



CYMDEITHAS GOFAL
THE CARE SOCIETY



Gofal a Thrsio ym Mhowys
Care & Repair in Powys

BUSINESS PLAN
2024-2029



barcud

BUSINESS PLAN

2024-2029

EXECUTIVE SUMMARY

Barcud is the largest housing association with its roots in mid and west Wales whose vision is building firm foundations, creating better homes, and stronger communities.

With an increased annual turnover now exceeding £32 million, Barcud is more than a housing association. It has three subsidiaries, which all provide complementary services and activities to those of the parent. This enables the Barcud group to offer comprehensive housing, maintenance and support solutions. Over the last twelve months the final work to integrate the two housing associations following a merger in 2020 has been largely completed, with new information technology infrastructure, housing, finance and people systems now implemented. We have also undertaken a wholesale review of our Board and operational governance, with the assistance of independent external consultancy partners.

During 2023 the Board, Leadership Team, Operational Management Team and tenants held a series of business planning events to review the current Strategic Objectives, ask critical strategy questions and review Barcud's values and purpose. The result was a reduction in Strategic Objectives from seven to five, which set out clearly and concisely actions and outcomes for the association. Further details are included in this business plan.

In line with our current Decarbonisation Strategy, work to improve the thermal envelope of our properties and reduce our overall carbon footprint to meet net zero targets continues. Over £6.8m was invested in our homes to meet these objectives in conjunction with ensuring Welsh Housing Quality Standards (WHQS) are maintained. In addition, reinvestment in some of our older dwellings in conservation areas has been supported by over £1.2m in Optimised Retrofit grant from the Welsh Government. A similar amount has been allocated in our budgets for 2024/25.

Our Development programme continues apace with around 96 new dwellings built in 2023 and over 280 homes now on site and due for delivery over the next two years, again supported by circa £20m of Social Housing Grant from the Welsh Government, and with a similar pipeline programme proposed over the next five years.

All our new build properties are built and comfortably meet an EPC A energy efficiency rating or are built to Passivhaus standard where conditions allow.

During 2023/24 Barcud continued to provide significant numbers of temporary accommodation to assist both Powys County Council and Ceredigion County Council in carrying out their statutory duties towards the homeless. However, our greatest contribution was in the provision of permanent homes to homeless households; up to the end of January 2024, 50% of all lettings in Powys had been made to people experiencing homelessness. By the end of this current financial year we expect our overall figure for homeless provision in all lettings to exceed 40%.

For 2024/25 Barcud fully intends to continue to co-operate with both County Councils in alleviating homelessness and to maintain current performance. We also hope that new, proposed bespoke projects for the homeless currently under discussion can come to fruition in Powys.

The genuine involvement of tenants and residents is fundamental to the Barcud way of working. The Board works closely with the independent tenant group (Barcud Monitoring Group) to jointly shape policy and strategy. This involvement is one of the many ways Barcud is embedded within the communities across mid and west Wales. Tenant representatives and employee representatives were involved, along with subsidiary Company Chairpersons, in the interviewing process for the new Group CEO and following a

EXECUTIVE SUMMARY continued

robust recruitment process, we are pleased to announce that Barcud have appointed a new Group Chief Executive, Jason Jones. Jason is a qualified Chartered Surveyor and began his career in estate management consultancy. He moved to local government in 2003, and spent 13 years at Ceredigion County Council, in estate management roles. Since 2016 he has been at Carmarthenshire County Council with 3 years as Property Project Manager, and circa four years as Head of

Regeneration, Digital and Policy. The Board and Group look forward to working with Jason when he starts his role May 2024.

Siân Howells *Interim Co-Chief Executive*

Kate Curran *Interim Co-Chief Executive*

Alison Thorne *Chair*

Llety'r Eos, Penparcau



OVERVIEW

Introduction

Barcud owns and manages over 4,300 affordable homes and has an annual turnover in excess of £31 million. The Association develops and provides affordable homes and is a bilingual, tenant focused landlord that works with partners to support the local economy and communities. Barcud has over 200 employees and prides itself on being an inclusive, first class employer that fosters a positive culture and is dedicated to developing its employees.

The Association also has three subsidiaries:

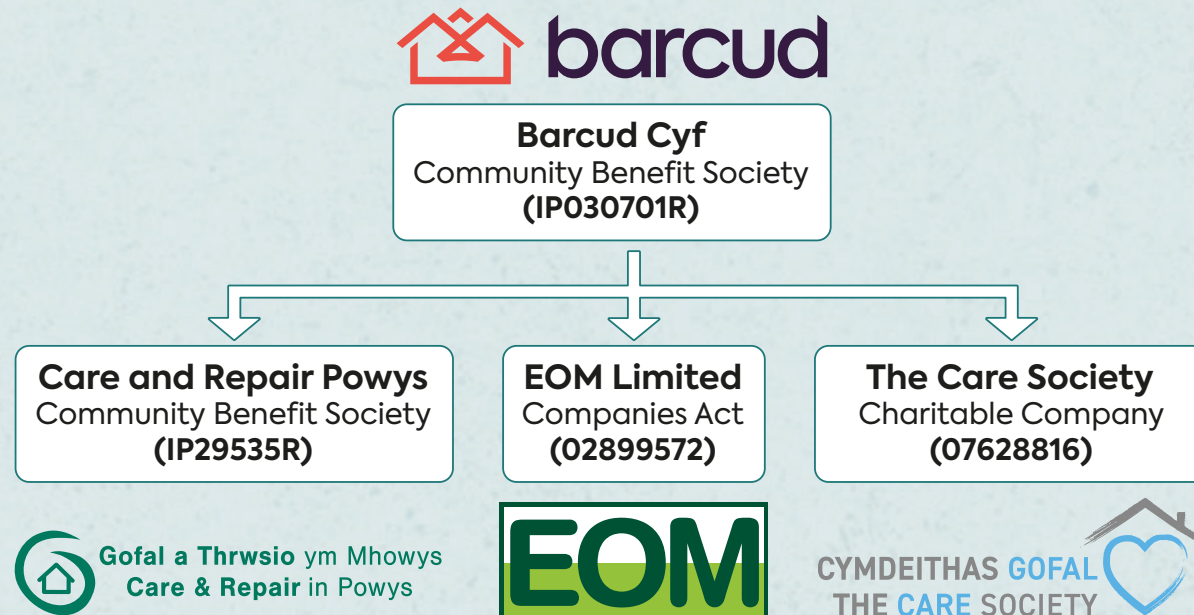
Care and Repair in Powys who provide expertise, advice and practical support to older people or people with disabilities who need to undertake repairs, renovations or adaptations to their home. They do this to help people remain living at home independently, comfortably, safely and securely.

