

**Tuesday 21 November  
2023 4pm**



ng2  
BOARD  
MEETING







# AGENDA

**Meeting:** Board Meeting **Invitees** ng2 Board  
**Location:** Vulcan St/Microsoft Teams  
**Date** 21 November 2023  
**Time** 4:00pm

**Please submit any apologies to Jade Redmond**

**Telephone:** [REDACTED]

	<b>Agenda</b>	<b>Paper</b>	<b>Lead Officer</b>	<b>Page no</b>
<b>1.</b>	<b>Apologies</b>			
<b>2.</b>	<b>Disclosure of Interest and Attendance</b>			1
<b>3.</b>	<b>Minutes</b>			
a.	ng2 Board Meeting on 22 August 2023	Yes		3
	i) Matters Arising			
<b>4.</b>	<b>Reports for Approval</b>			
a.	Management Accounts to 30 September 2023	Yes	BH	7
b.	Health and Safety	Yes	DM	13
c.	Risk Register	Yes	DM	15
d.	Confidential staffing report	Yes	DW	21
e.	Company Health Plan Renewal	Yes	DW	23
f.	2023/2024 Festive Arrangements	Yes	DW	27
<b>5.</b>	<b>For Ratification</b>			
a.	Payments and Benefits Case 156	Yes	BH	29
<b>6.</b>	<b>Reports for Noting</b>			
a.	Operational Report	Yes	DM	31
b.	ng2 Staffing Report	Yes	OF	51
<b>7.</b>	<b>AOCB</b>			
<b>8.</b>	<b>Date of Next Meeting</b> – Tuesday 20 February 2023 at 4pm			





'NORTH GLASGOW HOUSING ASSOCIATION LIMITED ng2 BOARD ATTENDANCE 2022-23

	06.12. 22	14.02. 23	13.06. 23	22.8.23					
M Thomson	P	P	P	P					
I Cross	P	P	P	P					
J Berrington	A	P	P	A					
G Satti	P	P	P	A					
J Thorburn	A	P	P	P					
P Nelson	A	A							
B Hartness	P	P	P	P					
% Total	57%	86%	100%	67%					

P - PRESENT  
A - APOLOGIES  
X - ABSENT  
A\* - LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 77%





## ng2 Board Minutes

<b>Meeting:</b>	ng2 Board meeting	<b>Location:</b>	The Ron Davey Enterprise Centre, 10 Vulcan St
<b>Date:</b>	Tuesday 22 August 2023	<b>Time:</b>	4:00pm
<b>Attendees:</b>	John Thorburn	<b>JT</b>	
	Isabella Cross	<b>IC</b>	
	Margaret Thomson	<b>MT</b>	
<b>Apologies:</b>	Gino Satti	<b>GS</b>	
	Jim Berrington	<b>JB</b>	
<b>In Attendance:</b>	Bob Hartness	<b>RH</b>	Director/Chair
	David McIntyre - left after item 4(c)	<b>DM</b>	Senior Operations Supervisor
<b>Minute Taker:</b>	Cheryl Murray	<b>CM</b>	PA to CEO
	Jade Redmond - left after item 4(c)	<b>JR</b>	Administration Assistant Team Leader

	Agenda	Action	Date
<b>1.</b>	<b>Apologies</b>		
	As above.		
<b>2.</b>	<b>Disclosure of Interest and Attendance</b>		
	None.		
<b>3.</b>	<b>Minutes of Board Meeting on 13 June 2023</b>		
	Board AGREED the minutes were an accurate record of the meeting.		
	Proposed J Thorburn                      Seconded M Thomson		
<b>4.</b>	<b>Reports for Approval</b>		
<b>a.</b>	<b>Management Accounts</b>		
	Chair presented the Management Accounts for the period to 30 June 2023 and highlighted some specific areas. Overall it has been a busy first quarter with activity returning to normal levels that Members were glad to see.		

	Members considered and APPROVED the Management Accounts for the period to 30 June 2023.  Proposed M Thomson                      Seconded I Cross		
<b>b.</b>	<b>Health and Safety</b>		
	DM presented the health and safety report showing three incidents for the period covering April to June 2023.  Members APPROVED the contents of the report:  Proposed J Thorburn                      Seconded I Cross		
<b>c.</b>	<b>Risk Register</b>		
	DM presented the risk register. No changes were proposed. Members APPROVED the Risk Register as presented.  Proposed M Thomson                      Seconded J Thorburn		
<b>d.</b>	<b>Confidential report</b>		
	All ng2 staff left the room. Chair presented the P&C report. Members discussed and APPROVED the proposals as detailed in the report.  Proposed J Thorburn                      Seconded I Cross		
<b>5.</b>	<b>Reports for Noting</b>		
<b>a.</b>	<b>Operational Report</b>		
	Members NOTED the report providing Members with an update on business operations for Q1 2023/2024.  Members discussed and acknowledged the supply and cost of materials and the impact on ng2. DM commented that a database of costs of materials is being collated and monitored closely.		
<b>b.</b>	<b>Staffing Report</b>		
	Members NOTED the report covering staffing matters for the period from 1 April – 30 June 2023.		
<b>c.</b>	<b>Statutory Accounts</b>		

	Members NOTED the statutory accounts of ng2 for the year to 31 March 2023 that were approved and signed in line with the recommendation of the Audit Committee and approval given by the Association Board.		
<b>d.</b>	<b>External Auditors Board Report 2023</b>		
	Members NOTED the external auditors audit point and the report to Management on the outcome of their work on the control systems within the company.		
<b>6.</b>	<b>AOCB</b>		
	None.		
<b>7.</b>	<b>Date of next meeting</b>		
	Date of next meeting was confirmed as <b>Tuesday 21 November 2023 at 4pm</b>  <b>Meeting ended at 4:30pm</b>		





# Board Meeting For Approval

To: Board  
From: Director

**SUBJECT: MANAGEMENT ACCOUNTS – PERIOD TO 30<sup>TH</sup> SEPTEMBER 2023**      **DATE: 21st November 2023**

<b>1.</b>	<b>Introduction</b>
	This report is detailing the financial results for the period to 30 <sup>th</sup> September 2023.
<b>2.</b>	<b>Risk and other issues</b>
	<p>The management accounts are reviewed on a regular basis by the management team, Audit Committee and Board, ensuring close monitoring of financial position of the organisation. This is a key element of budgetary control and monitoring</p> <p>There are no applicable effects on sustainability or equality and diversity issues.</p>
<b>3.</b>	<b>Commentary on results for the period</b>
	<p>The income from activities in the period to 30<sup>th</sup> September 2023 amounts to £2.22m (September 2022 - £1.62m) with £635k (September 2022 - £318k) of direct costs and £1.22m (September 2022 - £1.01m) of wages leading to a £363k (September 2022 - £296k) gross profit before other income. Other income amounts to £3k (September 2022 £3k). So, the overall gross profit comes out at £366k (September 2022 -£299k).</p> <p>Overheads totalled £265k (September 2022 - £264k). The main elements being motor expenses, management charges, uniforms, rent and vehicle depreciation. After the overheads, a £101k (September 2022 - £35k) net profit was made in the period before tax or gift aid.</p> <p>The balance sheet position continues to improve with increased reserves. The cash balance stayed steady with slightly more funds being paid out of the company than paid in. Reserves now total £977k (September 2022 - £839k).</p>
<b>4.</b>	<b>Recommendation</b>
	Board members are asked to recommend approval of the management accounts of ng2 for the period to 30 <sup>th</sup> September 2023. A report of this will be put to the Board of the Association.





Year to 31/03/23	NG 2 Profit and Loss - period to	30-Sep-23			Gross Profit
£		Sales £	Materials £	Wages £	£
124,279	<b>Cleaning</b>	348,827	75,386	207,333	66,109
67,615	<b>Joinery</b>	530,962	382,274	112,541	36,147
40,873	<b>Electrical</b>	56,197	50,513	1,745	3,940
87,757	<b>Other sales</b>	223,641	4,023	181,556	38,061
52,064	<b>Back court cleaning</b>	86,897	-	58,478	28,418
194,360	<b>Garden maintenance</b>	688,486	105,938	413,082	169,466
(89,003)	<b>Management</b>	-	-	46,630	(46,630)
67,921	<b>Concierge</b>	112,637	-	80,579	32,058
79,417	<b>Hit squad</b>	129,145	106	93,185	35,853
5,133	<b>Painters</b>	43,302	16,799	26,741	(238)
630,417		2,220,093	635,038	1,221,870	363,184
3,182	<b>Other income</b>	3,184	-	-	3,184
633,599		<u>2,223,277</u>	<u>635,038</u>	<u>1,221,870</u>	<u>366,368</u>
	<b>Overheads</b>				
60,000	Management charges			40,000	
24,636	Rent and rates			12,000	
266,965	Motor expenses			106,208	
4,000	Telephone and IT support			4,000	
4,296	Printing, stationery, and advertising			2,835	
15,557	Professional fees			5,220	
3,188	Container hire			1,736	
30,416	Uniforms, safety equipment and repairs			15,919	
27,254	Training			6,927	
4,000	Insurance			4,000	
120,856	Vehicle and plant depreciation			64,229	
(15,819)	Gain/Loss on sale of fixed assets			-	
250	Bank charges			134	
3,878	General expenses			2,069	
549,478					265,276
-	Loan interest				-
84,122	<b>Net profit</b>				<u>101,092</u>
32,937	<b>Corporation tax/Gift aid</b>				-
<u>51,185</u>					<u>101,092</u>

<b>31/03/23</b>	<b>NG 2 Balance sheet at</b>	<b>30/09/2023</b>	<b>£</b>	<b>£</b>	<b>£</b>
486,253	<b>Fixed assets</b>				468,602
	<b>Current assets</b>				
520,172	Stock and Debtors			625,443	
114,757	Bank and cash			83,607	
<u>634,929</u>				<u>709,049</u>	
	<b>Current Liabilities</b>				
181,061	Trade Creditors	136,437			
<u>64,612</u>	Other creditors	<u>64,612</u>			
<u>245,673</u>				<u>201,049</u>	
<u>389,257</u>					<u>508,001</u>
<u>875,510</u>					<u>976,602</u>
100	Share capital				100
875,410	Profit and Loss account				976,502
<u>875,510</u>					<u>976,602</u>

31/03/23	NG2	30/09/2023
£	CASHFLOW	£
	OPERATING ACTIVITIES	
51,185	Surplus for year	101,092
-	Interest Received	-
-	Loan Interest Paid	-
<u>51,185</u>	Operating surplus excluding int & tax	<u>101,092</u>
120,856	Depreciation - vehicles and plant	64,229
126,129	Decrease/(Increase)in Debtors	(105,271)
50,962	(Decrease)/Increase in Creditors	(44,624)
<u>349,132</u>	Net Cash In/(Out)flow From Operating Activities	<u>15,427</u>
	RETURNS ON INVESTMENTS AND SERVICING OF FINANCE	
-	Interest Received	-
-	Less: Interest Paid	-
<u>-</u>	Net Cash In/(Out)flow from Returns on Investments and Servicing of Finance	<u>-</u>
<u>-</u>	Corporation Tax Paid	<u>-</u>
	INVESTING ACTIVITIES	
(342,110)	Acquisition of Other Fixed Assets	(46,577)
-	Investment in Activities	-
<u>(342,110)</u>	Net Cash In/(Out)flow From Investing Activities	<u>(46,577)</u>
7,022		(31,150)
	FINANCING	
-	Loans Received	-
-	Less: Loans Repaid	-
-	Issue Of Share Capital	-
<u>-</u>	Net cash In/(Out)flow From Financing	<u>-</u>
<u>7,022</u>	Increase/(Decrease) in Cash and Cash Equivalents	<u>(31,150)</u>
7,022	Movement in Cash & Bank	(31,150)
<u>7,022</u>	Increase/(Decrease) in Cash and Cash Equivalents	<u>(31,150)</u>





# Board Meeting

## For Approval

**To:** ng2 Board  
**From:** David McIntyre

**SUBJECT: HEALTH AND SAFETY**

**DATE: 21<sup>st</sup> November 2023**

<b>1.</b>	<b>Introduction</b>
	<p>The purpose of this report is to provide the Board with an update on the ng2 health and safety work plan for the period covering July 2023 – September 2023.</p> <p><b>Health &amp; Safety</b></p> <p>Health and Safety is our highest priority, and we have robust policies and processes in place covering ng2’s entire operation where there is a potential risk to employees, contractors, the public or others.</p> <p>Our policies, risk assessments and working safely practises ensure a safe working environment for office-based, trades/non-trade employees/tasks in addition to contractors for whom we must ensure a safe working practice.</p> <p>Health and safety is reviewed on an ongoing basis and issues identified are addressed immediately.</p>
<b>2.</b>	<b>Actions Taken</b>
	<p>During the reporting period ng2 have begun the process of carrying out a full audit of or all risk assessments and method statements.</p> <p>We will provide a more comprehensive update on this at the next meeting.</p>

**Incidents, Accidents and Near Misses**

During the reporting period there were no reportable incidents.

