



POSITIVELY ALMOND

Almond Housing Association

Strategic Plan

2015 – 2020



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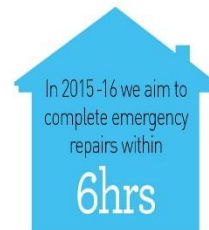
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AT A GLANCE

Our Work as a Leading Housing Association

We are a key player in the economic and community development fields in West Lothian, providing quality housing for rent and shared ownership



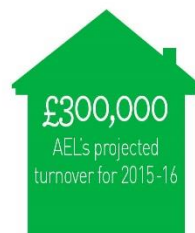
Our Development Work in West Lothian

We'll continue to evidence our commitment to improving access to affordable housing



Our Subsidiary

Almond Enterprises is a social enterprise providing environmental solutions throughout West Lothian



The Numbers – Our Financial Performance

We will continue to invest in our customers whilst sustaining our financial viability in the short, medium and long term



Giving Back – Our Contribution to the Community

Almond aims to give back – engaging with our customers to make a real difference in our local communities





EXECUTIVE SUMMARY

To achieve sustainable success, we know that how we work is as important as the work that we do. This is at the heart of our Positively Almond ethos, a commitment to go further, to do more, and to do better for all of our customers.

2015 will see us celebrate our 21st birthday, and as we enter this next exciting phase we are pleased to reflect that our journey from a management agency working for Livingston Development Corporation to becoming the largest 'home grown' Housing Association in West Lothian has been a successful one for us, our customers and our people.

We operate in a dynamic and ever changing environment. In today's world with competing economic priorities, social housing offers a vital service to those in need.

In this context, our strategy is to deliver high quality services focussing on providing the best to our customers, while operating as a responsible business, delivering for our customers and our people, and making positive contributions to the communities we serve. This is how we will ensure that our organisation is a valued one; now and in the future.

We want our customers to be involved in setting our priorities and agreeing our service levels. We will continue to work with our customers to identify ways they can make meaningful and valued contributions and we will ensure that we provide information on how we are performing in ways that are transparent, honest, and easy to understand.

Providing homes that are fit for purpose, safe and secure, and encourage a sense of pride and belonging is important to us. We have recently completed key projects with this aim in mind but we want to do more.

We recognise the pressure our customers are under with the advancement of a number of welfare reforms, and we are working to provide a range of solutions to support our customers as they adapt to these challenges.

Our people are fundamental to sustaining our business. At Almond, we support the growth and development of all of our people and strive to create a culture where they can do their best work and fulfil their potential.

We also understand that we need to be willing to look beyond the delivery of short term results to consider the impact that we have on the wider communities in which we live and work. We recognise this as our Wider Role.

We are ambitious for our future.

We are committed to doing more.

We are Positively Almond.



OUR ORGANISATION – FOCUSING ON THE FUTURE



*George Webster,
Chief Executive*

Almond Housing Association is about to *come of age* as we enter our twenty-first year of existence. Our growth has encompassed an exciting journey from inception to maturity.

From our start as a fledgling Housing Association running management services on an agency basis for the Livingston Development Corporation, achieving tenant ballot success, gaining more and more experience in building homes and communities, we have become the largest Housing Association in West Lothian and we are proud of our results.

These two decades have seen our organisation mature into a key player in the economic and community development fields in wider West Lothian, providing quality housing for rent and

shared ownership and injecting millions of pounds into the local economy through our housing management, development and maintenance work.

Our focus has always been to provide real solutions for those with housing needs in West Lothian, to help homeless or unsuitably housed families, and to meet increased expectations while working in the context of the wider economy and government and legislative change.

Our main business is simple – we provide homes for people who want to rent them. We build them. We maintain them. We improve them. We manage them. We make them as affordable and as comfortable to live in as we can.

And we will continue to do all of this.

But we can do more.

Because we already do so much more than these simple tasks. And we intend to add even more services and solutions for our customers in future – we have provided details of what these additional services and solutions will be, how we will deliver them, and the benefits we believe they will bring to our customers in this strategic plan.

Our focus in future years will be to ensure that our actions remain inclusive of quality, value for money and a positive experience for our customers. But these aims will be widened to provide as much value to our customers in as many different ways as we possibly can.



Our Customers

We want to continue to work on 'getting it right' for our customers, being recognised as a landlord that is trusted and supportive – this section of our plan sets out how we envisage that happening.

We are keen to improve our properties, turning houses into real homes for our customers and their families. We have focussed in recent times on upgrading bathrooms and kitchens in many of our properties – this was an extremely successful initiative and we installed more than 1500 new bathrooms, around 1800 showers, over 1900 new kitchens and almost 2000 Envirovent ventilation systems. We have also undertaken to upgrade over 200 heating systems and in 2014 we installed more than 500 high efficiency boilers. 2014-15 also saw the commencement of our External Wall Insulation programme which was enthusiastically received by our customers in the Howden area of Livingston. But we recognise we can do more, and going forward we'll be exploring how we can improve the internals in our properties.

The period of this plan will also see us carry out another satisfaction survey amongst our customers. The feedback we received from our last survey in 2013 was hugely positive, but we believe we can do better. It's important to us to know what our customers want and what actions we can take to best meet their expectations. So we'll be looking at ways we can increase our response rates. Previously we received feedback from 48% of our customers, next time around we're hoping to increase this number by a minimum of 10%. The feedback we get from these surveys, and from other interactions with our customers, helps us to improve the services we deliver. We'll show this by keeping customers advised of how we have responded to their feedback by regularly reporting and publishing our progress on our website (www.almondha.org.uk) and in our quarterly newsletter, Almondview.

We recognise the work we do supports those in need. With that in mind we'll be focussing on making tenancy sustainment a key priority during the next 5 years. We are proud to have a low eviction rate, but we recognise that welfare reforms have placed enormous additional pressures on our customers – evidenced by an increase in the number of abandonments since reforms began. We'll be working to put a number of innovative measures in place to support our customers to sustain their tenancies, including implementing Exit Interviews for outgoing customers to help us ascertain why they are leaving and what we could change to encourage long term tenancy sustainment.

Value for money is key for us and our customers. We understand the need to keep rents affordable in the field of social housing. However we need to balance that with the need to ensure that our properties remain fit for purpose and are safe, secure and comfortable for our customers. So ensuring that we generate income to support improvements and repairs is key and we'll be continuing to actively manage rent collection and arrears prevention to support this aim.



During the period of this Strategic Plan we will work to devise, implement and publicise the Almond Standard – a clear statement about what our customers can expect from an Almond home: its finishes, its workmanship, its quality. We believe that this, in addition to the many other actions we plan to take, will foster transparency and trust in our relationships with our customers.

Our People

Our people are critical to the success of our business. And one of our ambitions during the period of this plan is to increase employee engagement. We believe this will improve our productivity, have a positive impact on our culture moving it to one with an emphasis on continuous improvement, and ultimately deliver better results for our customers.

