



Community Gateway Association
2025-26 Value for Money Statement

Value for Money Statement

Our Approach

CGA's objectives are set out in our 2024-30 Corporate Plan. The Plan has seven strategic themes:

- We will provide great customer service.
- We will provide safe, well-maintained homes.
- We will provide more affordable homes.
- We will make a difference in our communities.
- We will be a great place to work.
- We will manage our business to the highest standards.
- We will create a sustainable future.

Value for Money (VfM) runs through everything we do and is an integral theme across our corporate plan and objectives. VfM and continuous improvement underpins 'managing our business to the highest standards' objective. The Board use our VfM metrics as key measures to assess and understand our performance against our peer group and the sector as a whole.

To monitor performance across these seven strategic themes we have clearly defined Key Performance Indicators (KPIs) and targets by which the Board can track progress and ultimately assess delivery. This year's results allow us to assess our achievements against the second year of our Corporate Plan.

Decision-making framework

Our effective decision-making process supports the delivery of VfM. It is important for us to know the impacts of decisions, whether these are about improvements to services or cost reductions, as this allows priorities to be set and agreement reached. Our decision-making framework includes:

- A robust corporate planning structure involving the Board, tenants, staff and wider stakeholders in the production of our corporate plan.
- Annual team plans are prepared by each service area which focus on service improvements. These provide a forward view of resource requirements, and therefore include VfM targets, alongside wider social and environmental gains.
- The collection of customer insights including satisfaction feedback, coupled with committed tenant involvement ensures that our customers' views are used to shape services.
- Financial performance is reviewed monthly by the Executive Leadership Team and quarterly by the Board. This enables corrective action to be taken in a timely manner, including consideration of short- and medium-term implications.
- Our KPI's provide the Board, management and tenants with an understanding of current performance against target and how they compare to sector and peer group benchmarks.

Decision-making framework (continued)

- A project management framework exists to assess and approve new business initiatives. This ensures each initiative has been fully evaluated, appraised against the corporate objectives and is managed in a consistent manner.

Reporting on Performance and VfM

We recognise the importance of measuring how the business is performing and use this knowledge to help us challenge whether the quality of our services could be improved or delivered more cost effectively. We set ourselves challenging targets to sustain or improve year-on-year.

The Board track progress in delivering the Corporate Plan through a bi-annual performance report which includes a number of KPIs across the seven main objectives. Board also receives regular reports throughout the year on our financial position (including the VfM Metric targets). Performance in 2025/26 against our suite of Corporate Plan KPI targets compared to our peers is set out below.

When comparing our performance against peers, we use Housemark's North-West, North-East and Yorkshire & Humberside benchmarking group for all housing associations with more than 2,500 units but less than 15,000 units.

This consists of 33 housing providers (including CGA), and these are listed in Table 3. This peer group was selected to represent similar housing associations, in the North of England and to provide the most meaningful and useful comparisons.

In addition, we also compare ourselves to live performance data compiled by Housemark through their monthly pulse surveys. This helps us understand if sector wide issues are impacting on CGA to a greater or lesser extent.

