

# **Bielding the Future**

## **BIELD BUSINESS STRATEGY 2011 - 2016**



# Bield Business Strategy 2011-16

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Bield has undertaken a comprehensive review of its strategic priorities to date and its operational and governance structures. Its aim is to develop and operate an emergent strategic approach to manage the risks and opportunities in its market place and changing political and economic context; the ultimate aim of which is to provide the best possible service to its customers.

Bield's Management Group (MG) has defined, driven, and managed this process. They have sought specialist consultancy support from a range of providers with expertise in strategic management and organisational restructuring.

Bield followed a logical and consistent approach that included internal and external consultations, the redefinition of its Vision, Values, and Mission, a thorough examination of its strategic context, a formal strategic review with considerable staff consultation and involvement, and the development of an integrated implementation plan to drive its proposed organisational restructuring to meet its redefined objectives.

The following output is a product of this process.

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## Stakeholder Consultations

This process was in two parts to establish the key internal and external strategic drivers that will define the form and function of Bield's Business Strategy.

Bield commissioned specialist consultants to undertake this process with guidance and support from its MG.

### 1. External Consultation

This was in the form of face to face and telephone interviews with representatives from The Scottish Government, key local authorities and other Housing Associations and providers. The main themes identified in this process were as follows:

#### Government

- Need to change and adapt to changing environment
- Need to be more flexible and responsive to funding changes
- Shift away from sheltered housing as core business
- Cost is now at least as important a consideration as quality
- Opportunities in specialist services for dementia

#### Housing Associations

- Market conditions for housing associations are difficult, with reduced funding and increased competition for resources
- Care faces a challenging operating environment due to lack of funding
- Government priorities have shifted away from sheltered housing
- Development is at risk due to funding cuts
- There are opportunities for those who can innovate
- There are opportunities for partnership working
- The current partnership work that Bield is involved in is well respected
- Areas for possible expansion are BR24, dementia services, and care at home
- Housing associations will need to focus on improved efficiency

## 2. Internal Consultation

This process was done in two phases. The first phase was with MG members in facilitated workshops and centred around a formal SWOT and PEST analysis format, which were then translated into a set of key internal drivers (please see below). The second phase was to take the consolidated work on internal and external drivers to Bield staff members. This was done through two full day briefing and consultation sessions with senior managers, and then staff representatives, who in turn cascaded this information to the rest of the organisation's staff through briefings and the intranet.

The results of the internal and external consultation processes were reported in SWOT and PEST formats.

### SWOT Analysis

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>• Healthy financial position</li> <li>• Skilled committed staff</li> <li>• Strong value base</li> <li>• Good reputation</li> <li>• Charitable status</li> <li>• Quality of services</li> <li>• Range of services</li> <li>• Volunteer programme</li> </ul>	<ul style="list-style-type: none"> <li>• Some housing not fit for purpose</li> <li>• Tired models of care</li> <li>• Financial deficits</li> <li>• Inadequate communication</li> <li>• Marketing</li> <li>• Slow to adapt or change</li> <li>• Tendering</li> <li>• Succession planning</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>• Growing market</li> <li>• Charity status</li> <li>• Joint working</li> <li>• Tendering for services</li> <li>• Personalisation of services</li> </ul>	<ul style="list-style-type: none"> <li>• Changing aspirations</li> <li>• Reduced funding</li> <li>• Increased legislation</li> <li>• Tendering of services</li> <li>• Private sector competition</li> </ul>

**PEST Analysis**

Political	Economic
<ul style="list-style-type: none"> <li>• Uncertain and volatile government</li> <li>• Increasing regulation</li> <li>• Increased volume and changes in legislation</li> <li>• Policy of personalisation</li> <li>• Policy shift away from sheltered housing</li> <li>• Community care favoured over residential care</li> </ul>	<ul style="list-style-type: none"> <li>• Reductions in public funding (capital &amp; revenue)</li> <li>• Increased competition</li> <li>• Short term service contracts</li> <li>• Increased owner occupation</li> <li>• People able to self fund purchase of services</li> <li>• Pressure on operating costs</li> <li>• Borrowing more difficult and expensive</li> </ul>
Social	Technological
<ul style="list-style-type: none"> <li>• Demographic change: growth in older population/decline in population of working age</li> <li>• Increase in pension age</li> <li>• Growing incidence of dementia</li> <li>• Growth in numbers with chronic conditions</li> <li>• Changing expectations and aspirations</li> </ul>	<ul style="list-style-type: none"> <li>• Increasing reliance on technology</li> <li>• Improved familiarity with technology</li> <li>• Need for access to internet</li> <li>• Growth in telecare</li> <li>• Improved building technology</li> <li>• Increasing energy efficiency</li> <li>• Growth in ownership of cars and mobility scooters</li> </ul>

