

Year One 20/21

Strategic Review



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Board Overview

The last year has had a significant impact on us all. Due to the disruptions caused by Covid-19 we replaced our Strategic Plan within the year, with a 2 year 'interim' plan aimed at sustaining the Group's services and improving and developing services where we could, given the disruptions.

Our key aim during this period was to keep our customers, teams, and partners safe. There will be a lot of things for us to learn arising from the last year. In the early stages of Covid, we quickly saw the need to support our older and more vulnerable customers in different ways. As our communities became more isolated in their homes due to lockdowns, daily routine and contact with others was abruptly impacted. Our teams came together to set up regular contacts with 100's of our customers, check they were okay, catch up on news and link them with active community support groups in the area e.g., food deliveries.

The new strategic plan embeds our early Covid experience and attempts to broaden our welfare and community development offer over the longer term. Of course key aspects of our future challenges such as the need to decarbonise and the development of new homes across West Wales remain in the plan.

Decarbonisation of our homes to meet the targets set by the Welsh Government will involve communities, businesses and regulators coming together to agree methods, plans and financing models to change the direction of our energy use and production. ateb Group will seek to make sure it is doing what it can to support decarbonisation and therefore help energy affordability.

Over the last year we introduced our affordable rent policy based on the living rent principles proposed by the Joseph Rowntree Foundation. Last year we saw an increase in rent of CPI only as opposed to CPI+1% the maximum allowable under the current rent policy, in addition we froze for another year our intermediate rent properties to allow them to adjust to be closer to our social rents. We recognise the impact that Covid has had on our customers and although this does not make up for the hard year, we agreed a circa £10 per ateb customer reward scheme to acknowledge that things have not been normal for our customers.

As in previous years we continued to invest in H&S improvements. This year we moved several of our property compliance services e.g., gas, electric and lift servicing into purpose-built software that will allow us to provide a greater level of assurance to our customers and our Board, monitoring the services we deliver. In addition, we launched Safety Cloud, a database that captures our teams' H&S training, responsibilities, and risk assessments. This back-office step will give greater empowerment to our teams over time to take responsibility for seeing and acting on H&S issues as they materialise.



We announced our intention to invest in a new Housing Management Software to replace the system we have used for the last 20 years. This will provide a more agile platform from which we will be able to develop better service delivery in the years to come. The fact that this has been implemented whilst we have been disrupted by Covid is credit to the ateb team and our partners.

Setting financials at the beginning of the year was a challenge given the huge unknowns we were all facing at the time. Against this back drop we were delighted with the outcome of our new £23m facility with THFC and the drawdown of a further £8m with our long-term partners Principality Building Society. Our outturn financially is positive as a Group, but we need to be minded that certain investment lines e.g., internal planned improvements were held and will need to be delivered over subsequent financial years. The governance of the Group has remained consistently strong, our Boards have adapted well and delivered a satisfactory interim governance review by the Welsh Government as well as delivering a range of improvements from their ongoing governance improvement plans.

We hope you will find this year 1 review useful and although we are behind on some objectives, we will seek to address these and hopefully catch up through year 2 before introducing a new 3-year plan in FY 22/23 with hopefully the worst of Covid well behind us.



David Birch

Chair of ateb Group Limited

In FY 20/21, the ateb Group:

Completed	112 new social/affordable homes (including purchases)
	1,030 rapid response adaptations to private sector homes
	45 homes for sale with 100% of profits being returned to provide more socially rented homes
Started to build	49 new social/affordable homes
	30 homes for sale with 100% of profits being returned to provide more social/affordable homes
Relet	204 existing homes



Meeting our Challenges

Current identified challenges remain with the following notes:

Covid-19 disruption – will impact the Group for several years in terms of planned improvement investment, customer, and team wellbeing, return to face to face customer contact and potentially financial issues resulting from any economic down turns.

Decarbonisation – must be better understood to ensure that the decisions we make now along with the significant investment required to reach net zero energy targets, have the best long-term outcomes for our customers, communities, and the planet. We believe ateb Group is well placed to respond to this agenda but do not want to rush.

Affordable housing review – was delayed due to Covid-19 but will need to be understood by the time the new process for SHG allocation starts in FY 22/23.

Working practices – will inevitably change due to the Covid-19 experience. We will need to work with our customers, teams, and partners to better understand how our new working arrangements will look and feel.

Customer welfare – will not stop once Covid-19 passes, we need agree to what ateb Group can do more of to help build sustainable communities.

