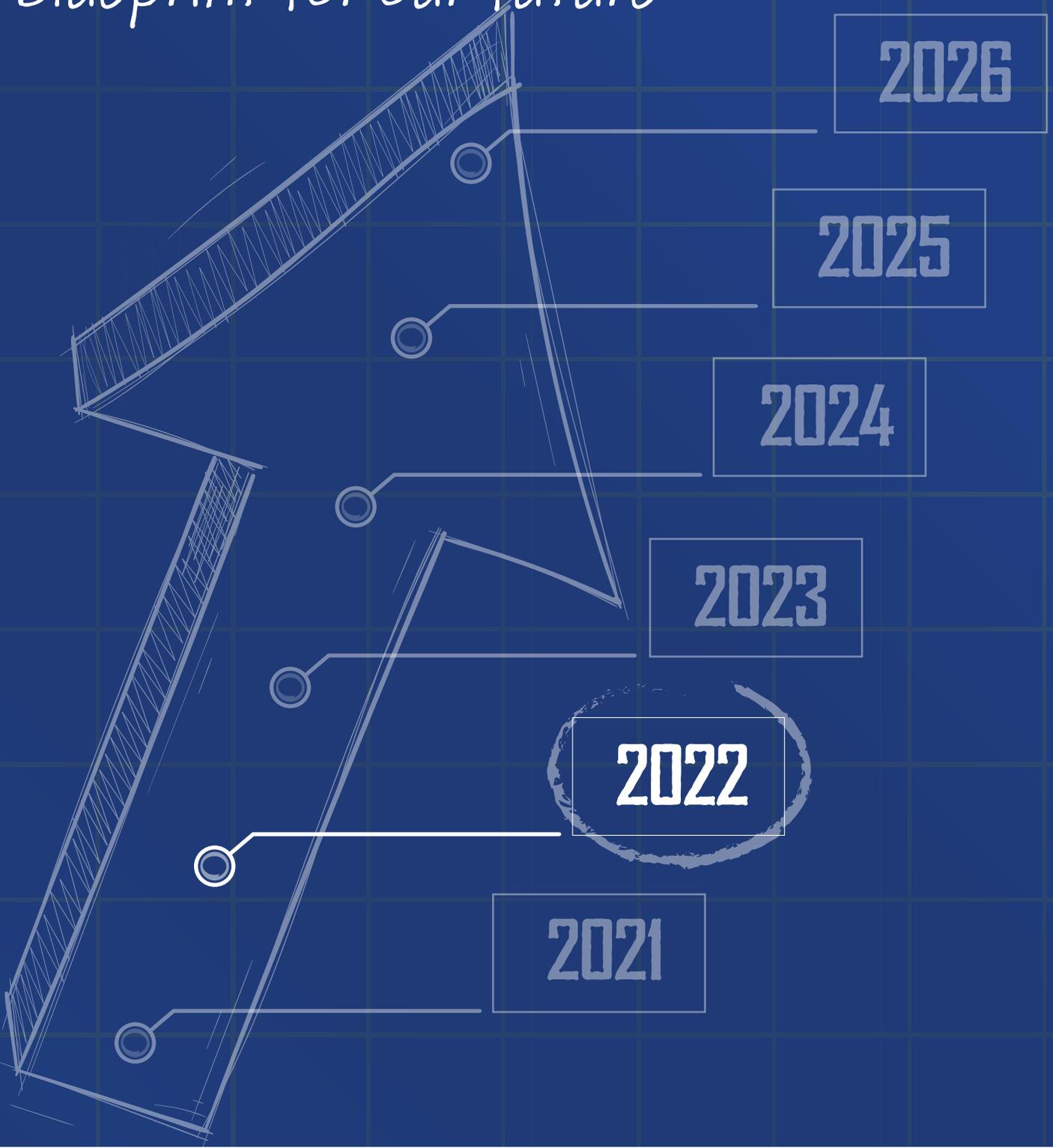


Corporate Plan

Blueprint for our future



Creating homes. Building lives.



Blueprint for our future

Chair's Introduction

I am very pleased to introduce the 2022 update to our Corporate Plan. The plan has been adopted by all of the Group's members and is reviewed and updated as part of our annual corporate planning cycle.

I hope that this Corporate Plan fulfils a dual purpose: first and foremost as a working document for the Group's board members and management to understand, monitor and control the business; and secondly to summarise where Jigsaw is heading for our employees, stakeholders and partners.

In this abridged version of our Corporate Plan, we explain how the Group will adapt to a changing and challenging operating environment to fulfil our Mission to make a social impact through:

"Creating homes. Building lives."

Projects are highlighted within the text to signpost this additional context and a full list of the projects we will focus on delivering is set out in 'Our Plans' on page 4.

Our project work continues to address the themes identified through 2020's *Jigsaw Conversation* – a wide-ranging consultation exercise on our future direction with our tenants, employees and board members.

The themes we identified through this work were:

- Building safety—making our homes safer places to live in.
- Our homes and spaces—reducing our carbon footprint and improving our existing homes and green spaces.
- Our tenancy offer—looking at the types of homes we offer, improving our estates and offering more support for the mental well-being of our residents.

- Our future development product—looking at how we can work to create more sustainable and energy efficient homes in the future.

Please see the full-page "Blueprints for our Future" interspersed throughout this document for an at-a-glance summary of our work so far on each of these themes and our future planned activity.

At the time of writing, the COVID-19 pandemic is not yet over and its aftershocks may well continue to repeat for years to come with effects that we cannot yet foresee. In this context, it is perhaps more important than ever to be ready to adapt to the unknown, both operationally and financially.

During the last two years we have successfully embedded new ways of communicating and getting things done in order to meet the operational challenges posed by the pandemic. Meanwhile our financial stress testing analysis continues to demonstrate that Jigsaw stands on a very secure financial footing.

Our financial strength and proven ability to adapt give the board and myself great confidence that Jigsaw not only remains well-placed to continue to deliver for our customers during uncertain times, but that we can also play a significant part in helping the country recover when the pandemic passes, particularly by building 4,000 new homes over the next five years as envisaged in our

Development Strategy.

We have set stretching performance targets highlighted on page 22 to help ensure that we continue to run the business well and monitor our progress in delivering this plan.

I look forward to delivering this Corporate Plan with my colleagues across Jigsaw. Together we will make a real difference to the housing sector and for our current and future customers.

A handwritten signature in black ink, appearing to read 'Fay Selvan', with a stylized flourish extending to the right.

Fay Selvan

Group Chair

Plan on a page.

