied. If the account is still not settled within a further 7 days, the client account is forwarded to our debt recovery specialists who will pursue the principal sum and any associated debt collection and legal costs.

## Our Proposal for Continued Factoring Services

Our proposed budget has been shared with owners directly.

The proposal includes adhering to all the duties and obligations of a factor as required by the relevant Deed of Conditions and in accordance with the requirements of the Property Factors (Scotland) Act 2011.