<b>Location / Date</b>	<b>Nature of Incident, Accident or Near Miss</b>	<b>Action</b>	<b>HSE Report Required</b>
12/7/23 - 43 Glenhead Street	Driver was reversing in to space and clipped a car	Tool box talk given - 0 days lost	N/A
14/7/23	██████████ ██████████ ██████   ████████ ██████████████████ ██████████████████ ██████████	██████████████████   ████████ ██████████████████ ██████████	YES
20/7/23	Employee was hit with a small stone from a strimmer - employee was wearing safety glasses and sustained a slight injury	Operative had his eye washed by the ng2 first aider - tool box talk given on safe use of machinery and use of PPE - no days lost	N/A
30/8/23	Employee was bitten by a dog while working	██████████████████ ██████████████████ ██████   no days lost	N/A
11/9/23	Employee jammed his hand in a door	Tool box talk given to be aware of surrounding and need to carry out visual RA - No days lost	N/A

**3. Matters Arising**

We had RAMS carried out for electrical work.

**4. Recommendation**

Due to the importance of Health and Safety measures Members are asked to approve the contents of this report.



# ng2 Board Risk Register Review

To: ng2 Board  
From: Senior Operations Supervisor

**SUBJECT: RISK REGISTER REVIEW**

**DATE: 21 NOVEMBER 2023**

<b>1.</b>	<b>Introduction</b>
	The purpose of the risk management strategy is to ensure that the Company has an appropriate and proportionate approach to dealing with risks associated with our operating environment. Risk management is one of the key areas the Scottish Housing Regulator (SHR) expects to be embedded into business plans, governance and all areas of the Associations/Subsidiaries operation.
<b>2.</b>	<b>Defining Risk</b>
	Risk can be defined as any event or action that prevents ng2 Ltd from maintaining good performance and/or meeting pre-set targets, goals and plans contained within our Business Plan and /or results in loss being incurred.
<b>3.</b>	<b>Approach to Risk Management</b>
	<p>ng2's risk management strategy is fully integrated into our planning and performance framework. It links directly with our annual Business Plan and related objectives.</p> <p>The Risk Management Strategy covers:</p> <ul style="list-style-type: none"> <li>• how we identify risk</li> <li>• how we then assess these risks</li> <li>• how we manage and control the risks `</li> <li>• and how we monitor and review risk</li> </ul> <p>On an ongoing basis the operational risk register will be brought to each meeting. This will ensure that the operational risks remain as an item that is continually under review.</p>
<b>4.</b>	<b>Risk register review</b>
	Attached is the operational risk register for ng2.

5.	Recommendation
	<p>The Board is invited to:</p> <ul style="list-style-type: none"><li>• Review the risk register and provide comments on such</li><li>• note the on-going review of risk to ensure risks are highlighted and reviewed as appropriate</li><li>• Item 13 on the RR is for noting that we have changed to include the risk of "Sporadic outbreaks of covid due to spikes or winter" and the control/action "Try and encourage all staff to take up the vaccine".</li></ul>



## Risk Register : (Operational)

Risk Number	Operational Risk Area/ Hazard	Potential Risk Ng2	Potential impact - ng group parent	Risk Level: 1 (very low) to 5 (very high)			Who is responsible?	Control/ action	Monitoring / Review Procedure	Residual Risk
				i) How Likely?	ii) Severity?	Score i) x ii)				
1	Lack of clear plan and objectives with parent company sign-up	Short-termism and inability to forward plan the business with confidence	Adverse impact on ngh maintenance + procurement programme planning	3	4	12	Board Operational directors Ng2 Management team	ngh/ng2 jointly agreed annual development programme put in place setting out specific proposed works areas/ contracts to be undertaken by ng2, + rationale for same, + contingency plans with 6 monthly review	Regular operational performance Progress meetings with client Reports to ng2 Board.	2 x 2 = 4
2	Financial and other targets unrealistic	Adverse impact on ng2 delivery and destabilising impact on workforce planning	Deterioration in service/ quality from ng2, need to source alternative contractors at higher cost	3	4	12	Board Operational directors Management team	Annual plans provide basis for firmer, medium term financial planning. Quarterly management accounts review	Regular operational and financial performance Reports to ng2 Board.	2 x 3 = 6
3	Financial losses incurred	Financial viability of ng2 threatened	Potential financial liabilities for ng2 as wholly-owned subsidiary	3	5	15	Board Operational directors Management team	Annual plans as above will reduce risk. ng2 financial regulations in place; Quarterly financial reports provided by ngh Director of Finance.	Regular management accounts and operational reports to ng2 Board.	2 x 3 = 6
4	Failure to deliver value for money	Loss of business from main customer ng homes	Failure to meet regulatory guidance on group structures, and higher costs. Requirement to wind-up ng2 if moving business away from subsidiary	3	5	15	Operational directors Management team	Jointly agreed ngh/ng2 clear definition of value for money + transparent basis for costing. Clear ngh client work specifications. External advice + evaluation on cost competitiveness	Reports to Board Internal audit External reviews	2 x 4 = 8
5	Deficiencies in service	Loss of customer (ngh) confidence/ loss of business	Detrimental impact on tenants/ stock maintenance/ ngh reputation	3	5	15	Operational directors Management team Staff	Service Level Agreement setting out clear ngh client standards, costs and contractor/ client contract management arrangements. Review and update all service level agreements with the parent company.	Reports to ng2 Board.	2 x 3 = 6
6	Departure of Director/key staff	Loss of management expertise, with potential negative impact on the business	Increased risk for parent due to destabilisation/ loss of management expertise within subsidiary.	2	4	8	Board Operational directors	Workforce planning and succession planning in place so that there is a level of expertise within group to ensure business continuity/ ensure interim management for ng2  Effective recruitment process to ensure suitably qualified and experienced replacement.	Staff training Flexibility in staff group and knowing others roles.	2 x 2 = 4

## Risk Register : (Operational)

Risk Number	Operational Risk Area/ Hazard	Potential Risk Ng2	Potential impact - ng group parent	Risk Level: 1(very low) to 5(very high)			Who is responsible?	Control/ action	Monitoring / Review Procedure	Residual Risk
				i) How Likely?	ii) Severity?	Score i) x ii)				
7	Seasonality	Staff downtime costs incurred, or use of temporary labour with potential negative impact on service quality	Reduced quality with detrimental impact on tenants/ stock maintenance/ ngh reputation	2	4	8	Operational directors Management team Staff	Develop workforce plan and plan/train workforce so that staff can work flexibly across range of tasks/seasons	Workforce planning Flexibility in staff group Training programme	2 x 2 = 4
8	Breach of procurement rules	Breach of group policy, potential liability	Breach of group policy, potential liability, reputational damage	3	4	12	Operational directors Management team	Procurement Regulations to be applied for ng2; ng group Procurement Strategy to be put in place; in-house procurement compliance expertise function for ng2  Internal audit of ng2 procurement to provide assurance/ identify action	Reports to ng2 Board Internal audit	2 x 3 = 6
9	Breach of governance or financial rules	Breach of ng group Regulatory Standards, loss of ngh client confidence	Breach of ng group Regulatory Standards, risk of regulatory action, reputational damage, potential breach of financial covenants	3	5	15	Board Operational directors Management team	ng2 Financial Regulations in place; full suite of group governance polices in place.  Financial controls implemented by ngh Director of Finance.	Reports to ng2 Board Internal audit	2 x 3 = 6
10	Breach of health and safety	Danger to tenants/ other customers/ staff/ general public	Danger to tenants/ other customers/ staff/ general public. Potential ng homes exposure to financial liability. Potential exposure of ngh staff to criminal action	3	4	12	Operational directors Management team Staff	Staff training programmes implemented. Regular H&S audit. Review of current risk assesments and method statements (RAMS) to ensure complies with current legislation. Explore requirement for any new RAMS as a result of operationsl review	Reports to ng2 Board External H&S audits	2 x 3 = 6
11	Low staff morale	High staff turnover + high staff sickness absence; increased costs; deterioration in quality; loss of ngh client confidence	Detrimental impact on value for money, tenants, stock maintenance and ngh reputation	3	4	12	Operational directors Management team Staff	Appropriate ng2 managerial structure in place; staff training programmes; staff surveys undertaken; Appropriate terms of employment. Upgraded employment package to include non contributory health plan (Simplyhealth plan provides a cash payment for dental, optical, accupuncture, etc for treatment received)	Reports to ng2 Board HR reports Staff appraisals Staff surveys	2 x 3 = 6
12	National Pandemic e.g. (COVID 19).	Potential Lock Down – Closure of Business (Part or Complete).	Adverse impact on ngh maintenance & procurement programme planning.	4	4	16	Board Operational directors.  Ng2 Management team.	ng2/ng2 jointly to review their existing Pandemic Plan (Contingency Plan), apply a review / overhaul of the same – taking the Noted Risk / Concerns into consideration & where possible & practicable agree on Process / Procedures that can safeguard on the same with an ongoing review.	Regular operational performance.	2 x 2 = 4



**Risk Register : (Operational)**

Risk Number	Operational Risk Area/ Hazard	Potential Risk Ng2	Potential impact - ng group parent	Risk Level: 1 (very low) to 5 (very high)			Who is responsible?	Control/ action	Monitoring / Review Procedure	Residual Risk
				i) How Likely?	ii) Severity?	Score i) x ii)				
		High Level/s of Staff Absence (Sickness, Self-Isolating, Possible Death in Service).	Staffing / Operative Limitation/s.				Staff & Operative Feedback.		Progress meetings with client.	
13	National Pandemic (Continued) e.g. COVID 19.	Forced Control/s – Such as Social Distancing and / or Restriction of Movement and / or Access. Sporadic outbreaks of covid due spikes or winter.	Additional Staffing Costs.	4	4		Board Operational directors.	ngh/ng2 jointly to review their existing Pandemic Plan (Contingency Plan), apply a review / overhaul of the same – taking the Noted Risk / Concerns into consideration & where possible & practicable agree on Process / Procedures that can safeguard on the same with an ongoing review. ng2 to look at tapping into any Government aid that may be available. Try and encourage all staff to take up the vaccine.	Reports to ng2 Board.	2 x2 =4
		Additional Cost to Apply Control, PPE, Welfare (Cleanliness), Travel (Social Distancing) etc.	Task / Works Limitations.				Ng2 Management team.			
		Potential Shortage of PPE, Materials, Equipment & Sub Contractor Partners.	Additional Travel Time / Costs.				Staff & Operative Feedback.			
			Increased Costs. Work Interruption / Delays							

**Risk Scoring for how likely and how severe:**  
 1 Very Low  
 2 Low  
 3 Medium  
 4 High  
 5 Very High

**Reviewed July 23  
 By D. McIntyre**





To: ng 2 Board  
From: Corporate Services Manager

SUBJECT: COMPANY HEALTH CASH PLAN –  
RENEWAL TERMS FOR 2024

DATE: 21 November 2023

1.	<b>Introduction/Background</b>
	<p>This report provides members with information in relation to the renewal terms for the Company Health Plan provided through Simplyhealth which would be effective from 1 January 2024.</p> <p>As agreed with members a full market review of Health Cash Plan providers has been undertaken in which we explored 5 additional providers in more detail.</p> <p><b>Westfield Health</b> – would not provide us with a quote due to our claims history.</p> <p><b>Vitality</b> – only allow employees who work 15 hours per week or more to join their scheme. We have staff members who work less than 15 hours per week and therefore felt that this would be detrimental to them.</p> <p><b>Benenden</b> – The closest match to Simplyhealth would be Level 3 which would cost £25.80 per employee per month. The value of the benefits that can be claimed is slightly higher than Simplyhealth. The table of benefits are included within Appendix 1.</p> <p><b>Health Shield</b> - The closest match to Simplyhealth would be Level 3 which would cost £24.94 per employee per month. The value of the benefits that can be claimed is slightly higher than Simplyhealth. The table of benefits are included within Appendix 1.</p> <p><b>BHSF</b> - The closest match to Simplyhealth would be Level 2 which would cost £15.68 per employee per month, however the benefits that can be claimed are lower. BHSF Level 3 would cost £31.36 per employee per month. The table of benefits are included within Appendix 1.</p>

<b>2.</b>	<b>Policy Renewal Terms</b>
	<p>The current cost of the Company Health Plan per employee is £14.01 per month. As we were undertaking a full market review of Health Cash Plan's we had requested the renewal terms from Simplyhealth earlier than normal. The increase in cost from Simplyhealth, which would be effective from 1 January 2024 was £20.82 per employee per month which is an increase of £6.81 which represent a 48.6% rise in the cost. However, through negotiations Simplyhealth have revised their renewal terms to £17.51 per employee per month which is an increase of £3.50 which represents a 25% rise in the cost. This revised offer represents good value in comparison to the other companies that have been looked at as part of the review. The current plan is Optimise Level 4 and there has been no change to the individual limits or categories and details of the benefits that can be claimed are included as an appendix to this report</p>
<b>3.</b>	<b>Risk &amp; Mitigation</b>
	<p>The Company Health Plan has been a long-standing benefit for employees across the ng group and provides excellent benefits to assist employees in maintaining their health and wellbeing. Maintaining good health and wellbeing can increase productivity and prevent illnesses. The Company Health Plan is a positive tool for managing long term sickness absences with access to facilities such as the counselling service, physiotherapy etc which can help facilitate an earlier return to work. The risk of not having this in place is that it could lead to lower productivity and higher and longer levels of absences. In terms of recruitment and retention, having this type of benefit in place also allows up to compete with other employers to become an 'employer of choice'.</p>
<b>4.</b>	<b>Recommendation</b>
	<p>Members are asked to APPROVE the continuation of the Company Health Plan with Simplyhealth with effect from 1 January 2024 at the cost of £17.51 per employee per month.</p>



