



# Value for Money Statement - Self Assessment 2016/17



INCLUSIONHOUSING



# Value for Money - Self Assessment 2016/17

## 1.0 INTRODUCTION

- Value for Money (VfM) is an Inclusion Housing (IH) strategic objective, linked to our vision, ensuring that a 'golden thread' runs through all aspects of our planning and delivery.
- We look to drive an effective, efficient and economic business delivering the best returns and value from available resources whilst working towards delivering an excellent customer service and freeing up resources to allow further supported and general needs housing accommodation to be brought into management.
- Our VfM Self-Assessment is written to demonstrate our progress in delivering business effectiveness and VfM for our residents, stakeholders, board members and staff. VfM for us means that we use our rental income and assets in the best way possible to deliver excellent services, excellent homes and growth.

## 2.0 STRATEGY

The value for money objective is to -

**'Ensure robust business planning that delivers value for money'**

## 3.0 AIMS

There are three VfM aims that make up this Inclusion Housing VfM Statement: -

### 3.1 Performance Management

To measure and benchmark VfM to enable informed decision making on service improvements, costs and priorities, understanding our service costs and the factors that affects these, both internally and externally.

### 3.2 Financial Viability

Efficiency opportunities for procurement and collaborating are fully explored ensuring that efficiency gains are reinvested into front line services, and the people and infrastructure that support these services, in line with customer wishes and community needs.

### 3.3 Strategic Improvement

To ensure VfM is embedded into all aspects of the business' work through **continuous improvement** and that all staff fully understand the need for VfM, and that VfM improvement forms part of individual performance targets.



## 4.0 PERFORMANCE MANAGEMENT

### 4.1 Analysis of Performance / Benchmarking

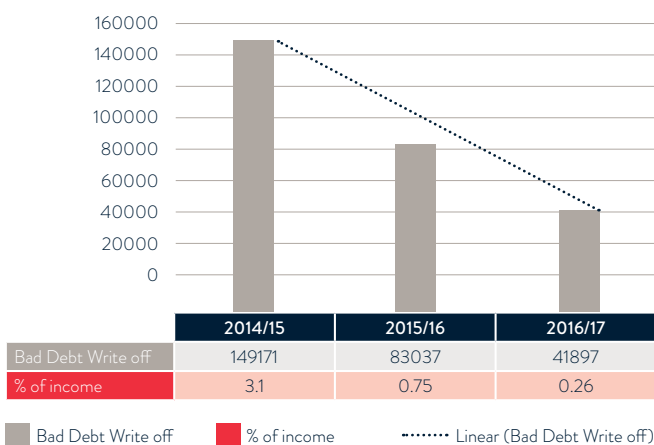
This report provides benchmarking information to our closest peer group supported housing associations operating nationally, and takes information from published annual financial statements summarised in the Homes & Communities Agency (HCA) 2016 Global Accounts of private registered providers.

- The tables below and overleaf provide insight into our key performance management indicators compared to national benchmarking figures. This is the second year of such benchmarking and reflects the significant improvements which have been made.
- Overall, most indicators reflect a positive improvement in performance with management of the voids process remaining a business priority.

### 4.2 Analysis of Arrears

- 2016/17 has been a year of sustained low levels of tenant arrears through focused tenancy management from managing agents supported by the credit controller. Medium quartile performance has been achieved during the year with levels of arrears net of HB at just over 1% but rising to 1.86% at the year-end due to challenges associated with bringing new schemes into payment. This has been resolved during the first quarter of 2017/18 with CTA net HB standing at 1.15%.
- The VfM relating to arrears can be demonstrated through the low level of debt written off. Since 2014/15, there have been direct savings made by reducing the level of debt written off from £149,171 to £83,037 in 2015/16 and £41,897 in 2016/17.

#### DEBTS WRITTEN OFF



Source: Financial Statements

Professional fee expense in 2015/16 £115K reduced to £39K in 2016/17 (**SAVING £76K**)





### 4.3 Analysis of Voids Lost Income

- The betterment of lease terms to a shorter lease, longer voids cover and a shorter turnover void non-payment period have all been secured providing better contractual terms. This has resulted in a rise from 39% of lost income being invoiced to a third party in 2015/16 to 57% in 2016/17, **realising an additional £720K**.
- In conjunction with the enhanced lease agreement terms, landlords have been approached to secure agreement to allow IH to self-insure the void loss in line with industry standards. This change in working practices allowed **£360K to be retained within the business** rather than funding a voids assurance insurance policy; off setting the overall lost income due to voids.
- The 2016/17 void loss trend demonstrates an improvement in reducing void loss. IH mitigates its risk to void loss through void and nominations agreements, self-insurance and insurance cover. The reduction in void loss from 11.86% in 2015/16 down to 7.73% in 2016/17 equated to **£670K income realised**.