EOM, an independent trading company who offer a wide range of services in mid and west Wales such as electrical contracting, data works, suspended ceilings, inspection and testing, fire alarm and emergency lighting work. EOM also provide high quality repairs and maintenance services to both the public sector and private households.

The Care Society, a registered charity providing housing, homelessness and support services across mid and west Wales. They are a progressive organisation delivering essential services across rural Wales, helping improve people's quality of life and addressing increasing numbers of social issues.

The Group subsidiaries have another 100 employees and contribute a further £6 million to the Group's turnover.

Legal Structure



OVERVIEW continued

Values



Committed

We are committed to providing firm foundations for life.



Respect

We respect the people we work with and work for and value the contribution they make.



Together

We work together with colleagues, tenants and partners, creating stronger communities.



Caring

We care about people, communities, culture, country and the environment.



Proud

We take pride in what we do and we are proud of doing it well.

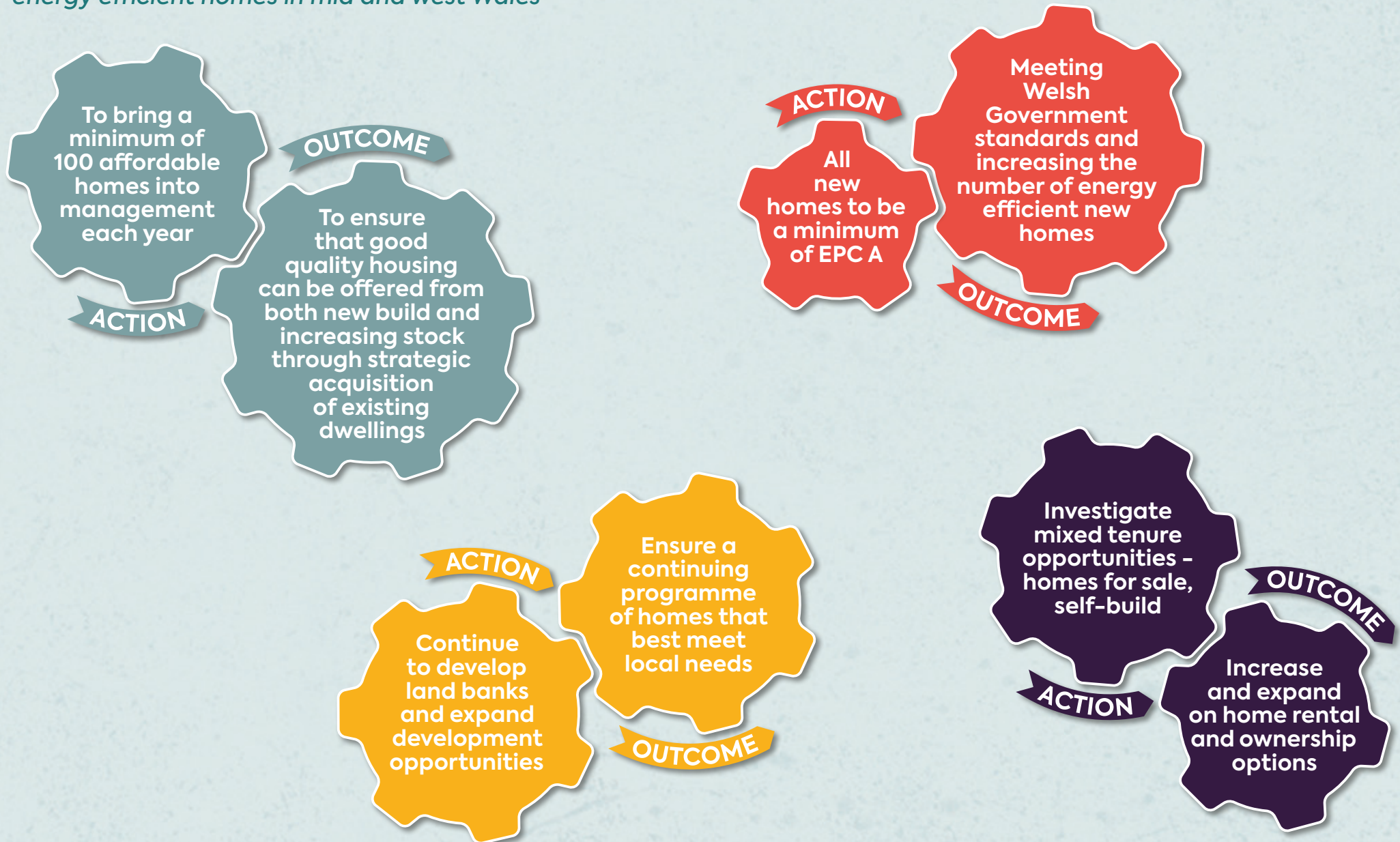
Purpose

**Firm Foundations
Better Homes
Strong Communities**

This is being delivered through the achievement of five strategic objectives.

