C O R P O R A T E  P L A N

2019-2024

“DRIVING EFFICIENCY TO INVEST IN OUR HOMES AND SERVICES”
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INTRODUCING OUR CORPORATE PLAN:

This is an exciting time for GCH as we look to shape the future of the organisation for our residents, our teams and stakeholders.

The Board has set out a 5 year Corporate Plan that will ensure greater value for money by optimising our resources and reducing our costs in order to build more homes and deliver services that meet our residents’ needs. Our aim is to maintain the right level of investment in our existing homes as part of our safe, warm and well programme with a real sense of place and homes where our tenants are proud to live in; improve our customer journey for our residents with the aim to further improve our strong resident satisfaction levels. We are proud to build homes where they are most needed, and we have plans to deliver a further 377 new homes through a range of housing products by 2024.

We also aspire to deliver new homes in Matson and Podsmead as part of our investment in the regeneration plans in partnership with the public and private sectors.

Our Plan sets out a series of high-level actions to enable us to become more effective, economic and agile in the way we operate. We want to become a modern business that will give us a commercial edge, and we are setting out a vision to harness new technologies in the home and working environment that will transform the way we deliver future services for residents.

We pride ourselves on being a community-based housing organisation, highly visible within our neighbourhoods, delivering valued housing services to 5,000 residents in over 4,300 homes. We have a positive, motivated team who are committed to meeting our objectives. Every day, we make positive differences to our residents’ lives and the communities we serve through the balanced investment, maintenance and planned improvements we achieve. At the same time, we ensure our residents’ voices are heard through a number of channels, supporting us to improve services through their feedback.

The Plan is underpinned by a Board that is resilient and focussed, managing compliance and risk carefully to ensure we deliver plans that safeguard our residents’ needs, whilst protecting our financial viability both now and in the future.

Over the next 5 years we have the opportunity to be innovative, creative and bold in the way we shape our service offer though our excellent teams and our local partners. We are a dedicated landlord that demonstrates integrity and an organisation that is proud to be an employer of choice, delivering high quality resident services and as our strapline commitment states – “supporting successful communities”.

Ashley Green
Chief Executive

Asif Bhatti
Chair of the Board
Gloucester City Homes (GCH) became a Housing Association in March 2015, constituted as a Community Benefit Society, meaning any surplus we make from savings or commercial activities are invested back into delivering more new homes or improving resident services.

We previously managed the Council’s housing stock as an Arm’s Length Management Organisation from 2005 up until March 2015, following 89.1% support from our tenants for stock transfer through a ballot.

We own 3958 rented homes and 298 sheltered units within nine sheltered housing schemes and 46 units in four semi-sheltered schemes. We also manage 304 leasehold properties and 82 shared ownership properties; our portfolio also includes 26 commercial units and 52 homeless units. A total portfolio of 4,766 properties.

GCH is led by eleven non-executive directors comprising seven independents; two Council nominees (both independents recommended by GCH) and two tenant board members. The Board is supported by an Executive Team comprising of our Chief Executive and three directors. They are supported by leadership team of 8 who provide operational oversight and management of our core, front line and support services.

We directly employ 158 employees of whom:

85% are full time / 15% are part time (12% of our part time employees are male)
55% are female / 45% are male (this is in line with industry expectation)

Our turnover is around £23.5million in 2018/19, and we receive income from rents totalling £18.8 million.
### OUR MISSION, VALUES AND VISION:

<table>
<thead>
<tr>
<th>Our Mission</th>
<th>Building homes and communities where people can thrive</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Our Values</strong></td>
<td><strong>Our Vision</strong></td>
</tr>
<tr>
<td>Pride</td>
<td>Taking pride in everything we do</td>
</tr>
<tr>
<td>Quality</td>
<td>Continually improving by challenging, listening and learning</td>
</tr>
<tr>
<td>Integrity</td>
<td>Being fair, objective and accountable</td>
</tr>
<tr>
<td>Innovation</td>
<td>Creating opportunities to change and grow</td>
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### OUR SERVICES:

We deliver a range of front line services including:

<table>
<thead>
<tr>
<th>Front Line Services</th>
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<tbody>
<tr>
<td>Building new homes</td>
</tr>
<tr>
<td>Anti-social behaviour</td>
</tr>
<tr>
<td>Tenancy sustainment</td>
</tr>
<tr>
<td>Contact centre and reception</td>
</tr>
<tr>
<td>Estate management</td>
</tr>
<tr>
<td>Telecare and community Lifelink alarms</td>
</tr>
<tr>
<td>Sheltered housing, homelessness and medical adaptations</td>
</tr>
<tr>
<td>Leasehold and shared ownership sales / management</td>
</tr>
</tbody>
</table>

Our support teams ensure that essential front lines services can delivered on behalf of our residents and include:

<table>
<thead>
<tr>
<th>Support Services</th>
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<tbody>
<tr>
<td>Finance; Budgetary Control and Regulatory Returns</td>
</tr>
<tr>
<td>Policy, Governance and Business Assurance</td>
</tr>
<tr>
<td>Human Resources</td>
</tr>
</tbody>
</table>
Commit-28 outlines a 10-year vision of where we see ourselves in 2028 as an organisation that supports our residents by:

“Primarily regenerating our two largest estates supporting social mobility, improved life chances and increased employment opportunities; maintaining a high level of investment in all of our homes across our communities to ensure they are both decent, energy efficient and low cost to maintain and manage.

Delivering a range of new housing products that use sensor technology to diagnose repairs, utilising green technology and providing flexibility in home design where rooms can change and be sized up or down to adapt to changing needs.

Utilising technology, we will provide flexible, pro-active services that provide choice, are easy to access anytime, anywhere, supported by teams that can make responsive decisions enabled by technology in a flexible working environment”
Welcome to our Corporate Plan 2019 - 2024 - “Driving efficiency to invest in homes and services”.

It outlines the Board’s vision and strategic approach to delivering Value for Money over the next 5 years with a clear intention to become more efficient, optimising our resources to build more new homes; invest in our communities and assets; and maintain and deliver improved services that are valued by our residents.

Ultimately, our aim is to provide our residents with services that achieve the right balance between cost, quality, performance and satisfaction.

The Board has identified 3 strategic objectives that will help achieve our vision – “Creating opportunities to make a difference”:-

**OBJECTIVE 1: BE FINANCIALLY STRONG TO DELIVER AND INVEST IN OUR CORE RESIDENT SERVICES**

We will scrutinise and challenge our costs, performance and service delivery to demonstrate value for money, using any savings to invest in new homes, existing property or service delivery, as part of our core objectives. At the same time, we will collect rental income in a robust and fair way, pursuing arrears to minimise lost income.

**OBJECTIVE 2: MANAGE OUR existing ASSETS AND DELIVER NEW HOMES**

We will deliver new homes to meet housing need through a range of flexible housing products that offer choice of tenure; make informed choices about future investment in our existing properties to make sure they are safe and secure, meet the Government’s decent homes standards and are viable. We will seek to regenerate communities to support opportunity and social mobility, to meet the aspirations of our residents.

**OBJECTIVE 3: DELIVER SERVICES THAT ARE VALUED BY OUR RESIDENTS AND COMMUNITIES**

We will provide a range of services through our teams, our partners and agencies that meet our residents’ needs in their homes, and in communities where residents feel safe and proud, supporting opportunity for all.

These objectives are underpinned by a Board that has a demonstrable track record of sound governance and strategic leadership, through effective oversight, compliance and risk management. Throughout the organisation, we have dedicated and committed teams supported through strong recruitment and retention policies; and positive working environments that provide effective training, personal development, effective communication and strong motivational leadership.

Our Delivery and VFM Plan 2019 - 2024 identifies 10 high level actions to support the delivery of our strategic objectives. This approach ensures a rigorous appraisal of our options for improving performance and services, including the opportunity to assess cost vs. output, the opportunity cost, a comparison of alternative options and a full evaluation of the delivery objectives through robust challenge and scrutiny at Board and executive level.
The Board has set a target to reduce management costs in line with or below the median for our peer group by March 2023. Our aim is set out in a 5-Year Save to Invest Plan that identifies a range of savings totalling £979K pa. This would free up capacity to fund the building of a further 40 new homes annually on top of the 377 new homes planned by 2024. The Board has further directed that:

- There will be resilient management that drives efficiency and improves tenant outcomes in terms of service delivery and performance.
- There will be further year-on-year efficiencies from 2022-2023 that will take us below our peers’ costs to create greater capacity for new homes.
- There will be a review of all GCH services commencing in 2020/21 financial year to ensure that we achieve the optimum economy, efficiency and effectiveness on behalf of our tenants and leaseholders in terms of costs, and, at the same time, to improve service quality and satisfaction.