As part of this initiative, in 2014 we partnered with Accelerator Solutions Limited to deliver customer experience training to the majority of our people. This was incredibly beneficial and led to the identification and development of a number of service delivery improvements throughout the entire business. 2015 will see us continue with the implementation of many of these improvements, and we'll continue to encourage our people to have their say in how we can improve, and where they can add value.

On a global level we'll continue to drive forward the message that creating a positive customer experience is central to what we do, and we'll support our people to embed that in their activities. We have revisited the way we think strategically and the foundations of this strategic plan were the results of a day spent with our people assessing the future direction of our business and the actions needed to get us there. We'll have more days like that, engaging with our people and demonstrating to them how the day-to-day work they do links in with the strategy of our business. We'll also use these as listening forums, gaining feedback and insight and taking action to address key business issues where these are identified.

Within our teams a key focus will be on our managers. We have a strong team of managers strategically placed throughout our business. Our expectations of this group are changing and we'll work hard to develop this group to ensure that they can lead on business critical operational issues, utilising a mix of people and technical skills to deliver demonstrable results in their areas. To achieve this we'll undertake a mix of learning activities; coaching, on-the-job training, development activities, shadowing. We'll also link in formally with this group, having monthly meetings to assess performance across teams in key deliverables. We will then evaluate how things are going with Quarterly Business Reviews – a forum for our managers to evidence their progress against our key strategic objectives.

We want all of our people to be solutions focussed and to take ownership of the tasks that they carry out on behalf of the business. We'll be monitoring this closely at local levels, introducing regular 1:1's where our people will have the chance to explore the challenges they encounter and work with their managers to identify workable solutions. These regular



meetings will also provide opportunities for our people to identify their learning needs and to assess their development on an ongoing basis. And managers will have the chance to recognise our people for the work that they do and the contributions they make to the success of our business.

Our Communities

Creating sustainable change in our communities is important to us. Making our communities places where people feel safe, comfortable and proud to belong is central to this and we will be pursuing key activities in digital and financial inclusion to support this to become a reality.

During the course of this plan we'll also be working with our contractors and other third parties to facilitate the delivery of a range of community engagement initiatives such as Modern Apprenticeships, work placements, and other educational opportunities.

We'll also continue to support the development of our subsidiary, Almond Enterprises Limited, a social enterprise committed to delivering a range of services to improve the look and feel of our local communities.

Partnership working is an important part of what we do in this field. Our Community Engagement Officer works hard alongside other local partners (West Lothian Council's Community Regeneration Officer, Craigshill Good Neighbour Network, Youth Action Project) to identify local needs and potential solutions. Our role in this area will vary - we will lead on some projects; we will be an active partner delivering on key elements on others; and in some our role will be to promote the work of others, signposting our customers to other organisations which are better placed to provide solutions.

Further details of the work we'll do with and in our communities is provided in our Community Engagement Strategy.

Our plans are ambitious. But we believe that it is important to continue to explore new ways of providing and improving our services, to ensure that all of our customers continue to enjoy value for money combined with quality service.

Our focus for the future is clear, unequivocal, and positive.

We will be the best.



OUR STRATEGY AND PRIORITIES 2015 - 2020

As an organisation our potential for delivering excellence is as exciting as it has ever been. Our business is robust, delivering sound financial results and we enter this next phase with strong momentum.

Our strategy focusses on continuing to build on the success of our business; making sure that it is sustainable in the future. We will do this by engaging with our customers, our people and the wider community to provide high quality services focussed on delivering the very best. In doing this we believe that we will ensure that our organisation is valued and successful now and in the future.

We are Positively Almond.



Making Almond houses great homes to live in

Our aim is to provide high quality homes at an affordable rent which will support our tenants to sustain their tenancies

Our commitment:

- We will ensure the quality of our houses and buildings by providing reliable, safe and fit for purpose houses and housing services
- We will continue to build new homes in West Lothian, improving customers access to affordable housing, and we will provide homes that best meet the needs of our customers
- We will manage our housing stock and associated estates efficiently, effectively, and to high standards
- We will seek to understand what is most important to our customers by involving them in the decision making process
- We will be a recognised support for our customers, advising on welfare reforms and signposting to other agencies
- We will regularly monitor and review our performance, identifying areas for improvement, and ensuring that we are delivering the services our customers want, in the ways that they want them
- We will deliver a valued service to our customers, earning their trust and delivering on our commitment to provide exceptional customer service

Outcome

We will evidence our reputation within the Social Housing arena as a quality provider in key areas of service delivery

We, with our customers, will face the future with a shared vision and commitment



Making Almond Housing Association a great place to work

Our people are critical to our success. By engaging positively with our people, we aim to foster a culture where they can do their best work, fulfil their potential and achieve great things together

Our commitment:

- We will create a culture which encourages our people to be thoughtful, accountable, involved, commercial
- We will continuously develop the capability and talent of our people; adding knowledge, understanding and skills to deliver specific business results and the anticipated future needs of the business
- We will work to demonstrate leadership behaviours at all levels providing purpose, pride in performance and encouraging innovation
- We will ensure that our reward and recognition approach will attract, retain and motivate our people to deliver on their strategic and operational objectives
- We will deliver effective performance management to ensure that our people are focussed on delivering objectives and that motivation, morale and recognition are well managed

Outcome

This will build our capacity to deliver services for the future with an engaged, adaptable and innovated workforce who are committed to the delivery of customer focussed and value for money services



Giving Back: Almond's contribution to the community

Acknowledging our wider role is fundamental to our business ethos. We want to contribute to the development of the communities we serve and look to do this in partnership with the community.

Our commitment:

- We will support community wellbeing by working in partnership with community organisations to improve employability, health outcomes, access to information and services
- We will seek funding for scoping, delivering and implementing projects which will improve the health and wellbeing of the communities we serve
- We will consult with communities to ensure they are involved in developing the services needed
- We will work with local community groups to improve external areas and develop community growing initiatives
- We will ensure communities are digitally included by improving access and providing support and assistance to get people online
- We will develop a community network which will encourage partnership working to deliver services