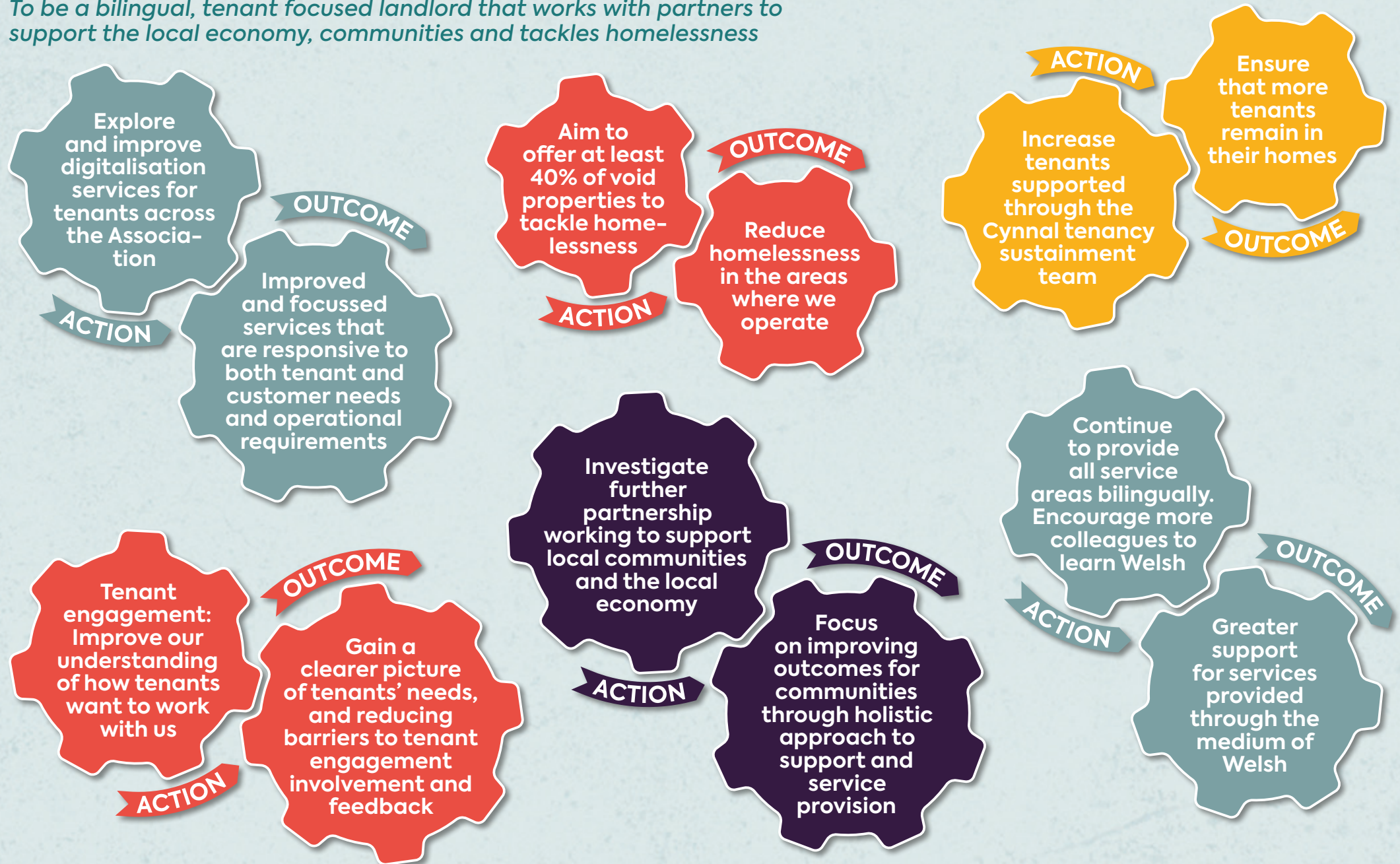
STRATEGIC OBJECTIVE 1

To maximise the provision of affordable, energy efficient homes in mid and west Wales



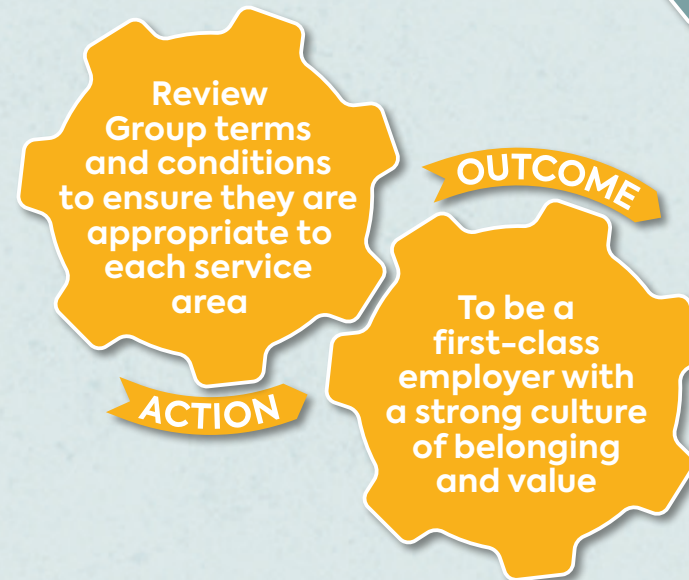
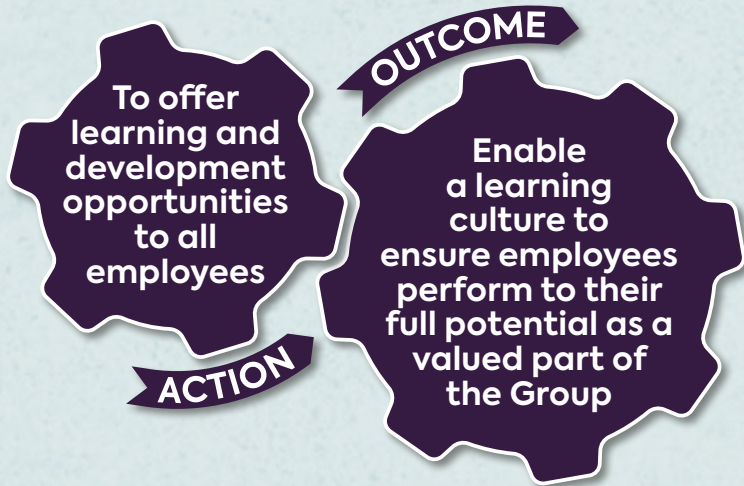
STRATEGIC OBJECTIVE 2

To be a bilingual, tenant focused landlord that works with partners to support the local economy, communities and tackles homelessness