Corporate Priority	Goal	Goal Target	2021/22 Project
Caring for our customers, our assets and neighbourhoods	Achieve top quartile overall customer satisfaction	31/03/2025	<p>Carpets and Furniture Pilot</p> <p>Customer Contact Strategy – Online Services Expansion</p> <p>Data Quality Strategy</p> <p>IT Strategy – Cloud First – Cyber security – Document management solution</p> <p>Jigsaw Rewards</p> <p>Resident Engagement Strategy</p> <p>Safer Accommodation Pilot</p> <p>Service Charges Alignment</p>
	Anticipate the future requirements of the revised Decent Homes Standard	31/03/2024	<p>Asset Management Strategy – Bedsits Programme – Caretaking project – Estate Improvement Programme – External Wall System Programme – Fire Doors Programme</p>
	Become a carbon neutral business	31/03/2050	<p>Sustainability Strategy – EPC data verification – Retrofit pilots – Whole House Fabric First Approach</p>
	Provide £1.5m investment over three years into projects that benefit the social, economic or environmental fabric of our communities	31/03/2024	<p>Invest £300k through Jigsaw Foundation</p> <p>Neighbourhood Strategy</p>
Maintaining a strong corporate foundation	Maintain GI VI ratings across the Group	Throughout	<p>Governance Plan – 2020 Code of Governance – Board Renewal – New Regulatory Regime</p> <p>Finance Systems</p> <p>Security Strategy</p>
Valuing staff	Attain three star accreditation with Best Companies	31/03/2023	<p>People Strategy – Best Companies submission – Employee Engagement Programme – Equality Street – Health & Safety Training – Jigsaw Voice – Recruitment Portal</p>
Growing the business	Deliver 4,000 homes in five years	31/03/2027	<p>Development Strategy – Design Brief Review – Gas Boiler Alternatives – MMC Pilot</p> <p>Treasury Management Strategy</p>
	Leverage external funding to deliver services to vulnerable groups	Throughout	<p>Jigsaw Support Strategy – Innovation Fund – Tenancy Sustainability Pilot – Well-being Navigators</p>

About Jigsaw Homes Group

Our Group comprises like-minded organisations working in unison to tackle inequality throughout the North West and East Midlands.

The principal members of the Group are:

- Jigsaw Homes Midlands
- Jigsaw Homes North
- Jigsaw Homes Tameside
- Jigsaw Support

The Group's Activities

Our members build, renovate and manage low-cost housing for rent and sale. We work to help regenerate neighbourhoods and increase life opportunities for disadvantaged individuals and communities. Our largest members are four housing associations, regulated by the Regulator of Social Housing (RSH) and legally known as Registered Providers. The latest *Regulatory Judgement* by the RSH confirms that Jigsaw is fully compliant with the RSH's *Regulatory Standards* – our published ratings for governance and viability are 'G1' 'v1'.

We also provide a range of charitable and supported housing services to help people live independently and to successfully maintain their tenancies. This work is often funded through external contracts awarded to the Group's members, and delivered on a commercial basis. Our *Jigsaw Support Strategy* provides a strategic framework for this activity and is overseen by our specialist subsidiary, Jigsaw Support.

Our Customers and Neighbourhoods

We provide general needs housing to rent, housing for older people, supported housing, shared ownership accommodation and a relatively small number of properties for market rent and outright sale. Our customers include families, young and older people in need of accommodation, and

people with complex needs for whom the Group provides tailored support.

We work in a variety of environments including the inner city, market towns, suburban and rural areas. We have defined 46 neighbourhood areas, each of which receives a bespoke management focus through the application of Neighbourhood Plans monitored by our landlords. We will create a new *Neighbourhood Strategy* in 2022/23 to provide a strategic framework for this work.

In comparison with the general population of the regions in which we work, our tenants on average have lower incomes, a higher incidence of disability, greater ethnic diversity and are older (almost one-third are over the age of 65). However accurate such general statements may be, they risk masking the diversity of our customers, which will be foremost in our mind when changing existing, or developing new services.

We have established that, on average, Jigsaw tenants from ethnic minorities are more likely to live in areas of higher deprivation than white tenants and are also more likely to live in three bedroom-plus properties. These are key facts to understand and will influence our work to help address inequality through our neighbourhood investment work and development programme.

To ensure that we thoroughly understand the diverse needs of our customers, we will place a focus on improving our customer data in 2022/23 by developing and implementing a *Data Quality Strategy*.

Corporate Structure and Governance

Our current structure is shown in Figure 1 on page 7. Work to simplify the Group's corporate and governance arrangements completed during 2021 with the business transfer of New Charter Building Company to Jigsaw Homes Group and the completion of the transfers of engagements into Jigsaw Homes North of AKSA Housing, Beech Housing Association and Chorley Community Housing. Figure 1 highlights how the Group uses overlapped boards to simplify its governance

arrangements and to make the best use of the shared skill-set of board members and directors.

We adopted the 2020 edition of the National Housing Federation’s *Code of Governance*¹ in March 2021 and will ensure continued compliance with its requirements through the implementation of our *Governance Plan*.

Further details about our executive and non-executive are provided on page 26.

Vision, Mission and Corporate Values

Vision

Our Vision is:

“We want everyone to live successfully in a home they can afford.”

Mission

We will do this by making a social impact focused on:

“Creating homes. Building lives.”

Corporate Values

We will ensure that the following values are evident through our work:

- Empowerment
- Collaboration
- Innovation

Resources

We will use our combined housing assets, the skills of our employees and our financial resources to deliver this plan.

¹https://www.housing.org.uk/nhf_catalog/publications/code-of-governance-2020/

Housing Assets

The core of our business is centered on the management of 35,927 homes — principally social housing for rent. The location of homes managed by our members is shown in Figure 2 on the current page. The Group is active in 30 local authority areas.

During 2022/23, our housing assets are expected to generate an income of £197.4m against anticipated costs of management, maintenance and investment of £144.6m. In total, the Group’s members have £1,437m of capital deployed in their housing assets which are expected to generate an average annual return of 7.29% over the next thirty years. This return is comfortably above the Group’s weighted average cost of loan finance of 4.77%, demonstrating that the asset portfolio as a whole generates a worthwhile financial investment.