Amount you can claim back each year						
Covered children will share each annual benefit entitlement						
All benefits are 100% payback	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
<b>Healthy eyes and teeth</b>						
Sight tests, glasses and contact lenses	£60	£75	£100	£125	£175	£250
Everyday dental treatment - hygienist's fees, fillings and more	£60	£75	£100	£125	£175	£250
Dental treatment needed as a result of an accident	£200	£300	£400	£450	£500	£600
<b>Healthy body</b>						
Seeing a Chiropractor, Osteopath, Physiotherapist or Acupuncturist	£150	£200	£250	£275	£350	£500
Seeing a Chiropodist, Podiatrist or Reflexologist	£25	£50	£75	£75	£100	£150
Discounted gym membership*	✓	✓	✓	✓	✓	✓
<b>Healthy mind</b>						
Helpline service, including telephone counselling*	24 hours a day / 7 days a week					
Face to face counselling Available in the UK, Channel Islands and IOM only	Up to six sessions, per issue, per year					
<b>Healthy checks</b>						
Finding out what's wrong – appointments with a consultant, plus tests and scans, including, but not limited to, GP referred blood tests	£250	£300	£400	£450	£500	£600
A health assessment that includes: • BMI and body fat percentage • blood pressure reading • cholesterol or diabetes check	£50	£100	£250	£300	£350	£500
Seeing a GP, a dietitian for a consultation, or having an inoculation/vaccination	£75	£75	£75	£75	£75	£75
Prescription charges	£15	£20	£25	£30	£30	£35
Speak to a GP 24 hours a day, 7 days a week, through our app or via the telephone. Our apps are available to download via the App Store or Google Play Store.*	24 hours a day / 7 days a week					
Access to a private prescription delivery service when prescribed through our GP service. (Charges apply)*	✓	✓	✓	✓	✓	✓
<b>Healthy extras</b>						
Cash amount for each day or night to help towards everyday expenses if you need to stay in hospital (up to 20 days/nights)	£20	£20	£20	£20	£20	£20
Single cash amount if you have a baby or adopt a child (6 month qualifying period)	£200	£200	£200	£200	£200	£200
Worldwide cover - you'll be covered wherever you are in the world	✓	✓	✓	✓	✓	✓
<b>Optional choices - choose to offer these benefits to your employees at an additional cost</b>						
PMI Excess	£50	£100	£150	£200	£250	£300

\*Information on how to access these services is available via our myWellbeing platform. Additional services are also available. Up to four children under the age of 24 can be covered for free. Covered children will share each annual benefit entitlement.

ng homes is a trading name of North Glasgow Housing Association Ltd.





# ng2 Board Meeting

**For Approval**

**To:** Board  
**From:** Corporate Services Manager

**SUBJECT: 2023/2024 FESTIVE ARRANGEMENTS**

**DATE: 21 November 2023**

<b>1.</b>	<b>Introduction</b>
	<p>This report provides a proposal for consideration in relation to an early closure of the ng2 office during the 2023/2024 Christmas and New Year period:</p> <p><b>Christmas and New Year Holiday</b></p> <p>The ng2 office will be closed on Monday 25 and Tuesday 26 December 2023 and again on Monday 1 and Tuesday 2 January 2024. The proposal is to allow staff an early finish on Friday 22 and Friday 29 December 2023 by closing the office at 12.30pm on both days.</p> <p>As is normal practice, to facilitate the closure detailed above staff will use two days from their 2023 annual leave entitlement and two days from their 2024 annual leave entitlement.</p> <p>Please note: due to the 24/7 nature of our Concierge service the above early closure would exclude Concierge staff.</p> <p><b>Staff Recognition</b></p> <p>In recognition of the excellent work done by all of our staff over the course of this year it is proposed that all staff should be awarded a ½ day Christmas shopping holiday. This ½ day holiday is to be taken over the course of late November/December with the date to be agreed between the staff member and their line manager to ensure that there is no detrimental impact on service provision.</p> <p>It is also proposed to increase the contribution to staff Christmas lunches from £25 to £30 per person. This is in line with the daily allowance for Board of staff members attendance at events and in recognition of the cost of living increases.</p>
<b>2.</b>	<b>Recommendation</b>

	Board members are asked to APPROVE the proposals detailed in this report.
--	---



Item  
5(a)

# Register of Payments and Benefits

Case No: 156

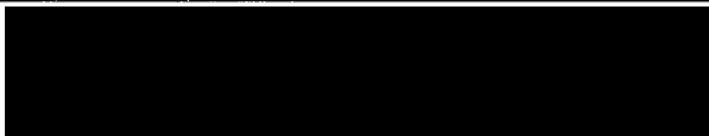
1. DESCRIPTION OF BENEFIT		
BENEFIT	<input checked="" type="checkbox"/>	DETAILS (e.g. tenancy address, post etc.)
Tenancy	<input type="checkbox"/>	
Contract of Employment	<input checked="" type="checkbox"/>	Office Cleaner
Works to tenanted property	<input type="checkbox"/>	
Voluntary Severance (Supplementary Board Report to be provided re Business Case)	<input type="checkbox"/>	
Contract or Payment to a business	<input type="checkbox"/>	
Other (e.g. non-statutory disturbance payment)	<input type="checkbox"/>	

2. DETAILS OF BENEFICIARY		
NAME:		
ADDRESS: (where relevant)		
RELATIONSHIP		DETAILS
Board Member	<input type="checkbox"/>	
Sub-Committee Member	<input type="checkbox"/>	
Connection to Board member	<input type="checkbox"/>	
Connection to Sub-Committee member	<input type="checkbox"/>	
Employee	<input checked="" type="checkbox"/>	[REDACTED]
Connection to employee	<input type="checkbox"/>	
A Business	<input type="checkbox"/>	
Other	<input type="checkbox"/>	

3. APPROVAL
Provide brief summary of reason for approval:
[REDACTED]

Initial

Linda Paterson was not part of the recruitment process and will have no line management responsibilities for Kara.

Directors Signature \_\_\_\_\_  


Chair's Signature \_\_\_\_\_

Meeting where approved	139 SARACEN STREET
Date of meeting	21/9/23

<b>4. RATIFICATION</b>	
Date of Board meeting where ratified (if not approved at Board meeting)	



# Board Meeting For Noting

**To:** ng2 Board  
**From:** Senior Operations Supervisor

**SUBJECT:** ng2 OPERATIONS REPORT  
JULY – SEPTEMBER 2023

**DATE:** 21 November 2023

<b>1.</b>	<p><b>Introduction</b></p> <p>This report provides an update on ng2's areas of business operations for Quarter 2 of financial year 2023-2024.</p> <p>This report will detail services delivered during the reporting period, in compliance with existing safety protocols and health and safety measures.</p>
<b>2.</b>	<p><b>Strategy</b></p> <p><b><u>Business Planning and Growth for 2023/24</u></b></p> <p>ng2 future growth will be aligned to ng homes stock condition survey and planned investment programme for 2023/24.</p> <p>Projects identified for 23/24 include: -</p> <ul style="list-style-type: none"> <li>- Garden and Estate Maintenance</li> <li>- Common Close Door Entry Upgrade</li> <li>- Void Property Maintenance</li> <li>- Metal Fencing – Painting</li> <li>- Timber Fencing – Replacement</li> <li>- LED Lighting Upgrade</li> <li>- MSF Decant Contract</li> </ul> <p>The landscape maintenance contract continues to be ng2's largest contract for 2023/24 and the focus for this contract remains quality and service delivery.</p> <p>Void remedial works continue to be a major part of our day to day works over the year with an average of 464 voids being completed and returned to ng homes per annum.</p> <p>We will continue to update the board on the development of any additional contracts and business opportunities identified during each reporting period.</p>

<b>3.</b>	<b>Void Monitoring and Management</b>
	<p>At the start of the year (January 2023) ng homes identified a need for better monitoring and turnaround times for void properties, to achieve this ng2 were given complete Admin control over all the associations void properties and sub-contractors including all major works.</p> <p>ng2 began the process by meeting each contractor and service provider involved in voids and setting out expected timescales with them, we then set up a full tracker for voids and major works which is kept live and up to date allowing us to identify problem areas that are affecting timescales and find ways to rectify them.</p> <p>Through this thorough monitoring process, we have managed to take turnaround times for void properties from an average of over 100 days in the latter half of 2022 to an average turnaround of 32 days in 2023.</p> <p>During the reporting period ng2 have overseen the management of 80 void properties with an average turnaround time of <b>31 days</b> from the tenant handing keys in to completion including all major works and an average turnaround time of <b>9 days</b> for void works.</p> <p>Of the 80 voids, ng2 carried out the void work in 52 of them.</p> <p>During the reporting period, 46 voids required major works:</p> <ul style="list-style-type: none"> <li>- 27 New Kitchens</li> <li>- 3 New Bathroom suites</li> <li>- 10 Rewires</li> <li>- 6 Full Kitchen, Bathroom and rewire Installations.</li> </ul>
<b>4.</b>	<b>Garden Maintenance</b>
	<p>This contract comprises the provision of a ground maintenance service to the Association's properties for a 5-year period commencing March 2017 and involves all aspects of grounds maintenance including both hard and soft landscaping to private / communal gardens as well as open space areas.</p> <p>Garden maintenance operations commenced in March 2023 in line with the list implemented into the SLA by Ewing Somerville Partnership. A meeting was convened in the reporting period to revisit the SLA with a view to making amendments. An SLA for the</p>



	<p>Garden Maintenance contract is currently under review.</p> <p>New methods for collation of data for valuations (variations etc) are now also in place.</p> <p>The team continue to carry out weekly checks on Heras fencing on hire at St Monance Street to rectify minor issues and report damage to the Association.</p> <p>Grass and hedge cutting continued in the period.</p> <p>We have received various compliments from tenants across the estate regarding the 2023 garden maintenance contract.</p> <p>The housing managers have commented on how well the GM contract has ran this year.</p> <p>We will provide a further update on this in the Q3 report.</p> <p><b>See Appendix 1 for photographs of garden maintenance works.</b></p>
<p><b>5.</b></p>	<p><b>Jet Washing</b></p>
	<p>We continue to offer jet washing, as a reactive service only, and this greatly improves the areas where jet washing takes place.</p> <p>In conjunction with the housing association, we are currently looking at schedule of works for jet washing.</p> <p><b>See Appendix 1 for photographs of work carried out in the period.</b></p>
<p><b>6.</b></p>	<p><b>Environmental Hit Squad</b></p>
	<p>Since the start of the pandemic, ng2 have been transporting 18 tons of household waste per week to the dump.</p> <p>This increase along with an increase in fly tipping meant that the Hit Squad were having to complete bulk uplift on over time during q1.</p> <p>During Q2 we have successfully implemented a team dedicated to fly tipping and back court bulk uplift, this has resulted in the hit squad being able to concentrate on environmental work and void clearances without the need for overtime.</p> <p>Although the backcourt team have allowed the hit squad to concentrate on other areas, we have noted that the majority of the hit squads time is now spent on void clearance due to ng2 helping cover the concierge service, we will continue to monitor this situation over the coming quarter and may need to look at a way to get more environmental work covered as this service is beginning to suffer.</p> <p>Daily checks to Heras fencing in Ashfield/Crowhill Street continued in the period and will be carried out until further notice.</p>

	<b>See Appendix 1 for photographs Hit Squad work in the period.</b>
<b>7.</b>	<b>Close Cleaning / ESO</b>
	<p>Operatives continue to focus on sanitising main touch points within the common areas such as door handles, controlled entry face plates and banister / grab handles, this has now become part of the standard close clean.</p> <p>The Close Cleaners and Back Court teams provide daily reports to the Association which has reduced the Health &amp; Safety risks associated trip hazards and vermin caused by excess rubbish.</p> <p>The close cleaning service is running smoothly, with very few complaints.</p> <p>Back courts and bin sets are tidied and cleaned by a dedicated team of operatives however the continued reduction of refuse collections means that this continues to be challenging due to the amount of rubbish within the back courts. The Back Court teams continue to complete their usual tasks plus bulk/fly tipping collection as an additional service.</p> <p>Window cleaning continues throughout the closes, offices and retirement complexes on a six-weekly cycle, either manually or with a water fed pole.</p> <p>On-site cleaning has continued at the Keppochhill new build, in the interim, on a reactive basis while the SLA is agreed and implemented.</p> <p>We have used this as an opportunity to test out modernising the close cleaning service using new mechanical stair cleaners, backpack hoovers and mechanical scrubbers.</p> <p>As this has been a success, we are looking at rolling it out to other areas and will update the board on the progress of this at the next meeting.</p> <p><b>See Appendix 1 for photographs of close cleaning and back court works.</b></p>
<b>8.</b>	<b>Painting Division</b>
	<p>During Quarter 2 the painting division have been focused mainly on:</p> <ul style="list-style-type: none"> <li>- Mould / Damp Treatment</li> <li>- Void properties</li> <li>- Door entry painting</li> </ul>