## **Vision, Values, and Mission**

The findings of the consultation processes described above were used to inform the redefining of Bield's Vision, Values, and Mission statements. The MG drafted these and the Board approved them within the context of the restructuring process.

The idea was that this redefining would inform a comprehensive formal strategic review and organisational restructure.

### ***Vision***

A Scotland where people of all ages are respected, can make their own choices, and are able to live independent and fulfilling lives

### ***Values***

**Caring** - We have a passion for supporting and caring for each other

**Honesty** - We are open, fair and just and act with integrity

**Equality & Diversity** - We deal with all people equally and celebrate diversity

**Dignity** - We treat individuals with respect

**Inclusion** - We involve our people in what we do because their opinions matter

**Ambition** - We want to be the best at what we do and we want our people to realise their potential

### ***Mission***

To improve the quality of life of older people by offering a diverse range of housing, care and other services

## Identification of Drivers

Bield's wide-ranging research and consultation resulted in a well-structured approach to its emerging business and service context. This process identified the key factors that impact on Bield, and so inform the development of any business and structural options.

For clarity, these are presented as internal and external drivers. For example, an obvious external driver will be the reduction in available public funding over the coming years, whereas a corresponding internal driver will be whether Bield's organisational structure is fit for purpose to respond to this external funding challenge.

The process of reporting both Internal and External drivers also denotes the source and information that informed their identification – namely the first 'Audit' column in the table below. The tables below also reference the Strategic Objectives that they inform, which follow later in this document.

External Audit	Drivers	Objectives
<ul style="list-style-type: none"> <li>Public funding allocations are changing</li> <li>Government budgets suggest a reduction in care support</li> </ul>	Reduced public funding means we have to look at new sources of support	1, 3, 10, 11
<ul style="list-style-type: none"> <li>Availability of funds is reducing</li> <li>Success rate for tenders is challenging</li> <li>Resources committed to winning tenders</li> </ul>	The competitive context – for market share, for private and public funds, for tenders - means 'More for Less' and cost competition	2, 3, 5, 8, 9
<ul style="list-style-type: none"> <li>Government statistics and demographics</li> <li>Bield tenant and service data</li> <li>Over 85s will increase 38% in 10 years</li> </ul>	The growth in the in older population will change the ways we provide services and the kinds of services we provide	1, 2, 3, 7, 11
<ul style="list-style-type: none"> <li>Government statistics indicate changing demographics</li> <li>Stakeholder and partner experience suggests different needs emerging</li> </ul>	The significant growth in dementia – a function of a growing older population- will change the services people need and that we have to provide	1, 2, 5, 7, 11
<ul style="list-style-type: none"> <li>Survey information from customers</li> <li>Tenant and beneficiary feedback</li> <li>Market trends and data</li> </ul>	Our customers have changing aspirations in terms of what they want – from accommodation type to service levels	1, 2, 3, 7
<ul style="list-style-type: none"> <li>Government policy changing with trends</li> <li>Uncertainty about personalisation agenda</li> </ul>	Government policies are changing and we need to stay abreast of these changes	4, 5, 6, 10