Universal Credit – Changes to the additional UC payments made during Covid-19 are due to take place in Q2 21/22.

Renting Homes (Wales) Act 2016 – The new housing act is now due to be in place in early April 22 meaning a substantial amount of change to our current tenancy arrangements.

Construction hyperinflation – due to global supply chain issues, costs of materials and labour have increased exponentially over the last 6 months to a year threatening the viability of construction companies.

High housing demand areas – coastal areas are becoming increasingly difficult to buy land to build affordable homes. More innovation will be needed to ensure future housing supplies for local communities in these areas.

Welsh Design Quality Requirements – due to be launched on 1st October 2021 changes to new build homes include Challenges such as no fossil fuel heating systems.



Summary of Year 1 progress

Progress Limited	Progress made but behind plan	Progress on plan	Progress ahead of plan	Progress significantly ahead of plan
★	★★	★★★	★★★★	★★★★★

Progress as at the end of year 1 – 31st March 2021

	Strategic Objectives	★	★★	★★★	★★★★	★★★★★
1	Assure					
2	GIP					
3	H&S Action Plan					
4	DNA					
5	Offices					
6	HMS					
7	Cloud Platform					
8	Agile planning					
9	Financial planning					
10	Engage Review					
11	Wellbeing					
12	Team					
13	Remuneration Review					
14	Decarbonisation					
15	Environment Initiative					
16	Local Supply Chain Initiative					
17	Service Delivery Plan phase 2					
18	Leadership groups					
19	New homes strategy					
20	Welfare & Health integration					
21	Community Support					
22	Local Authority partnerships					
23	MBH - New homes strategy					
24	WWCR - Welfare & Health integrations					



AIM 1 - Are we increasing our corporate strength?

The last year has been extremely challenging for our customers and the Group. The Group has responded well to the potential challenges to our long-term corporate strength. Governance has remained strong with Board meetings moving to a virtual environment, weekly Board updates from the CE, pre-Board meeting events for the Board, the adoption of the subsidiary assurance framework and quarterly Chair's/Board Member/CE review meetings.

Our H&S improvement plan has moved to phase 2. The progress has been very positive across the year with tangible improvements in systems and embedding of a H&S culture within the Group. The Assurance Committee has been overseeing the development of the Assure framework which is now approaching implementation phase. Our financial position remains positive but has changed from where we had projected to be. The delay of internal planned improvements to avoid entering homes will mean a rephasing and planning of last year's investment over the next 2 financial years.

Strategic Aim 1 highlights in year 1, we have:

- > Implemented our business continuity measures including reworked budgets and business plans for the 3 Group companies.
- > Implemented a new short term strategic plan for FY 20/21 & 21/22 aimed at maintaining improvement momentum through Covid-19 disruptions.
- > Board risk reporting with early warning risk trigger monitoring on key performance metrics.
- > Developed new and improved approach to risk assessments.
- > Undertaken Board Appraisals.
- > Continued to develop a range of Board/EMT long term improvement actions as part of our Governance Improvement Plan.
- > Transferred Board meetings and reports to a virtual environment.
- > Prepared the Assure framework for implementation.
- > Completed on our planned THFC £23m loan agreement.
- > Drawn down £8m from our Principality Building Society facility.
- > Developed our customer and team response to Covid-19.
- > Continued to deliver our H&S/Compliance improvement programme.
- > Implemented a team wellbeing package linked to maintaining our DNA.
- > ateb – positive budget surplus.
- > MBH – projected £1.5m gift aid receipt to ateb for more affordable homes.
- > WWCR – positive income generation.
- > We received a Standard assurance from our Interim Regulatory Judgement with the Welsh Government for both our financial and governance (including tenant services) performance.