#### 4.4 Customer Indicators

Overall, the customer service indicators reflect a significant positive improvement in performance by comparison to 2015/16 reflection of the high standards being achieved within the business. Benchmarked against other supported housing organisations, IH is demonstrating favourable comparison and achieving high levels of customer satisfaction.

Customer Indicators	Benchmarking [Supported Housing median] 2016/17	2015/16 Inclusion Housing	2016/17 Inclusion Housing	T/L
Customer Satisfaction - Net Promoter Score/ %	90%	72%	89%	
Complaints Resolved within timescale	96%	n/a	100%	
Landlord listens to their views	78%	70%	84%	
Satisfied with Managing Agent	88%	68%	94%	








#### 4.5 Cost Indicators

- Overall, as IH grows, it is reducing its costs in all areas of the business and will continue to do so whilst retaining excellent levels of service. The table below highlights that our management and property costs are significantly lower than other operators in this market.

Customer Indicators	Benchmarking [Supported Housing median] 2016/17	2015/16 Inclusion Housing	2016/17 Inclusion Housing	T/L
Weekly Maintenance Investment per unit	£22.80	£23.04	£21.43	
Weekly Management Cost per dwelling	£27.41		£11.95	
Overhead cost per property % of turnover	15.18%		6.23%	
Supporting People Block income % of turnover	4.8%	0%	0%	
Agency staff costs as % of payroll	3.2%	16.9%	2.8%	

#### 4.6 Operations Indicators

- Overall, operation indicators reflect a year-on-year improvement in performance during 2016/17 especially in regard to reducing current and former rent arrears. Void loss is reducing along with average re-let days but we aim to improve further.

Customer Indicators	Benchmarking [Supported Housing median] 2016/17	2015/16 Inclusion Housing	2016/17 Inclusion Housing	T/L
Current Rent Arrears %	1.73%	5.51%	1.86%	
Former Tenant Arrears %	2.30%	0.47%	0.25%	
Arrears Written Off	0.7%	0.75%	0.26%	
Rent Collection %	99.05%	95.5%	95.9%	
Relet Days	17	183	156	
Net Void loss %	3.53%	11.8%	7.7%	
Work days lost to sickness	5.4 days	5.46 days	4.2 days	

#### 4.7 Property Indicators

- In comparison with other supported housing peers, IH is performing comparatively well in benchmarking of property services. During 2016/17, we have implemented significant improvements to overhaul our maintenance services and the impact has been positive across all areas.

Customer Indicators	Benchmarking [Supported Housing median] 2016/17	2015/16 Inclusion Housing	2016/17 Inclusion Housing	T/L
Satisfaction with Home Condition -NPS / %	89%	67%	79%	■
Gas Servicing	100%	100%	100%	■
% Repairs Completed on First Visit	93%	85%	96%	■
Routine Repairs Completed in Target Time	96.8%	41%	97.3%	■



## 5.0 FINANCIAL VIABILITY

### 5 Procurement

- In 2015/16, a bulk utility contract was established on competitive market rates estimated to provide savings in the region of 30% or £137K. The financial statements reflect a saving in the region of 11% year-on-year, equating to **£63K**.
- During 2016/17, the number of managing agents has increased over the year from nine to twelve. This has allowed economies of scale in reducing patch sizes with a corresponding reduction in the collective mileage incurred providing a saving in the region of **£3,000 in mileage costs**.
- With a strengthened Property Team able to focus on negotiating value from each procurement exercise carried out during the year, a top quartile performance level was achieved in 2016/17 with reactive spend per property per week at £5.08 by comparison to the SPBM upper quartile level of £6.34. **Savings against budget of £46K were achieved**.
- Following the large savings made on the market testing and re procurement of the property insurance in 2015/16, a **£4k rebate** was received in 2016/17 in recognition of the continued low claims experience.
- The associations largest scheme, is insured via a third party and following weeks of negotiation, a **£9,090** reduction was secured on an initial suggested premium of £24,045 - a 38% saving.
- In addition, a number of property owners agreed to allow IH to self-insure. Resulting in the insurance premium reducing to £94K, this was in part due to a reduction in the number of tenancies included in the policy. **The overall premium saving was £95K**.
- A mobile phone procurement exercise was undertaken in 2016/17, resulting in replacement hardware to better support mobile working and reduced tariffs with savings in the region of 40%; **a saving of £6K**.
- The asbestos management report requirement was re-procured, reducing historic costs from £420 per survey to £102 per survey a 76% saving and **total cost saving in the year £19K**.
- Legionella risk assessments carried out in-house using local teams through regular scheme visits. Benefits realised a saving of £49 per risk assessment, 296 undertaken in 2016/17 providing a **saving of £14K**.