In February 2019, the Board received an independent strategic assessment of the costs and benefits of alternative commercial, organisational and delivery structures to inform the best strategic direction for GCH on behalf of our tenants. As we are currently able to meet all of our obligations, the Board has decided to review this matter again in 12 months’ time when there should be:

- Greater clarity and certainty around BREXIT and economic conditions.
- Future economic certainty, which could allow us greater flexibility and less prudent assumptions within the current Business Plan leading to the delivery of more new homes.
- The Board would have a greater clarity on the realisation of its cost reduction plan, again to facilitate new homes delivery.

Based on these factors, the intention would be to allow GCH to realise its full potential before considering any alternative structures or delivery mechanisms for our tenants other than GCH.

The Board is mindful that, as part of the stock transfer agreement where tenants voted overwhelmingly for GCH to be their landlord, we gave 8 promises to tenants, which we intend to deliver.

ACTION1: USING THE PERFORMANCE METRICS TO UNDERSTAND OUR COSTS COMPARED WITH OUR PEERS; TAKING ACTION TO BECOME MORE EFFICIENT AND EFFECTIVE AS A RESULT

ACTION2: BUILDING MORE NEW HOMES TO MEET LOCAL HOUSING NEED

In 2018, the Government signalled its intention to deliver more new homes (c 300,000 a year by the mid 2020’s) to provide solutions to meet demand through a range of housing products including more affordable homes. We are working hard to address local housing need and have a commitment to deliver 100 new homes in our first four years as a Housing Association. We are progressing well and as at March 2019, we will have delivered 141 new homes.

Our aim is to build a further 377 new homes by 2024.
ACTION3: MANAGING HOMES EFFECTIVELY AND ECONOMICALLY BY ASSESSING THE VIABILITY OF OUR ASSETS BY TESTING RENTAL INCOME AGAINST REPAIR AND MAINTENANCE COSTS.

Our Asset Management Strategy allows us to make balanced and informed choices on future investment through a comprehensive, independent stock condition survey originally undertaken in 2015, and updated annually.

We will undertake a major stock condition survey again in 2020/21 so that we can refresh and inform our investment programmes with up to date information about each home, re-setting the investment budgets from 2021 onwards. We have purchased a new viability modelling system that supports the management of our assets. This will enable us to accurately assess the viability of each home prior to making investment decisions.

We are undertaking a review of all of our sheltered housing schemes in 2019 with a view to evaluating investment costs and future service delivery. Any additional costs will be built into future financial business planning.

GCH has worked hard to improve its energy efficiency since 2007 when our SAP rating was lower Band D. The average for all GCH stock is now lower Band C. We are working with a number of providers to improve this SAP rating through a number of energy efficiency measures. However, there is a limit of improvement we can achieve due to the quality of our entire stock, particularly in Matson and Podsmead. All of our new homes are built to current building regulation standards and achieve a Band B rating.

Our aim is to achieve a high Band C energy rating by 2024.

Around 1,600 of our tenants’ homes are non-traditional (non-brick construction), built between the late 1940’s to the 1970’s, many of which are in the Matson and Podsmead communities.

In January 2019, we submitted two Supplementary Planning Documents, one for Matson and one for Podsmead to our partner, Gloucester City Council, that will now allow them to consult formally with residents and stakeholders on the high-level policy framework for regeneration.

We are currently finalising masterplans for both communities following comprehensive resident engagement to get their views and priorities and we want to complete the financial modelling and costs of investment in regeneration in Spring 2019 - allowing us to consult with residents over the summer, with a view to submitting outline planning permission to the Council in late 2019.

Our aim will be to work with our public and private sector partners to secure external funding to support a phased investment programme over the next 15 - 20 years.
Our homes meet the Government’s Decent Homes Standard and we have an exemplary health and safety record. We intend to invest around £375 million in new and existing homes, resident services and our communities over the next 30 years.