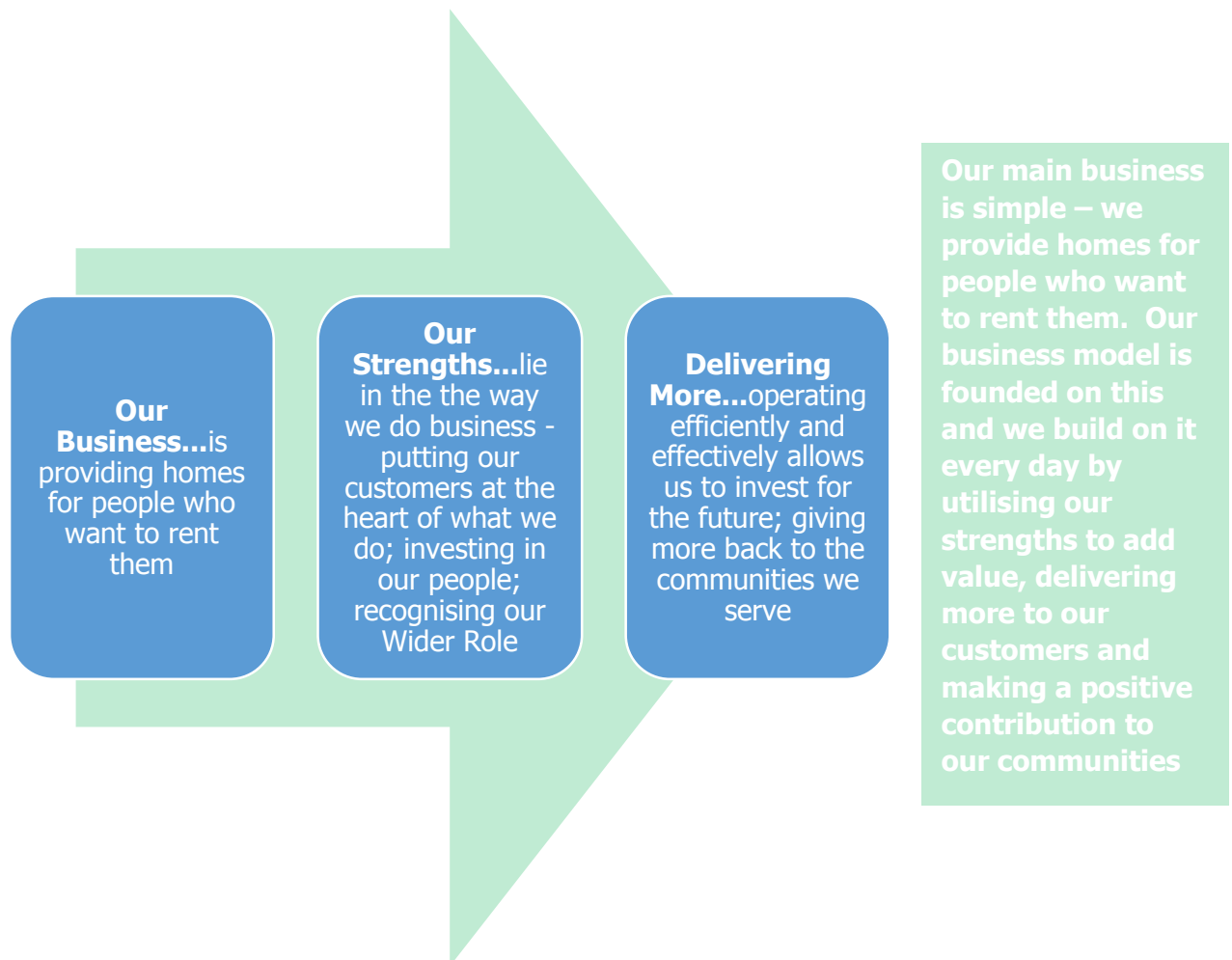
Outcome

The communities we serve will have access to the services they need and will have the opportunity to be involved in shaping and delivering these services. The relationships we have with our community will be greatly improved through regular communication and consultation and we will play an important part in making our communities a great place to be



OUR BUSINESS MODEL

HOW WE ADD VALUE TO THE WORK THAT WE DO AND WITH THE SERVICES WE PROVIDE





KEY RISKS AND UNCERTAINTIES

The risks and uncertainties that have been identified as business significant risks for the Association are detailed in the table below.

These key risks are formally reviewed three times each year by the Board, and discussed in detail by the Audit and Finance Sub-Committee in advance of each of these formal Board reviews. Updates in terms of emerging risks or significant actions undertaken are addressed as and when required at Board meetings. The key risks are determined through an evaluation of likelihood of occurrence and potential impact.

The Senior Management Team also review specific strategic, operational, financial and compliance risks in regular forums throughout the year, at Senior Management meetings, major programmes and project reviews, and at other key Management meetings.

Area of risk	Description and examples of mitigating activity
Welfare Reforms	<p>Direct payment of Housing Benefit to our customers and the potential of having benefit levels capped could result in reduced income for Almond, and necessitate an increase in staff resource costs to minimise the impact of these welfare reforms.</p> <p>Other mitigating activities include:</p> <ul style="list-style-type: none">▪ Proposals for increased borrowing to take account of potential increase in bad debts and the resulting impact on the operating cash flow▪ Assessment of increased levels of bad debts to establish levels of sustainability (without resulting in breaches of loan covenants)▪ Incorporation of increased arrears and bad debts into budget and long term plans▪ Increasing the staff resource within our Housing Management team▪ Continuing to host a member of West Lothian Council's Benefits Team in our Livingston offices to directly advise and support our customers▪ Accessing SLAB funding to provide a Financial Inclusion support service to our customers in partnership with CAB



Area of risk	Description and examples of mitigating activity
Delay or failure of major capital works projects	<p>Variances from budget for our major capital works could affect our overall financial stability or lead to greater rises in rents or borrowing. However our projects are in line with our long term investment strategy, and are supported by fact based assessment and projection.</p> <p>Other mitigating activities include:</p> <ul style="list-style-type: none"> ▪ Co-ordination meetings held with council and Scottish Government to ensure programmes in line with national objectives and maintain strong relationships with partners ▪ Appointment of qualified consultants to manage workload ▪ Regular monitoring and reporting on progress of works with contractors and consultants
Major repairs expenditure increases above inflation	<p>Subject to other factors, we would need to manage our spending in other areas to facilitate any increase above the levels currently projected without affecting loan covenants.</p> <p>Other mitigating activities include:</p> <ul style="list-style-type: none"> ▪ Regular monitoring and review of our 30 year plan and associated assumptions ▪ Whole life costing appraisals to ensure efficient use of resources over the long term
Interest rates incurred higher than projected	<p>Our loans are either at fixed rate or LIBOR plus associated margins applicable to the loans. Due to managing our interest rate exposure by converting borrowing to fixed rates by 2020, we could accommodate increases in LIBOR rates above levels predicted without affecting loan covenants.</p> <p>Other mitigating activities include:</p> <ul style="list-style-type: none"> ▪ Retaining external treasury advisors to provide key support ▪ Regular monitoring and review of our 30 year plan and associated assumptions



Area of risk	Description and examples of mitigating activity
Levels of rental growth may be less than projected	<p>Assumptions of low levels of RPI have indicated possible loan covenant breaches within our 30 year plan. In such a scenario we would require to re-phase expenditure and/or control costs to the levels of rental growth.</p> <p>Other mitigating activities include:</p> <ul style="list-style-type: none">▪ Focus on improving business practices to ensure efficiency and value for money▪ Regular monitoring and review of our 30 year plan and associated assumptions
RPI of zero over the short term	<p>Zero RPI would result in significant reductions in our income stream requiring us to review our major repairs programmes.</p> <p>Other mitigating activities include:</p> <ul style="list-style-type: none">▪ Regular review of budgetary performance▪ Regular monitoring and review of our 30 year plan and associated assumptions

REGULATORY MATTERS

Regulation plays an increasingly important role in the field of social housing. In addition to the key role of the Scottish Housing Regulator (SHR), we are also authorised and regulated by the Financial Conduct Authority (FCA) and registered with and regulated by the Scottish Charity Regulator (OSCR).