In 2016/17, we made savings in the following areas: -

Customer Indicators	Benchmarking	2015/16
Utility Costs	Bulk contracts established on competitive market rates	Estimated 11% savings £63K
Voids Assurance Policy	New insurer sourced policy on more favourable terms, Premium saving, plus reduced broker commission	£96K
Property Insurance Costs	Market Tested – Second year of Market tested terms and realization of low claims rebate	£4K
Bad Debt	Focused debt collection reduced year on year bad debt provision, 2015/16 £83K – 2016/17 £42	£41K
Travel Costs	Reduced managing agents patch sizes – reduced travel costs	£3K
Mobile Phones	New contract negotiated, reduced tariffs approximately 40% saving on previous years costs	£6K
Maintenance costs	Local procurement exercises resulted in spend savings against budget	£46K
Asbestos Reports	Procurement exercise reducing cost of survey from £420 to £102 76% saving	£19K
Legionella risk assessments	Risk Assessments carried out in house – 296 assessments carried out at a per unit saving of £49	£14K
Professional Fees	Rent reviews carried out in house	£47K
Interest Receivable	Change in treasury arrangements – day to day cash in interest bearing accounts	£4K
Loan Repayment	High interest 6% loan repaid – interest cost savings	£9K
<b>TOTAL SAVINGS</b>		<b>£352K</b>

As a percentage of the overall operating costs (excluding property lease costs) £4.3M, the £352K saving represents an approximate **8.2% efficiency on an annual basis**.



## 5.2 Treasury

- Cash generated from operating activities (£1,590K) matched the surplus after tax generated in 2016/17 - £1,078K plus property sinking fund transfer to reserve £514K; a total £1,592K. This reflects the efficient management of the organisations working capital.
- The healthy cash position achieved, enabled the repayment of an historic loan at a high interest rate of 6%, with a **saving of £10K in interest costs** in 2016/17 with future yearly savings in the region of £20K.

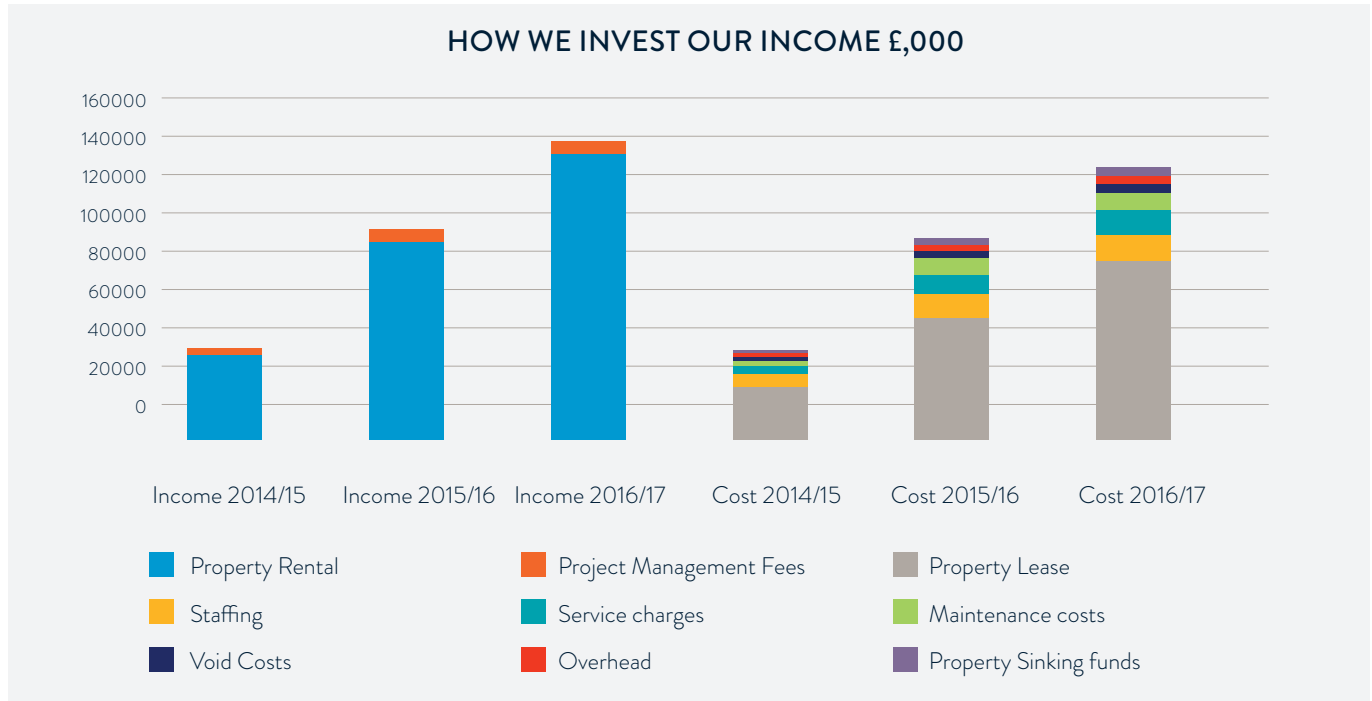
Additional interest generated in 2016/17 by comparison to 2015/16 was **£4K**, with continued additional income planned to be realised in 2017/18.