	<ul style="list-style-type: none"> <li>- Tenanted day to day works</li> </ul> <p>During the reporting period 43 day to day jobs, 3 door entry installs and 50 voids were completed.</p>
<b>9.</b>	<b>Joinery Division</b>
	<p>During Quarter 2 the Joinery division have been focused mainly on:</p> <ul style="list-style-type: none"> <li>- Voids</li> <li>- Fencing</li> <li>- Day to Day Joinery Works</li> </ul> <p>During the reporting period 186 day to day jobs, 3 door entry installs and 50 voids were completed.</p>
<b>10.</b>	<b>Multi Storey Flat Investment Project</b>
	<p>ng2 continue to provide support to ng homes MSF investment programme by moving the tenants and their belongings to a decant flat and changing the locks on their own property to allow access to approved contractors only. When the vital works have been carried out, ng2 staff will move the tenants back to their own property and clean the decant flats thoroughly.</p> <p>During the quarter, we have moved 132 tenants and cleaned 132 decant flats.</p>
<b>11.</b>	<b>Vehicles</b>
	<p>Operatives are reminded, via regular toolbox talks, of their individual responsibilities for their safety and that of their colleagues and members of the public whilst using ng2 vehicles .</p> <p>We continue to hire vehicles from ACL however, this has been much reduced. Purchase of new/used vehicles is currently under consideration to prevent the need for hired vehicles.</p>
<b>12.</b>	<b>Operational Issues</b>
	<p><b><u>ng2 Overtime</u></b></p> <p>All overtime continues to be approved, in advance, by CEO.</p>

	<p><b><u>Staffing</u></b></p> <p>During Q1 ng2 carried out a trial with Job Centre Plus to help people go from benefits into paid employment, this involved a member of ng2 staff visiting Job Centre Plus and talking to potential candidates to inform them of different job roles within the company. Each potential candidate was informed that they would be starting on a 4-week unpaid trial with no detriment to their benefits and a guaranteed interview at the end of the 4 weeks. The area's we focused on were Garden Maintenance, Bulk Uplift, Back Courts and Admin. We offered 24 candidates a 4-week trial and of the 24, 22 were employed by ng2.</p> <p>During quarter 2, 2 of the above mentioned staff have gained full time contracts and a further 18 have received extensions to their contract's.</p> <p>This was the first time we have carried out recruitment in this manner and we have found it to be extremely successful.</p> <p>We will be looking to use this method of recruitment again in the future and will update the board accordingly.</p> <p><b><u>Materials supply</u></b></p> <p>We continue to experience some delays in materials supply due to transport and customs-related issues. Whilst we can source materials, delivery is often much later than originally expected. We are working hard to ensure continuous supply of parts required to complete repairs. Prices of materials have risen across the trades, with some suppliers now issuing monthly price lists, meaning an increase in repairs costs, poor visibility on costings as well as quotations being issued with shorter expiry dates.</p>
13.	<p><b>ng2 in the Community</b></p>
	<p>ng2 continue to provide support in aiding ng homes' regeneration projects in the local community by delivering food and furniture.</p> <p>Abandoned furniture in good condition is taken from void properties to our regeneration unit to be cleaned, checked for safety purposes, and donated to local people in need.</p>
14.	<p><b>Recommendation</b></p>
	<p>Members are asked to note the content and progress highlighted within this report.</p>





# Appendix 1

## Operational Photographs



## Hit Squad Service

The Environmental Hit Squad continue to deliver reactive services as instructed by the Association. Housing Officers and Managers add required works to the list and the work is allocated to the teams.



Hypodermic syringes pose a health and safety risk and must be removed immediately and disposed of using specialist receptacles.

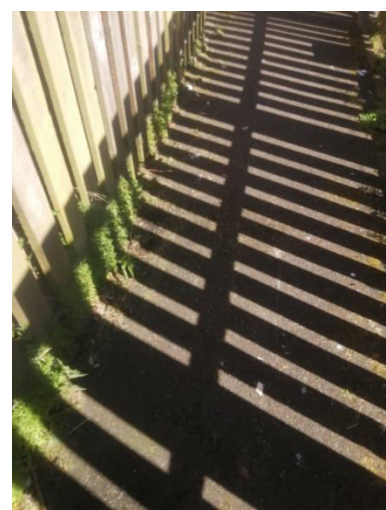
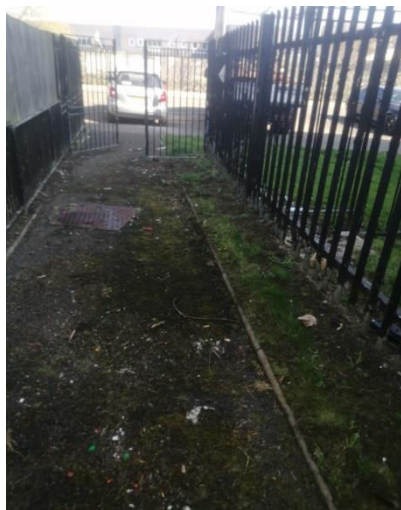
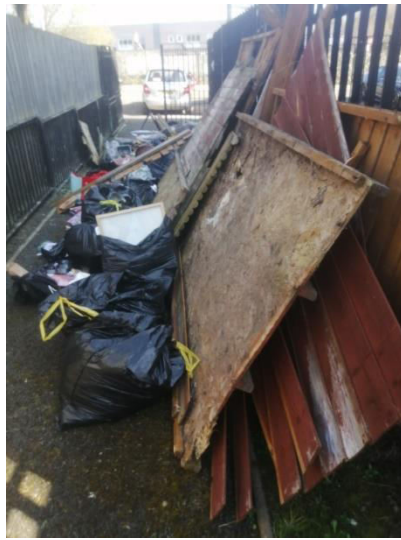
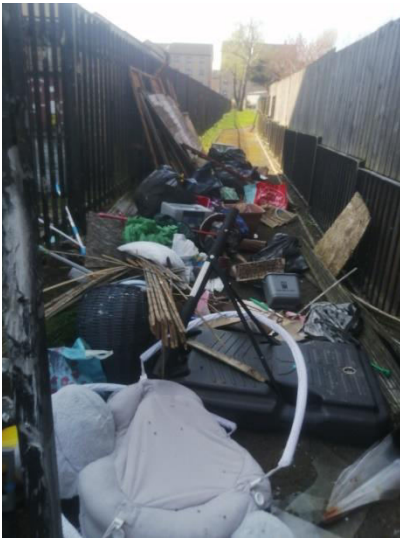
Daily checks continue on condition of hired Heras Fencing at Crowhill / Ashfield Street



## Bulk Uplift Service / Fly Tipping

Glasgow City Council has reinstated their bulk uplift service however they now charge for every uplift and this has resulted in an increase in fly tipping around the estate, despite the presence of signage.

Fly tipping (before and after)





Bulk Uplift (before and after)





# GARDEN MAINTENANCE

The contracted maintenance commenced in March 2023.

## Back Court Tidy Up

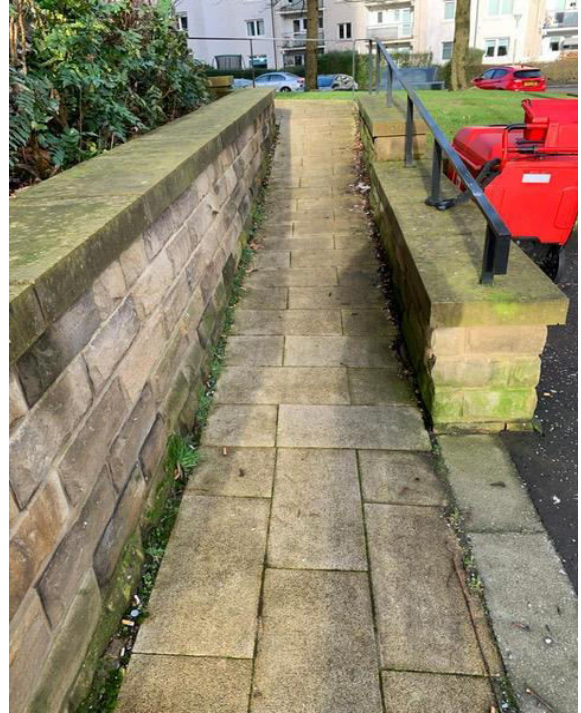


Before and after back court tidy up





**Garden Maintenance**  
**Litter Pick / Deweeding / Shrub Beds**



Operatives maintain the estate including leaf clearance, shrub-bed maintenance and litter picking





Open spaces are deweeded to maintain the area



## Grass Cutting



The garden area of a void had to be brought up to an acceptable standard after a long period of neglect so that the property could be shown to prospective tenants.





## Heras Fencing Checks

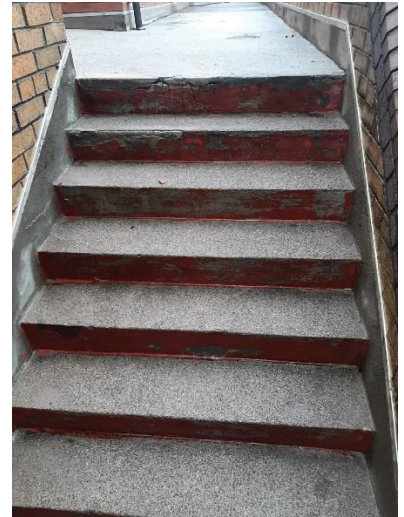
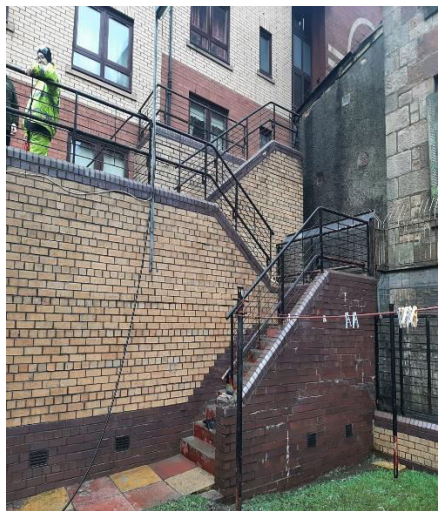
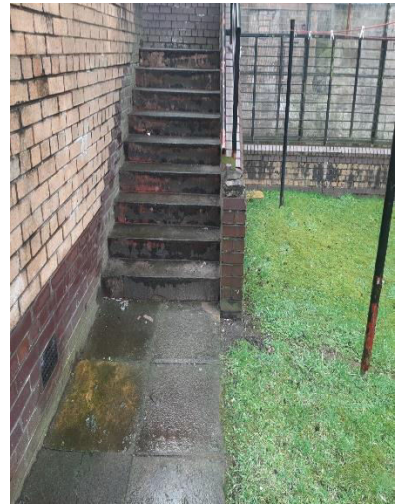
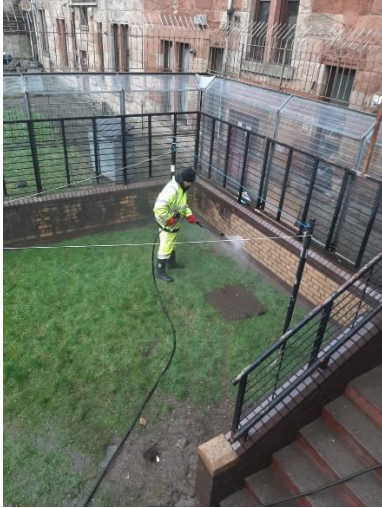


Operatives perform weekly checks on Heras Fencing hired by the Association, at St Monance Street, rectifying minor positioning issues and reporting damage.



