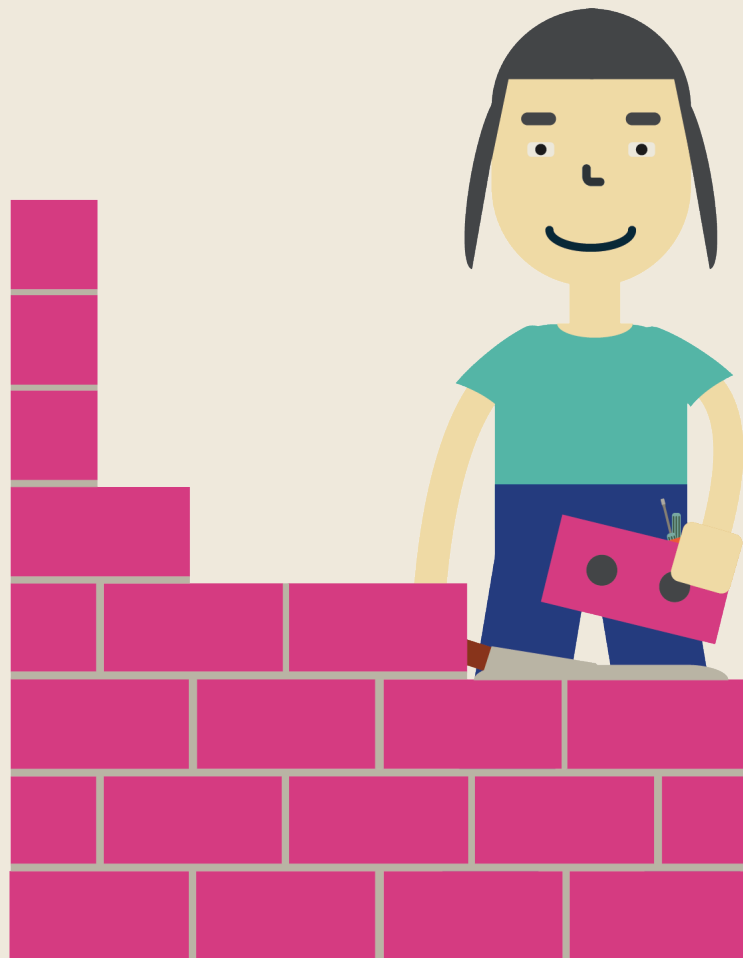


ancho

Business Plan 2021 - 2024



INTRODUCTION

We are pleased to present the updated Business Plan for Ancho covering the period 2021 to 2024. This plan supports the overall Group Business Plan and strategic objectives of Cairn Housing Group.

As we begin to plan for a post Covid-19 environment for service delivery, we will keep our focus on customer service, high standards of tenancy and estate management, stock investment and repairs services.

We will ensure that the locally based team will continue providing advice and support to our tenants and other customers North Ayrshire, and work in partnership with North Ayrshire Council, local voluntary organisations and statutory bodies to ensure welfare support and housing options for those in need.

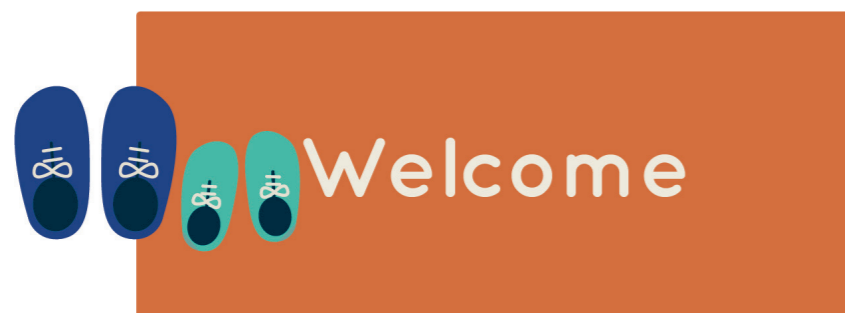
We will continue to seek active involvement and engagement with our customers and will provide opportunities for tenants to be more involved in working with us on service improvement, monitoring standards, and wider community development projects and initiatives.