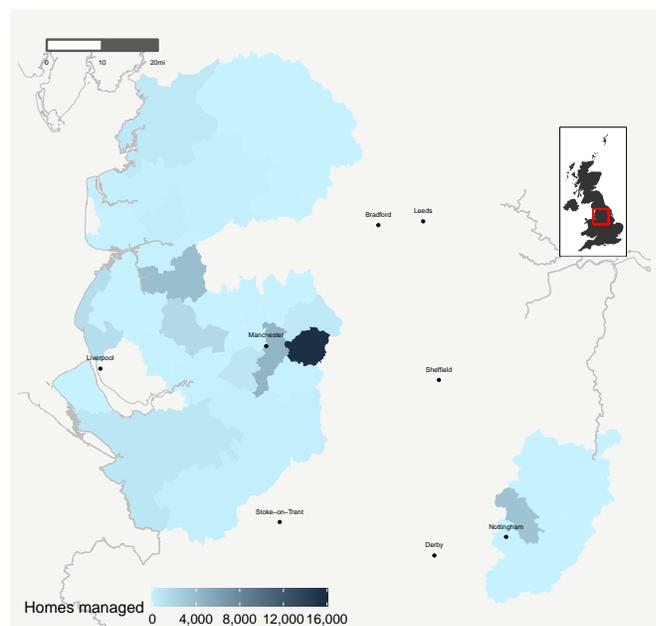


Figure 2: Location of housing stock.

We plan to build significant numbers of new homes through our *Development Strategy* which will continue to grow our asset base. In recognition of the fact that a small proportion of our housing stock is beyond its economic life however we will also undertake a limited programme of property sales within the terms of our *Disposals Policy*.

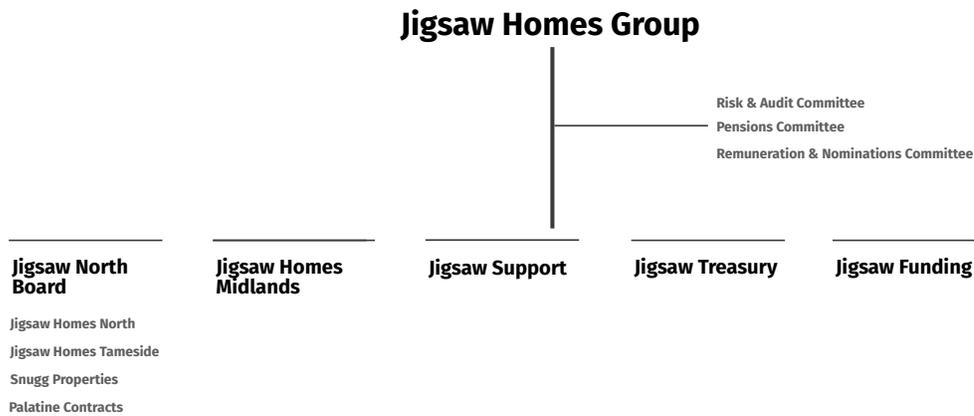


Figure 1: Corporate and governance structure — board meetings for the organisations that fall under Jigsaw North are held contemporaneously using overlapped meetings.

Employees

Together we employ 1,327 employees (1,254 full-time equivalent posts). Table 1 on the following page summarises the staffing establishment. The table shows that 74% of employees have a front-office focus². Notable numbers of staff are concentrated in roles that deliver our asset management, supported housing, neighbourhood management and housing for the over 55s services.

The budgeted staffing cost for 2022/23 is £55m.

In 2020 and throughout 2021, the COVID-19 pandemic compelled organisations throughout the country to make major changes to their working practices. Positively, some of the new working practices that we introduced through necessity during this period have proven to be beneficial to both our employees and to the business. Following a review in 2021, elements of this new working paradigm including remote working, use of online collaboration tools and video conferencing have now become part of our normal working practices.

The Group's **People Strategy** will be reviewed in 2022 and will continue to provide a framework for our work to ensure that we remain a first-class employer that gets the most from our employees. Our priorities in 2022/23 include promoting our corporate values to employees through our **Employee Engagement Programme** and preparing

²i.e. are employed in customer-facing roles.

our **Best Companies** submission to check-in on our progress towards our Corporate Goal of achieving three star accreditation by 31 March 2023. We recognise that the target for this Goal has come at a time of considerable change in working practices due to the pandemic but we feel it is important to understand how far we have progressed towards it.

Ensuring the safety of our employees will remain our paramount concern. We will continue to monitor and adapt safe working practices throughout the life of this plan, supported by our programme of **Health & Safety Training**.

We will continue to promote equality, diversity and inclusion through events and discussion as part of our **Equality Street** project and we will work positively with **Jigsaw Voice** as our main consultative employee body to discuss work issues as-and-when they arise, listen to and address the concerns of our employees.

Finance

As measured by financial turnover, together we are the 31st largest housing group in the country³. The turnover of the Group's principal members is shown in Figure 3 on page 9.

³<https://www.gov.uk/government/publications/2021-global-accounts-of-private-registered-providers>

Building Safety.

£8.3m investment for building safety work over the next few years.

Review of 11 high-rise buildings to ensure they meet the latest standards has now been completed.

2,000 Doors reviewed under our Fire Door plan out of 8,000.

62 timber balconies out of 250 reviewed.

The top priorities for both our tenants and employees.

900+ fire risk assessments to be carried out over the next three years.

Building Safety is an area on which we will simply not compromise. It is the number one priority for our tenants and employees alike. Our aim is to be proactive in anticipating future changes to stay ahead of the requirements of legislation and regulation.

Business Area	Front Office	Back Office	Total
Allocations/Lettings	27	7	34
Asset Management	398	95	493
Caretaking	25	6	31
Connect	71	2	73
Corporate Centre	1	43	44
Development	9	18	27
Finance	11	48	59
Grounds Maintenance	52	1	53
Housing for the Over 55s	74	25	99
Human Resources	-	24	24
Income	35	18	53
Information Technology	-	38	38
Neighbourhoods	72	13	85
Supported	181	33	214
Grand Total	956	371	1,327

Table 1: Staffing establishment at 31 March 2022 — the majority of staff have a front-office focus.

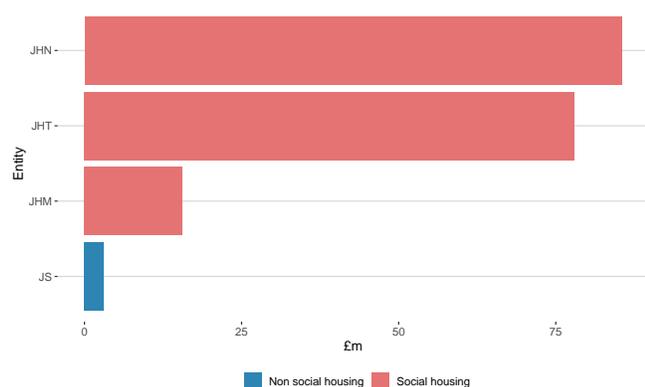


Figure 3: Turnover analysis — the vast majority of the Group's turnover is based on social housing activities.