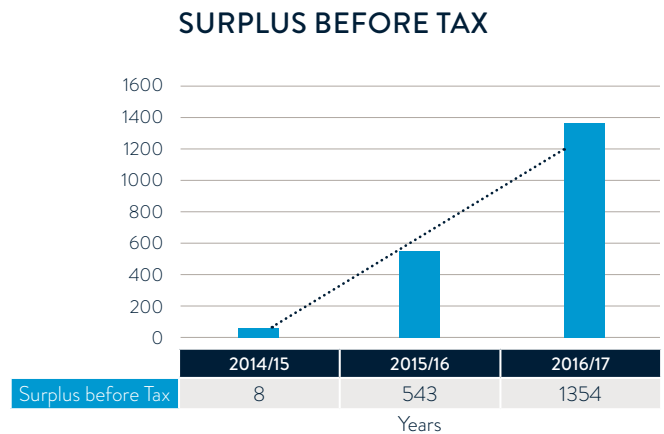


### 5.3 Financial Statements

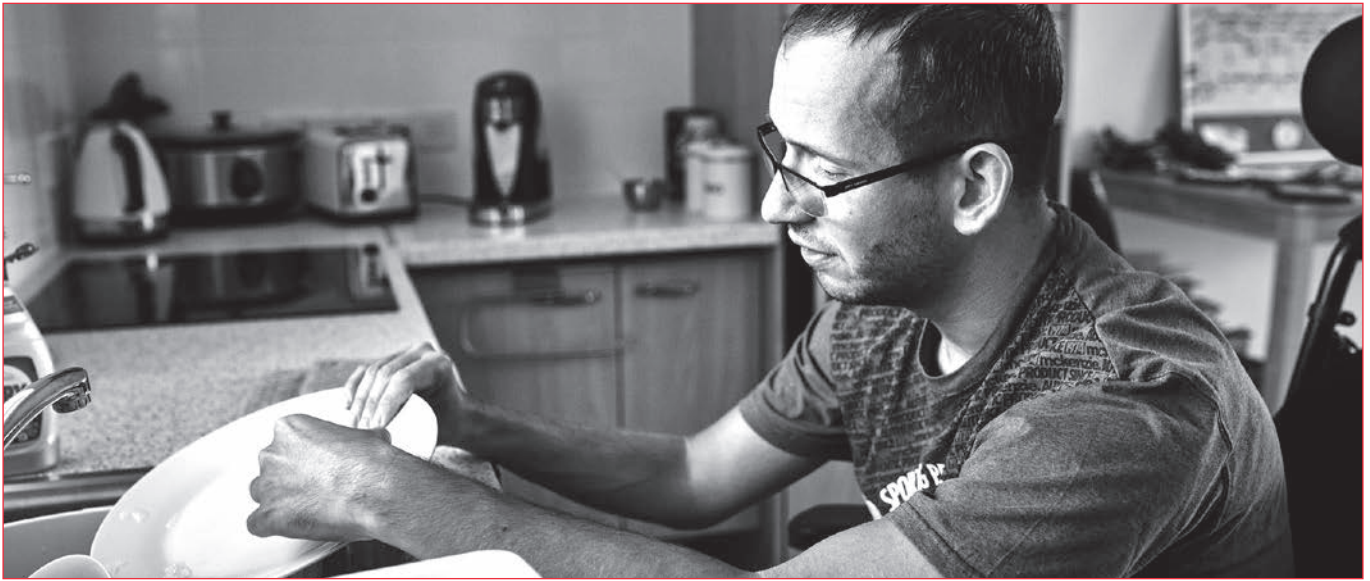
- As a housing provider, it is essential that we make a healthy surplus so we can fulfil our core strategic priorities. All our surpluses are reinvested into bringing new units either into management or into improving services for our tenants.



- Since 2014/15, significant yearly growth in the number of units in management from 433 to 1,285 and consequently income has grown significantly from £4m to just over £15m; 275% increase.
- The reliance on project management income has reduced from 7% of total income in 2015/16 to 4% in 2016/17.
- IH leases the majority of the properties in the portfolio and as a consequence, the largest expense is the property lease cost, £2.8m in 2014/15 (60% of income) rising to £6.5m in 2015/16 (62% of income) and £9.4m in 2016/17 (60% of income). The agreement to stepped rent arrangements contributed significantly to the short-term fall in costs.
- Surplus before tax increased from £88K in 2014/15 to £543K in 2015/16 to £1,354k in 2016/17 due to the significant period of growth, reduced income loss from empty properties, procurement and efficiency savings.