Over the next 5 years we will be delivering a capital investment programme of £34.3 million in our tenants’ homes across the city, with a further £21.3 million in repairs and maintenance over the same period. Our investment position will flex once the updated stock condition survey is completed in 2020/21.

A key challenge for GCH over the coming years is to ensure that we can be proud of every home we let and the communities our residents live within. Whilst we have a commitment to deliver new homes, this should not be to the detriment of our existing stock.

Our aim is to balance our investments, not just to maintain the Government’s decent home standard, but deliver major refurbishment programmes; and subject to budget constraints agree to a re-let standard comparable with a new home standard within communities that have pride and a sense of place.

We have a strong track record of active resident engagement and there are a number of opportunities for our residents to engage with us through a variety of channels, ranging from formal tenant engagement like our Tenant Panel; various social media engagement activities, through to our Junior Wardens scheme.

Our Tenant Panel review our front-line policies, services, and monitor performance; we also obtain “point of delivery” service feedback through independent transactional surveys to help us improve. Voluntary tenants and residents’ groups support our neighbourhoods, providing local advice, whilst giving us valuable feedback in terms of local matters that need addressing and where our services need to be focussed in their community.

We invest and partner with a number of local agencies and community groups who bring added social value and invaluable support to our neighbourhoods through asset-based community development. They provide environments that bring genuine social inclusion to our residents and we are proud to support their work – examples include the Roots café in Kingsholm, the Redwell Centre in Matson and the Podsmead Big Local Café.

We also have a number of operational partnerships with the third sector to assist with tenancy
sustainment, financial support and welfare advice on behalf of our residents like the Gloucester Law Centre, the Credit Union and the Nelson Trust.

In February 2019, the Board directed that we undertake a comprehensive service review in 2020/21 to ensure that we achieve optimum economy, efficiency and effectiveness on behalf of our tenants and leaseholders in terms of our costs, and aim to improve our service quality and our satisfaction. With a view to improving our resident satisfaction levels, they have also endorsed:

- Re-enforcing the culture to all employees that “tenants are at the heart of what we do”
- Introducing a task and finish group review of our repairs satisfaction performance
- Completing a review of our front line customer services delivery that will be finalised with recommendations in 2019; and
- Introducing a new Customer Relationship Management (CRM) system in the Summer of 2019
- Embedding our transactional surveys in 2019 to allow satisfaction to be monitored at the first point of contact and any under performance issues to be addressed.

In early 2019, our trade body, the National Housing Federation issued a “Together with Tenants” Plan with the aim of creating a stronger, more balanced relationship with tenants and residents. The four proposed actions within the Plan include:

1. A new requirement in the National Housing Federation Code of Governance for boards to be accountable to their tenants and residents.
2. A new Together with Tenants Charter setting out what tenants and residents can expect from their housing association landlord.
3. Tenant and resident oversight and scrutiny of the charter, with a report on how their landlord is doing against the charter commitments.
4. A closer link with regulation.

We have put ourselves forward as an early adopter of the plan and we are currently awaiting the end of their consultation process with the Federation (April 2019) to see if we are successful or not. If not, we will continue to work within the four actions identified.

We will also launch our Neighbourhood Plans in 2019 that will set out our service standards and investments to be delivered across each community over a 5-year period. The Plans will also include resident agreed local neighbourhood standards that will be monitored by our residents.

**Our aim is to raise our overall landlord satisfaction level to 90% by 2024.**
Our aim is to deliver a strong and sustainable ICT programme over the next 5 years. In line with most Housing Associations, we see ICT as an essential component to create efficiency and optimise our resources to support resident self-service, and support an agile and flexible workforce using new technologies to support digital transformation in our homes and services. The programme will help us to achieve our strategic objectives in a changing and competitive environment through the delivery of three components:

- **Cloud Based Platform** – A platform of ICT facilities delivered and managed remotely, offering scalability, flexibility and efficiency;
- **CRM** – A software solution which will wrap around our legacy systems and act as a portal for customer and staff interactions; and
- **Data Integration** – to ensure consistency of data across systems in order to provide a ‘single version of the truth’, and so delivering improved efficiency and helping with legislative compliance.

Our aim is to reduce our costs by £333K by 2021, primarily driven by the move to cloud based services.