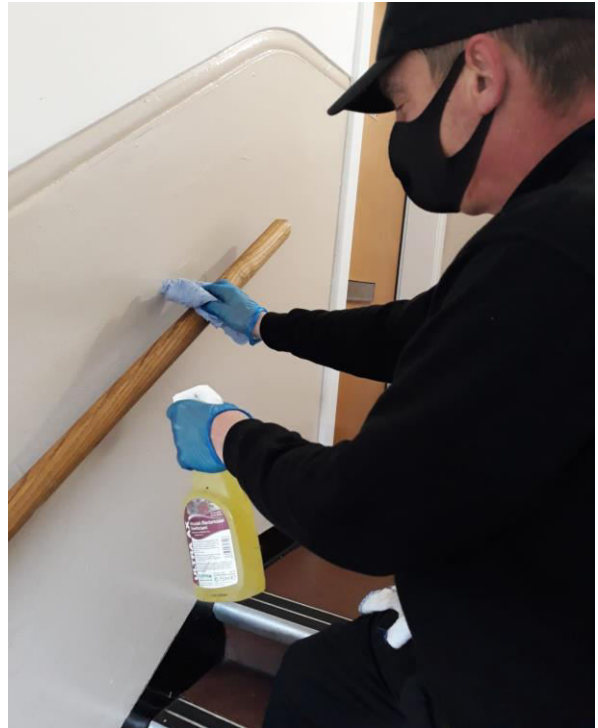
## Jet Washing

Jet washing service is provided on request



# CLOSE CLEANING

Close cleaning staff continue to clean and sanitise the main touch points within communal areas of multiple dwelling units such as controlled entry control panels, handrails, door handles etc



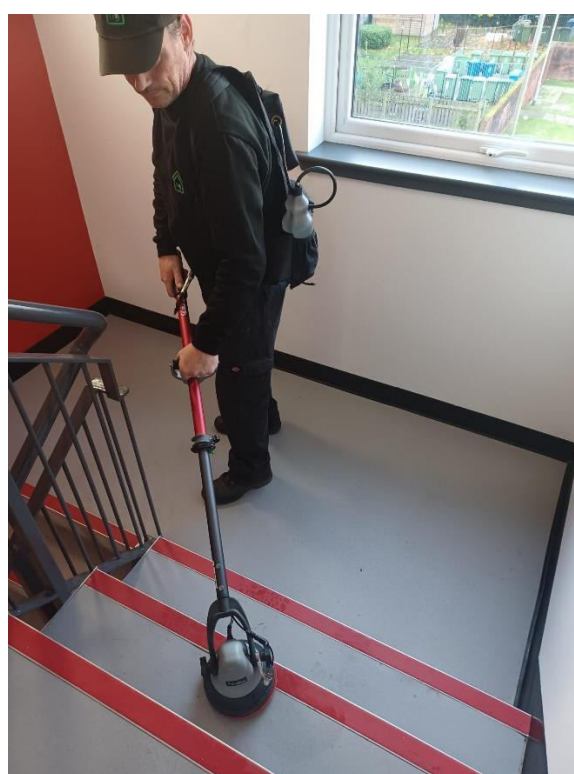
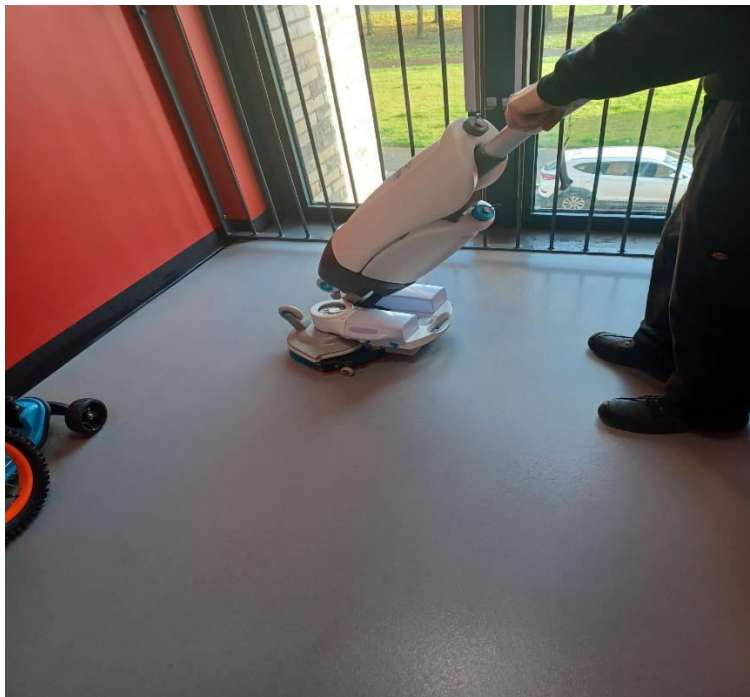
Operatives thoroughly clean handrails with virucidal disinfectant



Common touch points are disinfected in every close

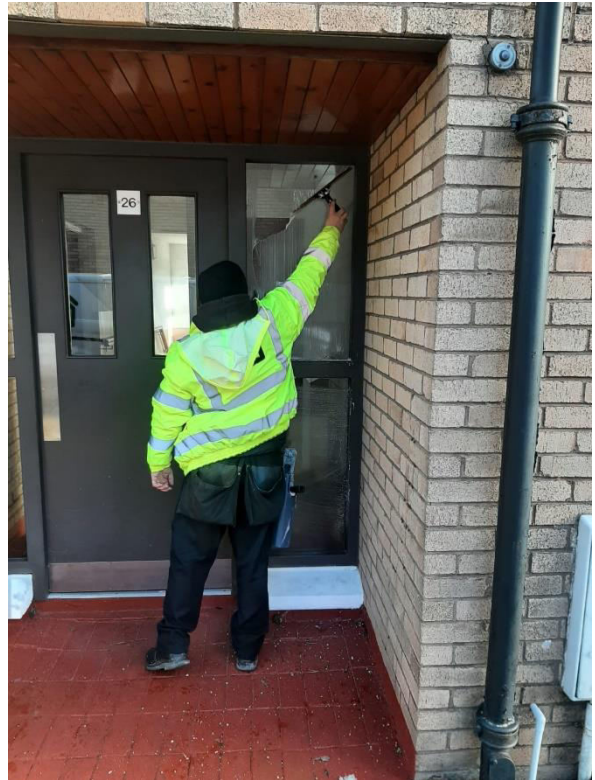


Close cleaning is now taking place regularly at the newly built Keppochhill development, using newly acquired floor scrubbing and buffing machines.



## Window Cleaning

Window cleaning in closes is now taking place on a 6-weekly cycle







# Board Meeting For Noting

**To:** Board  
**From:** HR Officer

**SUBJECT: STAFFING REPORT (NG2)**

**DATE: 21 NOVEMBER 2023**

<b>1.</b>	<p><b>Introduction</b></p> <p>This report refers to the period of 1 July 2023 – 30 September 2023, covering staffing matters including: staff headcount, attendance and absence, learning and development, recruitment and the company health plan.</p> <p>Please also be advised that the Attendance and Absence Management Policy is scheduled to undergo a comprehensive review in the coming months. This is to ensure that we have both a robust method to manage attendance and absence and deal with any issues in the most effective way, whilst ensuring that staff still receive the appropriate support during any absence.</p>						
<b>2.</b>	<p><b>Staffing Report</b></p> <p><b>Number of Staff</b> As at 30 September 2023, 93 staff were employed by ng2 Ltd.</p> <p><b>Attendance and Absence</b> During this reporting period, 71 staff had perfect attendance (85% of the workforce). As well as this, 9 staff members qualified to receive their two day 'no sickness reward'.</p> <p>The overall staff sickness absence percentage was below the 3% target and for this reporting period was 1.25%. The breakdown of the total number of working days available against days lost through sickness is detailed below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Total number of work days available</th> <th style="text-align: left;">Number of days lost through sickness</th> <th style="text-align: left;">Sickness Absence %</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>5,016</b></td> <td style="text-align: center;"><b>63</b></td> <td style="text-align: center;"><b>1.25</b></td> </tr> </tbody> </table>	Total number of work days available	Number of days lost through sickness	Sickness Absence %	<b>5,016</b>	<b>63</b>	<b>1.25</b>
Total number of work days available	Number of days lost through sickness	Sickness Absence %					
<b>5,016</b>	<b>63</b>	<b>1.25</b>					

The 63 days lost is broken down into short term (a maximum of 19 days) and long term (20 days or more) as follows:

	Short Term	Long Term
<b>Days Lost</b>	■	■
<b>Number of employees</b>	■	■
<b>Percentage</b>	■	■

The organisation will continue to manage staff attendance in a supportive manner in line with good practice and the organisation's policies and procedures. Staff who are categorised as 'long term sick' have been supported as per the ng2 Ltd Attendance and Absence Management policy and have been in regular communication with their line manager and with meetings involving HR.

#### **Learning and Development (L&D)**

During the period covered by this report, 53 ng2 staff attended 5 training courses and benefitted from 106 hours of formal training and development as detailed in the table below. The direct cost of this training equates to £576.02.

Course Title	Number of staff attending	Number of staff hours	Direct cost of Training (£)
CDM Client Responsibilities	2	14	161.94
Menopause Awareness	18	63	334.08
Minute Taking	2	7	80
Staff Strategy Day	1	7	0
Toolbox Talk Values and Code of Conduct	30	15	0
<b>Total</b>	<b>53</b>	<b>106</b>	<b>£576.02</b>

**Recruitment and Leavers**

During the reporting period, there were 7 recruitment campaigns. Details of the vacancies are as follows:

Job Title	Contract	Start Date	Contract End Date	Internal or External	Post Filled?
Joiner	Fixed-term	N/A	N/A	External	No
Modern Apprentice (IT Support)	Fixed-term	04/09/23 and 4/10/23	3/10/25	External	Yes
Customer Services Assistant Team Leader	Permanent	01/08/23	N/A	Internal	Yes
Customer Services Officer	Fixed-term	11/09/23	10/09/24	External	Yes
Painter	Fixed-term	N/A	N/A	External	No
Plumber	Fixed-term	N/A	N/A	External	No
Office Cleaner	Fixed-term	26/09/23	22/12/23	External	Yes

During the reporting period, 11 staff left the organisation: [REDACTED]

Due to the circumstances, [REDACTED]

**Company Health Plan – Simplyhealth**

Simplyhealth have provided a report for 1 April to 30 June 2023.

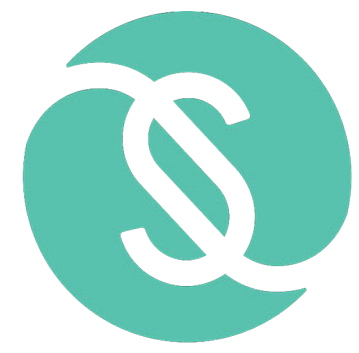
The attached report shows that staff are claiming for a wide range of benefits however as with previous reports optical and dental categories make up the highest percentage of claims and it also shows that claims for podiatry are on the increase.

**3. Recommendation**

Members are asked to note the contents of this report.







**Simplyhealth**  
All together **healthier**





# Membership Summary

**This Year (10-Nov-2023)**

**81**  
Active Policies

**81**  
Active Lives

**Last Year (10-Nov-2022)**

**67**  
Active Policies Last Year

**67**  
Active Lives Last Year

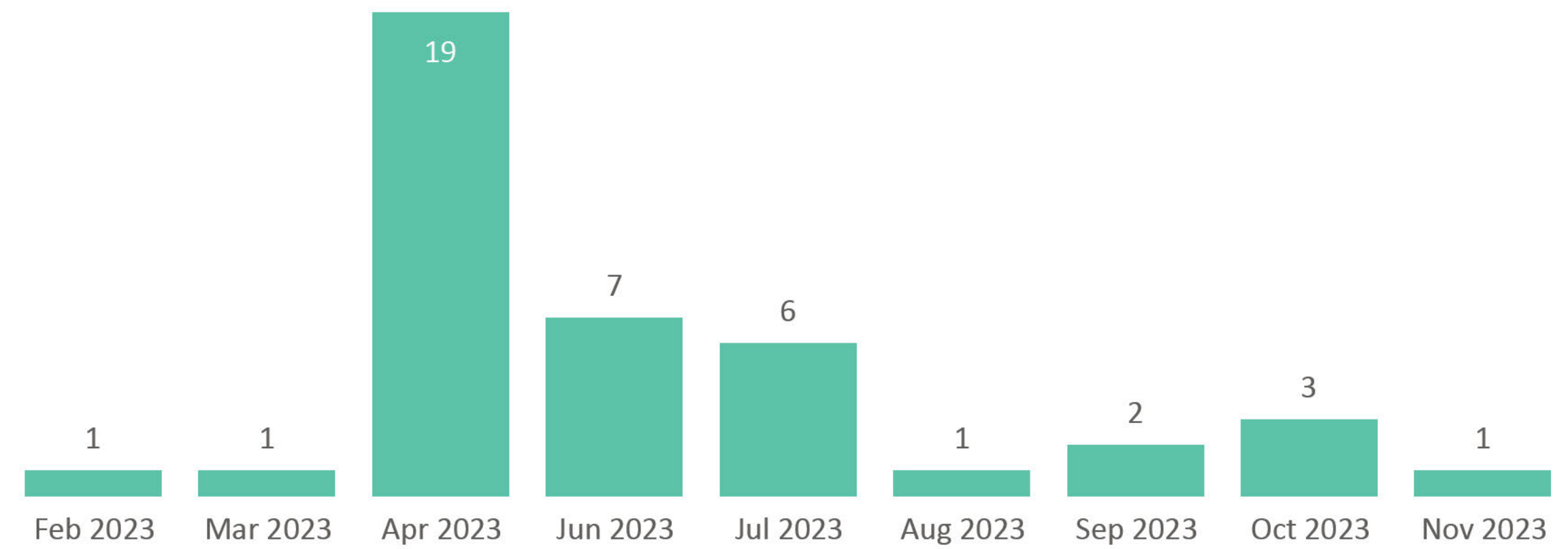
## Active Policies

ProductLevel	Single	Total Policies
Level 4	81	81
<b>Total Policies</b>	<b>81</b>	<b>81</b>