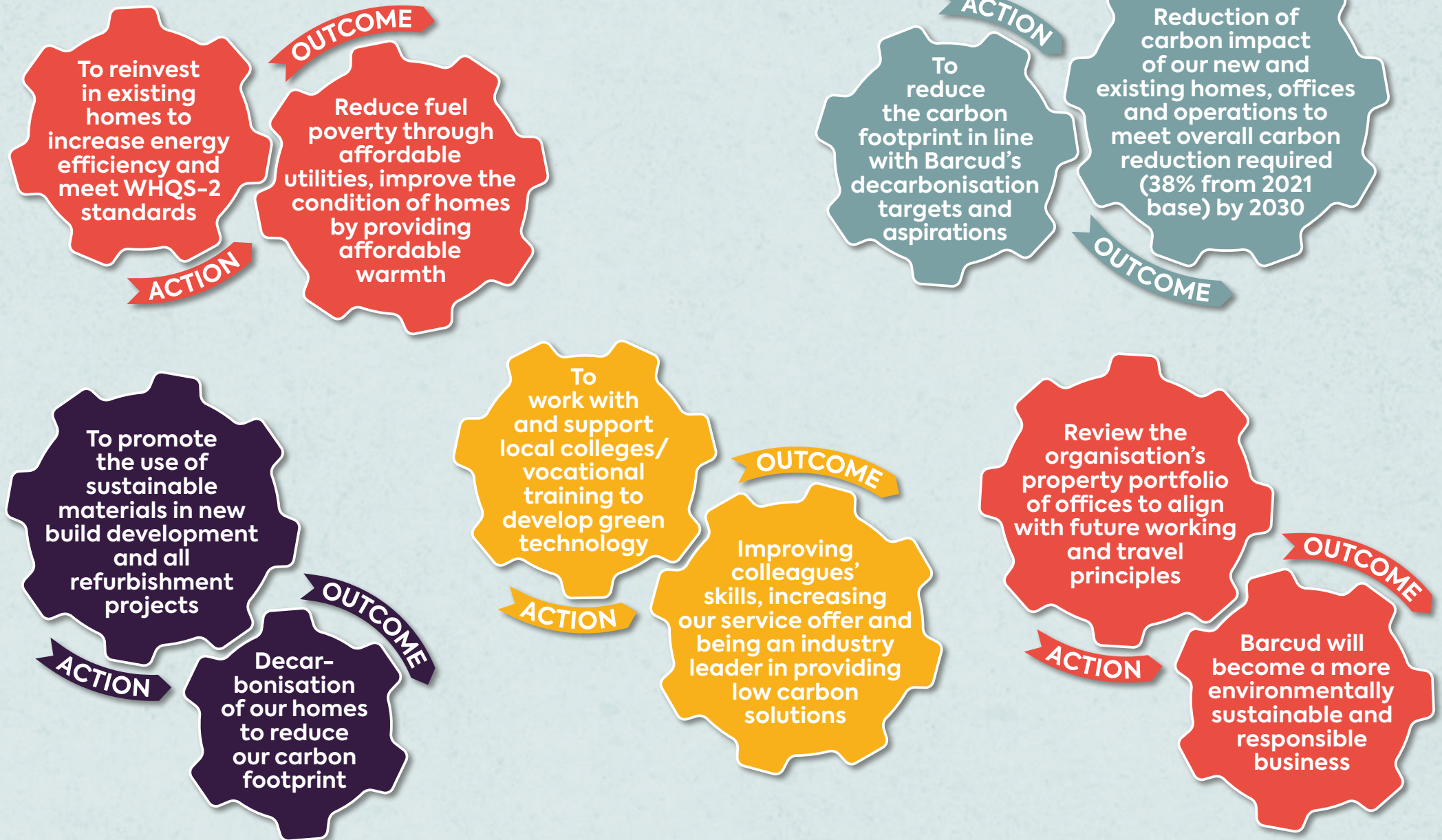
STRATEGIC OBJECTIVE 3

To be an inclusive, first class employer that fosters a positive culture and is dedicated to developing its employees