Please note the following progress on our strategic Aim 1 objectives

Priority	Objectives	Progress
Governance	1. Assure - We said we would implement our new Assure framework which will bring together the risks, controls, tests, and evidence we need to be assured that we are working towards achieving our vision.	We are implementing a bit later than planned but the framework is ready and about to be rolled out in FY 21/22. Assurance Committee, Board Members and our internal auditors have received a demonstration of the new framework which has been developed within the Microsoft Teams environment. We hope that this new framework will revolutionise the way we manage our current and emerging risks and provide our Board Members with assurance in the services we provide and the way in which we are governed. PROGRESS ★★
	2. GIP – We said we would continue to develop our governance systems	The plan has been actioned through the year with Board appraisals completed and more improvement actions added. We recruited new Board Members with a range of skills and experience and will continue to recruit more in 2021/22 to ensure they work as an effective team, with the right balance of skills, experience, backgrounds and knowledge to make informed decisions. We changed our company rules to allow us to hold Board meetings and AGM meetings online. Our Governance Team has made sure that Board meeting minutes are circulated in a timely manner (within 7 days of the meetings). A number of policies and procedures across the Group were reviewed and approved as part of the Policy Review Project. A new Development Strategy was approved by Board in February. PROGRESS ★★
	3. H&S Action Plan – Deliver improvements to our employer and landlord H&S systems	Excellent progress has been made over the last year. Phase 1 is now complete and has been audited by Mazars (internal auditors). We continue to work with our consultants to make progress with Phase 2 of the improvement plan. PROGRESS ★★★
Culture	4. DNA – Work with our i2i team to further develop our ateb DNA	Two Wellbeing surveys completed in the year with i2i supporting the Group through the disrupted year. Good sense of DNA even with the challenges. PROGRESS ★★★
Resources	5. Offices – we establish short- and long-term office solutions	The organisation worked remotely for FY 20/21 and will continue to do so into FY 21/22. Meyler House has been risk assessed for a phased return, WWCR are considering working remotely full time, MBH will relocate to site accommodation and remote working, draft plan for agile/hybrid working for ateb under development. PROGRESS ★★★
	6. HMS – implement our new MS Dynamics customer relationship management system.	Planned for Year 2. PROGRESS ★★★
	7. Cloud Platform – we move towards 100% cloud services	MS Office 365 introduced Dec 2019. Our telephony and document storage moved to the cloud in the year with our finance and HMS systems due to follow in FY 21/22. PROGRESS ★★★



Priority	Objectives	Progress
Resources	8. Agile planning – understand the 'new normal' for working arrangements post Covid	Some progress but because of the continued lockdowns across the year more work to do to visualise what agile/hybrid might mean for our customers/team and partners. PROGRESS ★★
	9. Financial planning – make use of credit rating agency business planning analysis to understand the strength of our financial planning	Analysis undertaken of impact of business plan updates against credit rating scoring. More work required to target areas of improvement because of the analysis. PROGRESS ★★★

Board opinion – Year 1 Corporate Strength Progress

The last year has been unprecedented in the change to society's way of life and operating conditions for all businesses. All 3 companies have been impacted by the disruptions but showed strong resilience whilst operating under business continuity measures. Reflecting on this year and reviewing what we have achieved and improved. **The Board is of the opinion** that - we have maintained our corporate strength and created opportunities to increase corporate strength post Covid-19 disruptions. This was only achievable due to our customers, teams and partners showing a real sense of resolve and understanding over the last year.





AIM 2 - Are we improving our customer service?

The last year has had a significant impact on our ability to operate as normal across all 3 Group companies. Our teams, due to Welsh Government law/advice, have mostly worked from home except for our trade and craft teams who have continued to deliver services within customers' homes but utilising a Covid-19 safe method of working. This inevitably impacted our ability to operate as normal and services did adjust. Therefore ateb focused on compliance and emergency repair services and safe letting of homes where guidance allowed. MBH continued to build and sell homes with WWCR focussing at first on helping hospital patients back home, before later returning to traditional lines of support in the second half of the year. Our approach was to maintain as much service as we could safely do so whilst investing in areas of new service resulting from the disruptions. ateb created a well-received welfare team focussing on supporting older and more vulnerable customers and connecting them with other community support groups. MBH created safe methods for customers to view and purchase homes and WWCR brought in telephone welfare assessments. There is no doubt that the effort and resourcefulness of the ateb Group teams allowed all 3 companies to continue to support their customers and, in some cases, the collective experience will help shape new approaches to service delivery design in the future.

Strategic Aim 2 highlights in year 1, we have:

- > Maintained a positive but safe level of service for all our customers.
- > Communicated widely our intentions and actions to ensure customers always felt safe.
- > ateb – introduced the welfare team.
- > ateb – new cloud-based telephony system to add customer contact whilst operating remotely.
- > ateb – created customer telephone/video booking.
- > ateb – started the implementation of our Microsoft Dynamics Customer Relationship Management system (due June 21).
- > MBH – returned gift aid more than planned receipts.
- > Recruited 16 new team members predominantly through digital platforms including 2 new executive directors.
- > Completed our remuneration review rewards@ateb.
- > WWCR – commenced the Hospital to Healthy Homes (H2HH) initiative.
- > ateb - continued to deliver customer engagement reviews remotely. implemented WG legislation relating to eviction into homelessness.
- > ateb – adopted the sector principles on supporting customers through the impact of Covid-19.
- > H&S improvement plan phase 1 completed including the introduction of cloud-based safety management for the Group.
- > ateb – agreed a customer disruption payment to recognise the impact on customers of the disruptions over the year.



