

Section 1: Introduction (Nov 2024)

Pineview's Business Plan document is a core strategic document of the Association developed for the purpose of determining and communicating our organisational objectives and recognising the actions we require to undertake to achieve our objectives. Effective business planning is crucial for the continued success of the Association. Our planning process allows the organisation to link strategic and operational aspects of our business. It is a cyclical and continuous process and needs to be core to the work of the Association.

In line with business planning good practice, Pineview Housing Association undertakes options appraisal work when considering all elements of our business planning. Our business plan and our business planning processes are "live", meaning this is an ongoing process and our business plan is continually reviewed to ensure it is current, with adaptations, amendments and replacements as required.

In determining our business plan, Pineview always considers how it can best use its resources to meet demands. This process involves appraising various options to facilitate decision making and achieve outcomes to meet the strategic objectives of the business. Options appraisal approaches are utilised when considering all aspects of the business plan including reviewing our mission, values and objectives, our priorities, our performance indicators, our risk management, our financial planning, and our approach to internal audit. Pineview undertakes regular SWOT analysis, benchmarks our performance against local and national peers and Scottish averages, and includes analysis of our customer satisfaction.

Alongside this standard ongoing appraisal process, Pineview will also consider options analysis when embarking on consideration of a sizeable change from existing practice. This allows Pineview, as a business, to consider various options and decisions before coming to a final decision about a specific strategic decision. Sometimes this appraisal work is carried out in house and sometimes it involves the use of external specialists. Pineview has employed the skills of external specialists to facilitate various aspects of work where specific or additional skills, knowledge and/or expertise would be of benefit to the process and the eventual decision making by the Committee of Management. Examples of where Pineview has utilised this approach in its work includes, for example, work on the replacement of the inefficient district heating system; for the work undertaken in respect of the Kendoon HA transfer of engagements; and for work during 2024 to determine Pineview's strategic objectives for the period 2025/2026/2027.

By having options appraisal as an ongoing factor, Pineview is able to ensure that its Business Plan is current, strategically aware, and provides the basis for robust decision making at all times.

Our Committee of Management has ultimate responsibility for the governance and direction of the Association, and it is crucial that all business planning flows from this. Our business plan sets out what our Committee of Management have determined the Association should be trying to achieve and identifies the opportunities and choices available and the risks that need to be considered and managed. Staff are responsible for ensuring that accurate, relevant, and good quality information is provided to allow our Committee to determine a strategy with a full understanding of strategic options and risks. All staff, individually, in partnership and as departments, have responsibilities for delivering various aspects of the plan.

It is important in our planning that we take account of the views, opinions and actions of stake holders including our customers, government, funders, regulators, and other partners.

Business planning is an ongoing process within the Association and the business plan document is not an end in itself. Our business plan is a "live" document and is utilised to assist Committee

and Staff to meet the aims and objectives which they have agreed for the Association and allows other stakeholders to have a comprehensive strategic view of our organisation and our objectives.

In everything that the Association does, it is aware of its duties as a registered Scottish Charity and as a Scottish Registered Social Landlord. The Association is aware of its requirements to meet the regulatory requirements of the Office of the Scottish Charity regulator (OSCR) and the Scottish Housing Regulator (SHR). Compliance with the requirements of both regulators assists the Association to ensure that it keeps its tenants and customers at the core of everything it strives to do.

The Association understands that good and effective governance is essential to both the success of the Association and the reputation of the social rented sector. In recognition of this, the Association conducts its business under the guidance of its Charitable Rules, reviewed in 2021 and based upon the SFHA Charitable Model Rules (Scotland) 2020. The Association also manages its responsibilities to ensure compliance with the SHRs Regulatory Standards of Governance and Financial Management.

Pineview undertakes independent annual reviews of the Committee of Management and its effectiveness. This assists the Association to ensure that effective governance is considered and reviewed on an ongoing basis and action plans developed for any area(s) of attention. This process also assists with succession planning and training needs identification and identifies any area of priority from the Committee.

The 2023/24 assessment identified governance strength and effectiveness and provided a positive picture for Pineview:

There is unanimous agreement that Pineview's governance is strong and effective. Roles and responsibilities are recognised and respected and that there is a sound and constructive relationship between the committee and senior staff. New committee members have felt welcomed and experienced members value their early contributions which offer both fresh perspectives and relevant professional insight. Everyone feels that their views are respected and listened to, agree that the committee is working well together and that collective responsibility is evident and strong.

As in previous years, the 2024 reviews demonstrated the significant commitment of Pineview's management committee. It is clear that members want to be associated with and support an organisation that is successful and well-respected and to be able to use their diverse knowledge, experience and skills for the benefit of tenants and the organisation. Roles and responsibilities are understood, respected and actively managed and there is a constructive and positive relationship between the committee and senior staff that combines partnership and accountability.

Pineview is committed to continuous improvement

The 2023/24 Feedback Report made a small number of suggestions for the Management Committee to consider going forward, taking account of Pineview's clear commitment to applying good and effective governance.

- Include consideration of Pineview's broader community role as part of an evaluation of transfer commitments to deliver community benefit and to inform strategic planning.
- Actively manage committee engagement and scrutiny to ensure / maintain equal access to information and opportunities for collective discussion and participation.

- Ensure consistency in reporting quality and standards across all business areas.
- Review committee tracker to include monitoring of outcomes as well as implementation.
- Keep performance and targets under review: consider developing wider range of benchmarking comparisons to focus attention on how PHA compares with broad range of similar landlords and put internal performance into the wider context of the external operating environment.
- Implement an annual committee training programme to deliver the priorities identified.
- Develop induction support to include introduction to committee process and the background to current committee priorities.
- Review the Drumcog programme to ensure it continues to meet Pineview's requirements; consider opportunities for 'bespoke' training.