- Overall, the business continues to be more profitable as it grows, as we achieve greater economies of scale that reduce overall costs.



## 5.4 Financial Ratios

Indicator	2014/15	2015/16	2016/17
Operating Margin	1.4%	5.3%	8.7%
Net Margin (after tax)	1.4%	3.9%	6.3%
EBITDA	1.8%	7.8%	11.9%
Liquidity Ratio	1.15	1.25	1.46
Gearing Ratio	1.09	0.95	0.23

- The financial ratios support the improved financial position of the organisation from achieving very small margins in 2014/15 through to sustainable operating margins at 8% in 2016/17 to support the delivery of services for the long term.
- The improved Liquidity ratio supports the future cash requirements, to cover the risks associated with long-term lease commitments, excellent service delivery and investment in additional units in management.
- Leasing the majority of the properties in management means IH has only a small debt requirement. We will continue to repay the mortgages on four properties owned with no immediate plans to take out any further loans.

## 5.5 Costs

- The HCA published its 2016 global accounts of private registered providers. This has been utilised to compare IH benchmarked costs compared to national averages.
- Average (mean) headline social housing costs were £3,570 per unit in 2016, by comparison to IH at £4,438, but showing a significant fall to £3,373 in 2016/17.
- The annual consistent 10% fall in management costs reflects the economy of scales being achieved through continued growth and a flat management structure.

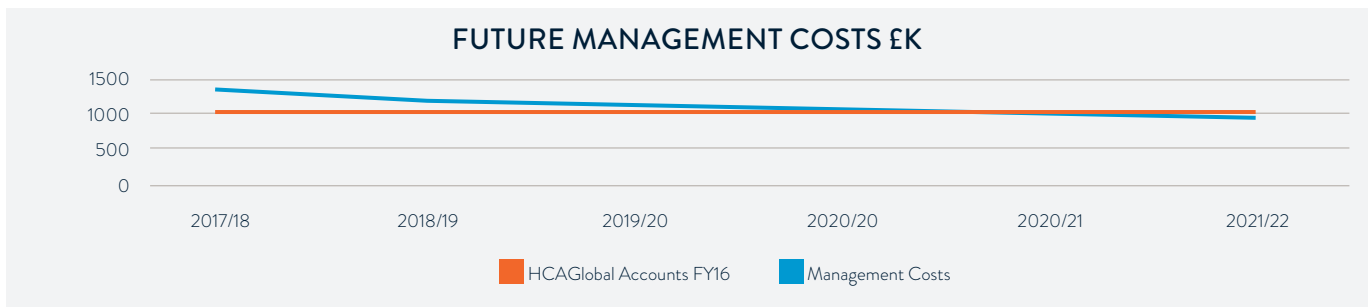
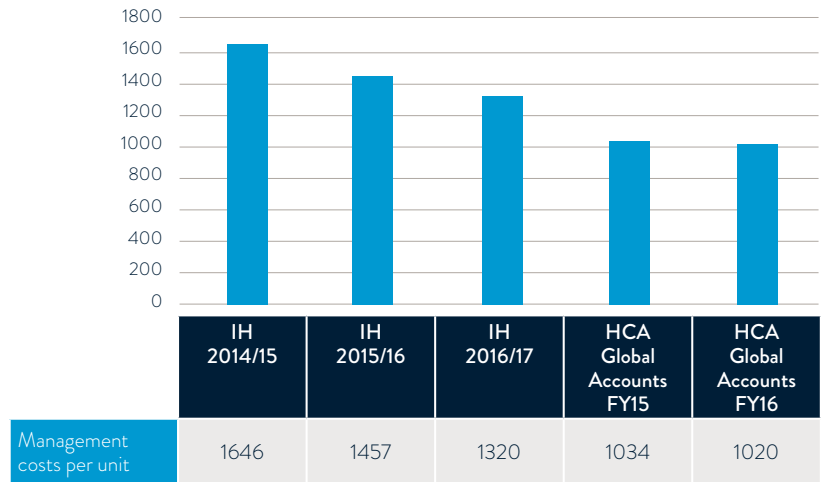
## Average Unit Costs

Customer Indicators	Inclusion 2014/15	Inclusion 2015/16	Inclusion 2016/17	Median HCA global Accounts 2015/16	T/L
Management Costs	£1,646	£1,457	£1,320	£1,020	■
Service Charge Costs	£935	£1,176	£973	£360	■
Maintenance Costs per unit	£635	£881	£629	£970	■
Major Repair Costs	£0	£353	£214	£810	■
Other Social Housing Costs	£939	£571	£237	£210	■
Headline Social Housing Costs	£4,155	£4,438	£3,373	£3,570	■

Source: Inclusion Management Accounts 2015/16 2015 Global Accounts (HCA).