In order to evidence that we are meeting our regulatory requirements, we must complete a number of statutory and regulatory returns. Our Regulatory Reporting Requirements procedure ensures that we have arrangements in place to comply with appropriate guidance and timescales for submission.

The Scottish Housing Regulator

The SHR is responsible for monitoring, assessing and reporting on how well all social landlords are performing – how they will do this is set out in the Regulatory Framework for Social Housing in Scotland.

In line with the Housing (Scotland) Act 2010, the Scottish Social Housing Charter also sets out clear expectations of social landlords and the SHR is responsible for assessing compliance with these. The key areas covered by the Charter are set out below:





The Charter is based on meeting the needs and expectations of customers – this is a key commitment by us, evidenced by our corporate governance arrangements which have been designed to demonstrate effective governance and sound financial management, while delivering meaningful and robust outcomes for our customers.

Our quality assurance and continuous improvement processes not only ensure that we comply with these standards, but also allow us to go beyond regulatory requirements and take a proactive approach. They make sure we take a consistent approach across all of our services.

The Financial Conduct Authority

The FCA is an independent financial regulator which exists to ensure that customers get a fair deal by making sure that businesses provide their customers with appropriate products and services. For our business that means meeting a set of rules and standards set out by the FCA which cover the systems and controls we should have in place to manage and protect our business. In order to evidence our compliance we are required to submit annual returns which are then assessed by the FCA.

Office of the Scottish Charity Regulator

OSCR, the independent regulator and registrar for charities operating in Scotland, aims to support public confidence in charities and to help those responsible for governing charities understand and comply with their legal responsibilities.

OSCR's role is to monitor the compliance of our organisation with the provisions set out in The Charities and Trustee Investment (Scotland) Act 2005. As part of this monitoring we are required to submit annual returns and accounts to OSCR each year – this information is checked and validated.

Scottish Public Services Ombudsman

We are also accountable to the Scottish Public Services Ombudsman (SPSO) for how we respond to our customers when we haven't met their expectations.

Our aim is to deliver quality services to all of our customers in the ways that they want them, when they want them. However, there are times when, for a variety of reasons we might not get it right and on these occasions our customers have the right to complain about the service they have received to the SPSO.

The SPSO can then ask us to submit details of our actions and responses which they will assess before reaching a decision.



CORPORATE GOVERNANCE

Our Corporate Governance arrangements are based on honesty, integrity and transparency existing in an environment of open, robust and constructive challenge and debate.

We are governed by a voluntary Board, who have collective responsibility for the leadership, direction and performance of our business. The Board consists of up to 15 members who have interests, experience and skills relating to our work in the West Lothian area.

Board roles and responsibilities

The Board sets the strategic direction of our business, ensuring that the necessary resources are in place for us to meet our objectives and deliver sustainable performance to, and on behalf of, our customers.

The key functions of the Board are:

- overseeing the long term strategic direction of Almond by setting key objectives and priorities within the risk and control framework
- maintaining a focus on continuous improvement by regularly reviewing and constructively challenging progress towards the delivery of strategic plan objectives and monitoring performance towards agreed targets
- overseeing the effectiveness of our financial planning, agreeing budgets and setting rents and service charges
- managing risk through setting risk appetite, assessing exposure to key risks which may help or prevent us from achieving our objectives, and regularly reviewing and taking appropriate action
- reviewing the effectiveness of, and compliance with, our policies and procedures through internal and external audit processes
- maintaining effective control over the activities of our subsidiary Almond Enterprises Limited, ensuring that there is no conflict or risk to our own objectives

Governance Structure

The Board has delegated specific responsibilities to Board Sub-Committees (Audit and Finance Sub-Committee, Staffing Sub-committee). Each Sub-Committee's terms of reference can be found in appendix xxx.

The Audit and Finance Sub-Committee has responsibility for oversight of corporate reporting, risk management and the organisation's relationship with its auditors. Significant risks to the business are kept under review and appropriate controls are employed. The organisation's key risks and examples of how we mitigate those risks are highlighted on pages 14 - 16.

The Staffing Sub-Committee is responsible for oversight of general Terms and Conditions and remuneration within the organisation, recommending pay awards and ensuring that our people are recognised and valued for the contribution that they make to our success.



Other Sub-Committees and Working Groups provide additional resources and support to the Board and are generally formed for specific tasks or projects.

Our governance structure is supported by our Senior Management team who meet usually on a weekly basis to allow prompt discussions of relevant business issues. It is chaired by the Chief Executive and is attended by all Senior Managers within the business.



Board Effectiveness

The strength of any Board is dependent on a diverse range of relevant skills, knowledge and experience. Such skills ensure that organisations can respond to the opportunities and challenges they may face.

The Directors of our Board are selected on the criteria of proven skill and ability in their particular field which will complement existing skill sets on the Board; or because of particular experience and understanding they may have which will directly benefit the operation of the Board.

Our Directors are evaluated and judged on the quality and content of their contributions to Board debate and are expected to offer alternative viewpoints and challenge perceptions and decisions as appropriate.

In line with corporate governance best practice, annual Board evaluation is also undertaken – feedback from which evidences that the Board and its Committees continue to operate



effectively and that each of our Directors continues to make an effective contribution and retains a strong commitment to their role.

Details of our current board members can be found in Appendix a.



FINANCIAL REPORTING

This section provides background detail to the 2015-2016 budget and the financial forecast for the following four years: 2016-2017 to 2019-20.

Key Assumptions

Developments

During the 5 years of this forecast we are projecting ten developments will be on site, with all completing during this period. This represents 125 new properties for let directly to our customers. In addition to these developments we will undertake to develop 92 further properties for our partners in the West Lothian Development Alliance. The capital spend for all projects is £21.095million with £10.217million of public subsidy and £10.878million of cash/private finance.

Staffing

During 2015-16, we are not anticipating any new starts to our permanent people compliment. In 2014-15 we successfully recruited for the post of Community Engagement Officer on a fixed term basis and we anticipate that this post will become permanent at the end of the current fixed term (in 2016-17). As part of the implementation of a new core IT system during 2015-16 we have assumed that temporary cover will be used to ensure a smooth transition to our new system.

Scottish Housing Quality Standard (SHQS) – revenue costs

We are assuming that we will spend £1.683million on maintaining the SHQS standard across all of our stock and will continue to improve our properties in preparation of the Energy Efficiency Target of 2020. We will continue to report healthy surpluses during this period of an average 148% interest cover. This level allows an element of headroom over our loan covenant over the period, as well as providing sufficient funds for future investment in our stock.

Pensions

During 2015-16, we will auto-enrol and offer a defined contribution scheme in line with the Pension Quality Mark Plus standard. It is assumed that all existing pension arrangements will cease on 30 September 2015, with our people all joining the new scheme. We have also assumed that the costs of a cessation event for the Lothian Pension Fund will be £100k greater than the 30-09-2014 valuation. Within the plan period we have further assumed that the SHAPS past service deficit will increase resulting in an additional payment of £50k per annum increasing at each triennial valuation.