Table 2 - Key Performance Indicators				25-26 Target	25-26 Performance		Quartile	Upper Quartile
Compliance								
Properties not meeting the Decent Homes Standard (%) (TSM)	0	0	✓		●	0		
Properties with a valid DHS Compliance Survey completed in the last 5 years	95	95.38	✓		n/a	n/a		
Homes with a valid gas safety record (LGSR) (%) (TSM)	100	100	✓		●	100		
Homes with a valid Electrical Installation Condition Report (%) (EICR)	100	100	✓		●	99.96		
Homes for which all required fire risk assessments have been carried out (%) (TSM)	100	100	✓		●	100		
Repairs Service								
Homes in Band C and above - energy rating (%)	81	83.19	✓		☹	86.82		
Emergency repairs completed within target timescale (%) (TSM)	99	99.15	✓		☹	99.70		
Non-emergency repairs completed within target timescale (%) (TSM)	90.40	85.03	☹		☹	89.30		
Open DMC cases as a % of homes	2	1.35	✓		n/a	n/a		
DMC – recurring cases %	4	1.36	✓		n/a	n/a		
Housing Services								
Number of new homes developed or acquired (y/e forecast)	32	21	☹		n/a	n/a		
Tenancy turnover (%)	6.5	6.51	⚠		☹	5.04		
Complaints (Stage 1) (per 1,000 homes) (TSM)	20	24.90	☹		●	32.4		
Complaints (Stage 2) - (per 1,000 homes) (TSM)	2.9	6.37	☹		●	7.0		
Complaints (Stage 1) - responded to within Ombudsman's timescales (TSM)	100	99.42	⚠		☹	100		
Complaints (Stage 2) - responded to within Ombudsman's timescales (TSM)	100	100	✓		●	100		
ASB cases (per 1,000 homes) (TSM)	27.0	21.65	✓		☹	19.4		
Tenant Satisfaction								
Satisfaction with the overall service provided (TSM)	85	88.45	✓		●	85.3		
Satisfaction with repairs service (if had a repair in the last 12 months) (TSM)	85	87.34	✓		●	83.2		
Satisfaction with time taken to complete most recent repair (if had a repair in the last 12 months) (TSM)	82	85.20	✓		●	79.3		
Satisfaction that home is well maintained (TSM)	85	87.33	✓		●	81.0		
Satisfaction that the home is safe (TSM)	89	89.91	✓		●	86.9		
Satisfaction that the landlord listens to tenant views and acts upon them (TSM)	77.5	78.87	✓		●	74.0		
Satisfaction that the landlord keeps tenants informed about things that matter to them (TSM)	85	87.44	✓		●	87.00		
Agreement that the landlord treats tenants fairly and with respect (TSM)	88.2	91.79	✓		●	86.8		
Satisfaction with approach to handling complaints (if made a complaint in the last 12 months) (TSM)	50	46.63	☹		☹	53.7		
Satisfaction that landlord keeps communal areas clean and well maintained (TSM)	85	85.90	✓		●	77.30		
Satisfaction that landlord makes a positive contribution to the neighbourhood (TSM)	80	81.61	✓		●	79.00		
Satisfaction with landlord’s approach to handling ASB (TSM)	65	64.11	⚠		☹	72.3		
Finance								
Operating margin (%)	24.49	27.75	✓		●	19.3		
Rent loss through voids (%)	1.5	1.42	✓		☹	0.82		
Current arrears as a percentage of net rent debit	1.00	0.42	✓		●	2.29		
Colleagues								
Colleague turnover	18.00	18.71	⚠		☹	12.3		
Average number of days lost to absence per colleague	8.00	7.67	✓		●	8.07		
Colleagues very or fairly satisfied with CGA as a place to work (Annual)	90.00	97.03	✓		n/a	n/a		
Quartile Key								
Upper Quartile	●	Lower Middle	☹	Target Met	✓	Slightly off Target <1% of target	⚠	
Upper Middle	☹	Lower Quartile	☹	Off Target ≥1% of target	☹			

Table 3 – Benchmarking Peer Group

Broadacres Housing Association	Irwell Valley Housing Association Limited	Prima Housing Group Limited
Calico Homes	Leeds Federated Housing Association Limited	Progress Housing Group
Castles & Coasts Housing Association Ltd	Lincolnshire Housing Partnership Limited	Regenda Limited
Cheshire Peaks and Plains Housing Trust	Livv Housing Group	Rochdale Boroughwide Housing Limited
Cobalt Housing	Magenta Living	Salix Homes Limited
Community Gateway Association Ltd	Mosscares St Vincent's Housing Group	South Lakes Housing
Connect Housing Association Limited	Muir Group Housing Association Limited	South Liverpool Homes Ltd
First Choice Homes Oldham Limited	One Manchester	South Yorkshire Housing Association
Golden Lane Housing Limited	One Vision Housing Limited	Southway Housing Trust (Manchester) Limited
Halton Housing	Ongo	Weaver Vale Housing Trust Limited
Inclusion Housing Community Interest Company	Plus Dane Housing Limited	Wythenshawe Community Housing

Commentary on KPI's

Table 2 shows that despite the challenges of the current operating environment, there have again been a number of positive areas of performance with 26 out of the 35 (74%) targets being achieved with a further 4 being narrowly missed. The KPI targets were stretching ones, to ensure that focus was given to areas of strategic priority to sustain or improve current performance. The year-end performance position demonstrates continued strength across a number of key operational, compliance and financial measures, with the organisation maintaining strong delivery in several strategically important areas.