Internal Audit	Drivers	Objectives
<ul style="list-style-type: none"> <li>• <i>Consultations and structural reviews suggest some frustration among staff and stakeholders</i></li> </ul>	We seem to duplicate effort - and this may makes us less competitive and un-integrated, and so less efficient	2, 4, 6, 10
<ul style="list-style-type: none"> <li>• <i>Governance and committee structures are 'old-fashioned' and may not be fit for purpose</i></li> <li>• <i>Customer, staff and partner feedback suggests many are not clear on what we do</i></li> </ul>	We sometimes seems to have an inability to respond to change effectively and we need to be faster	2, 3, 6, 7, 10, 11
<ul style="list-style-type: none"> <li>• <i>Customer feedback and market trends</i></li> <li>• <i>Competitive market place: private providers and other HAs</i></li> </ul>	To secure customer loyalty in the face of growing competition we need to maintain a high level of customer satisfaction	1, 3, 4, 6, 8, 9
<ul style="list-style-type: none"> <li>• <i>Staff Consultations suggest we don't always communicate effectively</i></li> <li>• <i>Existing departmental structures have been in place for some time</i></li> </ul>	We operate in departmental and geographical silos – and this may mean information and ideas are not shared easily, and we miss opportunities	2, 4, 6, 11
<ul style="list-style-type: none"> <li>• <i>We have an ageing workforce</i></li> <li>• <i>Retention Information suggests very low churn</i></li> <li>• <i>Staff survey indicates areas of concern</i></li> </ul>	If Bield is to deliver outstanding customer service it needs to be the Employer of Choice to attract new staff and retain key staff	4, 6
<ul style="list-style-type: none"> <li>• <i>Historical governance structures-developed when Bield was much smaller</i></li> <li>• <i>Benchmark of other charities working in an entrepreneurial way</i></li> </ul>	Our governance, leadership and management structures need to be flexible and able to compete effectively in a fast changing market	2, 4, 6, 11

## Strategic Review and Objectives

The identification of key internal and external drivers aligned to the revision of the organisation's vision and mission statements enabled Bield to redefine its strategic objectives with clarity and confidence. This process was undertaken by the MG with support from specialist consultants in structured workshops. The results were communicated to staff members in two formal briefing and consultation days, and then ratified by the Board.

The logical development process Bield undertook to review its strategic context resulted in the MG identifying 11 new and focused strategic objectives. These have accompanying statements of clarification, which are listed below, and reference the initiatives that have been developed to deliver these. These initiatives are listed in full later and cross reference with the initiative numbers integrated here.

The Strategic Review process also offered Bield the following opportunity to develop:

- A format around which to build the organisational restructure required to meet its identified challenges
- A consistent and agreed strategic base from which to develop its operational and governance models

Strategic Objectives		Definition	Restructuring Initiatives
1.	Meet the changing aspirations of our customers	By asking and understanding what people want, we will improve our existing properties and services. We will also develop a range of new and innovative properties and services, all with a focus on delivering excellence to our customers	1, 2, 7, 8, 9,10,11,12, 14, 15, 16, 18, 19, 21, 25, 28, 37
2	Develop flexible and innovative ways of delivering services	We will offer services that our customers tell us they want and which are tailored to meet individual needs and choice. We will offer more housing with care and a range of services delivered in people's own homes, with innovative options to encourage our customers to remain active in their communities	19, 20, 21, 22, 25, 28, 37
3	Deliver cost effective models of housing, care and other services	We will offer properties and services that are affordable. We will ensure our people and properties achieve their full potential and deliver greater value for our customers	2, 3, 4, 5, 8, 12, 14, 16, 19, 20, 22, 24, 25, 26, 27
4	Communicate effectively with internal and external stakeholders	We will improve how we communicate including making best use of technology. We will also raise our profile through better marketing and promote the interests of older people by speaking to government and other agencies	7, 8, 9, 23, 36, 37, 38

Strategic Objectives		Definition	Restructuring Initiatives
5	Fully identify and assess benefits and risks	For decisions that we take, we will make sure we understand, have considered, and manage risks and all the benefits of going ahead and understand the risks, in particular financial risk, and ensure that the whole organisation takes responsibility for this process	31, 34
6	Ensure our governance and organisational structures are fit for purpose	We will change how we make decisions by reviewing the structure of the organisation, and ensure that we work as efficiently and effectively as possible.	9, 16, 22, 26, 29, 30, 32, 33, 35
7	Improve customer service: treat customers as individuals	We will embed a culture of excellent customer service through developing the skills of our staff to improve individualised services	7, 8, 9, 10, 36, 37
8	Strengthen marketing - ensure all staff understand how to attract customers	We will improve the profile of the organisation by providing staff with the knowledge and skills to take responsibility to actively promote Bield.	17, 33, 36, 37, 38
9	Become commercially aware - improve financial management and tendering abilities	We will identify commercial opportunities within the market through specialist training and development and enhance financial management.	12, 12, 31, 33, 34
10	Maximise and diversify funding streams	Seek to identify new opportunities and partnerships where we can access a wider range of income streams in order to sustain and enhance the range of services that we provide	2, 3, 11, 12, 13, 14, 15, 16, 17, 18, 19
11	Make more efficient use of existing resources	Look to identify our current strengths in terms of people and resources to deliver consistently excellent services to our customers	33, 36, 37,