Core IT System replacement

We are assuming that there will be a total cost of £450k on the acquisition, installation and implementation of our new computer system for Housing Management, Asset Management and Finance. We have assumed that £250k of this total cost will be capitalised during 2015-16.

5 Year Financial Forecast

Income and Expenditure – **SORP 2010 Format**

Income and Expenditure	2015/16 £000	2016/17 £000	2017/18 £000	2018/19 £000	2019/20 £000
Turnover	10,528	10,925	11,294	11,694	12,164
Operating costs	8,784	9,251	9,590	10,087	10,503
Operating surplus	1,723	1,674	1,704	1,608	1,661
Sale of properties	69	72	-	-	-
Interest	1,043	1,031	1,190	1,296	1,274
Net Surplus	763	725	519	316	392

The fluctuations in surplus are due to movements in both the planned maintenance programmes and also the cyclical works programmed we will undertake. When these variances are removed our operations remain relatively static during the period.

Balance Sheet

Balance Sheet Extract	2015/16 £000	2016/17 £000	2017/18 £000	2018/19 £000	2019/20 £000
Property	87,064	89,768	92,109	94,989	96,980
Grant	29,403	30,372	30,967	32,034	32,798
Net Property [net of depreciation]	42,286	42,246	42,155	42,076	41,355
Cash	3,235	1,982	1,680	680	680
Loans	31,093	30,278	29,904	28,490	26,669
Net Assets	16,021	16,746	17,265	17,581	17,974

The balance sheet extract highlights increased property values with the developments completing. The continued management of stock and the on-going surpluses generated to ensure that we will be able to cover our loan covenants and on-going stock improvements increase our net asset position.



Cashflow

Cashflow extracts [cash outflows are shown in brackets]	2015/16 £000	2016/17 £000	2017/18 £000	2018/19 £000	2019/20 £000
Development Spend	(4,229)	(4,041)	(5,709)	(5,518)	(1,962)
Grant	1,233	2,215	3,081	2,904	1,021
Sale of developments	-	-	1,618	2,478	938
Major works / stock condition	(715)	(809)	(1,115)	(814)	(489)
Loan drawdown net	-	-	1,000	-	-
Loan repayment incl. interest	(1,643)	(1,836)	(2,240)	(2,371)	(2,229)

Over the next 5 years it is anticipated that the revolver facility will be available, which will allow us to draw down the loan amount, repay it, and draw it down again in any way and for any number of times until the agreed loan arrangement expires.

Loan Covenants

Loan Covenant	2015/16	2016/17	2017/18	2018/19	2019/20
RBS					
Gearing	36%	34%	32%	30%	27%
Maximum permitted	60%	60%	60%	60%	60%
Asset cover	2.4:1	2.5:1	2.5:1	2.7:1	2.9:1
Minimum permitted	1.1:1	1.1:1	1.1:1	1.1:1	1.1:1
(operating cash + dep'n)/ borrowing costs	3.4:1	3.4:1	3.0:1	2.7:1	2.8:1
Minimum permitted	1.1:1	1.1:1	1.1:1	1.1:1	1.1:1
Nationwide /Dunfermline BS					
Surplus / interest payable	173%	170%	144%	124%	131%
Minimum permitted	110%	110%	110%	110%	110%

During the 5 year period we are pleased to note that we do not incur any breaches of our loan covenants. From a review of our 30 year plan, using our long term assumptions, again there are no issues experienced with our loan covenants currently in place.



Key Assumptions

Key Assumptions	2015/16	2016/17	2017/18	2018/19	2019/20
Inflation	1.6%	2.7%	2.7%	2.7%	2.7%
Libor (interest rate benchmark) ave.	0.82%	1.83%	2.83%	3.83%	4.58%
<i>Increases above / below inflation</i>					
Rent	1%	0.5%	0.5%	0.5%	0.5%
Salary earnings	-	-	-	-	-
Maintenance costs	0.5%	0.5%	0.5%	0.5%	0.5%
Voids	0.4%	0.6%	0.6%	0.6%	0.6%
Bad debts	1.3%	3.5%	3.5%	3.5%	3.5%

Unit Costs

Unit costs	2015/16	2016/17	2017/18	2018/19	2019/20
Rent per unit per week	79.40	81.82	84.11	86.61	89.52
Re-active maintenance	824.00	849.00	913.00	942.00	978.00
Cyclical / planned maintenance	574.00	704.00	713.00	770.00	816.00
Major repairs incl capitalised	291.00	323.00	442.00	321.00	192.00
Management cost per unit*	447.00	323.00	327.00	366.00	347.00

* Management costs increased due to the core IT system replacement in 2015/16 and increased costs of bad debts in relation to the introduction of Universal Credit.

Sensitivity Analysis

In preparing both the annual budget and longer term plans we have considered a number of sensitivities in both income received by our business and expenditure incurred. Key areas reviewed included: rent increase levels, maintenance costs, general running costs, salary costs, loan interest rates, pension scheme deficit movements, levels of bad debts and arrears, property sales.



The review of these sensitivities together with the levels of agreed expenditure to achieve the Strategic Plan objectives during the short term enabled our Board to agree a level of rent increase for 2015-16 of 2.6% plus the phasing of rent harmonisation, which we believe will allow our rents to remain affordable for our customers, whilst ensuring that our business remains financially viable.



ANNUAL OPERATING PLANS 2015 – 16

Housing Management

- **Housing Management team**
- **Housing Administration team**

Asset Management

- **Responsive Repairs team**
- **Capital Projects team**
- **Development team**

Finance and ICT

Corporate Services

POSTIVELY ALMOND

Housing Management Operating Plan 2015 - 16

MAKING ALMOND A GREAT PLACE TO WORK

Our Team

The Housing Management team provides a vital frontline service to our customers across a number of key areas including: Estate and Tenancy Management, Rent Payment and Collection, and Customer Engagement.

A top performer when compared with our peers, we maintain low arrears, good tenancy sustainment, low void rent loss and most importantly, high customer experience ratings.

While we are proud of the results we achieve, outperforming our peers is not our goal. Making sure that we meet our commitments to our customers is our priority.

With significant changes in welfare benefits and Scottish Housing legislation, the Housing Management team's objectives for 2015-16 reflect the impact that these factors have on our work, but our primary focus each year is looking at ways to enhance the experiences of our customers.

Our Key Areas for 2015:

Customer experience

Meeting our commitment to our customers is key to our success. In 2015 we will prioritise this – by aiming to do what we say we will within an acceptable timeframe, and doing it with a positive and friendly approach.

Sustaining tenancies

We will support our tenants to remain in their homes by ensuring properties are allocated correctly and sensitively, by having efficient rent collection processes and encouraging arrears prevention. We will do this while dealing with challenges such as universal credit and homeless legislation.

Performance management

How we perform is important to us, our customers and our Regulators. In 2015-16 we will maintain a focus on continuous improvement, building on our current performance and taking action in areas for improvement.

Engaging with the community

We want to facilitate community engagement which will maximise opportunities for our tenants, particularly with welfare reform issues and finding ways to get our tenants digitally included. Working with local groups we will improve local activities and services from which our customers and our communities can benefit.