Property Compliance performance remains exceptionally strong. Full compliance has been achieved in relation to gas safety, electrical safety and fire risk assessment requirements, with all measures reported at 100%. Performance against the Decent Homes Standard is also fully achieved, with no properties failing the standard. In addition, 95.38% of properties have had a valid compliance survey completed within the last five years, marginally above target. Following the increased focus on damp and mould and condensation (DMC) issues and the phased introduction of Awaab's Law from October 2025, it is pleasing to note that both our KPI's around DMC were successfully achieved. The proportion of homes rated EPC Band C or above has also exceeded target at 83.19%. It is pleasing to note that the 4 KPI measures that can be benchmarked are all in the upper quartile compared to our peer group.

Improving the efficiency and effectiveness of our Repairs & Maintenance service was a key aim this year, and good progress has been made with performance across repairs and asset-related indicators being generally positive.

Performance on emergency repairs completed within target timescale has improved during the year and is on target at 99.15% and in the upper middle quartile. Although performance on non-emergency repairs remains below target, with 85.03% completed within target timescales compared to the target of 90.40%, performance has consistently improved each quarter in 2025-26 and is in the upper middle quartile.

We continue to build on the positive progress achieved during the current year and 2026/27 will see work continue towards the stretch targets agreed by Board in March 2026 as part of the agreed areas for improvement. We are keen to retain satisfaction levels while sustaining the improvements made to the timeliness of our service during 2025-26. Improvements to working practices and learning from tenant feedback are anticipated to lead to greater efficiencies in productivity and a reduction in dissatisfaction in the form of complaints and disrepair costs.

Number of **new homes developed or acquired** – we missed our target with 21 homes having been built/acquired against the target of 32; this is due to the timing of completing schemes on our programme.

We are narrowly outside of our **Tenancy Turnover** target of 6.5% with performance of 6.51%.

Our Performance on **Stage 1 complaints responded to within Ombudsman timescale** improved when compared to the previous year and pleasingly **Stage 2 responses within timescale** remain at 100%. The 1 complaint outside the timescale occurred during quarter 3 and measures have been put in place by the Complaints Team to avoid this happening again in the future.

The number of **Stage 1 and stage 2 complaints received per 1,000 homes** are both outside our target, reflecting an upward trend across the sector. Encouragingly, the proportion of complaints upheld has decreased significantly, from 73.15% at the end of 2024/25 to 56.01% at the end of 2025/26. Whilst both KPI's are outside our target they both benchmark in the upper quartile compared to our peers. Reducing the number of Stage 2 complaints remains an area of focus for the organisation with ongoing support and training provided to investigating managers to improve handling of complaints. Reducing recurring and communication related complaints remains a priority, with debrief meetings introduced for all complaints to ensure robust root cause analysis and that lessons learnt are identified and embedded.

The **Number of Anti-Social (ASB) cases received per 1,000 homes** is within target and benchmarks in the upper middle quartile.

Tenant Satisfaction, measured through the Tenant Satisfaction Measures (TSMs), remains very positive. 10 of the 12 measures are on target, and 11 have improved since 2024/25. 10 measures are also in the upper quartile. This shows that our continued focus on service standards, communication, using tenant data to better understand needs, and learning from complaints is helping to deliver great customer service and stronger satisfaction levels.

Overall satisfaction is strong at 88.45% and targets for the coming year have been set to sustain this strong performance, whilst improving performance for measures sitting outside the upper quartile – Complaints and ASB.

'Satisfaction with landlord's approach to handling ASB' is marginally below the 65% target and sits in the lower middle quartile, Performance continues to improve, increasing from 62.34% in Quarter 4 2024/5 to 64.11% in Quarter 4 2025/26. Transactional satisfaction with ASB handling remains significantly stronger at 93.94%. A communication plan is in place to support continued improvement in tenant perception.

Satisfaction with complaint handling at 46.63%, is below the 50% target and sits in the lower middle quartile. Complaints transactional survey satisfaction is higher at 81.3%. Improving consistency, communication and tenant experience remains a key priority.

We again achieved outstanding **rent collection performance** of over 100% for the year, with **arrears as a percentage of net debt** remaining low at 0.42%. This is an excellent result in a challenging environment. It reflects the impact of our financial wellbeing support, with only 2% of customers leaving their tenancy because of affordability issues, compared with our 5% target and 2.31% in 2024/25. We supported customers to access welfare benefits and grants worth an annualised £4.5m. Systems improvements also played a crucial role in improving efficiency by using predictive analytics to manage caseloads, reduce manual work, and improve communication. We also continued to use our Discretionary Assistance Fund to support vulnerable tenants where other support was insufficient, with over £9k allocated in 2025/26 to those most in need.