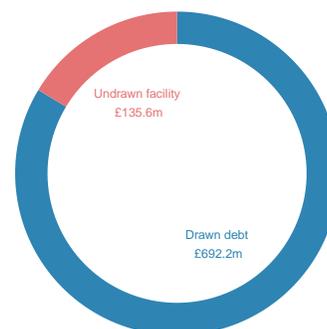


Figure 4: Loan finance — Jigsaw Treasury has undrawn facilities of £135.6m.

In 2020, we launched the Group's treasury vehicle, Jigsaw Treasury Limited (JTL). By pooling together the assets of our members and consolidating their borrowing, Jigsaw Treasury has had a transformative impact on the Group's borrowing capacity. This potential was realised through the implementation of a key element of the Group's [Treasury Management Strategy](#) in April 2022 with the Group successfully raising up to £360m through its first ever Public Bond issue.

Jigsaw Homes North retains some legacy borrowing outside of Jigsaw Treasury Limited. The current levels of borrowing and the financial capacity of the Group is shown in Figure 4 on this page.

Each Group member has its own financial plan. The financial plans take the income and expenditure of each organisation and apply business and economic assumptions to them to produce a financial forecast over a 30 year period. These financial forecasts underpin the business and help ensure that there are sufficient financial resources to achieve the Group's corporate objectives.

A summary of the retained surpluses expected to be generated from the Group's financial plans is shown in Figure 5 on the next page. Figure 5 shows the impact of the Group's revised plans on retained surpluses which in comparison to the previous year have a lower starting point due to i)

the disruption of the development programme; and ii) the rollover of some building safety works that could not be completed in 2021/22, both due to the pandemic. Surpluses are also initially suppressed due to the current forecast for CPI and maintenance cost inflation being greater during the first four years in comparison to the previous plan.

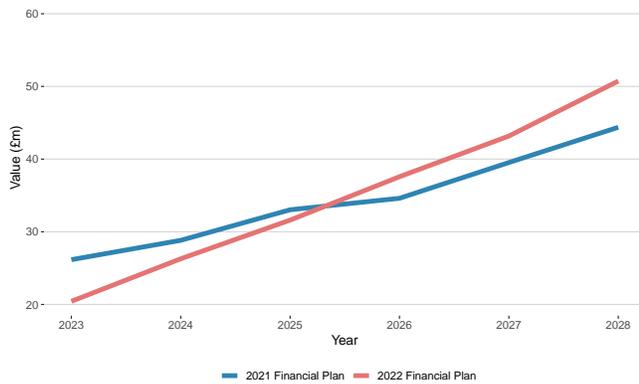


Figure 5: Retained surpluses — in comparison to last year’s plan, surpluses are initially suppressed by increased costs associated with addressing the zero carbon agenda and undertaking increased development.

The Group’s financial position remains robust over the period of the *30 Year Financial Plan*. Highlights include:

- Asset base growth of c. £3,323m.
- Average growth in turnover of 3.65% per annum.
- Average growth in operating surplus of 6% per annum.
- Average growth in total comprehensive income for each year of 9.79% per annum.

Stress scenarios have been modelled to test whether each business is able to continue to operate within their key loan covenants should highly unusual (but plausible) events occur. The results of the stress tests demonstrate that the business is robust.

Cooperation, Collaboration and Partnerships

We recognise that we can often achieve more by working together with other organisations that share our aims. We are active members of the National Housing Federation, the Northern Housing Consortium and Homes for the North.

We are also party to two joint venture companies with other housing associations:

- JV North — focused on pooling housing association buying power to procure development work; and
- Manchester Athena — focused on housing associations working together to deliver projects on employment, skills, health and well-being.

Our Plans

Our plans have been developed in the context of the Group's Vision and Mission, its available resources, and an analysis of its operating environment.

Strategic Priorities and Goals

We have adopted four Strategic Priorities to provide our work with a long-term focus:

- Caring for our customers, our assets and neighbourhoods.
- Maintaining a strong corporate foundation.
- Valuing staff.
- Growing the business.

The delivery of each Strategic Priority will be tracked through medium-term Goals as shown in Table 3 on page 13.

Key Projects

We have adopted 46 short and medium-term Corporate Plan projects to help deliver our Goals. The projects are listed below. Further detail about each project is provided on page 16.

Corporate Plan Projects

Goal: **Achieve top quartile overall customer satisfaction**

- Carpets and Furniture Pilot
- Customer Contact Strategy
 - Online Services Expansion
- Data Quality Strategy
- IT Strategy
 - Cloud First

- Cyber Security
- Document management solution

- Jigsaw Rewards
- Resident Engagement Strategy
- Safer Accommodation Pilot
- Service Charges Alignment

Goal: **Anticipate the future requirements of the revised Decent Homes Standard**

- Asset Management Strategy
 - Bedsits Programme
 - Caretaking Project
 - Estate Improvement Programme
 - External Wall System Programme
 - Fire Doors Programme

Goal: **Become a carbon neutral business**

- Sustainability Strategy
 - EPC data verification
 - Retrofit Pilots
 - Whole House Fabric First Approach

Goal: **Provide £1.5m investment over three years into projects that benefit the social, economic or environmental fabric of our communities**

- Invest £300k through Jigsaw Foundation
- Neighbourhood Strategy

Goal: **Maintain G1 v1 ratings across the Group**

- Governance Plan
 - 2020 Code of Governance

Our homes and spaces.

We will aim for our homes to meet Energy Performance Certificate (EPC) band C by 2030.

£3.6m set aside for replacement of storage heaters, increasing insulation and alternative heating sources.

Successful pilot of 67 Air Source Heat Pumps with more to follow.

Pilot programme of 112 solar panels, to be continued.

Developed flood response plan to roll out in 2022/23.

Results from our employee survey:

- we want environmentally friendly homes (87%)
- Do more to encourage nature (77%)
- Be more eco-friendly (94%)
- 70% of employees said they had encountered cold properties when visiting residents

*"It's everyone's responsibility."
- tenant survey*



We are committed to becoming a carbon neutral organisation. Achieving this will require us to make wide ranging changes to how we work and years of effort. We are piloting new ideas to reduce carbon emissions.

Corporate Priority	Goal	Goal Target
Caring for our customers, our assets and neighbourhoods	Achieve top quartile overall customer satisfaction	31/03/2025
	Anticipate the future requirements of the revised Decent Homes Standard	31/03/2024
	Become a carbon neutral business	31/03/2050
	Provide £1.5m investment over three years into projects that benefit the social, economic or environmental fabric of our communities	31/03/2024
Maintaining a strong corporate foundation	Maintain G1 v1 ratings across the Group	Throughout
Valuing staff	Attain three star accreditation with Best Companies	31/03/2023
Growing the business	Deliver 4,000 homes in five years	31/03/2027
	Leverage external funding to deliver services to vulnerable groups	Throughout

Table 3: Strategic Priorities and Goals.