GIVING BACK: ALMOND'S CONTRIBUTION TO THE COMMUNITY

MAKING ALMOND'S HOUSES GREAT HOMES TO LIVE IN



Making Almond houses great homes to live in: Our Housing Management contribution

We will...

- Support our customers to sustain their tenancies with a wide range of measures
- Respond to all queries quickly and efficiently, taking responsibility by doing what we say we will
- Work to prevent rent arrears in order to ensure our business is financially sound to continue providing services
- Manage changes to welfare reform so our customers are prepared well in advance of any changes
- Ensure our estates are well managed and maintained, providing safe and attractive environments for our customers
- Work with other teams to create an Almond Standard for our properties
- Deal with customer complaints quickly and effectively, identifying ways we can improve our customer experience



Making Almond a great place to work: Our Housing Management contribution

We will...

- Ensure our people are trained to the highest standards to deal with all enquiries effectively and efficiently
- Contribute to the new core IT system for the organisation
- Provide opportunities for our people to learn about the role of our team as well as others in the organisation
- Communicate effectively with other teams, creating a greater organisation awareness which will enhance our customers experience



Giving Back: Almond's contribution to the community

We will...

- Work in partnership with others to support digital and financial inclusion initiatives for our customers and others in the local communities
- Focus on maintaining a presence in our communities, achieving representation at as many community events as possible



POSITIVELY ALMOND

Housing Administration Operating Plan 2015 - 16

MAKING ALMOND A GREAT PLACE TO WORK

Our Team

The Housing Administration team provides the first point of contact for our customers and is responsible for a number of key functions within the organisation including: Customer Enquiries, Repair Reporting, Allocations, Rent Payments, and Advice and Assistance.

Dealing with a wide range of queries on a daily basis, we pride ourselves in providing consistent and accurate information and advice to our customers, in a friendly and professional way.

During 2015-16 we will support our Housing Management team in dealing with changes in welfare benefits and Scottish Housing legislation, as well as supporting our Asset Management teams in ensuring repairs to our properties are reported efficiently and accurately. We will also promote our commitment to community engagement by signposting our customers to other agencies and community organisations, where appropriate.

Our Key Areas for 2015:

Customer experience

We want to deliver a positive customer experience to everyone we come in contact with. Our 'Almond Welcome' is important to us, and helps us to establish a relationship with our customers based on mutual respect, professionalism and, of course, service with a smile!

Sustaining tenancies

As part of the wider Housing Management objective of improving tenancy sustainment, we will continue to provide key information to our customers to support them to remain in their homes

Performance management

We will maintain a focus on continuous improvement in 2015, building on our learning from 2014 by taking action in areas for improvement.

Engaging with the community

We want to promote positive community engagement for all of our customers, identifying those who may benefit from specific events and initiatives (e.g. digital inclusion projects), and supporting them to be involved.

GIVING BACK: ALMOND'S CONTRIBUTION TO THE COMMUNITY

MAKING ALMOND'S HOUSES GREAT HOMES TO LIVE IN



Making Almond houses great homes to live in: Our Housing Administration contribution

We will...

- Work with other teams to ensure all our properties are let quickly, while still meeting the Almond Standard
- Continue to participate in the West Lothian Housing Partnership so that our customers are provided with a wide range of information on the housing options available to them
- Provide information and advice on a wide range of issues which will support our customers to stay in their homes
- Respond to all queries quickly and efficiently, taking responsibility by doing what we say we will
- Ensure that all requests for repairs to our customers' homes are recorded accurately, enhancing our customer experience
- Introduce exit interviews with customers to determine where we can improve our services to support tenancy sustainment



Making Almond a great place to work: Our Housing Administration contribution

We will...

- Ensure our staff are trained to the highest standards to deal with all enquiries effectively and efficiently
- Contribute to the new core IT system for the organisation
- Provide opportunities for staff to learn about the role of our wider Housing Management team as well as the roles and responsibilities of others within the organisation
- Communicate effectively with other teams, creating a greater organisation awareness which will enhance the experience of our customers



Giving Back: Almond's contribution to the community

We will...

- Promote the work of local groups and services which may benefit our customers and our local communities
- Signpost customers who may benefit from digital and financial inclusion initiatives led by ourselves and other local organisations



POSTIVELY ALMOND

Responsive Repairs Operating Plan 2015 - 16

MAKING ALMOND A GREAT PLACE TO WORK

Our Team

The Responsive Repairs team work hard to ensure our customers' homes are safe and secure. We procure and manage reactive and void repairs services, annual servicing of gas fired heating appliances and external environmental maintenance and improvements, working with an annual budget of £2.15million.

During 2015 our team will implement new contracts for the responsive repairs and gas appliance servicing arrangements and procure a new contract for maintenance and improvements to external landscaping.

We expect those who deliver services on our behalf (contractors and third party suppliers) to deliver the same quality customer experience that we aspire to. We closely monitor the performance of our contractors, taking action to address any issues which may impact negatively on the experience of our customers.

Our Key Areas for 2015:

Customer Experience

We will implement new working practices for Reactive Repairs and Gas Appliance service delivery to improve our customer experience and deliver repairs 'right first time'.

Performance Management

Measuring our performance is central to improving the quality and consistency of the service we deliver to our customers. In 2015 we'll be actively responding to customer feedback, taking on board suggestions and recommendations for where we could improve and develop our services.

Health and Safety

We will monitor health and safety practices across the Repairs Service to evidence our compliance with legislation and good working practices, delivering services safely for our customers and our people.

Communication

In 2015, a key area will be developing improved methods of communication for our customers to ensure information is correct, accessible and meaningful.

GIVING BACK: ALMOND'S CONTRIBUTION TO THE COMMUNITY

MAKING ALMOND'S HOUSES GREAT HOMES TO LIVE IN



Making Almond houses great homes to live in: Our Responsive Repairs contribution

We will...

- Make our properties safe for our customers by responding to emergency repairs within 6 hours
- Monitor our contractors performance closely so our repairs to our customer's homes are completed to the Almond Standard
- Establish a new service provider for our emergency call-outs
- Respond quickly and effectively to customer complaints, taking responsibility to prevent repeat issues where possible
- Procure new arrangements for the delivery of landscaping maintenance that provides value for money and positive customer experience
- Contribute to the development of a comprehensive asset management strategy to inform future investment in our properties

Making Almond a great place to work: Our Responsive Repairs contribution

We will...

- Provide accurate repairs information to support decision making, ensuring consistent and relevant information is held relating to all properties
- Communicate effectively with other teams, creating a greater organisation awareness which will enhance the experience of our customers
- Contribute to the development of a new core IT system for the organisation
- Provide specific training for all staff involved in logging repairs under our new contract arrangements

Giving Back: Almond's contribution to the community

We will...

- Secure at least 2 work placement opportunities under our new repairs contract arrangements
- Undertake improvements to the external landscapes of our communities for the benefit and enjoyment of all customers



POSTIVELY ALMOND

Capital Projects Operating Plan 2015 - 16

MAKING ALMOND A GREAT PLACE TO WORK

Our Team

The Capital Projects team is responsible for delivering value for money with every rent pound invested in our properties.