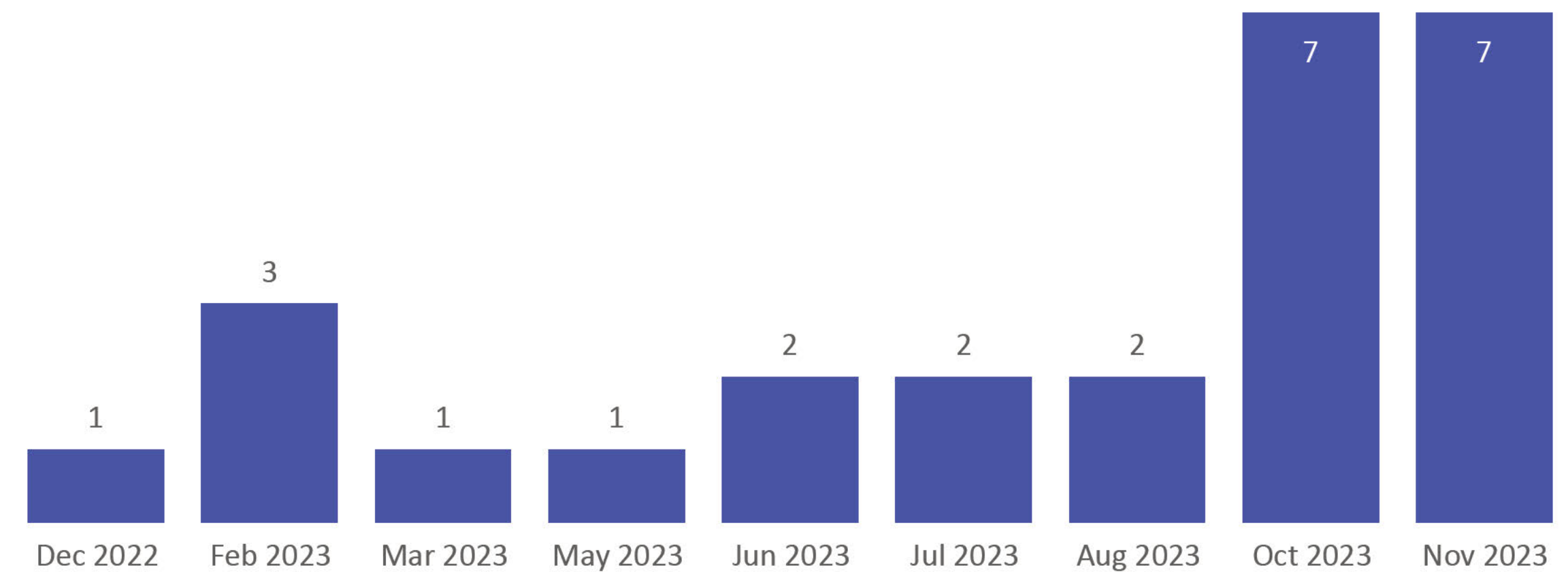
## Active Lives

ProductLevel	Single	Total Lives
Level 4	81	81
<b>Total Lives</b>	<b>81</b>	<b>81</b>

## Joiners by Month (Policies)



## Leavers by Month (Policies)



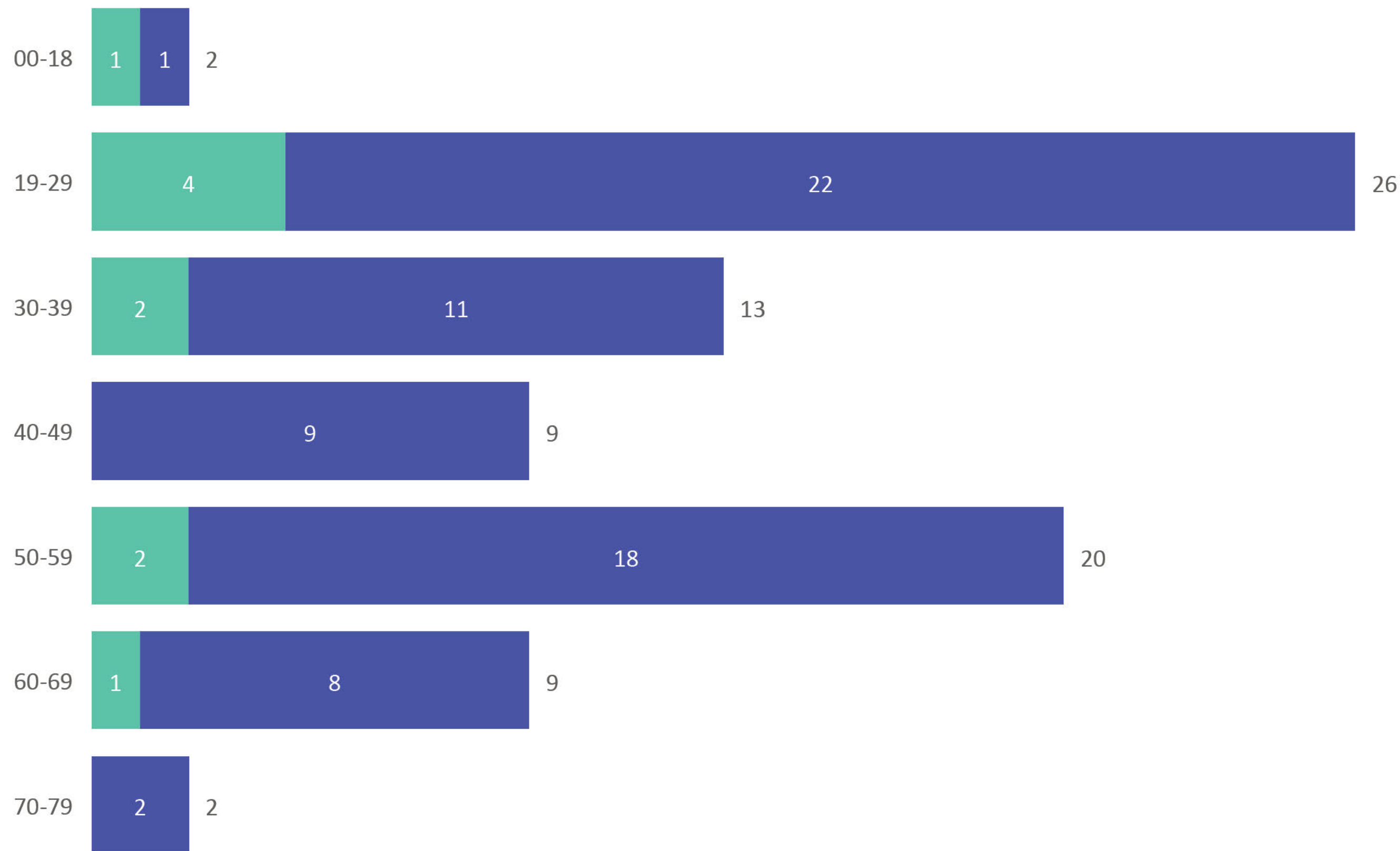
# Policy Holder Demographics

41.2

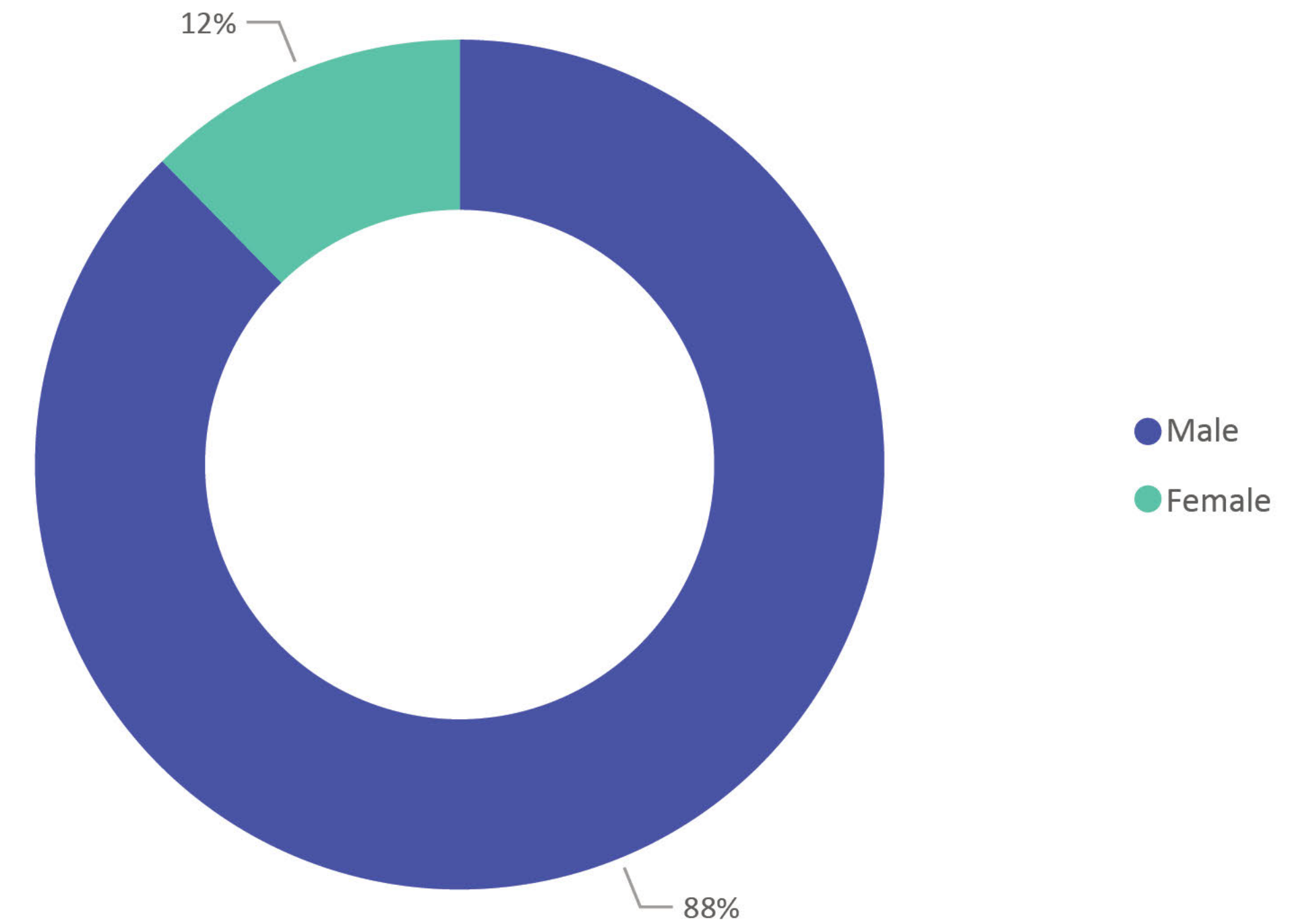
Average Age of Policy Holder

### Active Policies by Age Group

Female Male



### Active Policies by Gender

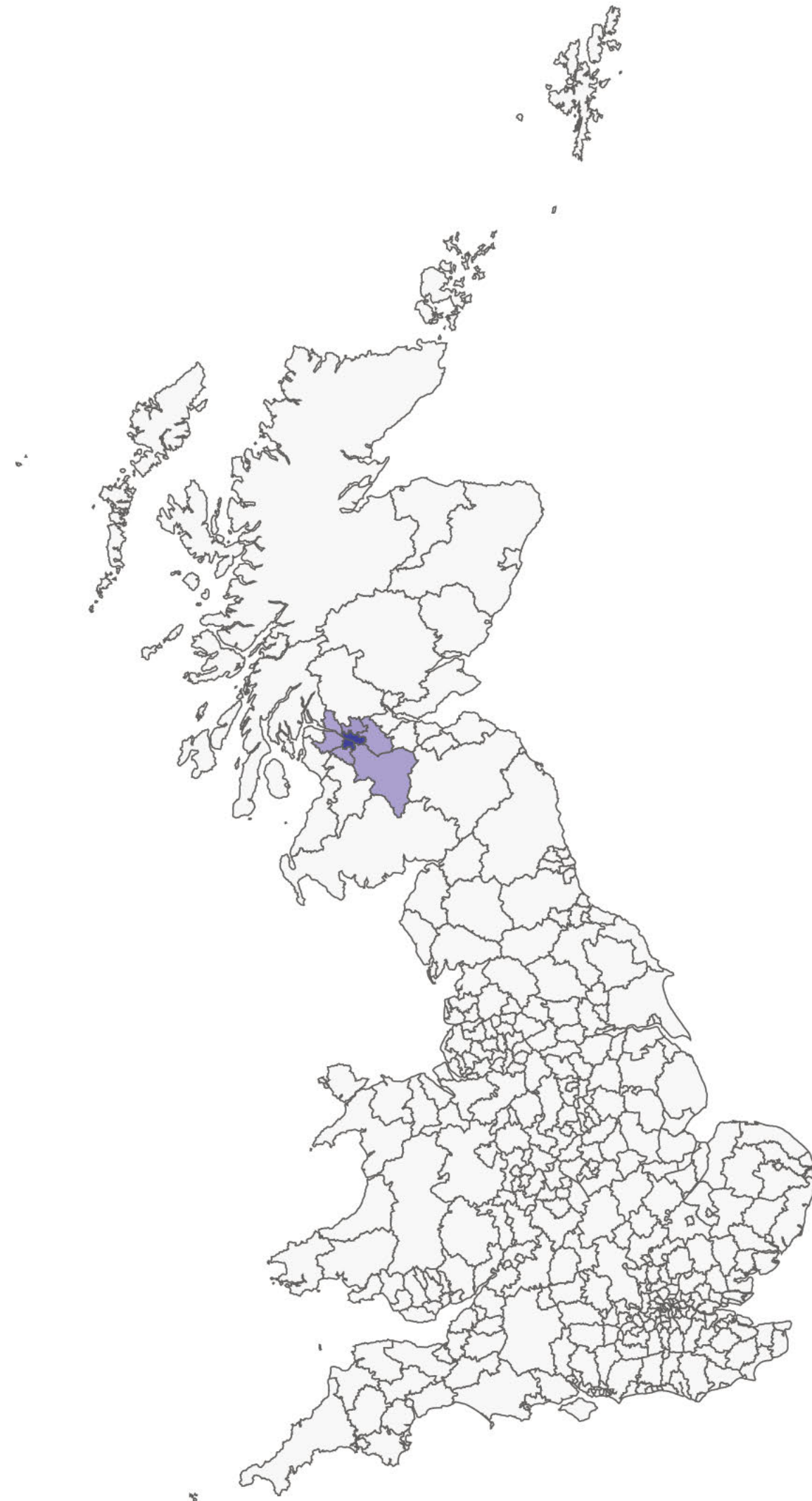






# Policy Holder Heat Map

### Active Policies by Local Authority District



Local Authority District	Active Policies	Active Lives
Glasgow City	68	68
East Dunbartonshire	5	5
North Lanarkshire	2	2
Renfrewshire	2	2
South Lanarkshire	2	2
East Renfrewshire	1	1
West Dunbartonshire	1	1
<b>Total</b>	<b>81</b>	<b>81</b>