Please note the following progress on our strategic Aim 2 objectives:

Priority	Objectives	Progress
Customer	10. Engage Review – We review our engage initiative to ensure it meets customers' needs	Preparation work started in FY 20/21 with substantive review through FY 21/22. PROGRESS ★★★
People	11. Wellbeing – have we helped our team through Covid-19 disruptions?	Wellbeing programme implemented with good feedback but some areas of improvement to note regarding making sure everyone has time to access the resources. PROGRESS ★★★
	12. Team Structure – have we completed our reviews of team structures in the future?	Good progress in the year in identifying plan for team structures with implementation to take place in FY 21/22 PROGRESS ★★★
	13. Remuneration Review – Complete the remuneration review	The review was completed with the help of outside consultants. Due to Covid-19 implementation has been put back FY22/23 to allow i2i to support a fully engaged consultation process. PROGRESS ★★★
Property	14. Decarbonisation – develop a strategy that delivers a net zero carbon property stock and business	Planned for Year 2. PROGRESS ★★★
Systems	15. Environment Initiative – reduce, reuse, recycle	Planned for Year 2. PROGRESS ★★★
	16. Local Supply Chain Initiative – more EEET opportunities within our supply chain	Procurement improvement strategy drafted and receiving Board review in April 21. PROGRESS ★★
	17. Service Delivery Plan phase 2 – agree next stage of improvement actions	Not started and will take place in FY 21/22 PROGRESS ★
	18. Leadership groups – are we getting the best outcomes from our current leadership groups?	Not started and will take place in FY 21/22 PROGRESS ★

Board opinion – Year 1 Customer Service Progress

Customer service has obviously been impacted by the Covid-19 disruptions especially the lockdown periods. ateb has maintained compliance and emergency services throughout. There have been delays to some routine works and planned improvements e.g., new kitchens etc. were reprogrammed to minimise the risk of entering homes. MBH did experience some delays to construction and delivering its usual after sales services has been hampered. WWCR saw demand for services drop in the first half of the year but has nearly compensated for that period over the second half. New services emerged e.g., ateb Welfare Team. that will inform our approach to service delivery in the future and investment in cloud technologies e.g. our new customer management software and telephony systems will increase our flexibility to deal with disrupted services in the future. Given the year we have all experienced. **The Board is of the opinion** that we have maintained a good level of customer service



AIM 3 - Are we delivering new business growth?

Whereas the early part of the Covid-19 planning was to ensure stability and protection of core services, we did want to ensure that our plans to develop new homes and services were not stalled. With sites closed for a minimal time both ateb and MBH have performed well in terms of home completions and in MBH's case, home sales. Having instigated our ateb Welfare Team service very early in the disruptions, we are seeking to build on our experiences along with a community development service due to launch in year 2 of this plan. WWCR is seeking to appoint its first new business development post aimed at creating more opportunities for WWCR to raise funds in addition to traditional grant income. We continue to work closely with a range of partners such as Welsh Government, Pembrokeshire County Council and Hywel Dda Health Board. With both organisations, ateb and WWCR have developed new initiatives and service offers to further support the people and communities we serve across West Wales.

Strategic Aim 3 highlights in year 1, we have:

- > ateb – provided 112 new homes into management.
- > MBH – sold 45 homes and raised more than £2.6m gift aid receipts.
- > WWCR – started the H2HH scheme with Hywel Dda Health Board.
- > ateb – Partnering with WG and PCC to support a Pembrokeshire Rural Housing Enabler post and develop more rural/community housing schemes.
- > ateb – Partnering with WG on a new, innovative housing project, our 4th scheme to be started. Outcomes to showcase new carbon reduction building technologies.