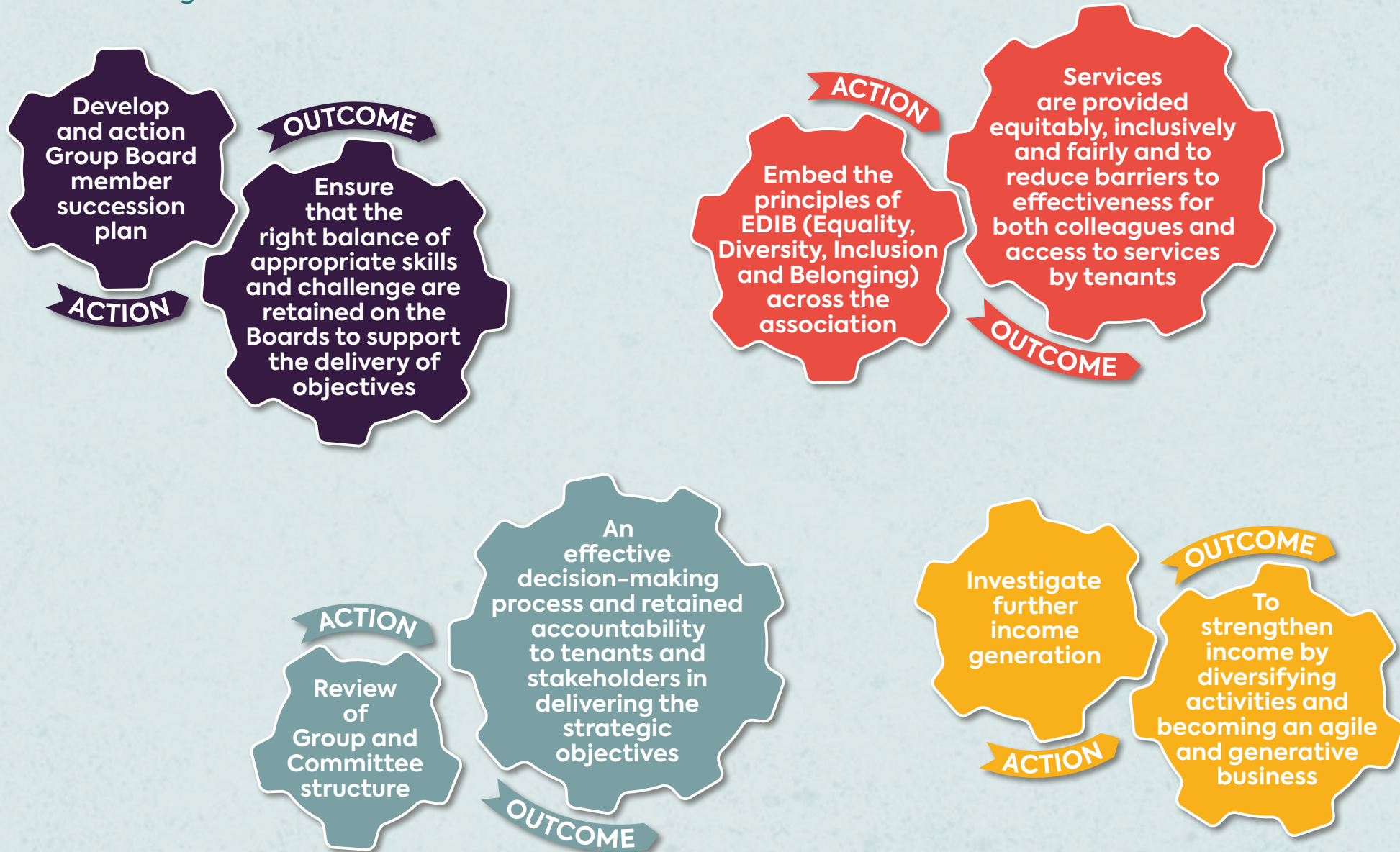
STRATEGIC OBJECTIVE 4

To be a sustainable, low carbon organisation

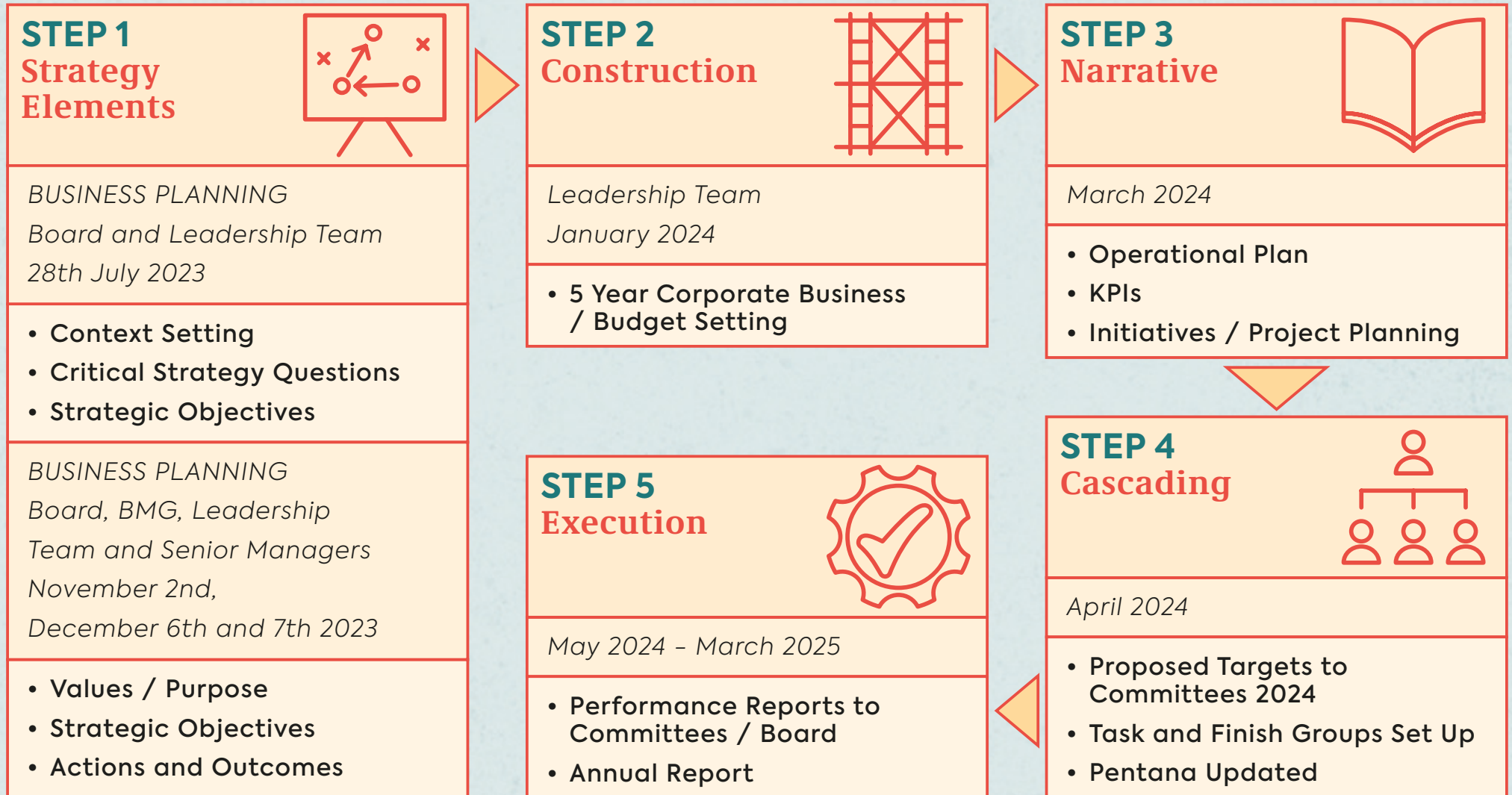


STRATEGIC OBJECTIVE 5

To be an organisation with robust governance, finances and digital infrastructure



STRATEGIC PLANNING PROCESS



RISK

Barcud has adopted a risk management strategy ensuring we achieve our key strategic objectives whilst reviewing the challenges and risks which may be encountered. Using a risk matrix Barcud identifies the impact of factors that may affect the likelihood of a significant risk impacting upon the organisation.

Existing arrangements to manage risks will then be identified and then depending on the impact, a number of responses may be employed:

- > *Modify – take action or employ strategies to reduce the risks through internal controls*
- > *Accept – decide to accept and monitor the risk at the present time (this may be necessary for risks which arise from external events)*
- > *Transfer – decide to pass on the risk to another party, for example contractual terms so the risk is not borne by the Association or insurance against financial loss*
- > *Avoid/Reject – the risk may be such that we decided to cease the activity or change it in such a way to end the risk*

The risk mapping process is embedded within business planning and operational arrangements. The risk register contains the key risks which could impact upon the delivery of the Strategic Objectives, with each being linked to the appropriate Welsh Government Regulation Standard.