## Strategy Map

The results of the strategic review process are presented as a Strategy Map. This is a simple and concise way to communicate Bield's identified strategic objectives. It is a logical summation of the organisation's intent in response to its identified external and internal drivers. There is a logical association between Bield's ratified Values, Vision and Mission Statements, and the strategic objectives that have been identified to realise these. The Strategy Map also references Bield's operational aspirations of Innovation, Excellence, and Efficiency.

The Strategic Objectives were developed and recorded along four main organisational requirements, which are applicable to its areas of business and sectors:

- Customer
- Capacity
- Learning
- Resources

The Map provides a framework to reference business and organisational developments, from which a range of indicators can be developed and measured. The map is presented below.

**Vision – A Scotland where people of all ages are respected, can make their own choices, and are able to live independent and fulfilling lives**

**Mission – To improve the quality of life of older people by offering a diverse range of housing, care and other services**

**Caring Honesty Equality and Diversity Dignity Inclusion Ambition**

**Ultimate Aims**

Empower older people to make choices and live as independently as possible

Reduce social isolation and enable active participation of older people in their communities

Influence national and local government in relation to older people

**Customers**

To succeed, what must we achieve for them?

1. Meet changing aspirations of our customers

2. Develop flexible and innovative ways of delivering services

3. Deliver cost effective models of housing, care and other services

**Be the provider of choice**

**Capacities**

What do we need to excel at for our customers?

4. Communicate effectively with internal and external stakeholders

5. Fully identify and assess benefits and risks

6. Ensure our governance and organisational structures are fit for purpose

**Be a leader in our field**

**Learning**

Where do we need to develop to excel?

7. Improve Customer Service: treat customers as individuals

8. Strengthen Marketing: ensure all staff understand how to attract customers

9. Become Commercially Aware: improve financial management and tendering abilities

**Be an organisation that puts our people first**

**Resources**

How do we ensure we are resourced adequately?

10. Maximise and diversify funding streams

11. Make more effective use of existing resources

**EXCELLENCE**

**INNOVATION**

**EFFICIENCY**



## Initiatives and Key Performance Indicators

Following the identification of these Strategic Objectives, Bield's MG followed a considered and structured format to develop a range of initiatives to deliver a process of change that would in turn deliver organisational restructure.

The MG came up with an integrated list of Initiatives with timeframes for delivery and Key Performance Indicators (KPIs) to measure their impact and affect.

This process identified 38 time defined initiatives that would deliver the organisational restructuring process, which are divided into the following five categories:

- Development
- Business Growth
- Business Efficiency
- Governance
- Profile Enhancement

Table 1 shows the Initiatives with the planned timeframes for implementation.

The following table 2 lists these organisational initiatives, with the following KPIs to measure their delivery:

Preferred KPIs – many of these are time defined, and reflect the process of delivering appropriate strategies and recommendations that will underpin the implementation of the Initiatives.

Secondary KPIs – these are KPIs that will be appropriate to measure Initiatives once they are agreed and strategies are in place; these will be reviewed in line with the emerging strategies to deliver change.