Looking ahead, we will continue to focus on maintaining high performance and supporting tenants through various initiatives. The ongoing utilisation of our systems will streamline case management and improve service delivery.

Void Rent Loss ended the year at 1.42% compared to the target of 1.5%. Managing our voids was targeted as a key area of focus for improvement during 2025/26 through more streamlined processes, improving performance management and enhancing visibility of the various stages of works to help ensure that any potential blockages are identified, understood and addressed. Pleasingly void rent loss has reduced from the Quarter 1 high of 1.9% to the year-end position of 1.42%. We anticipate that this will continue to improve due to the improvements we have made.

Colleague turnover continues to be a challenge for everyone in recent years, and turnover of 18.71% is outside our target of 18%. A 'deep-dive' is being undertaken to understand themes, risks and potential mitigations around colleague turnover. Average days lost to absence per colleague is better than target at 7.67 days compared with the target of 8 days. We are pleased that colleague satisfaction remains particularly strong, with 97.03% of colleagues reporting that they are satisfied with the organisation as a place to work, significantly exceeding target.

VfM Regulatory Metrics – our current performance

The VfM Standard and supporting code of practice requires Registered Providers to annually publish evidence to understand the provider's performance against its own VfM targets and the metrics set out by the RSH, alongside how that performance compares to peers.

Table 4 below provides VfM performance in 2025/26 and provides a comparison against the target for the year, the previous two years and our peer group (detailed in Table 3) - and the sector (based on data provided in the 2025 VfM Global Accounts).

VfM Regulatory Metrics – our current performance

Table 4	23-24	24-25	25-26 Target	25-26 Actual Group	Comparison to CGA's Peer Group median (Based on 2025 data)		Comparison to Sector Consolidated median (Based on 2025 data)	
					Peer Group Median	CGA Quartile	Sector Median	CGA Quartile
Metric 1 - Reinvestment % Investment in properties (existing stock as well as New Supply) as a % of the value of total properties held.	14.44%	6.41%	11.32%	6.41% 	9.57%		7.57%	
Metric 2a - New supply delivered (Social Housing Units) No. of new units as a % of total units.	2.27%	2.56%	0.45%	0.43% 	1.19%		1.27%	
Metric 2b New supply delivered (Non-Social Housing Units) No. of new units as a % of total units.	0%	0%	0%	0%	0%	n/a	0%	n/a
Metric 3 - Gearing % The proportion of assets that are made up of debt.	46.83%	44.51%	47.47%	40.51% 	41.86%		45.52%	
Metric 4 - EBITDA MRI % Measurement of liquidity.	202%	192%	157%	241% 	120%		113%	
Metric 5 - Headline Social Housing Cost per Unit £ Cost per unit for social housing activities.	£3,685	£4,231	£4,700	£4,249 	£5,512		£5,576	
Metric 6a - Operating margin % (Social Housing Lettings) Measurement of financial efficiency.	26.41%	27.00%	29.51%	30.95% 	17.79%		20.52%	
Metric 6b - Operating margin % (Overall Margin) Measurement of financial efficiency.	22.96%	21.37%	23.4%	27.1% 	16.00%		17.57%	
Metric 7 - Return on Capital Employed % Measurement of efficiency of investment.	3.32%	4.02%	3.0%	4.23% 	3.18%		3.05%	

Quartile Key	Upper Quartile		Lower Middle		Performance Key	Target Met		Slightly off Target	
	Upper Middle		Lower Quartile			Off Target			

Commentary on the metrics

Our metrics for the year show a strong position, with 6 out of the 8 applicable metrics meeting our target for the year. When compared to our peer group 5 of the metrics are in the upper quartile, 1 metric is in the upper-middle quartile and 2 metrics in the lower quartile. Similarly, when compared to the sector as a whole, 5 out of the 8 metrics are in the upper quartile, 1 in the upper-middle quartile, 1 in the lower-middle quartile and 1 metric in the lower quartile. There is no measure for metric 2b as all our new supply was Social Housing.

Commentary on the metrics (Continued)

Metric 1- Reinvestment %: this metric has dropped into the lower quartile when compared to our peer group and lower-middle quartile when compared to the sector. This is due to timing of commencing new schemes on the Development programme, which have been delayed due to a combination of seeking planning, confirming grant funding and reviewing the costs of schemes. This metric is forecast to increase to 11.88% in 2026/27 (based on planned Development programme spend) and if achieved would place us in the upper middle quartile when compared to our peer group and the sector.