As a complex housing organisation, Barcud recognises that it faces risks from a wide variety of sources including:

- > *Government policy/legislation*
- > *Economic/financial environment*
- > *Demographic change*
- > *Market forces*
- > *Major works programmes/developments*
- > *Natural hazards*
- > *Pandemics*
- > *Fraud and error*
- > *Information Technology/Cyber*

Barcud is developing its risk appetite, through the documenting of a Target Risk score for each individual top risk by the Board of Management. All risks are reviewed at each meeting of the Audit and Risk Committee. Where a top risk is reviewed and found not to be within our risk appetite, action will be taken to put in place further controls, or to seek further assurance that the identified controls are operating effectively. Board review the strategic risks in each meeting.



Tregerddan, Bow Street

RISK continued

The most significant strategic business risks are;

- > Increased costs due to WHQS2 and decarbonisation
- > Failure to comply with Landlord Health and Safety Regulations
- > Failure to comply with Employee Health and Safety Regulations
- > Failure to recruit and retain key employees
- > Increased costs due to high inflation
- > Potential impact of cost of living crisis
- > Failure to address potential cases of damp and mould
- > Failure to maintain Fire Safety Compliance



Risk Matrix Table

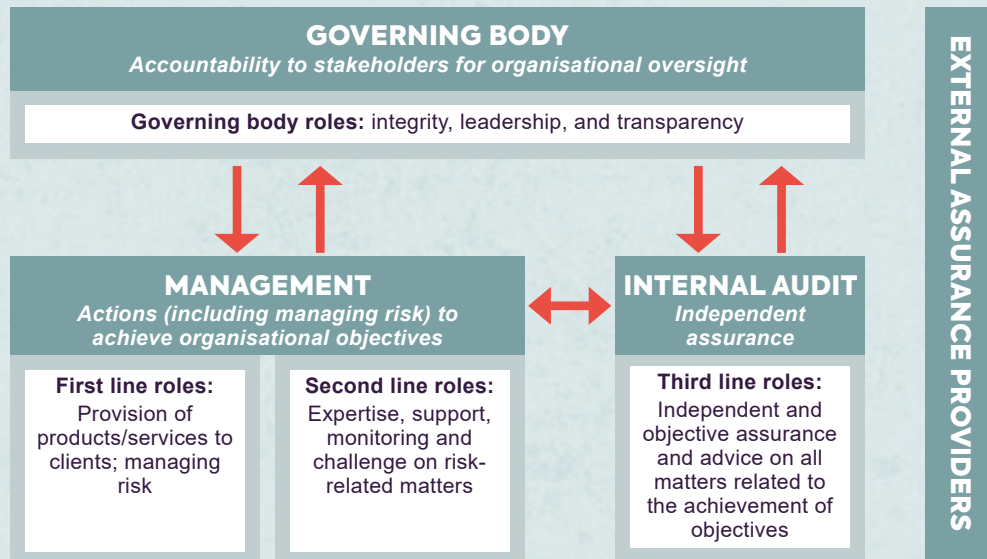
The risks are all scored using the following risk matrix. The impact of the risk is more critical than the likelihood. Therefore, the Impact score is multiplied by itself (squared), and then multiplied by the likelihood to give the total risk score.

Unmitigated Risk		Risk Appetite		Mitigated Risk			
Barcud Risk Matrix							
Impact	Catastrophic	5	25	50	75	100	125
	Major	4	16	32	48	64	80
	Significant	3	9	18	27	36	45
	Minor	2	4	8	12	16	20
	Nil	1	1	2	3	4	5
Risk score calculation: Impact ² x Likelihood		1	2	3	4	5	
		Remote	Unlikely	Possible	Likely	Very Likely	
		Likelihood					

ASSURANCE

Barcud uses the “Three Lines Model” as a framework. This gives Board assurance that progress is being made towards mitigating risks and achieving strategic priorities by having accurate data, good processes and controls, and reporting tools to assist with decision making.

The first line is how risks are managed day to day and comes directly from those responsible for delivering objectives and includes policy and procedures. The second is the way the organisation oversees the controls framework so it operates effectively, including all elements of reporting and monitoring. Third is objective and independent assurance of internal audit. There is also the overarching assurance from external organisations.



KEY: ↑ Accountability, reporting ↓ Delegation, direction, resources, oversight ↔ Alignment, communication coordination, collaboration



VALUE for MONEY (VfM) and SOCIAL VALUE

The vision for Barcud's Value for Money (VfM) Strategy is to ensure that the Barcud Housing Association has a strategic approach to delivering and achieving Value for Money in meeting its Strategic Objectives.

This VfM Strategy details how Barcud adopts a challenging and robust approach to its VfM objectives. The objectives in turn support the delivery of aims within Barcud's Corporate Business Plan.

Value for Money is defined as:

"Best value for money is defined as the most advantageous combination of cost, quality and sustainability to meet customer requirements."

Underpinning the VfM definition, is the 4 E's model:

Economy

> Are we buying goods and services of the appropriate quality at the right price?

Efficiency

> How well are we converting inputs into outputs? ('Spending well')

Effectiveness

> How well are the outputs produced by an intervention having the intended effect? ('Spending wisely')

Equity

> How fairly are the benefits distributed? To what extent will we reach marginalised groups? ('Spending fairly')

We will embed a culture of VfM in Barcud by:

- > Use our team meeting infrastructure to talk about VfM regularly with all colleagues
- > Sharing best practices and learning lessons across the organisation to help drive improvements
- > Engage with tenants on activities of spend to ensure we are maximising benefit and doing the things that matter to them
- > Proactively addressing any dips in performance by regularly reviewing action plans, performance indicators and benchmarking information
- > Scanning the external environment for good practice, accreditations and awards that will improve our service delivery or enhance our reputation
- > Tracking our savings (cash and non-cash savings)



VALUE for MONEY (VfM) and SOCIAL VALUE continued

Social Value

Involves looking beyond the price of each individual contract and looking at the collective benefit to a community. Social value asks the question: “If £1 is spent on the delivery of services, can that same £1 be used to also produce a wider benefit to the community?”

Barcud follow this definition in the broadest sense to maximise the impact we have in our communities, wider society and on the environment.



Actions we are going to take to maximise our social value are:

- > Establish our social value indicators considering sector best practice and feedback from tenants.
- > Encourage employment and enterprise opportunities through our externally awarded contracts, with a particular emphasis on local suppliers and supporting the Welsh Economy. This will in turn reduce our carbon footprint.
- > Commit to supporting community projects through grants and volunteering placements wherever possible. Encourage local and regional partnerships.
- > Collate a VfM tracker of cashable and non-cashable savings to demonstrate our effectiveness.
- > Report back social value to the business, our Board and our tenants and external stakeholders.