# Who Claims What?

This Year: 01-Apr-2023 to 30-Jun-2023

### Claims Volume by Benefit and Patient Age Band



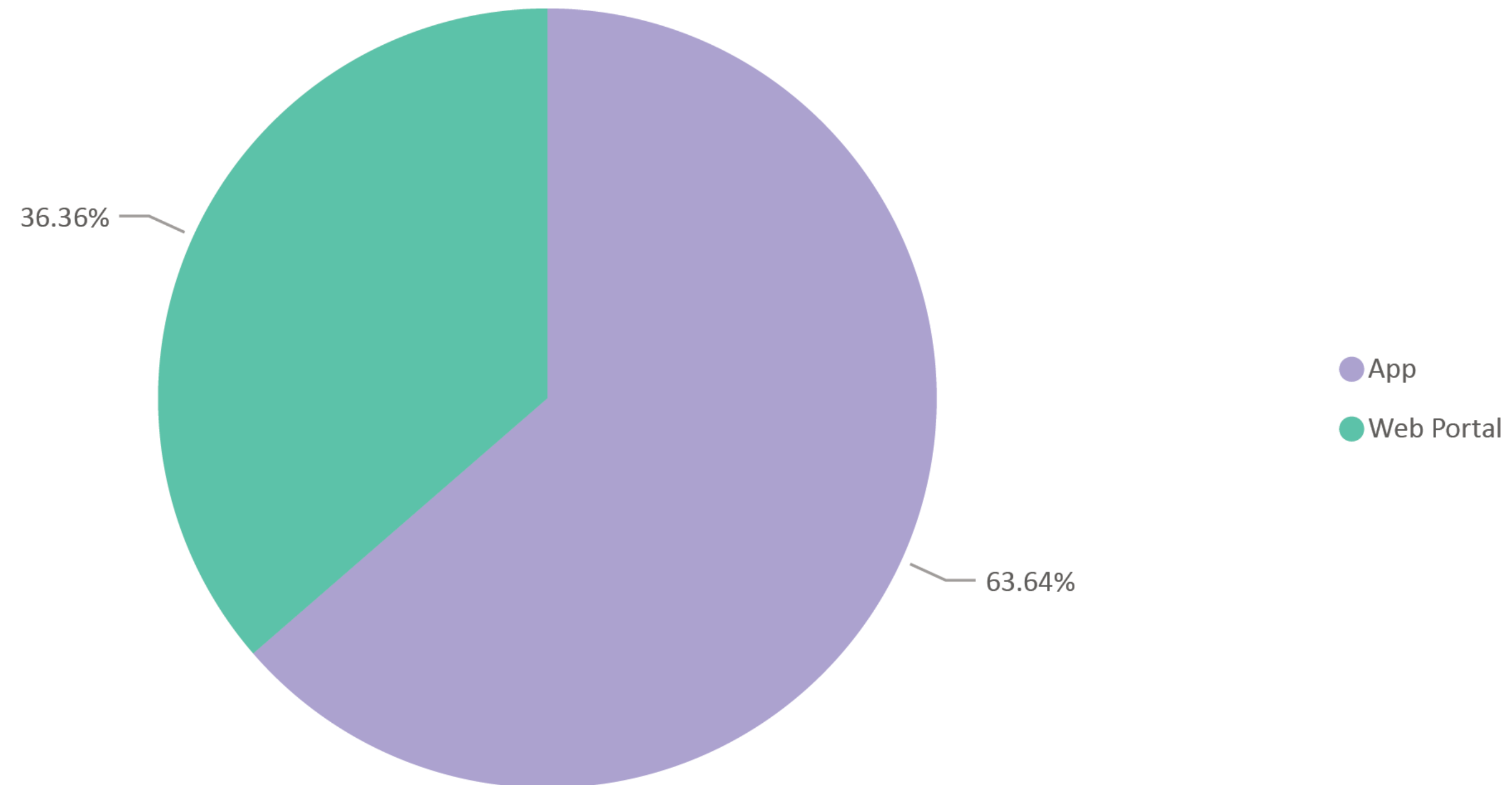
# Claims - How are they received?

This Year: 01-Apr-2023 to 30-Jun-2023

0.14

Average Claims per Policy

## Claims by Source





# Claims Data Review

This Year: 01-Apr-2023 to 30-Jun-2023

11

Claims Volume

£1,228

Claims Value

Last Year: 01-Apr-2022 to 30-Jun-2022

4

Claims Volume

£203

Claims Value

Benefit Type	Benefit	This Year - Claims Volume	This Year - Claims Value	This Year - Average Claim Value	This Year - % of Claims Volume	Last Year - Claims Volume	Last Year - Claims Value	Last Year - Average Claim Value	Last Year - % of Claims Volume
Dental	Dental	5	£475.00	95.00	45.5%	3	£123.88	£41.29	75.0%
	<b>Total</b>	<b>5</b>	<b>£475.00</b>	<b>95.00</b>	<b>45.5%</b>	<b>3</b>	<b>£123.88</b>	<b>£41.29</b>	<b>75.0%</b>
Optical	Eyes	2	£233.00	116.50	18.2%	1	£79.00	£79.00	25.0%
	<b>Total</b>	<b>2</b>	<b>£233.00</b>	<b>116.50</b>	<b>18.2%</b>	<b>1</b>	<b>£79.00</b>	<b>£79.00</b>	<b>25.0%</b>
Therapies	Chiropractic	2	£120.00	60.00	18.2%				
	<b>Total</b>	<b>2</b>	<b>£120.00</b>	<b>60.00</b>	<b>18.2%</b>				
Other	New Child Payment	2	£400.00	200.00	18.2%				
	<b>Total</b>	<b>2</b>	<b>£400.00</b>	<b>200.00</b>	<b>18.2%</b>				
<b>Total</b>		<b>11</b>	<b>£1,228.00</b>	<b>111.64</b>	<b>100.0%</b>	<b>4</b>	<b>£202.88</b>	<b>£50.72</b>	<b>100.0%</b>

