

# Regulatory Judgement

October 2022

Cartrefi Conwy – L148

## Judgement

Governance and Tenant Services		
Compliant	<b>Green</b>	The Association meets the regulatory standards and will receive routine regulatory oversight.
Financial Viability		
Compliant	<b>Green</b>	The Association meets the regulatory standards and will receive routine regulatory oversight.

**Note** – This is an exceptions report.

If we have any regulatory concerns, the regulatory standard along with the improvements required will be listed. If no regulatory standards are listed, there are no significant regulatory concerns at this time.

Cartrefi Conwy has/will publish its' self-evaluation where you can find further information including the statement of compliance with the regulatory standards and the continuous improvement plan.

### Cartrefi Conwy: Profile

<b>Number of Units</b>	<b>4,115</b>
<b>Annual Group Turnover</b>	<b>£29.4m</b>
<b>Gearing Ratio</b>	<b>43%</b>
<b>Interest Cover</b>	<b>195%</b>
<b>Type of RSL</b>	<b>LSVT</b>
<b>Location</b>	<b>North Wales</b>

*Numbers above are as at 31 March 2022, the date of the most recently published financial statements.*

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