BIELD HOUSING ASSOCIATION LTD BUSINESS STRATEGY 2011-2016		*See end of table for key																TABLE 1					
Initiatives Map																							
#	Initiative	2011-12				2012-13				2013-14				2014-15				2015-16				Lead	Link to Strategy Map
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Responsibility*	
<b>Service Development</b>																							
1	Define new model of retirement housing and develop a tenancy sustainment service																					Director of HS	2 / 3
2	Define and implement new housing with care model																					Director of CS	1 / 2 / 3 / 10 / 11
3	Engage with local authorities to seek agreement to:																					Director of HS Director of CS	1 / 2 / 3 / 10 / 11
	- fully fund housing support in very sheltered housing																						
	- proactively move the sheltered model to retirement model																						
	- develop housing with care models within existing schemes																						
	- review housing support within integrated services																						
4	Implement contingency plan for registered care housing - including specialist services within existing schemes/projects																					Director of CS	3 / 10 / 11
5	Develop and implement contingency plan for Home & Day Care Services, including respite services																					Director of CS	3 / 10 / 11
6	Review volunteer strategy																					Director of HR	2 / 3
7	Enhance welfare rights advice and information across all tenants and service users																					Director of HS	1 / 4 / 7
8	Develop strategy to improve community engagement:																					Director of HS	1 / 2 / 3 / 4 / 7 / 11
	- improved service user consultation and participation																						
	- improved use of communal facilities including café services																						
	- improved local networking																						
	- expand range of social activities																						
9	Seek improvements in interfacing with customers and potential customers through:																					Director of HS	1 / 2 / 4 / 6 / 7
	- improved communication																						
	- better service delivery including the development of one point of access to Bield's services																						
10	Improve customer service around repairs including repairs by appointment																					Director of AM	1 / 2 / 4 / 7

#	Initiative	2011-12				2012-13				2013-14				2014-15				2015-16				Lead Responsibility*	Link to Strategy Map
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
<b>Business Growth</b>																							
11	Develop and implement a targeted strategy for PRH business growth																					Director of AM	1 / 10 / 11
12	Develop business plan for BR24 around potential for future activities including: - new external market opportunities - viability of a trading subsidiary																					Director of HS	1 / 2 / 3 / 9 / 10 / 11
13	Implement recommendations of BR24 business plan																					Director of HS	1 / 2 / 3 / 9 / 10 / 11
14	Develop and implement pilot care at home service for Bield tenants and evaluate with a view to extending the service																					Director of CS	1 / 2 / 3 / 10 / 11
15	Develop options for mixed tenure schemes - both existing schemes and new schemes																					Director of AM	1 / 10
16	Set up trading subsidiary for development																					Depute CE Director of AM	1 / 3 / 6 / 10
17	Extend charitable fundraising projects through development of a fundraising strategy																					Depute CE	8 / 10
18	Develop menu of services such as home help, shopping, meals, gardening, day care and respite to Bield tenants and others																					Director of CS	1 / 2 / 10
19	Consider future care house models and develop a business case for retirement village models																					Director of CS	1 / 2 / 3 / 10 / 11
20	Prepare a business case for the development of a handyperson service																					Director of HS	2 / 3
21	Explore use of telecare and develop proposals for improvements/expansion of use internally and externally																					Director of CS	1 / 2

#	Initiative	2011-12				2012-13				2013-14				2014-15				2015-16				Lead Responsibility*	Link to Strategy Map
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
<b>Business Efficiency</b>																							
22	Finalise and implement departmental restructuring																					Director of HR	2 / 3 / 6 / 11
23	Develop new ICT Strategy which seeks to fully integrate systems, reducing duplication/ inconsistencies and to manage and use information more effectively																					Director of F&ICT	2 / 4 / 11
24	Review and update procurement strategy to achieve efficiencies and meet compliance																					Director of F&ICT	3 / 9 / 11
25	Prepare asset management strategy to address:																					Director of AM	1 / 11
	- possible disposals and demolitions of not fit-for-purpose stock																						
	- scheme improvements																						
	- revised long term maintenance programme to assess future investment requirements and realistic programme of works																						
26	Identify key internal business processes and seek to make them more efficient																					Depute CE	3 / 6 / 11
27	Review potential for shared services with other organisations																					Depute CE	3 / 11
28	Implement a system for tracking performance improvement																					Depute CE	1 / 9 / 11
<b>Governance</b>																							
29	Review and modernise governance arrangements																					CE	6 / 11
30	Review scheme of delegation Association-wide																					CE	6 / 11
31	Develop financial strategy to achieve minimum of break even position across all accounts																					Director of F&ICT	3 / 5 / 9 / 11
32	Implement agreed outcomes of Equality & Diversity review																					Deputy CEO	6 / 11
33	Develop a People Strategy to support overall business objectives																					Director of HR	6 / 7 / 8 / 9
34	Review and enhance the Association risk management strategy and policy																					CE	5 / 9
35	Review budget responsibilities between Property function and Housing & Care																					Director of F&ICT	6 / 11
<b>Profile Enhancement</b>																							
36	Develop marketing and communications strategy																					Depute CE	4 / 7 / 8
37	Develop a training programme in customer service and marketing skills appropriate to individual job roles																					Director of HR	1 / 4 / 7 / 8
38	Develop influencing strategy and enhance lobbying role																					CE	4 / 8