As part of the annual review process and the annual general meeting planning, the Committee consider the nine year provision and required resolution as per our Rules for Committee of Management membership.

In our Rules (Rule 37.6) it is stated that:

The Committee shall assess annually the skills, knowledge, diversity and objectivity that it needs for its decision making and what is contributed by the Committee Members by way of annual performance reviews. **The Committee must be assured that any Committee Member who has continuous service on the Committee of nine years or more and who is seeking re-election is able to demonstrate his/her continued effectiveness as a Committee Member** before he/she may stand for re-election.

Pineview has traditionally assessed the continued effectiveness each year for members with 9 or more years continuous service regardless of election date

There was no reason(s) highlighted by Committee through the review process to suggest that any member be prevented from continuing and therefore a resolution was passed to allow those members to continue to serve should they wish to do so.

Details of our Committee of Management membership is kept updated on our website: [Committee of Management Current Members](#)

In terms of future priorities, there was wide agreement that a strong focus be maintained on performance and service delivery, with specific attention given to monitoring debt / arrears management. There was support for assessing the potential for wider role activities to be 'mainstreamed' and it was suggested that Pineview should ensure that it is actively involved in influencing plans for the redevelopment of Drumchapel town-centre and vacant land. There is some support for Pineview to review and develop its non-core activities for the wider benefit of tenants and their communities, whilst ensuring compliance with its Rules.

The Association's commitment to good governance is also complemented with an annual programme of internal audit based on risk analysis and recommendations from independent Internal Auditors. The programme of internal audit is detailed at Section 10 of the business plan.

As a Scottish registered social landlord (RSL) the Association undertakes its work with close reference to the Scottish Social Housing Charter. The Charter is a core document of guidance for the Association in seeking to provide first class services to tenants and customers.

To keep updated and aware of requirements in an ever-changing landscape, the Association affiliates to several good practice and representative bodies (SFHA, GWSF, EVH, SHN, CiH, TiS, TPAS, SHARE etc.).

Our business plan requires to be kept updated in order to ensure it remains “live”. This ensures that the business plan is current, strategically aware and provides the basis for robust decision making at all times. The timeline approved by the Committee of Management for updating the Business Plan is as detailed on the next page.

Other core business planning documents sit alongside the business plan and are central to any decision making. These related elements are referenced in the business plan including, for example, long term financial projections, loan portfolio, benchmarking, internal audit reports etc. The timeline associated with these related documents is detailed in the pages ahead.

If any reader would like more detail on any aspect of our business plan, please simply contact our Director, Joyce Orr, and Joyce will be pleased to discuss matters further.

Business Plan Update Planner

Dates indicative and subject to change.

Section	Next Review Due	Review/Update Reason	BP Doc To be Updated By
Section 1: Introduction	May/June annually	Revisit for the year ahead and ties in with committee appraisal outcome.	June
Section 2: Overview, Background and Future Opportunities	May/June annually	Revisit for the year ahead and ties in with committee appraisal outcome.	June
Section 3: Mission, Values and Objectives	March/April annually - Strategy Day or April CoM	Review for year ahead.	May
Section 4: Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis	March/April annually - Strategy Day or April CoM	Review for year ahead.	May
Section 5: Business Planning Timeframe & Reporting Schedule	Aug/Sept	Tie in with planning for year following AGM.	Sept
Section 6: Priorities – Strategic Delivery Plan 3 yearly plan.	3 yearly plan - review annually in Feb/March. Year-end report May.	Review position for year ahead.	June
Section 7: Performance Indicators	Feb annually	Set targets for year ahead	June
	June annually	31/03 ARC outcomes from May reporting.	June
	Jun/Sept annually	31/03 Financial indicators from AFS June reporting and Sept submission.	Oct
	Oct/Nov annually	SHR ARC averages from Charter Report outcomes.	Nov
	Dec Annually	SHR AFS averages from SHR AFS publication.	Dec/Jan
Section 8: Financial Information	June/July annually	To include 31/03 outcomes and projections from May submitted FYFP.	July

Section 9: Risk Management	Review at CoM Feb, May, Aug, Nov	To ensure register kept live and updated.	Quarterly: Mar, June, Sept, Dec
Section 10: Internal Audit	Jan/Feb Annually	To follow CoM decision re audit plan at January CoM meeting.	February
Section 11: Standards of Governance & Financial Management Compliance	Sept/October Annually	Following self-assessment and annual assurance statement approval.	October

Document	When Committee Approve	
Annual budget	Jan CoM	Final budget and rent review decision
30 year long term projection	Jan CoM	Part of work for five year projections
Internal audit plan	Jan CoM	Part of auditors annual report to Committee
Annual data protection and FOI report	Feb CoM	Annual report from DPO
Committee Annual Review report	April CoM	Outcome report following collective assessment and individual reviews
Five Year Financial Projections	May CoM	Return to SHR due 31/05
Loan Portfolio	May CoM	Part of quarterly and annual treasury management report to SHR by 30/06
ARC Return	May CoM	Return to SHR due 31/05
Tenant satisfaction survey	May CoM	Part of ARC return – 3 yearly survey with interim reviews
ARC Benchmarking	Sept CoM	Forms part of Charter Report to tenants, publication due by 31/10
Annual Assurance Statement	Sept CoM	Return to SHR due 31/10