- Board Renewal
- New Regulatory Regime
- Finance Systems
- Security Strategy

Goal: **Attain three star accreditation with Best Companies**

- People Strategy
 - Best Companies Submission
 - Employee Engagement Programme
 - Equality Street
 - Health & Safety Training
 - Jigsaw Voice
 - Recruitment Portal

Goal: **Deliver 4,000 homes in five years**

- Development Strategy
 - Design Brief Review
 - Gas Boiler Alternatives

- MMC Pilot

- Treasury Management Strategy

Goal: **Leverage external funding to deliver services to vulnerable groups**

- Jigsaw Support Strategy
 - Innovation Fund
 - Tenancy Sustainability Pilot
 - Well-being Navigators

Tracking Performance

Key Performance Indicators

A balanced scorecard of Key Performance Indicators (KPIs) has been developed to provide the board with quarterly information on business performance and the delivery of this Plan. The indicators and targets for 2022/23 are listed on page 22.

The Value for Money Metrics¹⁵ introduced in 2018 by the Regulator of Social Housing comprise seven

¹⁵https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/807174/Value_for_Money_metrics_Technical_note_guidance_2019.pdf

of the KPIs monitored by the board. It should be noted that whilst the targets give a sense of the Group's direction of travel for each of the metrics, they should not be considered to be firm targets beyond the current financial year as they will be rebased each year as a result of the previous year's financial and operational performance.

Corporate Plan Delivery

Key milestones for each Corporate Plan Project have been established. Progress made in the achievement of milestones will be reported to the Group board on a quarterly basis.

Our Future Development Product.

We have delivered 1,341 homes in last 2 years

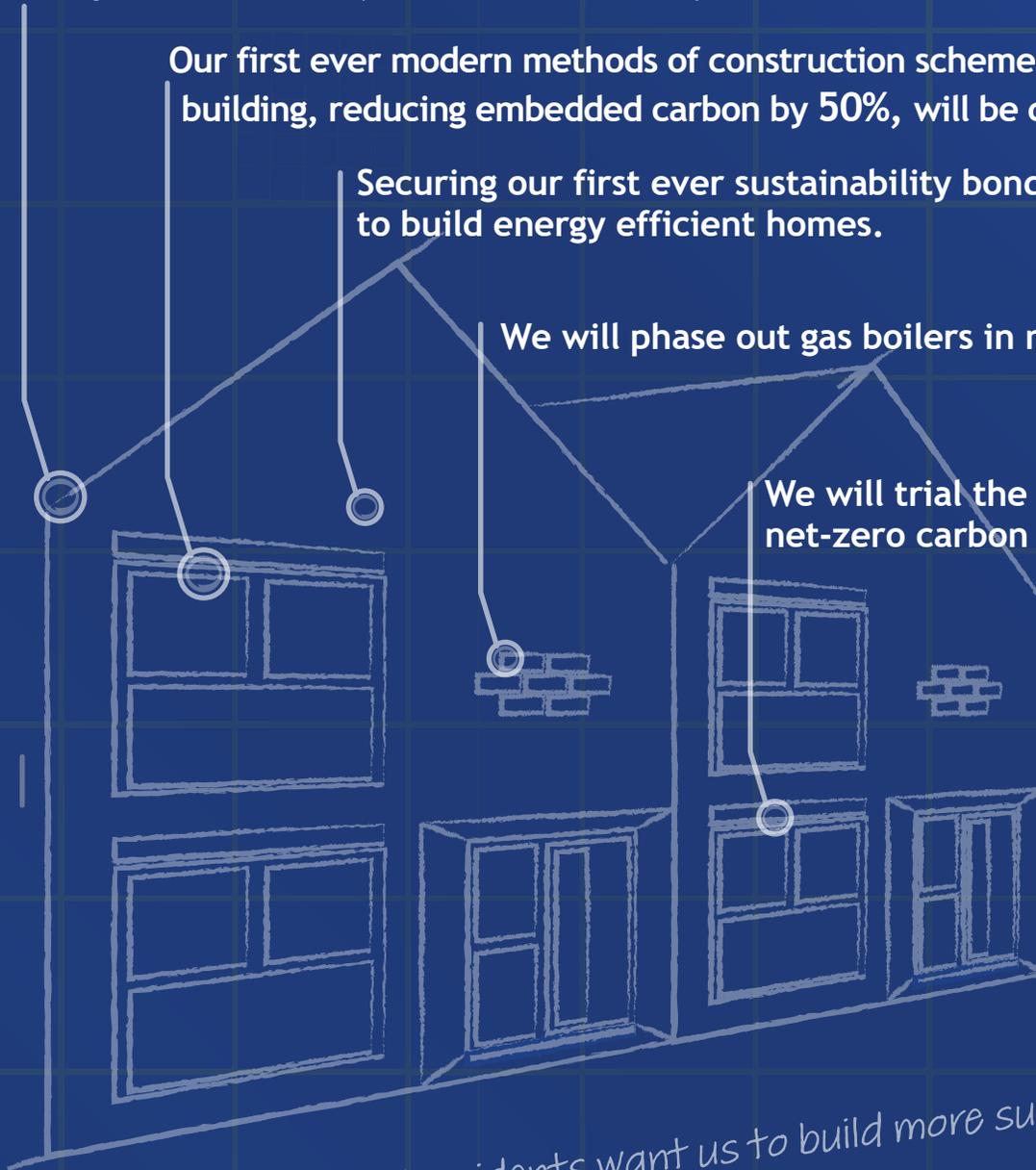
We plan to deliver 3,500 new homes by 2026.

Our first ever modern methods of construction scheme to pilot off-site building, reducing embedded carbon by 50%, will be completed in 2023.

Securing our first ever sustainability bond will provide £360m to build energy efficient homes.

We will phase out gas boilers in new homes by 2025.

We will trial the building of net-zero carbon homes from 2025.



Employees and residents want us to build more sustainably.

Building sustainably is high on the agenda for our employees and residents. We are looking at how our future development product can work to create more sustainable and energy efficient homes over the next few years and beyond.