Please note the following progress on our strategic Aim 3 objectives:

Priority	Objectives	Progress
Growing existing services	19. New homes strategy – deliver 291 homes by end of FY21/22	112 homes completed in year 1. Development Improvement Strategy agreed by Board/EMT to support further growth. PROGRESS ★★★
Growing complimentary services	20. Welfare & Health integration – further integration of ateb Group services with our community and health partners	Limited progress due to Covid-19 disruptions. More work to be undertaken in FY 21/22 PROGRESS ★★★
Growing collaborative relationships	21. Community Support – more support for existing and emerging community groups	Employment of Community Development team leader. PROGRESS ★★★
	22. Local Authority partnerships – develop partnerships with our local authority and RSL partners	New Rural Housing Enabler partnership project agreed with PCC. Continuing work with PCC on community led housing projects. PROGRESS ★★★
MBH – growing	23. New homes strategy – 73 new homes with 100% return of £695k gift aid receipt to ateb	45 New homes developed and sold and circa £2.6m gift aid return in year 1. PROGRESS ★★★★★
WWCR – Growing complimentary services	24. Welfare & Health integrations – develop new lines of business	Fixed term business development post agreed for FY 21/22. PROGRESS ★★★

Board opinion – Year 1 New Business Growth

Our priority was to safeguard existing services, but we are delighted to have seen growth in our customer service offer over the last year. In the year ateb completed its 3,000th home, WWCR continued to widen its service offer to more people and circumstances and MBH outperformed targets on gift aid receipt. This is a great reflection of the effort of our teams and partners to do all they can to keep moving forward even in difficult circumstances. **The Board is of the opinion** that we have maintained new business growth appropriate to the circumstances experienced in the year.





Key strategic plan metrics

The following shows our progress against our year 1 key strategic plan metrics:

ateb Group Limited

Strategic Plan Metrics	Target – FY 20/21	Actual – FY 20/21
New social rented homes (Min)	99	111
New shared ownership (Min)	3	1
New rent to own (Min)	6	0
Rent arrears (Max)	6.29%	1.54%
Void rent loss (Max)	0.99%	1.26%
Planned Maintenance - Revenue (Min)	£928k	£806k
Planned Maintenance - Capital (Min)	£683k	£469k
Ateb Turnover (Min)	£17,292k	£17,300k
Operating cost per unit (Max) £/unit	£4,316	£3,969
Operating margin (Min)	26.7%	32.9%
Gearing ratio (Max)	59.4%	57.1%
Interest cover ratio (Min)	205.8%	218.9%

We would make the following observations about the above ateb performance:

- > We see the overall performance as being one to be proud of, especially when considering the circumstances, and is a testament not only to the resilience of ateb staff but our tenants too.
- > Turnover was on target, but our operating margin was much improved owing to the degree of bad debts anticipated not materialising as well a reduced spend on maintenance which has been rephased to future periods.
- > The target attempted to reflect ateb management's best view on how the Covid-19 pandemic would affect the business. With the benefit of hindsight some of the underlying assumptions proved to be overly cautious.
- > The level of anticipated rent arrears did not materialise and this, in turn, positively affected our anticipated level of bad debts.



- > Void rent loss showed an increase compared to target and this was a result of the numerous Covid lockdowns and government imposed restrictions impairing ateb's ability to re-let properties in a timely manner.
- > ateb's covenant ratios are again strong and are an improvement on target as a result of the improved performance.

MBH Limited

Strategic Plan Metrics	Target – FY 20/21	Actual – FY 20/21
Homes sold (Min)	25	45
MBH Turnover (Min)	£4,857k	£11,161k
Gross Surplus (Min)	12.7%	28.7%
Gift aid returned (Min)	£1,000k	£2,664k

We would make the following observations about the above MBH performance:

- > Exceptional performance driven by a healthier demand than anticipated
- > The target reflected management's prudent view of the performance of the business when considering the backdrop of the Covid-19 pandemic.
- > Actual gross margin performance was driven by both volume of sales as well as improved sales prices.

WWCR

Strategic Plan Metrics	Target – FY 20/21	Actual – FY 20/21
Total income generated (Min)	£705,674	£771,119
Operating Surplus/(Deficit) For Year (Max)	-£53,101	£33,544

We would make the following observations about the above WWCR performance:

- > WWCR supported more people to live independently in their own homes and received more income than expected, from additional funding streams, as a result.
- > The improved performance is also bolstered by lower operational costs.