Metric 2a - New Supply Delivered (Social housing Units): This metric has dropped to 0.43% in 2025/26 and places us in the lower quartile when compared to both our peer group and the sector. This is due to the timing of our Development programme as noted above. This metric is forecast to increase to 1.12% in 2026/27 (based on planned Development programme spend) and if achieved would place us just below the median when compared to our peer group and the sector. Our Business Plan has provision to deliver 634 homes over the next 5 years, and we commenced an 85-home scheme in March 2026. This is forecast to complete in 2027/28. We are also currently reviewing options for delivering a further scheme with over 200 homes.

Metric 3 - Gearing % - at 40.51% this ratio is places us in the upper-middle quartile compared to the sector and our peer group. This means we have more borrowing capacity than over half of the other associations in the sector. The ratio has improved from 2023/24 due to an increase in our asset base compared to our net debt.

Metric 4 - EBITDA-MRI This metric performed strongly at 241% with the target of 157% being exceeded. This places us in the upper quartile when compared to the sector and our peer group and indicates a strong financial position.

Metric 5 - Headline Social Housing Cost: this indicator has remained consistently strong and places us in the upper quartile when compared to our peer group and the sector. Included within our Headline Social Housing Cost per unit of £4,249 are management costs which equate to £1,023 per unit (2024/25: £991).

Metric 6a/6b - Operating Margin %: Despite the continued pressure on our costs especially our repair and maintenance service our overall operating margin target was achieved with a year-end margin of 27.1% placing us in the upper quartile when compared to our peer group and the sector. Our Operating margin (social housing lettings) of 30.95% place us in the upper quartile when compared to both our peer group and sector.

Commentary on the metrics (Continued)

This strong position reflects our income maximisation, with excellent rent collection performance of 100.33% and low level of arrears at 0.42%. It is worth noting our turnover per social housing unit of £6,540¹ is in the lower quartile of the sector because of the low rental values within the Preston area. This clearly adversely impacts both our EBITDA-MRI and Operating margin metrics and means that our Headline Social Housing Cost per unit needs to be low in comparison to others to achieve a strong performance in these areas.

This reflects the continued focus on managing our cost base. Despite our cost control, we continue to deliver effective outcomes, with the percentage of customers satisfied with the service provided in the upper quartile at 88.45% (based on TSM survey data).

Metric 7 – Return on Capital Employed %: At 4.23%, this compares favourably to our peer group and to the sector, being in the upper quartile.

VfM Regulatory Metrics – our Business Plan forecasts

We recognise the need to maintain this strong position and the metrics calculated from our future financial plans are shown in Table 5 below.

¹ Based on data provided by the Regulator of Social Housing (RSH) Global accounts 24/25.

Table 5	25-26 Actual	Peer Group Median	Sector Median	26-27 Forecast	27-28 Forecast	28-29 Forecast	29-30 Forecast	30-31 Forecast
Metric 1 - Reinvestment %	6.41%	9.57%	7.57%	11.88%	15.17%	11.09%	8.19%	5.83%
Metric 2a - New supply delivered (Social Housing Units)	0.43%	1.19%	1.27%	1.12%	0.97%	2.01%	2.98%	0.81%
Metric 2b New supply delivered (Non-Social Housing Units)	0%	0%	0%	0%	0%	0%	0%	0%
Metric 3 - Gearing %	40.51%	41.86%	45.52%	45.72%	49.86%	52.11%	51.83%	50.45%
Metric 4 – EBITDA-MRI %	241%	120%	113%	65%	155.20%	159.98%	104.95%	108.50%
Metric 5 - Headline Social Housing Cost per Unit £	£4,249	£5,512	£5,576	£5,722	£5,098	£5,029	£5,593	£5,796
Metric 6a - Operating margin % (Social Housing Lettings)	30.95%	17.79%	20.52%	19.92%	31.37%	30.49%	29.84%	30.43%
Metric 6b - Operating margin % (Overall Margin)	27.09%	16.00%	17.57%	14.56%	26.46%	25.45%	25.09%	23.95%
Metric 7 - Return on Capital Employed %	4.23%	3.18%	3.05%	2.44%	3.51%	3.91%	3.26%	3.42%

VfM Regulatory Metrics – our Business Plan forecasts

Our latest Business Plan has provision to grow to own almost 7,500 homes by March 2032. This will see us increase our **Reinvestment %** to 15.17% in 2027/28 and **New supply delivered** metric to a peak of 2.98% in in 2029/30, demonstrating strong upper quartile performance when compared to our peer group and the sector (based on 2024-25 Global Accounts VfM data). The new homes we develop will help us meet a range of housing needs, including those for Independent Living alongside many for families, in a variety of locations in and around Preston.