Key Projects

Goal	2021/22 Project	Anticipated Outcomes	KPI Influence
Achieve top quartile overall customer satisfaction	Carpets and Furniture Pilot	An understanding of the practicalities of providing part-furnished tenancies.	<ul style="list-style-type: none"> • Satisfaction of new tenants with home
	Customer Contact Strategy	Improvements to customer contact options and performance.	<ul style="list-style-type: none"> • Overall customer satisfaction • Lost/Abandoned Calls • CRM Actions Completed
	Online Services Expansion	An expansion of both the services available, and active users.	<ul style="list-style-type: none"> • Number of logins to online services • Enquiries Resolved at First Point of Contact
	Data Quality Strategy	To improve our collection and use of key data.	<ul style="list-style-type: none"> • Overall customer satisfaction
	IT Strategy	Continued development of the Group's systems.	<ul style="list-style-type: none"> • Headline Social Housing Cost per Unit
	Cloud First	Plan for greater use of software as a service.	<ul style="list-style-type: none"> • Employee Net Promoter Score
	Cyber Security	Improve cyber security.	<ul style="list-style-type: none"> • Employee Net Promoter Score • Carbon emissions
	Document management solution	Introduce a group-wide solution for document management.	<ul style="list-style-type: none"> • Overall customer satisfaction
	Jigsaw Rewards	High quality customer insight.	<ul style="list-style-type: none"> • Overall customer satisfaction
	Resident Engagement Strategy	To ensure residents are at the heart of our business, giving them the opportunity to take part in improving and shaping our performance and services.	<ul style="list-style-type: none"> • Overall customer satisfaction
	Safer Accommodation Pilot	To assess options to replace / improve existing finance systems.	<ul style="list-style-type: none"> • Non-compliant Jigsaw Support Contracts
	Service Charges Alignment	Adoption of common best-practice methods across the Group.	<ul style="list-style-type: none"> • Overall customer satisfaction

Anticipate the future requirements of the revised Decent Homes Standard	Asset Management Strategy	Safe, well-maintained homes.	<ul style="list-style-type: none"> • Overall customer satisfaction • Average Time for Non-emergency Repairs • Properties Compliant with Gas Safety Requirements at Quarter End • Out-of-Date Fire Risk Assessments
	Bedsits Programme	Better alignment of our homes to the needs of our customers.	<ul style="list-style-type: none"> • Overall customer satisfaction • Median void length (housing for over 55s)
	Caretaking Project	To roll-out a caretaking model to Jigsaw Homes Midlands.	<ul style="list-style-type: none"> • Overall customer satisfaction
	Estate Improvement Programme	More vibrant estates.	<ul style="list-style-type: none"> • Overall customer satisfaction
	External Wall System Programme Fire Doors Programme	Replacement of external wall systems. Replacement of fire doors.	<ul style="list-style-type: none"> • RIDDOR Incidents • Number of fire doors replaced • RIDDOR Incidents
Become a carbon neutral business	Sustainability Strategy	Align processes and performance across the Group.	<ul style="list-style-type: none"> • Overall customer satisfaction • Employee Net Promoter Score
	EPC data verification	An better understanding of our current position with regard to energy efficiency.	<ul style="list-style-type: none"> • Carbon emissions • Employee Net Promoter Score
	Retrofit Pilots	An better understanding of our current position with regard to energy efficiency.	<ul style="list-style-type: none"> • Carbon emissions
	Whole House Fabric First Approach	To focus on improving the thermal efficiency of our homes.	<ul style="list-style-type: none"> • Carbon emissions • Headline Social Housing Cost per Unit
Provide £1.5m investment over three years into projects that benefit the social, economic or environmental fabric of our communities	Invest £300k through Jigsaw Foundation	Support community-driven projects.	<ul style="list-style-type: none"> • Overall customer satisfaction
	Neighbourhood Strategy	To provide a framework for our neighbourhood activity.	<ul style="list-style-type: none"> • Overall customer satisfaction

Our Tenancy Offer.

Aligning our product to customer demand

£1m set aside for estate improvement programme.

Supporting our tenants in difficult times

New tenancy support service team in place for 2022/23.

Hoarding specialist appointed and 17 residents engaged so far.

Increased our hardship fund from £50,000 to £75,000.

£90,000 set aside for 2022/23 bedsit programme.

68 residents benefited from carpet and furniture pilot, with plans to expand in 2023.

88 percent of employees and 61 percent of tenants want us to convert bedsits into flats

'See It. Report it.' tool to be rolled out to tenants.

Our employees tell us they often see:

- dirty homes
- hoarding
- lack of curtains/carpets
- bare cupboards
- cold homes

All indicators/causes of poor mental health, anxiety, and depression.

We want to make sure that our homes and neighbourhoods provide places where our residents can thrive.

Maintain G1 v1 ratings across the Group	Governance Plan	A clear workplan for the board.	<ul style="list-style-type: none"> • Overall customer satisfaction
	2020 Code of Governance	Ensure compliance with the 2020 NHF Code of Governance.	<ul style="list-style-type: none"> • Overall customer satisfaction
	Board Renewal	Prepare for the introduction of new consumer standards.	<ul style="list-style-type: none"> • Overall customer satisfaction
	New Regulatory Regime	Renew our board in a phased and ordered manner.	<ul style="list-style-type: none"> • Overall customer satisfaction
	Finance Systems	To assess options to replace / improve existing finance systems.	<ul style="list-style-type: none"> • Employee Net Promoter Score
	Security Strategy	A clear understanding of available future security.	<ul style="list-style-type: none"> • Starts on Site • Reinvestment • Return on Capital Employed
Attain three star accreditation with Best Companies	People Strategy	To provide a framework to engage with employees and to embed our corporate values.	<ul style="list-style-type: none"> • Employee Net Promoter Score • Employee Turnover
	Best Companies Submission	To assess progress towards corporate goal.	<ul style="list-style-type: none"> • Employee Net Promoter Score • Employee Turnover
	Employee Engagement Programme	To engage with employees and communicate our corporate values.	<ul style="list-style-type: none"> • Employee Net Promoter Score • Employee Turnover
	Equality Street	To promote equality, diversity and inclusion.	<ul style="list-style-type: none"> • Employee Net Promoter Score • Employee Turnover
	Health & Safety Training	Ensure that employees receive essential training.	<ul style="list-style-type: none"> • RIDDOR Incidents
	Jigsaw Voice	To consult with employees.	<ul style="list-style-type: none"> • Employee Net Promoter Score • Employee Turnover
	Recruitment Portal	Modernise our processes for the recruitment of employees.	<ul style="list-style-type: none"> • Headline Social Housing Cost per Unit
Deliver 4,000 homes in five years	Development Strategy	The development of 4,000 new homes over five years.	<ul style="list-style-type: none"> • Starts on Site
	Design Brief Review	A revised Design Brief with revisions considering our ambitions to reduce carbon emissions.	<ul style="list-style-type: none"> • New Supply Delivered • Satisfaction of new tenants with home

	Gas Boiler Alternatives	A roadmap to replace gas boilers in new build properties with a reduced carbon option.	<ul style="list-style-type: none"> • Carbon emissions
	MMC Pilot	Learning through a new method of construction and 131 new homes.	<ul style="list-style-type: none"> • Carbon emissions • New Supply Delivered
	Treasury Management Strategy	A clear treasury plan to support our ambitions as a Group.	<ul style="list-style-type: none"> • Starts on Site • Reinvestment • EBITDA MRI Interest Cover • Gearing
Leverage external funding to deliver services to vulnerable groups	Jigsaw Support Strategy	Provide a framework for the Group's support services.	
	Innovation Fund	Taking ideas for new support initiatives to proof of concept.	<ul style="list-style-type: none"> • Overall customer satisfaction
	Tenancy Sustainability Pilot Well-being Navigators	Fewer tenancy failures. Mental health signposting and low-level support for tenants.	