STAKEHOLDER INVOLVEMENT

The ethos of Barcud is as a tenant and people centred organisation.

Tenant Engagement

The importance of tenant involvement is captured by the Rules, to: ‘...put in place arrangements for tenants to monitor, scrutinise and be consulted...’.

Barcud has a wide range of other mechanisms to involve tenants and customers and receive feedback on services. These include:

- > *Tenants/Resident groups in estates/flats/sheltered schemes*
- > *Tenant Liaison Forum, held quarterly across mid and west Wales*
- > *Surveys, Questionnaires*
- > *Dedicated digital consultations via our Home Group*
- > *Special Interest Groups, as and when required to discuss and lead on various topics*
- > *Tenant Inspectors who assess the housing services we provide*
- > *Meet the team events where any tenants from estates can meet team members and at least one of the Leadership Team are in attendance*
- > *Work with our Sheltered Housing Forum - a group of around 300 tenants who support us with their insights and lived experience*

All new tenants receive information on the various engagement opportunities available and are encouraged to do so. Barcud will continue to review how it can involve hard to reach tenants and customers, especially families and younger people.

Role of the Barcud Monitoring Group (BMG)

The Barcud Monitoring Group (BMG) is an independent, voluntary, not-for-profit organisation with its own Chair, Vice-Chair, Secretary and Treasurer. The BMG can comprise up to 26 members. The BMG provides regular reports in the tenants’ newsletter and at the Tenants Liaison Forum meetings. All tenants are invited to the Forums, and can vote, annually, if they wish for the Group to continue to represent them or not.



STAKEHOLDER INVOLVEMENT continued

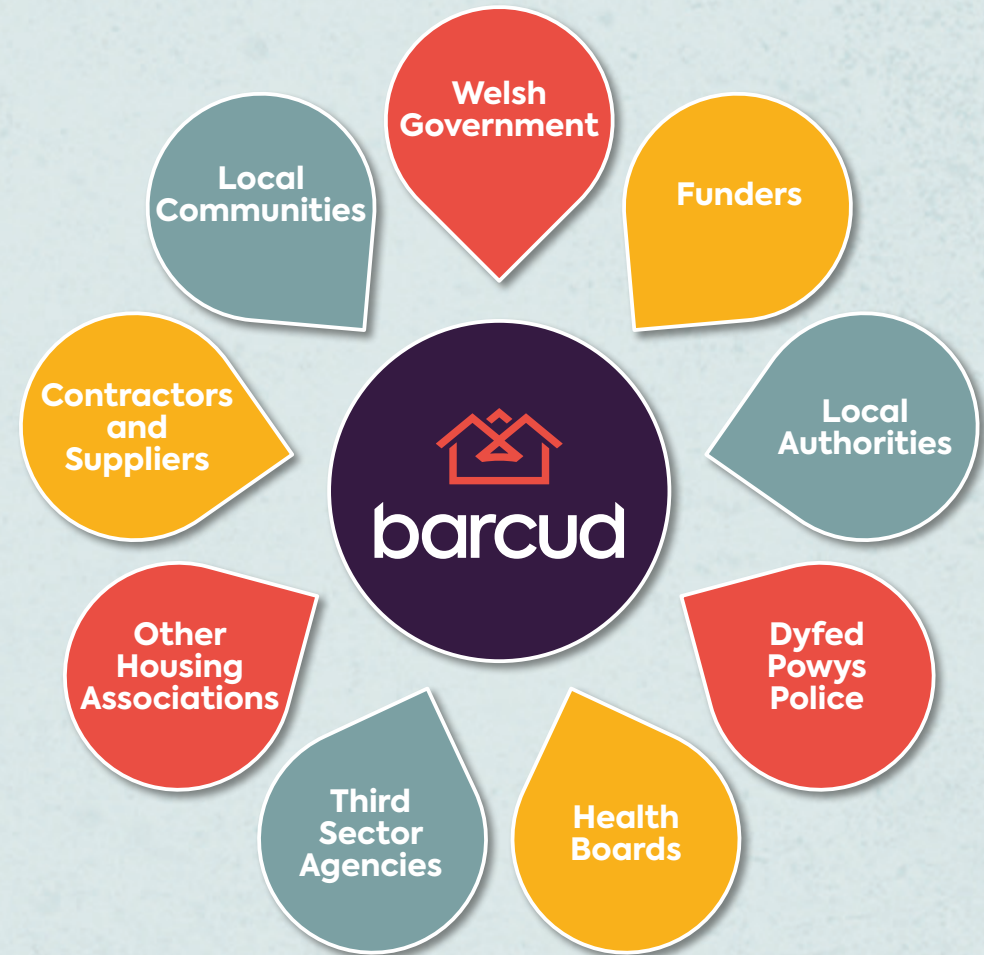
Colleagues

Our colleagues are huge assets to the Group and contribute to the provision of excellent services and organisational success. They are vital to Barcud being able to provide services to our tenants, clients and stakeholders and we receive feedback through employee forums, questionnaires and team meetings. Learning and development opportunities are available to all colleagues and where big decisions are to be made, contributions and ideas are discussed through various communication paths.



Other Stakeholders

We work closely with other stakeholders. These stakeholders and partners help us to achieve our Strategic Objectives through supporting the local economy and communities.



GOOD GOVERNANCE & REGULATION

The Regulatory Framework for Housing Associations in Wales

The Regulatory Framework is built upon the principle of co-regulation. Co-regulation means the Regulator and housing associations taking responsibility together for ensuring that the sector and individual organisations are well regulated.

This approach requires constructive relationships between the Regulator and housing associations, working on the basis of 'no surprises'.