We will continue to seek to provide value for money services, with affordable rents.

We will continue our plans for further integration with Cairn, and seek to make further efficiencies and related changes to our governance arrangements and service delivery arrangements within the Cairn Housing Group in the long term interests of tenants of current and future tenants.

Mary Black, Chair of Ancho Board
Jason MacGilp, Chief Executive of the Cairn Housing Group

April 2021



GROUP STRUCTURE



SWOT ANALYSIS

The SWOT analysis has helped us identify the areas that we need to focus on. We have six outcomes to focus on over the next three years, which will address our weaknesses and take advantage of the opportunities we have identified.

Strengths	Weaknesses
<ul style="list-style-type: none"> • Local presence • Experienced staff team • Effective governance • Part of Cairn Housing Group • Partnerships with stakeholders • Positive relationship with regulator • Robust business planning process • Financial self-awareness • Competitive remuneration package • Working environment • Clear vision and values • Stock investment plans • Very good staff engagement • Focus on organisational development • Proactive asset management • Flexible working • Financially sound and resilient • Improving approach to performance management 	<ul style="list-style-type: none"> • Ageing stock components • Impact of Covid on delivery of Investment promises • Estate and environmental condition information • Lack of unit cost information • New group structure still to mature fully • Customer engagement • Digital inclusion • Access to grant funding • Underdeveloped approach to digital working • Approach to information governance • Procurement processes • Multiple IT systems

Opportunities	Threats
<ul style="list-style-type: none"> • Development of digital inclusion • Review of responsive repairs contract • Exploitation/utilisation of technology • People development and capacity and resource planning • Utilisation of subsidiary, Cairn Living • Developing approach to community engagement • Customer profiling • Channel shift • Digital working • Scottish Government new build pledge • Increased value for money: reduced cost per property • E-learning • Job evaluation/harmonisation • Further group integration and efficiencies • Use of the Cairn contact centre • Leadership and management development 	<ul style="list-style-type: none"> • Unknown future impacts of the Covid pandemic • Debt portfolio • Failure to actively manage costs in relation to income and stock levels • Failure of key contractor • Demand and customer aspirations • Failure to manage adverse impacts of further welfare reforms • Impact of legislative changes on investment plans and costs • Reduced learning & development spend • Failure of IT systems • Future of new build and aids and adaptations funding • Failure to effectively implement Group structure

DELIVERY OF THE BUSINESS PLAN

The business plan is laid out to show our intent against each of our stated outcomes. Below this the key delivery projects are shown at a high level. Project documentation will be created for these areas to allow us to monitor progress.

The related performance information for each outcome is also shown along with the risks from the strategic risk register. This will allow us to link operational performance to improvement actions and allow the actions to be linked to the risk mitigation



Critical Success Factors for the Ancho Business Plan (2021 - 2024)

CSF1	Sustained or improved performance of key indicators for income collection, void relets and tenant satisfaction
CSF2	Complete delivery of stock investment programme (Partnership Promises)
CSF3	Deliver 14 new homes in Irvine through Cairn development programme
CSF4	Harmonise staff terms and conditions between Ancho and Cairn staff
CSF5	Implement decisions arising from the Ancho/Cairn Constitutional Review
CSF6	Transfer of first time customer contacts to Cairn's contact centre
CSF7	Deliver Environmental and community development programme

OUR VISION

GREAT HOMES



GREAT SERVICES



GREAT PEOPLE



OUTCOME 1

We have high quality homes

- Investment programme
- Development of new build programme
- Asset performance review

OUTCOME 2

We have thriving neighbourhoods

- Continue to develop our approach to income management and managing high value arrears cases
- Development of estate inspections
- Environmental work / community development