Key Performance Indicators

Key Performance Indicators and Targets

Corporate Priority	KPI	Purpose	Value	Benchmark	Target
Caring for our customers, our assets and neighbourhoods	Overall customer satisfaction	To measure satisfaction and enable benchmarking with similar organisations.	Very High	86.0% ²⁰	≥ 86%
	Out-of-Date Fire Risk Assessments	To monitor compliance with the fire risk assessment (FRA) element of the Fire Safety Policy.	Very High	0 ²¹	0
	Properties Compliant with Gas Safety Requirements at Quarter End	To provide a quarter-end snapshot measure of compliance with gas safety regulations and Group policy.	Very High	100% ²¹	100%
	CRM Actions Completed	To monitor the responsiveness of staff to customer contact.	High	70% ²¹	≥ 80%
	Connect customers who were dissatisfied, identifying politeness as the issue	To monitor that customers are treated with respect.	High	2.8% ²¹	≤ 3%
	Progress of Planned Programme	To monitor the progress of planned investment work.	High	89.7% ²¹	≥ 88%
	Properties with Invalid Gas Certificates during Reporting Period	To monitor compliance with the requirements of Gas Safety regulations and the Group's Gas Safety Policy.	High	0 ²¹	0
	Average Time for Non-emergency Repairs	To measure the typical duration customers wait for the completion of a non-emergency repair from the point of reporting the repair.	Medium	15.2 days ²¹	≤ 15 days
	Complaints responded to within policy timescales	To monitor the performance of our Complaints Policy.	Medium	96% ²¹	≥ 80%
	Emergencies Attended and Made Safe in 24 Hours	To measure the compliance with the service standard for high priority responsive repairs.	Medium	97.7% ²¹	≥ 97%
	Enquiries Resolved at First Point of Contact	To measure how effectively Connect resolves customer enquiries.	Medium	70% ²¹	≥ 75%
	Number of fire doors replaced	To monitor key Building Safety work.	Medium	644 ²¹	≥ 1,587
	Number of logins to online services	To monitor access to our digital services.	Medium	—	≥ 82,500
	Lost/Abandoned Calls	To measure the success with which Connect is managing customer contact demand.	Medium	13.5% ²¹	≤ 10%
	Median void length (general needs)	To measure the length of time involved in re-letting general needs properties.	Medium	25 days ²²	≤ 24 days
	Median void length (housing for over 55s)	To measure the length of time involved in re-letting housing for the over 55s.	Medium	38 days ²¹	≤ 28 days
Number of Properties below EPC C	To monitor progress towards a key aim of our Sustainability Strategy.	Medium	7,524 ²¹	≤ 6,446	

²⁰Median result for 195 housing associations, Sector Scorecard 2021.

²¹Prior year performance.

²²National median from Social housing lettings in England, April 2018 to March 2019, Ministry of Housing, Communities & Local Government, 2020.

	Satisfaction with Responsive Repairs	To monitor whether the repairs service is meeting customer expectations	Medium	88.6% ²¹	≥ 88%
	Satisfaction with Handling of ASB Cases	To monitor whether the ASB service is meeting customer expectations.	Medium	85.5% ²¹	≥ 80%
	Satisfaction of new tenants with home	To monitor the delivery of a key service.	Medium	86.4% ²¹	≥ 80%
	Tenants accessing money advice	To monitor the delivery of an important service.	Medium	2,557 ²¹	≥ 2,500
Maintaining a strong corporate foundation	Carbon emissions (tCO ₂ e)	To monitor progress towards a key strategic aim.	Very High	7,080 ²¹	≤ 6,395
	Current Tenant Arrears	To monitor the effectiveness of rent collection from current tenants.	Very High	2.91% ²¹	≤ 3.12%
	EBITDA MRI Interest Cover	To measure the level of surplus generated compared to the interest payable, as an indicator of liquidity and investment capacity.	Very High	187.5% ²³	≥ 169.8%
	Income Collected	To track revenue generated from the Group's core business of residential property letting.	Very High	99.8% ²¹	≥ 99.0%
	Operating Margin	To demonstrate the profitability of the Group's core operations.	Very High	21.2% ²³	≥ 33.3%
	Gearing	To monitor the organisation's reliance on debt financing.	High	40.5% ²³	≤ 46.6%
	Headline Social Housing Cost per Unit	To measure the cost of managing the stock portfolio.	High	£3.61k ²³	≤ £3.6k
	Reinvestment	To monitor the level of investment in existing properties and new supply.	High	7.05% ²³	≥ 9.9%
	Return on Capital Employed	To monitor how well the organisation is generating profits from its capital.	High	3.5% ²³	≥ 3.5%
	RIDDOR Incidents	To monitor the frequency of serious Health and Safety and Gas incidents.	Medium	1.0 pa ²⁴	≤ 8 pa
	Void Loss	To monitor income lost through untenanted properties.	Medium	0.87% ²¹	≤ 1.0%
Valuing Staff	Employees completing statutory training	To monitor staff completion of training courses required by statute.	High	—	100%
	Employees completing other required training	To monitor staff completion of other important training courses.	Medium	—	≥ 98%
	Employee Net Promoter Score	To gauge the sentiment of employees towards the company.	Medium	40 ²¹	≥ 20
	Employee Sickness	To monitor levels of absence owing to sickness and injury.	Medium	3.76% ²¹	≤ 4.4%
	Employee Turnover	To monitor the turnover / retention of employees.	Medium	3.19% ²¹	≤ 3.75%
Growing the business	New Property Sales	To monitor the completion of sales to budget forecasts.	High	128 ²¹	≥ 132

²³Regional competitors' benchmark group derived from *Global Accounts 2021*, RSH.

²⁴Based on RIDDOR frequency rate for 'Real estate', *Injury Frequency Rates*, HSE, 2015.