**ACTION6:** **INTRODUCING NEW TECHNOLOGY TO ASSIST WITH SERVICE DIAGNOSIS IN OUR HOMES, PROVIDE ACCESSIBLE SELF-SERVICE OPTIONS FOR RESIDENTS AND SUPPORT OUR TEAMS TO BE MORE AGILE**

**ACTION7:** **COLLECTING RENTS AND INCOMES EFFICIENTLY TO DELIVER CORE SERVICES**

In terms of current Government Policy, we remain concerned about the impact that Universal Credit (UC) is having on our vulnerable tenants and on growing rent arrears. Whilst we welcome recent Government proposals to limit the impacts of UC, we have placed increased resources in to our Income and Tenancy Sustainability Teams. We have also prudently adjusted our bad debt provision to cater for increased rent arrears. We are working hard with a range of partners to ensure the roll out of UC is effectively managed.

Mindful of the potential impacts associated with the on-going roll out of UC and therefore continued uncertainty on our rental income streams, the Board has taken a prudent review of our targets.

Our aim is set a realistic collection level of 97.5% by 2024, a reduction of 1.8% on the 2020 target.
The Board’s view is that any commercial activity has to be pragmatic and realistic. The Board wants to ensure that any commercial growth has the right market, the right resource and expertise to ensure that the service we provide can achieve commercial delivery and support our core objectives.

Our current appetite for commercial development is cautious, with the Board preferring to focus its resources on cost efficiency and core service delivery rather than diverting resources toward commercial activities. The Board is also sensitive to BREXIT uncertainty and the potential for challenging economic conditions arising from it.

The Board has signalled that it would only want to develop a commercial offer in a service in which we excel, and we have started some exploratory work around developing a home safety service offering repairs and maintenance, boiler installation, gas servicing, home safety devices provision and servicing under our “Property Care” brand.

Our approach to the Property Care brand is that during the life of this plan, we will focus on cost, quality and performance of the Property Care service in forensic detail as part of our plans for a future commercial offer. We will look to bring services back in-house and reduce the use of subcontractors to create the efficiency and service quality for our tenants.

**Our aim will be that by 2021/22 the Board will make a decision on the commercial delivery of Property Care. It has signalled that we will focus on market analysis, our service offer in terms of USP that the service is provided at the right cost and quality that is attractive to our customers.**

The original intention was to commence trading in 2019-2020, but given our other priorities, the planned start date has been delayed until the 2023/24 financial year.

**Our aim is to secure a 1% revenue increase on turnover by March 2024.**

Our subsidiary company, Nerva Homes began trading in March 2019 to deliver our development design and build services. The company was set up as a vehicle to enable us to be more tax efficient in order to support the charitable objectives of GCH.

**Our aim is to reduce our costs by a minimum to £300,000 over the next three years.**
We provide a diverse range of front line and support services. Our teams are placed in positions that can save lives, improve life chances and provide essential community support in sometimes challenging circumstances. For the third time running, we achieved a place in the Times Top 100 for non-profit making organisations in 2018.

Our aim is to ensure all of our teams are fully engaged, motivated and have the resilience to meet our objectives, achieving a Times Top 50 place by 2024.

Our Board is tasked with protecting our social purpose and ensuring that the highest standards of governance and financial probity are maintained. We balance competing priorities by harnessing all available resources in a way that best delivers our three strategic objectives. We are supported by our Tenant Panel who provide valuable feedback on service quality through a comprehensive challenge and change approach.

We maintain many constructive, highly positive relationships and we are a trusted partner within Gloucestershire working with a range of strategic partners and local agencies, supporting asset-based approaches to create sustainable communities.

Our work with the City Council is extremely positive in terms of supporting economic development, new homes delivery and a joint collaborative approach to regeneration. We have valued partnerships with the County Council, the Gloucestershire Constabulary and collaborative arrangements with local agencies and the third sector.
GCH sits on many groups to seek influence and provide guidance with our Chief Executive sitting on the Board of the Gloucestershire Local Enterprise Partnership (LEP) European Social Investment Fund, to steer funding of £35m; and is a member of the Gloucestershire Housing and Communities Partnership – a consortium of the largest housing providers in Gloucestershire that support sector wide collaborative approaches.