We will draw on finances we have secured to deliver a long-term sustained return. This increased level of debt funding means our **Gearing** ratio will begin to rise. Our **EBITDA-MRI** reduces in 2026/27 due to the impact of the one-off remediation work at The Courtyards. The reduction in our **EBITDA-MRI** in future years reflects the interest costs of the additional borrowing required for the increased investment in existing homes as reflected by our stock condition data combined with the additional 300 homes added to the development programme.

VfM Regulatory Metrics – our Business Plan forecasts (continued)

Our approved business plan assumes continued increases in capital investment in our existing homes. This impacts the **Headline Social Housing Cost per unit** which shows a downward trend when compared to 2025/26.

Operating margin and Return on Capital Employed remains relatively stable over the forecast period as we continue to focus on managing our operational costs and identify efficiencies where possible. The metrics drop in 2026/27 due to the one-off remediation work noted above.

CGA's 2024-30 Corporate Plan runs for 6 years with 2025/26 being the second year of the plan. As we move into 2026/27, the third year of our Corporate Plan, the proposed areas of focus continue to be in line with the stated strategic priorities of this plan. They retain a clear focus on our intended outcomes and if successfully delivered will see us sustain and improve performance levels across the organisation. Principally, we will retain a focus on the quality of services we deliver, ensuring our tenants continue to live in safe, well-maintained homes. We will continue listening to our tenants and using their feedback, along with analysing the information we hold, to provide more informed and inclusive services to support our tenants to live well.

Our priority plans for 2026/27 include:

- Improving the efficiency and effectiveness of our Repairs Service - Building on the positive progress achieved during 2026/27 we will continue to focus on the delivery of a more effective and efficient repairs and maintenance service with improved performance levels and increased tenant satisfaction.
- Improving financial resilience - Maintaining our financial strength and effectively using our resources remains a key focus. Further improvements to our void performance and a reduction in our void rent loss are targeted, as are efficiency improvements to our repairs service. Our ongoing work on service charges will also continue with a view to reducing the differential between costs and income recovered. As we actively deliver our development ambitions, the annual Treasury Strategy review will consider our future funding requirements.
- Great Customer Service - Continuing our drive to deliver great customer service and support tenants to live well will be the key area of focus for the coming year. We will continue to increase the level of information we hold about our tenants and their households to provide tailored support where we are able to and advocate on their behalf with other agencies where they are best placed to do so. We will continue to work with our local authority partners to ensure access to housing for those most in need and support tenants through a wide range of services and initiatives to sustain their tenancies.

VfM Regulatory Metrics – our Business Plan forecasts (continued)

- Delivering our Development aspirations - Using the strength of our business plan, we intend to complete the development of existing homes either on-site or at an approved stage, while also working up the medium-term programme as part of the 2026-36 Social & Affordable Homes Programme
- Community Investment - We will continue to build on the positive contribution we make to neighbourhoods (nearly 82% of our tenants feel we make a difference) by delivering our Shape Your Space initiative across our local areas. These targeted interventions, informed directly by tenants views and the understanding we have about the areas we operate in, are intended to improve local communities by making them cleaner, greener and safer. We will also continue to work closely with partner agencies seeking to coordinate action that contributes effectively to making our communities safer and better places to live.
- Systems & Data: The key focus for the coming year will be the onboarding of the Microsoft Dynamics platform and the phased replacement of legacy systems. This transition will modernise CGA's core technology landscape, enabling better system integration, reducing reliance on legacy platforms, and creating more streamlined and resilient business processes. In parallel, the Data Strategy will continue to strengthen data governance, improve record-keeping, and expand our analytical capabilities through the development of modern data platforms and enhanced dashboard reporting. As part of this, we will introduce Microsoft Fabric to support improved reporting, insight, and data-driven decision-making across the organisation.

In developing our strategic priorities beyond 2025/26 we have considered how we manage the cost pressures for both CGA and our customers arising from the current challenging macro-economic operating environment. We will continue to ensure that our plans remain appropriate and affordable within the Business Plan.

Due to the evidence set out in this report, the Board believes it fulfils the requirements of the RSH's Value for Money standard.