## **KEY**

CE - Chief Executive  
AM - Asset Management  
HS - Housing Services  
CS - Care Services  
HR - Human Resources  
F & ICT - Finance & ICT Services

**TABLE 2**

Initiatives		Preferred KPIs	Secondary KPIs
<b>Development</b>			
1	Define new model of retirement housing and develop a tenancy sustainment service	Timeline to define new model and service	
2	Define and implement new housing with care model	Timeline to define and implement new model	
3	Engage with local authorities to seek agreement to:		
	- fully fund housing support in very sheltered housing	Income against Expenditure for housing support	
	- proactively move the sheltered model to retirement model	number of contracts in place	year on year % increase in services
	- develop housing with care models within existing schemes	number of services a year	annual target for number of services
	- review housing support within integrated services	timeline to deliver review	
4	Implement contingency plan for registered care housing - including specialist services within existing schemes/projects	Timeline to deliver contingency plan	I/E for registered care housing
5	Develop and implement contingency plan for Home & Day Care Services, including respite services	Timeline to deliver contingency plan	I/E for home and day care services
6	Review volunteer strategy	Timeline to review volunteer strategy	Turnover and retention of volunteers; new volunteer services; and number of new registered volunteers
7	Enhance welfare rights advice and information across all tenants and service users	Reduction in arrears	Refusals, voids, write-offs, and user satisfaction levels

8	Develop strategy to improve community engagement:	Timeline to deliver community engagement strategy	
	- improved service user consultation and participation		user satisfaction levels
	- improved use of communal facilities including café services		number of new schemes a year
	- improved local networking		number of local networks and events
	- expand range of social activities		number of social activities per scheme
9	Seek improvements in interfacing with customers and potential customers through:	Measurement and analysis of contact time with customers	Customer satisfaction levels
	- improved communication		
	- better service delivery including the development of one point of access to Bield's services		
10	Improve customer service around repairs including repairs by appointment	Reactive repairs response times	
<b>Business Growth</b>			
11	Develop and implement a targeted strategy for PRH business growth	New schemes (PRH) in management per annum, and agreed timeline to deliver strategy	Customer satisfaction levels
12	Develop business plan for BR24 around potential for future activities including:	Timeline to deliver business plan	Customer satisfaction levels
	- new external market opportunities		
	- viability of a trading subsidiary		
13	Implement recommendations of BR24 business plan	Timeline to implement plan recommendations	Profit

14	Develop and implement pilot care at home service for Bield tenants and evaluate with a view to extending the service	Number of new services commissioned; and number of service users	User satisfaction levels; SCSWIS Grade; Profit
15	Develop options for mixed tenure schemes - both existing schemes and new schemes	Profit; and number of properties developed in a year	% number of non rented properties developed and /or refurbished per year; and % number of stock that is unrented and/or refurbished
16	Set up trading subsidiary for development	Timeline to establish trading arm	Profit
17	Extend charitable fundraising projects through development of a fundraising strategy	Development of fundraising strategy; and ratio of charitable income raised against expenditure	
18	Develop menu of services such as home help, shopping, meals, gardening, day care and respite to Bield tenants and others	Number of new services commissioned; and number of service users; and total number of service users per annum	
19	Consider future care house models and develop a business case for retirement village models	Number of new care homes (and schemes); and number of new retirement village developments	Profit; reduction in void losses, write offs, and arrears; SCSWIS Grade; and satisfaction levels
20	Prepare a business case for the development of a handyperson service	Timeline to deliver business case; and number of completed jobs	Satisfaction levels with work
21	Explore use of telecare and develop proposals for improvements/expansion of use internally and externally	Number of telecare links; and number of new partnerships with external care agencies	Income and expenditure against budgets (profits where appropriate); user satisfaction levels
<b>Business Efficiency</b>			
22	Finalise and implement departmental restructuring	Timeline to complete restructuring	Staff satisfaction with the change process
23	Develop new ICT Strategy which seeks to fully integrate systems, reducing duplication/ inconsistencies and to manage and use information more effectively	Timeline to develop and implement new ICT strategy	