New Supply Delivered	To monitor the progress of development work and the level of growth of the company's stockbase.	High	1.1% ²¹	≥ 2.3%
Non-compliant Jigsaw Support Contracts	To ensure Jigsaw Support contracts are running on budget and are satisfying contract terms and requirements.	High	4.5% ²¹	≤ 8%
Starts on Site	To monitor the pipeline of new property development work.	High	1,094 ²¹	≥ 695

Leadership

Jigsaw Homes Group Non-Executive



Fay Selvan, Group Chair

Fay is chief executive of the Big Life Group which is a social enterprise with the mission of changing lives. It provides services for health and well-being, skills and employment, children and families. Fay is also the Chair of the International Network of Street Papers.



David Addy, Chair of Pensions Committee

Dave has wide ranging public sector experience as both an executive and non-executive. He has worked as chief executive of the NHS Pensions Agency and as a regional director of the Legal Services Commission. His previous non-executive experience includes service as Chair of Liverpool Citizens Advice, Treasurer at Pennine West Citizens Advice, Governor at Tameside College and Trustee at the University of Salford Students Union.



Roli Barker, Chair of North Board

Roli is an experienced project manager who has worked on a range of projects from international corporate events to the London 2012 Olympic and Paralympic Games. Roli is currently working on the design, implementation and delivery of a £1.2 million project to transform Greater Manchester's private rented sector. During her career, Roli has been able to develop a range of skills, including working with local communities, developing relationships with key stakeholders and fundraising. Roli is a fellow of the Royal Society of Arts and a member of the Institute of Fundraising.



Gill Brown, Chair of Jigsaw Support

Gill is a non-executive director for St Helens and Knowsley Hospitals NHS Trust. Previous roles include governing body member for NHS Southport and Formby Clinical Commissioning Group and chief executive for Healthwatch Lancashire. Gill has also had a number of years' experience of working in the NHS in a variety of clinical, research and board roles. Gill is also a mentor for the Board Diversity Network.



Ged Cooney

Ged is the Tameside MBC executive leader. He holds the positions of chair of the Northern Local Government Pension Fund and vice deputy for the Greater Manchester Pension Fund. He is a Councillor for Droylsden West as well as a board member of another housing association based in Tameside.



Bridget Groarke, Chair of Risk & Audit Committee

Bridget is Group General Counsel and company secretary for a global manufacturing company. She is founder and director of Commercial Compass Ltd, a business and management consultancy. Bridget has strong business, regulatory and legal experience in many sectors. Bridget previously held leadership positions in a number of organisations such as Manchester Airport Group, the Co-operative Group Ltd and Intervoice Brite Ltd.



Richard O'Connell

Richard is currently the director of resources for the Parliamentary and Health Service Ombudsman in England. As a qualified accountant, he has previously worked at PwC and as a management consultant with IBM and Capgemini. He has a wide range of experience in business and IT transformation in a number of organisations in the charitable, public and private sectors.



Tim Ryan, Chair of Jigsaw Homes Midlands

Tim is director of Volute Ltd, a digital development agency which creates websites, apps and learning management systems for universities, the NHS and private sector organisations. He is a registered architect and previously had a career in social housing property development.



Annabel Todd, Chair of Jigsaw Treasury

Annabel is a banking and lending specialist with an MSc and BSc in Banking Practice and Management and is a Fellow of the London Institute of Banking and Finance. Annabel spent most of her career at RBS but is now Business Development Director and runs the North West office for BREAL Zeta, who are a specialist funder lending money to local and global businesses.

Executive Team



Hilary Roberts, Group Chief Executive

Hilary is the group chief executive of Jigsaw. She has lead responsibility to work with the board of management to develop and implement corporate strategy. She has a strong background in business growth and property development having held senior roles in this area for over 20 years.



Paul Chisnell, Executive Director of Finance

Paul is Jigsaw's executive director of finance. Paul joined the Group in 2009 and is responsible for the Group's approach to treasury management and the provision of Group finance services including income collection. Paul has developed a strong commercial background through his previous directorships with a range of independently owned businesses in the North West of England. He is particularly experienced in company funding including work with the venture capital sector.



Donna Kelly, Group Director of Neighbourhoods & Support

Donna is Group Director of Support and Neighbourhoods. She is responsible for all of Jigsaw's Neighbourhood Plans and support services. She has over 26 years experience in supported housing, with many years spent in management and director roles. Donna is also the Chair for the National Housing Federation's Regional and National Health and Housing Group.



Andy Marshall, Group Director of Asset Management

Andy is Group Director of Asset Management. He is responsible for Asset Management including Building Safety and the Group's maintenance teams and management of the Miles Platting PFI contract.



Katie Marshall, Group Director of Development & People

Katie is Group Director Development & HR, she is responsible for development, sales, Human Resources payroll and Health & Safety.



Brian Moran, Deputy Chief Executive / Group Company Secretary

Brian is Jigsaw's deputy chief executive and its company secretary. Brian is responsible for the Group's governance arrangements and for developing the strategic direction of the Group's corporate services which include the Connect service, IT, marketing, business analysis and regulatory work. Brian has a research background and is highly experienced in data analysis.

Board Members

	Jigsaw Homes Group	Jigsaw Homes Midlands	Jigsaw Homes North	Jigsaw Support	Jigsaw Treasury	Pensions Committee	Remuneration Committee	Risk & Audit Committee
Dave Addy	○					●	○	○
Shoab Akhtar			○					
Roli Barker	○		●					
Claire Beaumont			○					
Gill Brown	○			●			○	
Paul Chisnell	○				○	○		
Ged Cooney	○							
Stephen Dunn							●	
Lynne Garsden			○					
Carole Green				○				
Bridget Groarke	○							●
Dianne Jackson		○						
Paul Joyce				○				○
Donna Kelly		○						
Melvin Kenyon		○						○
Andrew Leah			○					○
Paul Lees			○					○
Matthew Lynch			○					
Albert Margai				○				
Michael McDermott		○						
Brian Moran	○				○	○		
Janet Mutch			○					
Richard O'Connell	○							○
Laverne Picart			○					
Karen Potts		○						
Anthony Powell				○				
Hilary Roberts	○				○	○		
Michelle Rudkin		○						
Oliver Ryan			○					
Tim Ryan	○	●						
Fay Selvan	●						○	
Annabel Todd	○				●			
Shamshad Walker		○						○
Stephen White		○						

● Chair ○ Member.



Creating homes. Building lives.

Jigsaw Homes Group Limited

Cavendish 249
Cavendish Street
Ashton-under-Lyne
OL6 7AT

<https://www.jigsawhomes.org.uk>
0300 111 1133
info@jigsawhomes.org.uk

Regulated by the Regulator of Social Housing Registration No. LH4345

Registered under the Co-operative and Community Benefit Societies Act 2014 Registration No. 29433R