### (i) Management Costs Per unit

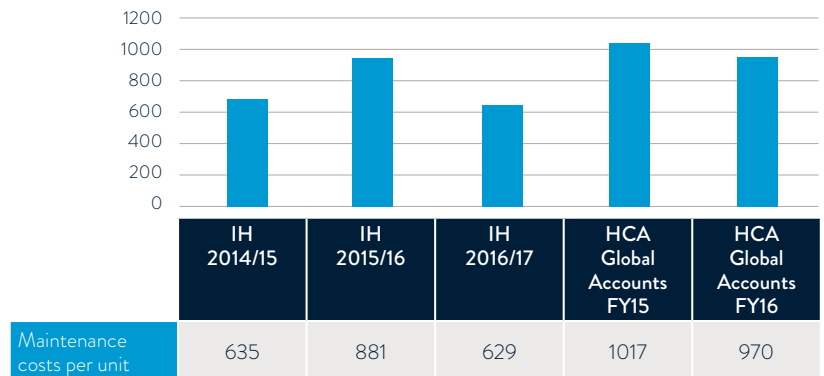
- We recognise that our management costs per unit are reducing, but that as a business, further economies are needed to be realised in order to align with industry averages.
- The 30-year Business and Growth Plan looks to contain overhead costs with increases at a lower percentage than the growth in income; reducing the overall management costs per unit, aligning with the current industry level of management costs per unit towards the end of the plan.





**(ii) Maintenance costs per unit (excluding property sinking fund)**

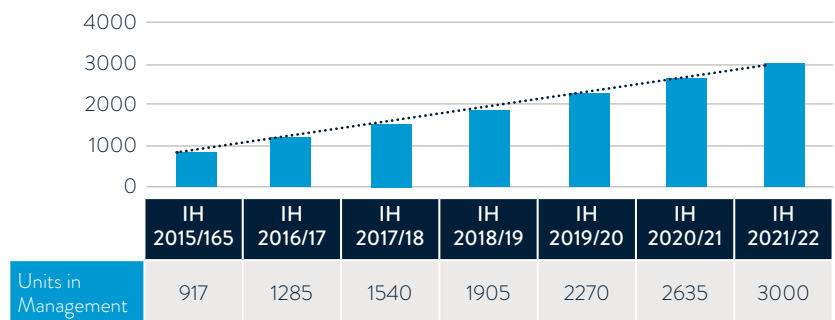
- The full property portfolio surveys were undertaken in 2016/17, providing the opportunity to produce a 30-year investment plan identifying further required investment in the units in management.
- 2015/16 saw a 38% increase in the investment in maintenance costs per unit. This is in part because of the increased proportion of units coming out of their first-year warranty period. The level of expenditure has been reduced in 2016/17 much in line with 2014/15 levels. IH continues to show repairs expenditure at a third less than the sector.



**5.6 Growth**

- One of IH key operating principles is to continue to grow and develop the number of units in management and provide services on a national basis. Growth continued at a rate of 40% in 2016/17 by comparison to 2015/16. The percentage of growth in future years will be around 20%, providing capacity to achieve economies of scale. In line with the 30-year Business and Growth Plan the number of units in management is envisaged to reach 3,000 by 2021/22.

**UNITS IN MANAGEMENT**



Source: Inclusion Business Plan 2015-2022.



## 6.0 STRATEGIC IMPROVEMENT

### 6.1 CONTINUOUS IMPROVEMENT

#### 6.1.1 Overall Analysis

IH uses a number of frameworks and data analytics to score and analyse performance and progress across business-critical areas.

The Board has approved the frameworks previously and the scoring represents the manifestation of their active implementation including the balanced scorecard, delivery plan, risk, board reporting, and property compliance and governance frameworks.

The table below satisfies two objectives of the framework regarding measurement and progressing business objectives. Overall, the Continuous Improvement Approach has resulted in a positive trend with the average **Continuous Improvement (CI) Score** for the business improving from 45% to 91%.

Year	2014/15	2015/16	2016/17	Trend
CI Score	45% (est)	77%	86%	91%

This represents a **91% positive trend** improvement since 2014/15 and reflects the progress made during the last two financial years. During 2016/17, the improvement trend increased by 12% over the year.