OUTCOME 3

We have customer focused services

- Digital Strategy
- Implementation of the Customer Engagement Strategy action plan
- Review the impact of remote working and customer interaction for Covid to adapt procedures to support future working arrangements and business continuity

OUTCOME 4

We are efficient and value for money

- Systems architecture review
- Review of responsive repairs provision
- Procurement review

OUTCOME 5

We have skilled and engaged people

- Terms and conditions harmonisation project, including salary benchmarking
- Review the impact of remote working for Covid to adapt procedures to support future working arrangements and business continuity

OUTCOME 6

We have sound governance

- Implement agreed recommendations of the governance review assurance statement
- Constitutional review and options appraisal of Cairn and Ancho, including a potential transfer of engagements.
- Establishment of data analytics to make better use of Ancho performance and financial data

GREAT HOMES

Outcome 1 - We have high quality homes

We will continue to prioritise investment in our properties to ensure we provide warm, safe and secure homes for our tenants. We will use data from our Asset Performance Review to understand the needs of our stock and to target the investment programme. We will continue to work with our local authority partners to develop new build properties to meet housing need.

Priority projects / delivery plans	21/22	22/23	23/24
Annual investment programme delivery in line with the partnership business case (including tenant promises)	😊	😊	😊
Development of new builds in line with the partnership business case and North Ayrshire SHIP		😊	
Asset performance review: <ul style="list-style-type: none"> • Baseline stock information (on PIMSS) to be established • Asset mapping to be undertaken 		😊	

Performance indicators

There are several well established indicators that will track delivery in this area at both a Board and operational level

SHQS

EESSH

New build outputs

Repairs right first time

Average time taken to complete emergency repairs

Average time taken to complete routine repairs

Satisfaction with quality of home

Satisfaction with repairs service

New indicators developed:

- Safety PIs (gas, electric, Legionella, Asbestos, fire)
- Percentage of properties meeting the investment standard

Risks

4. There is a risk we fail to achieve value for money

5. There is a risk that we fail to deliver our asset management strategy and maintain the quality of our stock

6. There is a risk that we fail to deliver our new build and growth programme within financial limits

GREAT HOMES

Outcome 2 - We have thriving neighbourhoods

It is not only important that we focus on bricks and mortar, but the neighbourhoods our tenants live in too. We will improve the estates and communities our tenants live in. We will support tenants to stay in their homes. We will work with partners to make sure that our communities are safe and thriving places to live.

Priority projects / delivery plans	21/22	22/23	23/24
Continue to develop our approach to income management and managing high value arrears cases <ul style="list-style-type: none"> • Review of Ancho rent arrears policy and procedure 	😊		
Development of estate inspections: <ul style="list-style-type: none"> • Identification of wider issues surrounding our properties which can be linked to the investment programme 	😊		
Environmental works and community development <ul style="list-style-type: none"> • (projects to be identified as per the partnership case) 	😊	😊	

Performance indicators

There are several well established indicators that will track delivery in this area at both a Board and operational level

Satisfaction with estates

Antisocial behaviour cases

Void turnover

Void rent loss

Rent arrears

Rent collected

Risks

3. There is a risk that we fail to maintain rental income flows

5. There is a risk that we fail to deliver its asset management strategy and maintain the quality of our stock

GREAT SERVICES

Outcome 3 - We have customer focused services

Our customers are at the heart of the services we provide, and we will continue to involve them in our decision-making processes. We will review and streamline our service standards and review how we engage and consult with customers. We will continue to use modern technology to allow customers to contact us in a way that is suitable to them.

Priority projects / delivery plans	21/22	22/23	23/24
Digital Strategy and change: <ul style="list-style-type: none"> Move all calls to the Cairn contact centre by mid-2021 My Ancho, self-service portal, to be developed by end of 2021 	😊	😊	😊
Implementation of the Customer Engagement Strategy action plan	😊		
Review the impact of remote working and customer interaction for Covid to adapt procedures to support future working arrangements and business continuity	😊		

Performance indicators

Our monitoring of digital engagement and provision of digital services will be expanded to cover all of the contact centre activity beyond phone calls.