Our key role in achieving this is to prepare, deliver and evaluate the Major Planned Repairs and Cyclical Maintenance Programme, ensuring that work is carefully planned, effectively procured, and properly resourced.

In carrying out improvement work we aim to deliver the best possible living environment for our customers and their families, while at the same time making sure that our properties meet the requirements of our regulators.

We also believe that communication plays a critical role in helping us achieve our aims which is why, during any improvements, we will keep everyone informed of the work we plan to do, the reasons why we need to do it, and the timeframes we will be working to.

Our Key Areas for 2015:

Customer Experience

In 2015 we will continue to keep our customers are informed of the work we plan to do, ensuring that the right information gets to the right people at the right time.

Planned Repairs and Cyclical Programme

As part of our commitment to continued investment will deliver £1.84million worth of internal and external improvements across our properties.

Scottish Housing Quality Standard (SHQS)

The Scottish Government has set the quality standards which all social landlords must meet by 31 March 2015. We are confident of meeting this commitment to improved standards, but we also recognise the need for ongoing annual monitoring to ensure we continue to meet these requirements in the future.

Energy efficiency in our homes

In 2015 we will continue with our successful programme to provide external wall insulation to properties that cannot be cavity filled. Additionally for those properties classified as hard-to-treat, we'll be investigating practical design solutions and funding streams to help ensure that our houses are warm and energy efficient.

GIVING BACK: ALMOND'S CONTRIBUTION TO THE COMMUNITY

MAKING ALMOND'S HOUSES GREAT HOMES TO LIVE IN



Making Almond houses great homes to live in: Our Capital Projects contribution

We will...

- Deliver our Major Medical Adaptations to a high standard and within 8 weeks of the medical referral, supporting our customers to stay in their homes for longer
- Aim to achieve our customer experience target of 95% across all of the improvement works we do in and around our customers' homes
- Work in partnership with our contractors and consultants, to deliver all works on time, on budget and to the Almond Standard
- Build on our commitment to our customers to do what we say we will, by actively responding to feedback and identifying ways we can improve our customer experience



Making Almond a great place to work: Our Capital Projects contribution

We will...

- Contribute to the development of a new core IT system for the organisation
- Provide comprehensive asset management information to support decision making, ensuring consistent and relevant information is held relating to all property types
- Communicate effectively with other teams, creating a greater organisational awareness of ongoing projects which will enhance our customers experience
- Ensure our people are trained to the highest standards to increase business efficiency and to meet expectations when dealing with customer enquiries



Giving Back: Almond's contribution to the community

We will...

- Work in partnership with our contractors to deliver two community based projects
- Continue to act as a facilitator with external agencies for the HEEPS/ABS external wall insulation projects contributing to energy efficiency benefits for the community as a whole



POSTIVELY ALMOND

Development Team Operating Plan 2015 - 16

MAKING ALMOND A GREAT PLACE TO WORK

Our Team

The Development Team are responsible for all aspects of our new build programme from initial land acquisition through to handing over the completed properties for letting. We also deal with any defect repairs during the 12 months following completion.

Our role is very varied: we work closely with West Lothian Council and the Scottish Government on agreeing suitable sites and the amount of grant funding to help us develop them. Once agreed, we are responsible for selecting design and cost consultants to help us work the projects up in detail to enable us to invite contractors to tender. There are many legal, financial and technical aspects to our role.

In addition to building homes for Almond, we also build homes for our partners in the West Lothian Development Alliance – Horizon Housing Association and Weslo Housing Management.

Life in the Development Team is frequently challenging but never dull!

Our Key Areas for 2015:

Customer Experience

Capturing the views and experience of customers actually living in our properties is crucial to our service delivery and we will continue to invite comments via design surveys 6 – 9 months after handover.

Project completion

Our main focus for 2015-16 is to complete the projects we already have in our programme but also to identify and secure a robust development programme for the following years.

Reviewing our Standards

We will continue to review our standards of design and specification with energy efficiency remaining a high priority. We want our customers to have energy efficient homes that are affordable to heat and comfortable to live in.

Working Together

Working more efficiently with our colleagues in other teams is also a priority for us and we see the new core IT system as providing an opportunity for information sharing, smarter working and ultimately leading to a more efficient, informed and responsive organisation.

GIVING BACK: ALMOND'S CONTRIBUTION TO THE COMMUNITY

MAKING ALMOND'S HOUSES GREAT HOMES TO LIVE IN



Making Almond houses great homes to live in: Our Development contribution

We will...

- Complete and handover 49 new houses and flats at East Main Street, Whitburn
- Commence, complete and handover 12 new flats at Glen Road, Deans, Livingston
- Work up, commence and complete 9 new 1 bedroom flats at Forth Drive, Livingston
- Specify and build energy efficient properties
- Review the design and specification for new build properties
- Secure a rolling new build development programme
- Deal timeously and appropriately with customer complaints, honouring our commitments to our customers



Making Almond a great place to work: Our Development contribution

We will...

- Contribute to the development and implementation of the new core IT system
- Improve internal communication with colleagues, leading to greater appreciation and awareness across the organisation
- Provide opportunities for our people in other teams to gain first-hand knowledge of development activities
- Identify appropriate staff development opportunities, ensuring our people are motivated and engaged



Giving Back: Almond's contribution to the community

We will...

- Secure opportunities through building contracts for local labour and training
- Provide education opportunities to local schools through building contracts
- Identify tendering opportunities for Almond Enterprises Limited through building contracts



POSTIVELY ALMOND

Finance and ICT Operating Plan 2015 - 16

MAKING ALMOND A GREAT PLACE TO WORK

Our Team

The Finance and ICT team provide a critical business support service to the organisation as well as to our external customers, including: Data Input, Statutory and Regulatory compliance, Financial and Treasury Management, Planning and Control, Business Risk Mitigation and providing ICT solutions that enable our business to provide better services.

In 2015/16, the implementation of the new core IT system and the introduction of the new accounts SORP will be the key focus. We will also continue to focus on maintaining our financial sustainability.

The new core IT system will support us to meet the demands of our customers, reduce costs and improve our service delivery.

We recognise that we can continue to improve and this plan sets out how we aim to fully contribute to the organisation's objectives.

Our Key Areas for 2015:

Customer Experience

Following our customer service training, we will continue to improve our communications and relationships with internal and external customers. We will focus on responding to requests for information in a timely and accurate manner, delivering answers fully and professionally.

Rent Increase and Service Charges

We will continue to manage the rent setting process for each property following the rent re-structure. We will also continue processing the new, area based calculations of service charges introduced in 2014. These structures ensure transparency across customer accounts, allowing us to explain charges more clearly.

Implementation of new core IT system

ICT will take a clear lead in co-ordinating the teams to ensure a successful implementation of the new core IT system. By setting up the new system, we can focus on improving the flow of information through the organisation. We will use information from all teams' processes, ensuring accurate and complete records are maintained, making us more efficient in dealing with enquiries and meeting our targets.