Strategic Risks

Please note our performance against our 16 strategic risks:

Risk Type	Strategic Risk	Controls
Compliance	We fail to meet H&S legislation and regulatory requirements	Effective
	We fail to comply with employer and landlord legislation	
	We fail to operate within our regulatory framework	
	We fail to meet our lenders' covenants	
	We fail to deliver our contractual requirements	
	Poor governance systems and decision making	
Financial	We do not manage our operational costs effectively	Effective
	We fail to make the right investments e.g. new property developments or strategic asset management	
	We do not manage our income streams effectively	
	We fail to manage our funding requirements effectively	
Reputational	We do not relate to our customers' expectations	Effective
	Failure to deal with customer and community issues effectively	
	Poor levels of service or product quality	
	Bad employer or partner	
Performance	We do not understand how our services are performing	Effective
	Lack of improvement planning and delivery	

Please note our observations on our strategic risk control over the last year:

- > The controls we have in place to mitigate our 16 strategic risks have been effective in the year. Clearly reputational risks relating to 'failure to deal with customer and community issues' and 'poor levels of service or product quality' have been tested due to the disruption experienced, but customers have been understanding of the context of service delivery in the year and the need for a safety-first approach.
- > Our emphasis whilst working under business continuity measures has been to concentrate on our compliance and financial risks. In both respects the controls operated over the year have allowed us to maintain our compliance effectiveness and financial strength. Due to the exceptional operating environment experienced over the last year, we will undoubtedly develop our control framework to further enhance our risk mitigation effectiveness.



Executive Summary

It has been a difficult year for all, so much so that we replaced our existing strategic plan with a shorter 2-year plan focused on mitigating the impacts of the Covid-19 disruptions.

The 3 Group business have demonstrated resilience which is a strong testament to our customers', teams' and partners' efforts to adapt to and compromise with to the unprecedented events.

Our services have generally focused on compliance and emergency work with all 3 businesses operating within Welsh Government advice-led Covid-19 risk assessments. Our new build teams and partners in both ateb and MBH have responded strongly with numbers of completions more than our targets for the year. WWCR in the second half of the year recovered strongly to post positive performance and customer interaction metrics.

The strategic objectives we set to help us deal with the impact of Covid-19 over the period of FY 20/21 to 21/22 are generally on track to ensure that even through these disruptions we can evidence improvement across our 3 strategic aims.

Changes to our Strategic Objectives planned for later in our current plan.

The Board have confirmed that the objectives planned for year 2 and those objectives still being worked on from year 1 will remain as our focus given the unsettled times we are experiencing.

Our planned review of our Decarbonisation Strategy will be a key objective along with the continued development of our ateb DNA and probable new 'hybrid' working practices.

We have positively managed our strategic risks in year 1 and believe we have the controls to continue to do so. The events in FY 20/21 will change our planning and approach in future years but should not undermine our collective drive to create better living solutions for the people and communities we serve.

Our Board has drawn the following conclusions:

AIM 1 - Have we increased our Corporate Strength in the year?

The last year has been unprecedented in the change to society's way of life and operating conditions for all businesses. All 3 companies have been impacted by the disruptions but have shown strong resilience whilst operating under business continuity measures. Reflecting on this year and reviewing what we have achieved and improved: **The Board is of the opinion that - we have maintained our corporate strength and created opportunities to increase corporate strength post Covid-19 disruptions. This was only achievable due to our customers, teams and partners showing a real sense of resolve and understanding over the last year.**





AIM 2 - Have we improved customer service in the year?

Customer service has obviously been impacted by the Covid-19 disruptions especially the lockdown periods. ateb has maintained compliance and emergency services throughout, there have been delays to some routine works and planned improvements e.g., new kitchens etc. were reprogrammed to minimise the impact of entering homes. MBH did experience some delays to construction and delivering its usual after sales services has been hampered. WWCR saw demand for services drop in the first half of the year but has nearly compensated for that period over the second half. New services emerged e.g., ateb welfare team which will impact our approach to service delivery in the future. Investment in cloud technologies e.g., our new customer management software and telephony systems will increase our flexibility to deal with disrupted services in the future. Given the year we have all experienced: **The Board is of the opinion that we have maintained a good level of customer service.**

AIM 3 - Have we developed new business growth in the year?

Our priority was to safeguard existing services, but we are delighted to have seen growth in our customer service offer over the last year. In the year ateb completed its 3,000th home, WWCR continued to widen its service offer to more people and circumstances and MBH outperformed targets on gift aid receipt. This is a great reflection of the effort of our team and partners to do all they can to keep moving forward even in difficult circumstances: **The Board is of the opinion that we have maintained new business growth appropriate to the circumstances experienced in the year.**

Next Steps

We are now working on our year 2 objectives before we introduce a new 3-year strategic plan commencing FY 22/23. The new plan will be developed with customers, our teams and our partners using the ateb Vision as the challenge we must achieve.

The Board will report on year 2 of the current plan at the end of FY 21/22.



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