Complaints

GDPR breaches

New indicators to be reported in 2021/22:

- Expanded contact centre performance information
- Channel shift and digital PIs
- Satisfaction indicators
- Tenant involvement

Risks

10. There is a risk that we fail to have adequate IT systems to allow us to operate effectively as a business.

9. There is a risk that we fail to comply with GDPR and FOI legislation

GREAT SERVICES

Outcome 4 - We are efficient and value for money

Achieving value for money for our tenants is one of our highest priorities. We will review our repairs service, the efficient and effective use of systems and technology and how we procure services to ensure we are getting the best value out of tenant's rent. We will also develop a core set of value for money indicators to allow us to monitor this on an ongoing basis.

Priority projects / delivery plans	21/22	22/23	23/24
Systems architecture review: <ul style="list-style-type: none"> Scoping of business needs and wants Review of current systems and potential for rationalisation Future proofing options for business critical activities Establishment of data analytics to make better use of performance and financial data 	😊	😊	😊
Review of responsive repairs provision: <ul style="list-style-type: none"> Overview of repairs data and scoping of processes to establish a baseline position Establish caretaking service review Procurement of repairs contract 	😊	😊	😊
Procurement review: <ul style="list-style-type: none"> Procurement officer to be appointed Procurement process improvements using audit findings Participation in the national procurement exercise 	😊	😊	

Performance indicators

Efficiency and value for money indicators are not well developed across the sector. We are part of a pilot project with other Housing providers who are part of Scotland's Housing Network to develop potential measures.

Value for money indicators to be developed with the Scottish Housing Network for implementation in 2022. Business Improvement and Finance to lead.

Risks

1. There is a risk that wider political, economic or constitutional changes and shocks impact on our financial business plan

2. There is a risk that the business and business plan are ineffective

4. There is a risk that we fail to achieve value for money

GREAT PEOPLE

Outcome 5 - We have skilled and engaged people

Having the right people equipped with the right skills to deliver our services is important to us. We will continue to invest in our team, whether that be staff or board members. We will continue to ensure that we recruit high quality individuals to work with us and invest in our people.

Priority projects / delivery plans	21/22	22/23	23/24
Terms and conditions harmonisation project, including salary benchmarking	😊		
Review the impact of remote working for Covid to adapt procedures to support future working arrangements and business continuity	😊	😊	😊

Performance indicators

There are several well established indicators that will track delivery in this area at both a Board and operational level

Staff turnover

Staff absence

Board turnover

New indicators to be developed in 2020/21:

- PI on value/benefits from training

Risks

11. There is a risk that we do not have staff or Board members with the appropriate skills or motivation to deliver business objectives

12. There is a risk of fraud or criminal activity

GREAT PEOPLE

Outcome 6 - We have sound governance

Sound governance underpins every high performing organisation. We will build on our strong reputation, good relationship with the Regulator and continue to ensure that Ancho is run as effectively as possible. This will include implementing the outcomes of our governance review and embedding an evidence approach to decision making with better use of performance and financial data.

Priority projects / delivery plans	21/22	22/23	23/24
Implement agreed recommendations of governance review assurance statement	😊	😊	
Constitutional review and options appraisal of Cairn and Ancho including potential transfer of engagements	😊		
Establishment of data analytics to make better use of Ancho performance and financial data: <ul style="list-style-type: none"> • Operational reporting • Set up of reporting framework • Replacement of FUSION reports 	😊	😊	

Performance indicators

The assurance statement gives us the opportunity to build a small set of Governance indicators. This will be explored further in 2021.

Governance PIs linked back to Assurance Statement to be developed in 2021

Risks

7. There is a risk that we fail to comply with legislation and regulatory standards

8. There is a risk that the Group structure is ineffective

10. There is a risk that we fail to have adequate IT systems to allow us to operate effectively as a business.

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part of: **cairn** HOUSING GROUP