24	Review and update procurement strategy to achieve efficiencies and meet compliance	Timeline to update procurement strategy and services	100% compliance with relevant procurement regulations; % savings achieved on existing baselines; reduction in petty cash holdings
25	Prepare asset management strategy to address:	Timeline to deliver asset management strategy; reduction in voids/increase in occupancy ; and financial surplus per property	Increased user satisfaction; days to re-let; reduced tenancy refusals; increase in applicants; long term 'smoothing' of expenditure; annual works completed; reduction in reactive repairs; cash flow targets; % with green energy
	- possible disposals and demolitions of not fit-for-purpose stock		
	- scheme improvements		
	- revised long term maintenance programme to assess future investment requirements and realistic programme of works		
26	Identify key internal business processes and seek to make them more efficient	Timeline to report on internal business processes	Time to fill vacant posts; improved response repair times; improved complaints handling
27	Review potential for shared services with other organisations	Timeline to deliver review and recommendations; and the number of successful partnership initiatives	Reduced costs; increase in income; improved services (profit and customer satisfaction)
28	Implement a system for tracking performance improvement	Timeline to develop and implement system for tracking performance	Overall organisational improvements in KPIs; and improvement against agreed outcomes.
<b>Governance</b>			
29	Review and modernise governance arrangements	Timeline to complete governance review	Number of meetings; and attendance at meetings
30	Review scheme of delegation Association-wide	Timeline to complete review of scheme	
31	Develop financial strategy to achieve minimum of break even position across all accounts	Timeline to develop and approve financial strategy	Income and expenditure against budgets (profits where appropriate); long term viability through increase in reserves; quick ratio; % surplus; interest cover and loan covenants

32	Implement agreed outcomes of Equality & Diversity review	Timeline to complete review and implement outcomes	Uplift in BME staff, tenants, and service users; uplift in the number of staff with disabilities; reduction in and success in equality claims.
33	Develop a People Strategy to support overall business objectives	Timeline to develop strategy	
34	Review and enhance the Association risk management strategy and policy	Timeline to deliver review and enhance risk management strategy	
35	Review budget responsibilities between Property function and Housing & Care	Timeline to deliver review of budget responsibilities and recommendations	
<b>Profile Enhancement</b>			
36	Develop marketing and communications strategy	Timeline to deliver communications strategy	Occupancy levels; voids; numbers of BME groups engaged; BR24 links; site acquisitions; satisfaction levels; tenant participation; new schemes and services; staff retention; volunteer recruitment
37	Develop a training programme in customer service and marketing skills appropriate to individual job roles	Timeline to deliver training programme	Voids; BR24 links; new services and schemes; user satisfaction levels
38	Develop influencing strategy and enhance lobbying role	Timeline to develop lobbying strategy	Increased representation on government bodies; member interest in services; press releases per month