Framework	2015/16	2016/17	Trend
Risk	64%	67%	+ 5%
Performance	46%	71%	+ 54%
Delivery	94%	92%	-2%
Governance	93%	97%	+4%
Facilities	81%	89%	+10%
Customer Service	72%	89%	+24%
Development	86%	85%	-1%
Compliance	n/a	97%	n/a
Average CI Score	77%	86%	+12%





### 6.1.2 2016/17 Delivery Plan Successes

The following section provides proof and demonstration of the progress made as well as the evidence base for the conclusions.

Continuous Improvement – Systems		
Ref	Description	Impact
i	<b>Customer Service Excellence</b> Accreditation achieved	Low – Enhances profile and provides reassurance for audit and regulation purposes
ii	<b>Investors in Excellence</b> Accreditation achieved	Low - Enhances profile and provides reassurance for audit and regulation purposes
iii	<b>Internal Audit</b> implemented through Mazars	High – Enhanced insight into system compliance and performance to enhance compliance and regulation.
iv	<b>Compliance review</b> and overhaul to ensure best practice and compliance	High – High standards of compliance being achieved through implementation of robust monitoring and best practice.
v	Roll out of <b>Handyperson service</b>	High – Increased responsiveness, higher productivity and increased satisfaction from customers.

Continuous Improvement – Performance		
Ref	Description	Impact
i	<b>Reduction in void loss</b>	High – savings made
ii	<b>Reduced sickness absence</b> from 2.1% to 1.7%	High – sign of healthy ‘people’ business and savings made.
iii	<b>Average cost of repair reduced</b> from approximately £110 to £81.	High – reduced average cost of repair
iv	<b>Average Repair Days reduced</b> from 27 to 13	Medium – Demonstrates more efficient system and higher customer satisfaction
v	<b>96% repairs</b> completed on first visit	Medium - Demonstrates more efficient system and higher customer satisfaction
vi	<b>Customer satisfaction increased to 89%</b> from 72%	High – Higher customer and stakeholder satisfaction
vii	<b>Rent Arrears reduced to 1.9%</b>	High – reduced bad debt provision being realised.

Continuous Improvement – Knowledge		
Ref	Description	Impact
i	<b>Inclusion website</b> launched	Medium – Increased awareness and availability of information online to stakeholders and customers
ii	Inclusion ‘ <b>Octavia</b> ’ <b>extranet site</b> launched	Medium – Central availability of key documents and reports
iii	<b>Leaflets and handbook</b> updated; available on line	Low – Enhanced information and branding for customers.
iv	<b>Branding of Company</b> updated	Medium – Branding updated to enhance recognition of IH.
v	<b>Customer Panel</b> formed	Low – Small number of residents appointed to panel for consultation purpose.
vi	<b>Board Development Plan</b> devised and implemented	Medium – Plan devised and progress being made to address weaknesses
vii	<b>Board Attendance</b> at 92%	High – Demonstrates good governance





Continuous Improvement – Innovation

Ref	Description	Impact
i	Funding arrangements agreed with major financial investors	High – Significant institutional investors to fund deals and also to link to opportunities.
ii	<b>British Small Business Award Winner</b>	Low – Enhances business reputation
iii	<b>European Business Award Winner</b>	Medium – Prestigious award to enhance business reputation.
iv	<b>International Corporate Social Responsibility Award Winner</b>	Low – Enhances Business Reputation
v	<b>HomeLife community fund</b> launched	Low – Direct investment into communities for low value but high impact ideas.


**Continuous Improvement – Efficiency**

Ref	Description	Impact
i	<b>Increased annual surplus</b> from £800k to £1.3M	Medium – Increased awareness and availability of information online to stakeholders and customers
ii	<b>Cash reserves</b> attaining £1.5M by year end	Medium – Central availability of key documents and reports
iii	<b>New Head Office</b> purchased	Medium – Enhanced ability of IH to diversify activity into other vulnerable adult services and products.
iv	<b>Unit Management cost reduced</b>	Medium – Plan devised and progress being made to address weaknesses
v	<b>Turnover increased by 40%</b>	High – Demonstrates good governance
vi	<b>Productivity per employee increased</b> from £317k to £372k	Medium – Plan devised and progress being made to address weaknesses

**6.1.3 People**

• At IH, we live by our values of being inclusive, trusted, working in collaboration, entrepreneurial and delivering excellence to our customers. Following an organisational review, the structure implemented provides increased capability and capacity whilst reducing the staff costs as a percentage of income, down from 13% in 2014/15 to 10% in 2015/16 to 8% in 2016/17.

- The level of sickness absence at IH over the past two years has significantly reduced to a level much in line with the sector at an average of 4.22 days.
- Staff turnover was particularly challenging in 2015/16 & 2016/17 with the embedding of the new organisational structure and new ways of working implemented. The recent trend reflects a significant reduction in staff turnover.