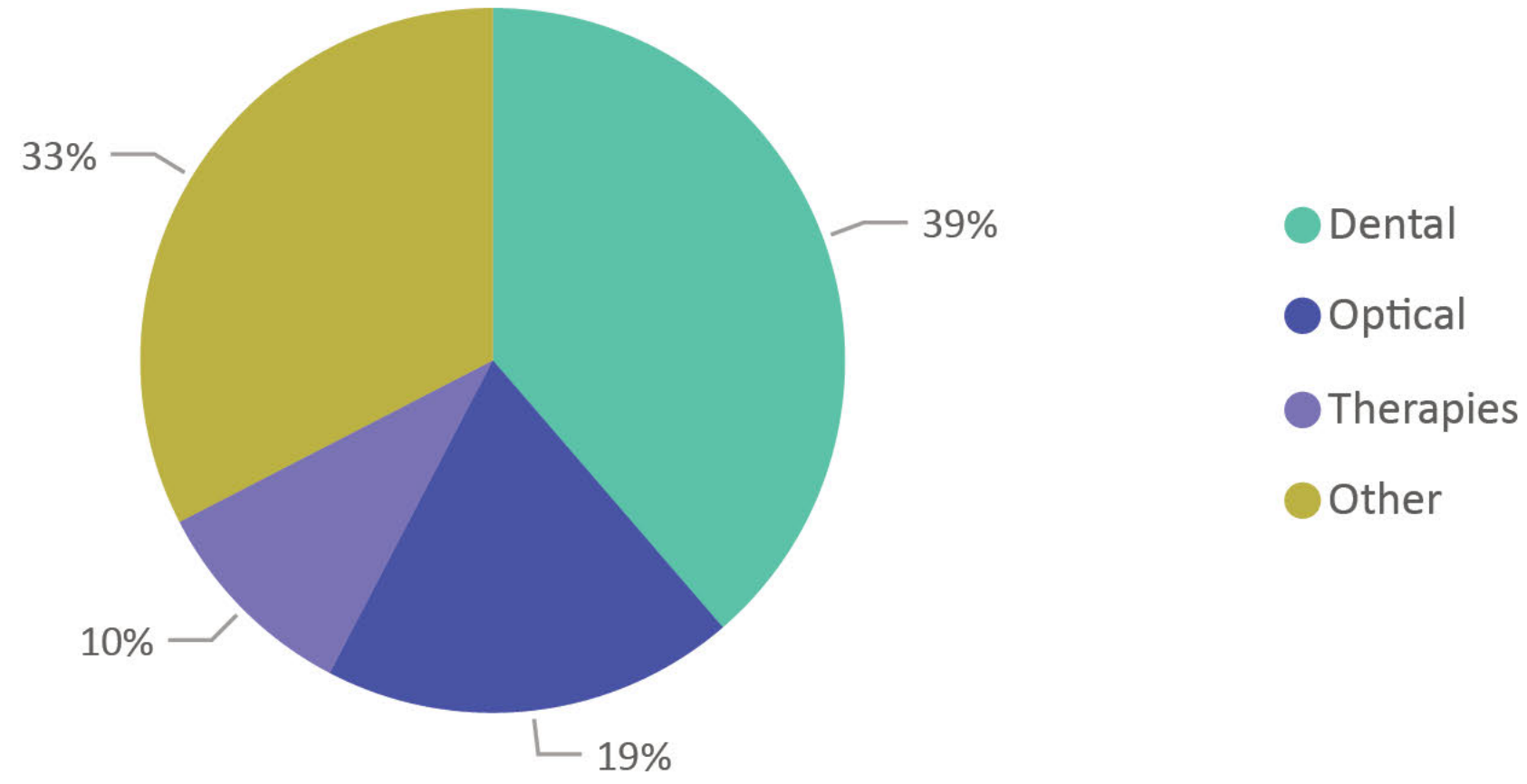




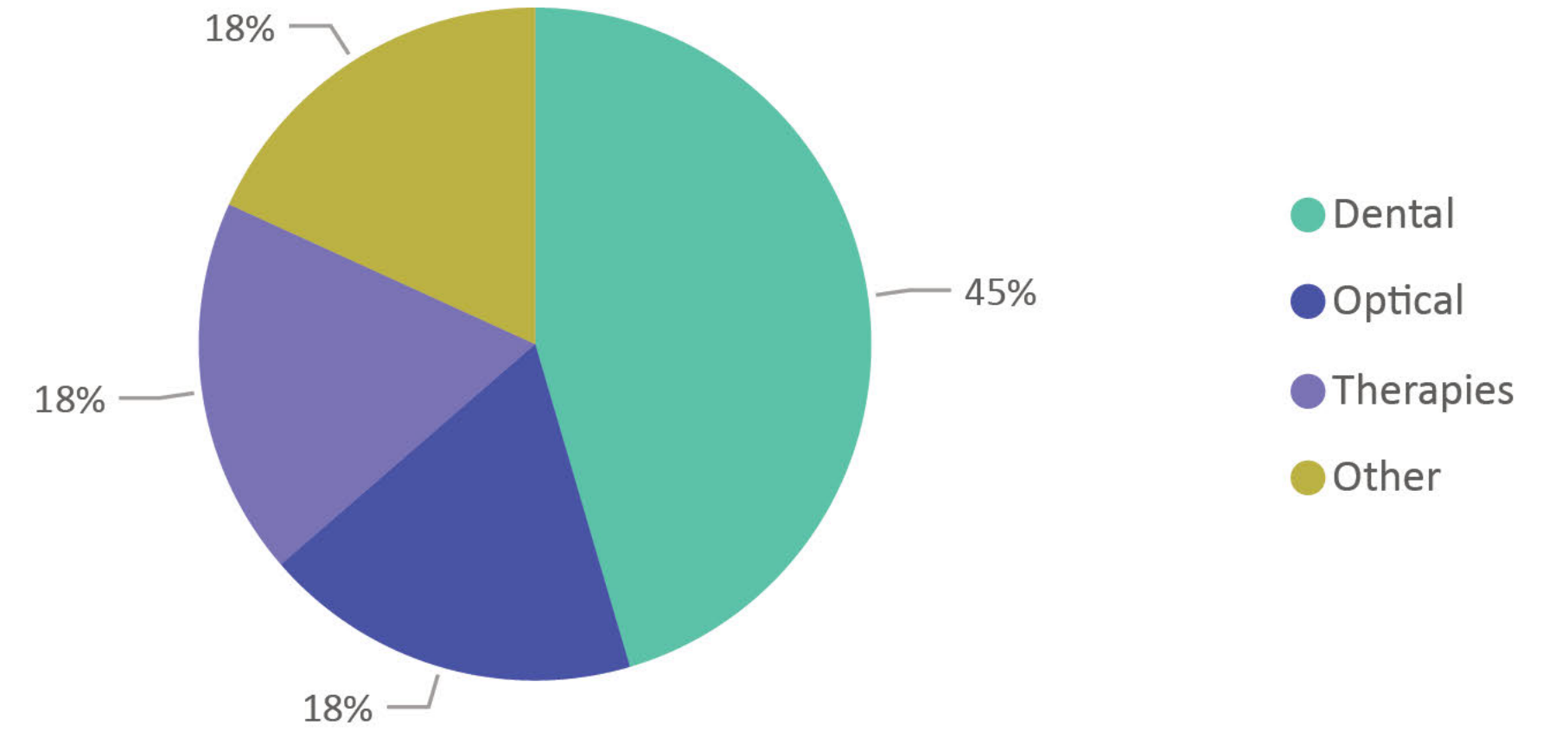
# Benefit Summary

This Year: 01-Apr-2023 to 30-Jun-2023

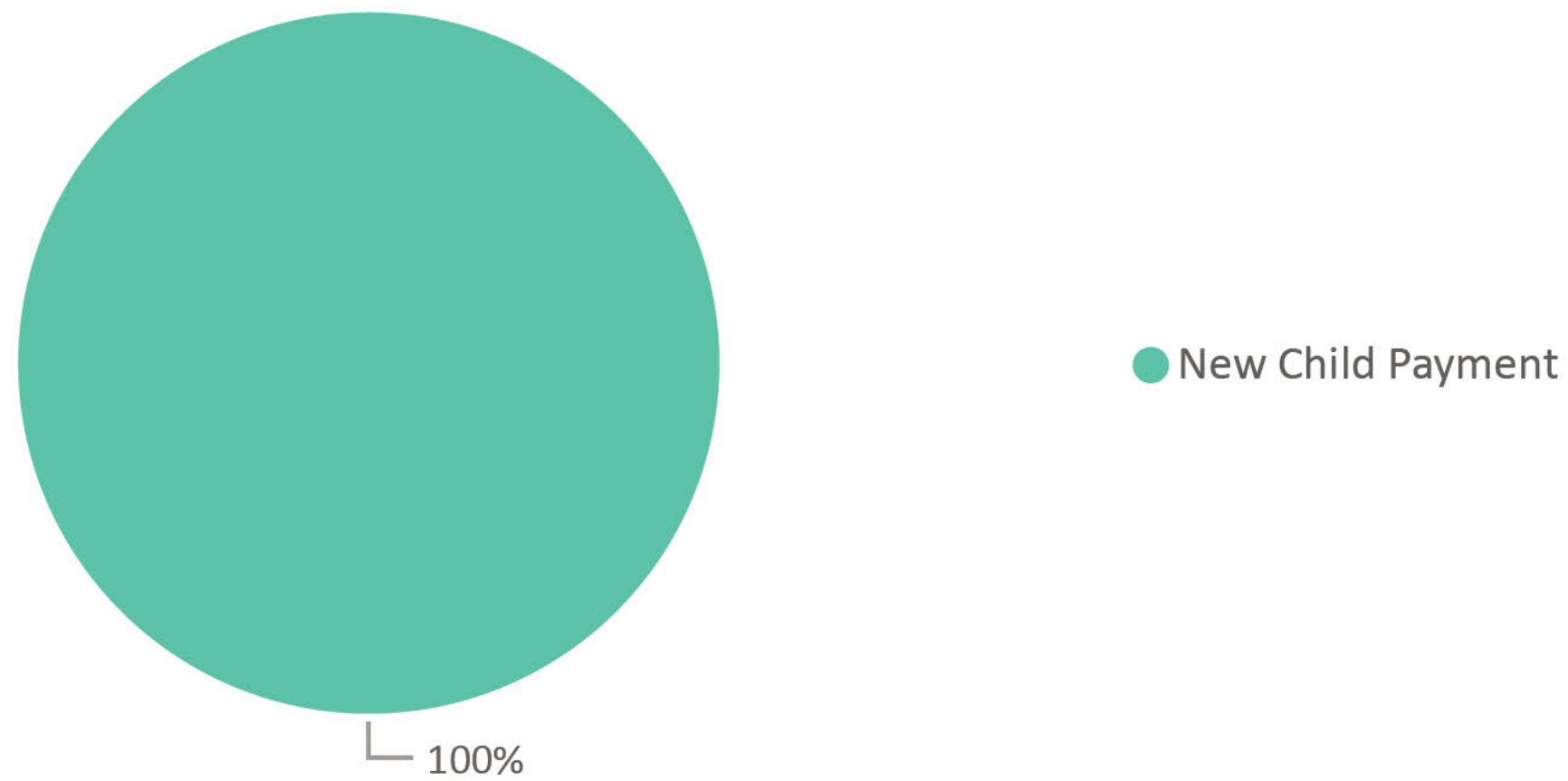
### Claims by Value



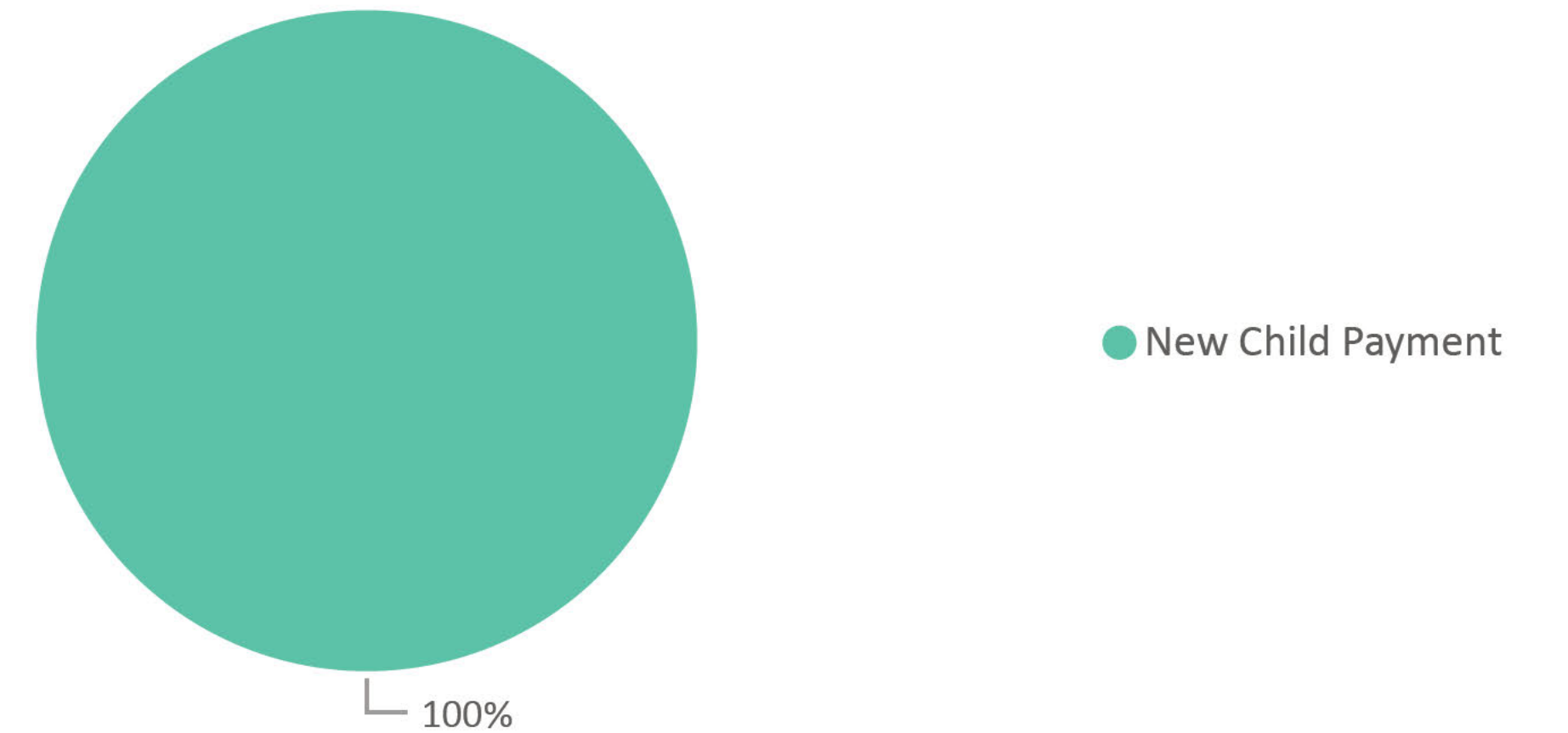
### Claims by Volume



### Claims by Value (Other)

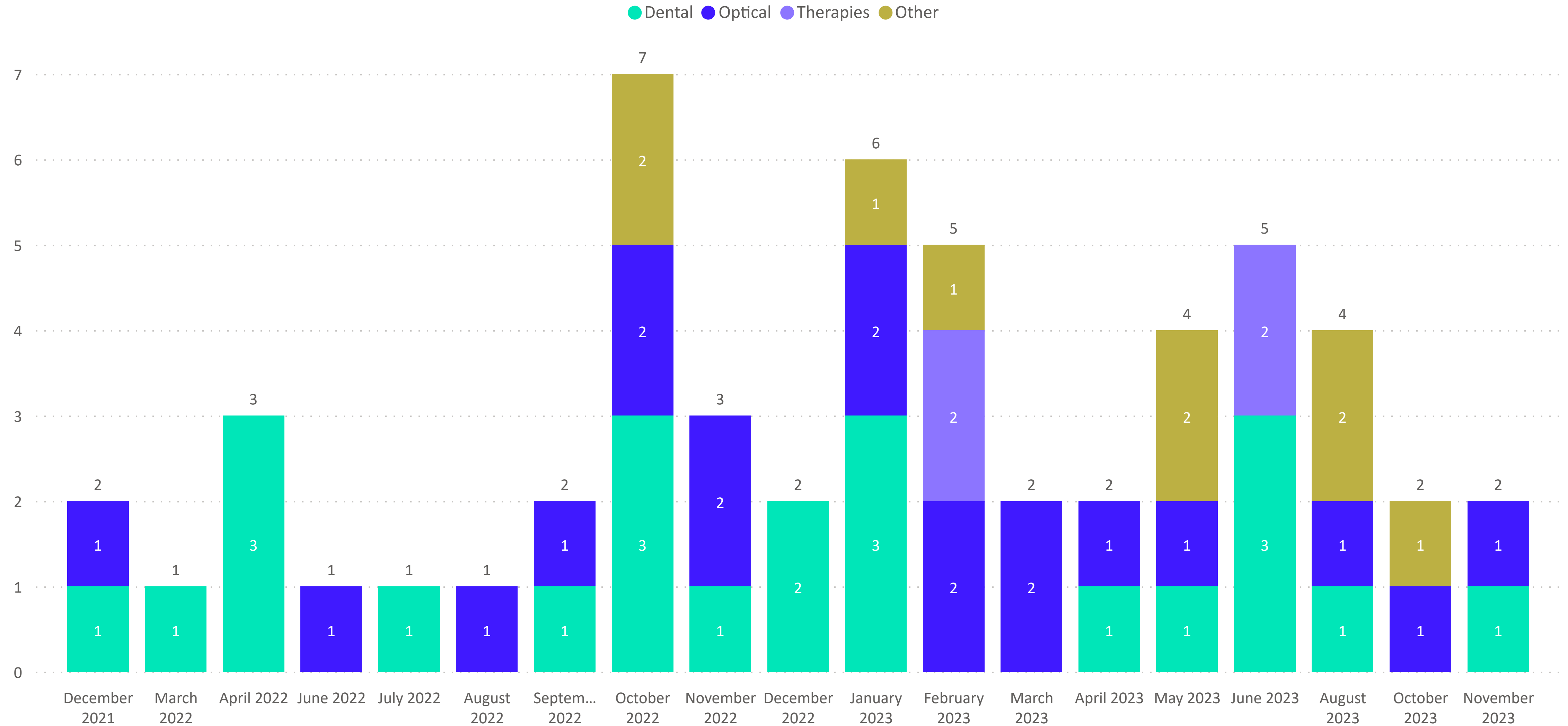


### Claims by Volume (Other)





## Claims by Volume





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