GIVING BACK: ALMOND'S CONTRIBUTION TO THE COMMUNITY

MAKING ALMOND'S HOUSES GREAT HOMES TO LIVE IN



Making Almond houses great homes to live in: Our Finance and ICT contribution

We will...

- Monitor spend on annual cyclical and planned maintenance programmes, advising key staff of financial constraints and freedoms at the earliest opportunity
- Ensure the continued financial viability of the organisation via the ongoing preparation and delivery of useful and timely management information and statutory returns
- Finalise the new rent setting process and ensure a smooth transition of the points onto our current IT system, and in due course the new core IT system



Making Almond a great place to work: Our Finance and ICT contribution

We will...

- Play a key role in the selection and implementation of the new core IT system, aiming for a seamless transition from the old to the new
- Meet all deadlines in the preparation of financial information for other teams and make management information as understandable and meaningful as possible
- Look for innovative and workable solutions and encourage colleagues to do the same
- Independently increase our awareness of other roles, responsibilities and problems by shadowing relevant colleagues where of required
- Prioritise, respond to and repair all IT and telephony related issues as quickly and effectively as we can



Giving Back: Almond's contribution to the community

We will...

- Assist our subsidiary in setting, monitoring and meeting its financial targets and enhance the quality of management accounts being produced
- We will work in support of the Community Engagement Officer to secure grant funding, where available, to assist in achieving our wider role commitments



POSTIVELY ALMOND

Corporate Services Operating Plan 2015 - 16

MAKING ALMOND A GREAT PLACE TO WORK

Our Team

The Corporate Services team provide important support services to the wider organisation in a range of areas including: Health and Safety, Data Protection, Human Resources, Learning and Development, Governance, Regulatory Compliance, Performance Management and Customer Experience – to name a few!

We are proud of the work that we do and the way that we do it, but we recognise that we can continue to improve and this Operating Plan sets out how we plan to achieve that improvement.

For us, and the wider organisation, 2015 will see a focus on Performance Management as we work to develop and implement new ways of working that mean we are more efficient and more effective at what we do while keeping our customers (both internal and external) at the heart of what we do.

Our Key Areas for 2015:

Customer Experience

We believe that honouring the commitments that we make to our customers is paramount. We will actively support the improvement of the Customer Experience by listening to customer feedback and amending our practices to take account of what our customers tell us.

Performance Management

We are a successful organisation but we recognise that there are always opportunities for improvement. Within our team we'll be looking at a range of key business practices to ensure that we are operating efficiently and in line with good practice.

Human Resources

We are keen to play our part in developing a culture where we work together to deliver what our customers want, in the ways that they want, when they want.

Health and Safety

A safe workplace is important to our people and our customers. We will actively develop a safety culture which support our people to carry out their roles in a safe and secure manner.

GIVING BACK: ALMOND'S CONTRIBUTION TO THE COMMUNITY

MAKING ALMOND'S HOUSES GREAT HOMES TO LIVE IN



Making Almond houses great homes to live in: Our Corporate Services contribution

We will...

- Actively monitor our Complaints Handling Process to ensure that our Customer Experience meets the expectations of everyone who uses our services, using feedback to review and improve our practices and service standards
- Develop a system for reporting performance to our customers, aligned with Board and Charter reporting
- Set up quality assurance and compliance frameworks to monitor and review our performance and customer experience, encouraging continuous improvement throughout the organisation
- Support the organisation to deliver on its commitments to customers by doing what we say we will
- Develop targets, methods and resources required for assessing our regulatory performance
- Support the development and implementation of the Almond Standard, so that all our customers know what they can expect from us
- Keep our customers regularly informed of our progress and achievements through our website and Almondview



Making Almond a great place to work: Our Corporate Services contribution

We will...

- Develop a robust in-house Health and Safety function, revising key Health and Safety policies and procedures to ensure that they are fit for purpose and user friendly and provide training to all our people
- Ensure an improved awareness and understanding of Data Protection requirements as they relate to the organisation, including provisions of training in these areas
- Contribute to the development of a new core IT system for the organisation
- Support the development and implementation of a People Strategy for our business, ensuring that our People policies are fit for purpose and accessible to all
- Develop a comprehensive, focussed Learning and Development Strategy linked to our corporate vision, our objectives and the needs of our people



Giving Back: Almond's contribution to the community

We will...

- Contribute to the planning and success of Tenant and Community engagement initiatives throughout 2015 by providing effective support services
- Work with our teams to enhance our reputation by becoming more creative in how we engage with our customers, particularly young people and hard to reach groups



APPENDICES

A) BOARD MEMBER PROFILES

Andrew Saunders Chair	One of Almond's founding members, Andrew has been on the Board for almost 20 years. He was elected as Chair of the Board in 2013, and is currently CEO of a Housing Association based in Fife.
Jane Marnie Vice Chair	Jane is a founder member of Almond and has served the Board in a number of capacities. She is currently the Vice Chair. Jane has been involved with several organisations serving the voluntary sector for over forty years.
Mary Earl Secretary	Mary has been an Almond tenant for 16 years and has supported the Association as a Board Member since 2003. Mary has remained a valuable member and was elected as Secretary of our Board in September 2013.
Antonia McIntyre Chair, Audit and Finance Sub-Committee	Antonia was elected to the Board in 2013. Antonia is a Chartered Accountant (ICAS), and her areas of specialisation cover solvent liquidations, debt restructuring, fraud & forensics and shareholder disputes, over many sectors.
Anne Gault Board Member	Anne has been an Almond tenant for 20 years and has maintained her position as a Board Member for 16 years. Anne worked at a local hospital for over 20 years before retiring a few years ago.
Alec Gray Board Member	Alec Gray has sat on the Almond Board for almost 15 years. He is a long-term Almond tenant (18 years). Before retiring Alec was in management covering the areas of pay back, personnel, sales and branch management.
Jeremy Hewer Board Member	Jeremy was elected to the Board in 2013. He has worked in housing for a number of years, including as a housing manager for a housing association. He is currently a Policy Adviser with the Scottish Federation of Housing Associations.
Willie Mitchell Board Member	Willie is a Chartered Accountant and has spent most of his career in industry in the European division of US owned companies. Willie is also a trustee of Citizens Advice Scotland. Willie was elected to the Board in 2013.
Stuart Murray Board Member	Stuart is a qualified solicitor who provides corporate and commercial legal advice. Stuart has been a Board member for more than 10 years at Almond and has held a number of roles including Chair and Vice Chair.
Ann Wilson Board Member	Elected to the Board in 2013, Ann's background is in affordable housing development, working within development teams for over 20 years. Ann is currently a Senior Project Manager for the development of new affordable homes.

Bridget Cameron Co-optee	Bridget moved to the UK from Australia in December 2013. Co-opted to the Board in 2015, Bridget has previous experience in legal and policy management within the housing industry. Bridget has held various voluntary committee positions, particularly in sports.
Martin Joyce Co-optee	Martin is an experienced Project Director and Chartered Architect. Co-opted to the Board in 2015, Martin currently works in Social Housing for a local authority and has worked on several major projects in both the Private and Public Sector.

B) ORGANISATIONAL CHART