Ref.	Metric	Inclusion Housing 2015/16	Inclusion Housing 2016/17	Median Participants 2016/17	Median SPBM 2016/17	Median HouseMark 2016/17	SPBM Quartile 2016/17	HouseMark Quartile 2016/17
B1	Sickness Absence	5.46 Days	4.22 Days	6.00 Days	5.40 Days	9.33 Days	Medium	Upper
B2	Staff Turnover %	48.57%	26.32%	22.38%	24.14%	14.90%	Lower	Lower
B3	% of BME Staff	8.57%	12.77%	38.37%	38.37%	N/A	Lower	N/A
B4	Agency staff costs % of payroll	17%	2.84%	3.23%	3.23%	N/A	Medium	N/A
B5	% Staff Members with A Disability	N/A	10.03%	8.00%	7.00%	N/A	Upper	N/A



## 7.0 LOOKING TO THE FUTURE

### 7.1 Financial Plan

- Established in 2016/17, IH now has the ability to measure and compare the financial performance of all our schemes. This has allowed us to decide whether to surrender the lease where possible, or to work with the owner of the scheme to convert the accommodation to better suit to the needs of our tenants.
- We continue streamlining back office processes with the development of information and communications technology (ICT) platforms across the organisation.
- Exploring new ways of working including expanding the Handyman service, which is helping to reduce repairs costs but also increase customer service.
- With the planned launch of the customer website, this will enable an improved level of communication with customers enabling online interaction.

## 8.0 DELIVERY

The Executive Team is charged with delivering VfM through business planning, forecasting and the budget process through day-to-day scrutiny of performance management. Delivery plans are focused on driving efficiency through ensuring the VfM concept is embedded within everyday management of IH's activities. Throughout the year, the Executive Team monitor financial performance through monthly review of management accounts and rolling forecasts.

Our Board play a key role in the delivery of VfM by setting the strategy and scrutinising the annual assessment and ensuring that VfM becomes a key part of all Board decisions. The 30-year Business & Growth Plan demonstrates the commitment to drive improved financial performance year-on-year.

## 9.0 GOVERNANCE

The Board has gained assurance that IH has complied with the Regulators VfM Standard through its integrated approach to:

- Annual review of VfM aims and objectives, and VfM strategy to ensure reflects regulatory updates and any changes within the organisation;
- Reviewed annual self-assessment and provided direct scrutiny where required;
- Approval of five-year Business & Growth Plan ensuring consistency with the corporate priorities and VfM aims.
- VfM is fully embedded within culture of the organisation and part of everyday activities.

It is our assessment that IH has in place an effective foundation (and track record) that enables us to confirm that we have a robust and comprehensive approach to achieving, demonstrating and comparing performance in relation to VfM. Not only is the approach comprehensive, it also tangibly shows that IH is generating real VfM outcomes and positive benefits for the business its residents and stakeholders.

It is therefore the Board's assessment that IH meets the requirements of the VfM standard. It has a robust and comprehensive approach whilst demonstrating real VfM outcomes and tangible benefits for its residents, and stakeholders.

The Board will continue to review progress against the business plan and assesses progress against the delivery of agreed priorities and targets including those, which are VfM related.

## 10.0 REGULATION

The regulator considers VfM as an integral part of providers' compliance with the economic standards via its In-Depth Assessments (IDA). The regulator will seek assurance that providers and their boards are challenging themselves to make the best possible use of their resources to deliver their social purpose and objectives.

Where the regulator does not have sufficient assurance that this is the case, it will reflect this conclusion in the provider has published governance grade.





## 11.0 CONCLUSION

- This statement has been designed to demonstrate and highlight IH’s holistic approach to achieving VfM. It should never be assumed that this is our sole document where we demonstrate our commitment to this topic. From our Strategic Vision document, through to our Annual Report, and Financial Statements, we continually highlight different ways we embrace the continuum that is VfM.
- We have not yet achieved all our aspirations in this area and the Board and Executive Team are focused on meeting the challenging targets included in the 30-year business & growth plan.
- As at the end of 2016/17, our overall ‘headline social housing costs’ are moving closer to the average for ‘mainstream providers.’ With continued growth, we expect to be able to reduce operating costs further in order to deliver even greater VfM.
- The Board of Management through its governance and oversight has satisfactory control of its finances and through the business plan, has identified reasonable VfM improvements that are both sustainable and achievable.
- Performance Management within the business continues to be a key focus through the balanced and service scorecard approach and resourced through the employment of a dedicated analyst to enhance the use of data to inform service and performance improvement.
- Our VfM approach is aligned to our continuous improvement framework ensuring that efficiencies and outcomes are aligned to our strategic objectives.
- Overall, this IH VfM statement will be enhanced and improved upon in subsequent years as we build up a track and trend analysis whilst enhancing our benchmarking comparison with other similar businesses.





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