# FINANCIAL PROJECTIONS

## INCOME & EXPENDITURE ACCOUNT

	2010/11 Outturn £000	2011/12 Forecast £000	2012/13 Forecast £000	2013/14 Forecast £000	2014/15 Forecast £000	2015/16 Forecast £000
Gross rents	12,298.0	13,048.0	13,476.7	14,074.4	14,628.7	15,386.2
Service charges	13,007.0	13,490.0	13,971.4	14,590.9	15,165.5	15,907.4
Gross rents & service charges	<b>25,305.0</b>	<b>26,538.0</b>	<b>27,448.1</b>	<b>28,665.3</b>	<b>29,794.2</b>	<b>31,293.6</b>
Rent loss from voids	830.0	681.0	702.0	729.0	758.0	795.0
Net rent & service charges	<b>24,475.0</b>	<b>25,857.0</b>	<b>26,746.1</b>	<b>27,936.3</b>	<b>29,036.2</b>	<b>30,498.6</b>
Development for sale income	0.0	0.0	0.0	0.0	0.0	0.0
Other income	15,366.0	15,287.0	16,167.1	16,827.7	17,421.4	17,697.4
<b>TURNOVER</b>	<b>39,841.0</b>	<b>41,144.0</b>	<b>42,913.2</b>	<b>44,764.0</b>	<b>46,457.6</b>	<b>48,196.0</b>
Less: Housing depreciation	607.0	619.0	630.9	663.7	673.5	720.7
Impairment	0.0	0.0	0.0	0.0	0.0	0.0
Management costs	2,996.5	3,346.0	3,454.8	3,595.4	3,734.4	3,867.1
Planned maintenance - direct costs	3,532.9	5,183.0	5,050.0	5,684.5	4,202.5	4,626.8
Re-active & voids maintenance - direct costs	1,342.1	1,353.0	1,392.2	1,435.6	1,488.5	1,555.2
Maintenance overhead costs	1,293.1	1,501.0	1,552.0	1,615.0	1,677.3	1,735.7
Bad debts written off	41.0	61.0	63.2	66.0	68.6	72.0
Developments for sale costs	0.0	0.0	0.0	0.0	0.0	0.0
Other costs	28,082.4	28,488.0	29,254.1	29,892.8	31,531.8	32,210.5
	<b>37,288.0</b>	<b>39,932.0</b>	<b>40,766.3</b>	<b>42,289.3</b>	<b>42,703.1</b>	<b>44,067.3</b>
Operating Costs	<b>37,895.0</b>	<b>40,551.0</b>	<b>41,397.2</b>	<b>42,953.0</b>	<b>43,376.6</b>	<b>44,788.0</b>
<b>OPERATING SURPLUS/(DEFICIT)</b>	<b>1,946.0</b>	<b>593.0</b>	<b>1,516.0</b>	<b>1,811.0</b>	<b>3,081.0</b>	<b>3,408.0</b>
Profit/(Loss) on sale of fixed assets	135.0	0.0	0.0	0.0	0.0	0.0
Interest receivable & other income	374.0	339.0	343.4	350.4	361.9	375.4
Interest payable & similar charges	392.0	371.0	416.5	384.6	352.4	243.9
<b>SURPLUS/(DEFICIT) ON ORDINARY ACTIVITIES BEFORE TAX</b>	<b>2,063.0</b>	<b>561.0</b>	<b>1,442.9</b>	<b>1,776.8</b>	<b>3,090.5</b>	<b>3,539.5</b>
Tax on surplus on ordinary activities	0.0	0.0	0.0	0.0	0.0	0.0
Grant receivable against taxation	0.0	0.0	0.0	0.0	0.0	0.0
<b>SURPLUS/(DEFICIT) FOR THE YEAR</b>	<b>2,063.0</b>	<b>561.0</b>	<b>1,442.9</b>	<b>1,776.8</b>	<b>3,090.5</b>	<b>3,539.5</b>

## POLICY REVIEWS

### LIST OF CORE POLICIES

	Year of Last Review	Year of Next Review				
		2011-12	2012-13	2013-14	2014-15	2015-16
<b>CORE BUSINESS</b>						
Allocations - Care	2004-05	*				
Allocations - Housing	2011-12					*
Acquisition & Disposals of Land	2007-08		*			
Authorisation Levels & Approval Procedures	2008-09			*		
Complaints	2006-07	*				
Corporate Procurement Strategy	2008-09			*		
Data Protection	2008-09	*				
Design Brief	2007-08		*			
Equality & Diversity	2009-10				*	
Estate Management	2005-06	*				
Financial Regulations	2008-09	*				
Health & Safety	2010-11	*				
Rent	2010-11					*
Rent Arrears	2005-06	*				
Reserves	2008-09			*		
Resident Participation	2010-11					*
Risk Management Strategy	2005-06	*				
Tenant Participation	2009-10				*	
Void Management	2005-06	*				
Treasury Management Policy	2008-09	*				
<b>GOVERNANCE</b>						
Code for Board & Committee Members	2010-11					*
Membership	2006-07	*				
Standing Orders	2006-07	*				
Whistleblowing	2009-10				*	
<b>STAFFING</b>						
Code of Conduct for Staff	2009-10				*	
Employee Handbook	2010-11					*
Vehicles	2009-10				*	
Volunteers	2009-10				*	
Protection of Vulnerable Groups	2010-11					*
Managing Change Policy/Strategy	2008-09			*		