In 2016, we secured the highest possible Governance rating of G1; and second highest Viability rating V2 from the Regulator for Social Housing following an In-Depth Assessment (IDA) in February 2016. Our regulatory status was re-confirmed following annual stability checks in November 2017 and December 2018. Since 2016 and in particular over the last 12 months, the Board has undertaken a comprehensive review of its committee structures, it has implemented a remuneration package to improve the capacity of the Tenant Panel to support our co-regulatory approach and has strengthened the expertise of the Board by working with the City Council to ensure a skills based approach to Board membership. This ensures that our governance arrangements provide the expertise and capacity to ensure effective oversight of the challenges and opportunities we face.

We continue to improve our governance arrangements and we fully comply with the National Housing Federation’s Excellence in Governance framework.

Our aim is to maintain or improve the viability standard through an anticipated an “in depth assessment” visit in the next 18 months, whilst maintaining our G1 status.

In 2018, the Board reviewed and agreed a set of Key Performance Indicators (KPIs). The KPIs include the Regulator of Social Housing performance metrics, our loan covenants with RBS and Board agreed local targets primarily driven by critical health and safety indicators, tenant satisfaction and service indicators like rent collection, repairs and maintenance targets, void turnover and planned investment improvements as examples. The Board reviews and scrutinises performance of these KPIs on a quarterly basis.

Over the coming years, we have the opportunity to improve the lives and homes of many of our residents, supported by a range of strategic partners and local agencies who can bring the necessary expertise and investment to Gloucester.
### AT A GLANCE: WHAT WE AIM TO ACHIEVE OVER THE NEXT 5 YEARS

<table>
<thead>
<tr>
<th>Objective</th>
<th>Where we were in March 2018</th>
<th>By 2024 we will be</th>
<th>Comment</th>
</tr>
</thead>
</table>

**1. Be financially strong to deliver and invest in our core resident services**

<table>
<thead>
<tr>
<th>Objective</th>
<th>Where we were in March 2018</th>
<th>By 2024 we will be</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent collection</td>
<td>100.17%</td>
<td>97.5%</td>
<td>We plan for a growing UC caseload including migration from existing benefits. We aim to be top quartile in the sector</td>
</tr>
<tr>
<td>Commercial income</td>
<td>-</td>
<td>1% of turnover</td>
<td>We intend to expand our commercial activities from 2023/2024 for repairs and maintenance services</td>
</tr>
<tr>
<td>Cost per unit</td>
<td>£4,300</td>
<td>£3,943</td>
<td>Savings Plan will bring us below our peer median CPU by March 2023</td>
</tr>
</tbody>
</table>

**2. Manage our existing assets and deliver new homes**

<table>
<thead>
<tr>
<th>Objective</th>
<th>Where we were in March 2018</th>
<th>By 2024 we will be</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>New homes delivered</td>
<td>141 Total units</td>
<td>518 Total units</td>
<td>Additional 377 new homes to be delivered by March 2024</td>
</tr>
<tr>
<td>Decent homes standard</td>
<td>100%</td>
<td>100%</td>
<td>All homes meet the Government’s Decent Homes Standard</td>
</tr>
<tr>
<td>Homes are Gas Safe and certificated</td>
<td>100%</td>
<td>100%</td>
<td>All homes are Gas safe compliant with a valid certification</td>
</tr>
<tr>
<td>Health and Safety compliant</td>
<td>100%</td>
<td>100%</td>
<td>All homes meet health and safety requirements</td>
</tr>
</tbody>
</table>

**3. Deliver services that are valued by our residents and communities**

<table>
<thead>
<tr>
<th>Objective</th>
<th>Where we were in March 2018</th>
<th>By 2024 we will be</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Landlord Satisfaction</td>
<td>78.9%</td>
<td>90%</td>
<td>We will build on our existing satisfaction levels through improved customer journeys and experience</td>
</tr>
<tr>
<td>Times Top 100</td>
<td>71</td>
<td>&lt;50</td>
<td>We aim to be in the Times Top 50 by 2024</td>
</tr>
<tr>
<td>Regulatory Compliance</td>
<td>G1 V2</td>
<td>G1 V1</td>
<td>We are regulatory compliant but aim to be G1 / V1 by 2024</td>
</tr>
</tbody>
</table>