The Regulator (Welsh Government) expects associations to:

- > *be open and honest about risks, issues and challenges they identify and how they plan to address these*
- > *raise relevant matters with the Regulator promptly*
- > *work with the Regulator constructively to resolve challenges*
- > *act voluntarily to address any material concerns identified through regulation*

The key components of the Regulatory Framework are:

- > *Regulatory Standards*
- > *Self-Evaluation*
- > *Regulatory Assessment*
- > *Regulatory Judgements*
- > *Regulatory Oversight and Powers*

At least once each year, Barcud will produce and submit a self-evaluation which evaluates the quality of the organisation's governance, service delivery and financial viability in delivering its purpose and objectives. It will also address how the association complies with the Regulatory Standards:

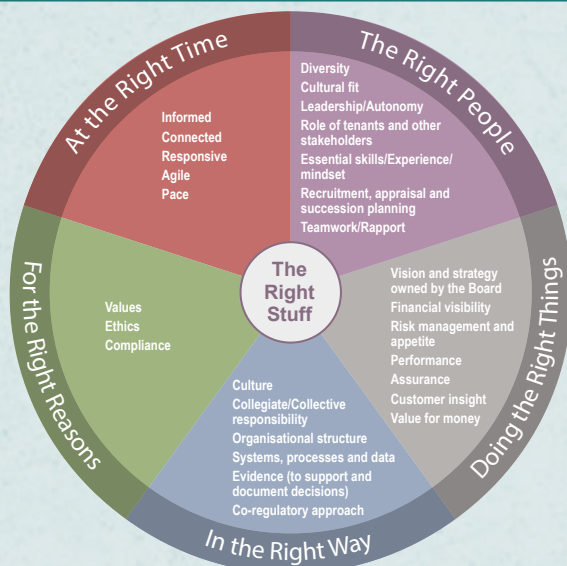
- > *The organisation has effective strategic leadership and governance arrangements which enable it to achieve its purpose and objectives*
- > *Robust risk management and assurance arrangements are in place*
- > *High quality services are delivered to tenants*
- > *Tenants are empowered and supported to influence the design and delivery of services*
- > *Rents and service charges are affordable for current and future tenants*
- > *The organisation has a strategic approach to value for money which informs all its plans and activities*
- > *Financial planning and management is robust and effective*
- > *Assets and liabilities are well managed*
- > *The organisation provides high quality accommodation*

There are two tools that Barcud uses as a framework for ensuring good governance: The Right Stuff and the CHC Code of Governance.

GOOD GOVERNANCE & REGULATION continued

The Right Stuff

The Right Stuff is a high-level framework and is intended to be indicative rather than prescriptive and can be used to prompt self-reflection and evaluation, both within Associations and between the Regulator and Associations. Barcud will reflect on the framework in conjunction with the Code of Governance and continue to achieve its strategic priorities with effective governance.



CHC Code of Governance

Community Housing Cymru (CHC) produced a code of governance, which is designed as a tool to support continuous improvement. It sets out principles and recommended practices. Each principle has a brief description, a rationale, key outcomes and recommended practices. Barcud adopted this Code and follows the 'apply and explain' approach to the Code and publishes a statement in the Association's annual report explaining the compliance with the Code.

1. Organisational Purpose

The Board is clear about the organisation's aims and ensures that these are being delivered effectively and sustainably.

2. Leadership

Every organisation is led by an effective Board that provides strategic leadership in line with the organisation's aims and values.

3. Integrity

The Board acts with integrity, adopting values and creating a culture which helps achieve the organisation's purposes. The Board is aware of the importance of the public's confidence and trust, and Board members undertake their duties accordingly.

4. Decision-Making, Risk & Control

The Board makes sure that its decision-making processes are informed, rigorous and timely and that effective delegation, control and risk assessment and management systems are set up and monitored.

5. Board Effectiveness

The Board works as an effective team, using the appropriate balance of skills, experience, backgrounds and knowledge to make informed decisions.

6. Diversity

The Board's approach to diversity supports its effectiveness, leadership and decision-making.

7. Openness & Accountability

The Board leads the organisation in being transparent and accountable. The organisation is open in its work, unless there is good reason for it not to be.

RESOURCES

The approved budget and financial forecasts reflect in financial terms the delivery of Barcud's services alongside delivery of the strategic objectives. The five-year budget is characterised by capital spend on maintaining the Welsh Housing Quality Standard on existing stock, decarbonisation work and an ambitious development programme to become a landlord of 5,000 homes. This capital expenditure will be funded by our existing £110m facility provided by our Funders, alongside grants provided by the Welsh Government.

Resources to achieve the Strategic Objectives come in various forms, from budgets and liquidity to colleagues, teams and stakeholders. 2023/24 was a hard year for recruitment in most sectors putting a strain on existing colleagues and deadlines. Moving into the next five years the Board and Leadership Team will continue to resource the association as best possible, despite pressures from the external environment around high inflation, high interest rates and labour shortages.

Key Budget Assumptions

- > Rental income has increased in accordance with Welsh Government policy with emphasis on affordability
- > Voids are assumed at 2% and bad debt at 1% of rental income over the five years
- > Operational costs have been fully reviewed and costed for
- > Interest rates on variable rate facilities have been assumed at 5%
- > Barcud has assumed that there will be no property sales
- > The five-year budget is incorporated into the Association's 30 year financial business plan and stress tested for changes in assumptions or risk effects and impacts

KPI Description	Target 2024/25
Current Tenant Arrears	2.20%
Average Number of Days to Relet a Property	45
Repairs - Overall Customer Satisfaction	97%
Reactive Repairs - Percentage of Jobs Completed within Target - Emergency (24 hours)	96%
Average Energy Efficiency of Social Housing Stock (SAP Rating)	72
Contact Centres - Percentage of Calls Answered	98.75%
Sickness Absence	2.50%
Percentage of Reports of DMC which are Attended Within 14 Days	80%
Percentage of DMC Related Repairs Completed within 28 Days of Inspection/Diagnosis	70%

STATEMENT of COMPREHENSIVE INCOME

	2024/25 Budget £'000	2025/26 Forecast £'000	2026/27 Forecast £'000	2027/28 Forecast £'000	2028/29 Forecast £'000
Turnover					
Rent	27,926	29,496	30,569	31,474	32,399
Operating Costs					
Operational Costs	(8,717)	(9,033)	(9,267)	(9,532)	(9,755)
Responsive, Void and Cyclical	(9,099)	(9,399)	(9,619)	(9,844)	(10,074)
Other Spend	(5,841)	(6,373)	(6,915)	(7,469)	(8,035)
Total Operating Costs	(23,657)	(24,805)	(25,801)	(26,845)	(27,864)
Operating Surplus (Deficit)	4,269	4,691	4,768	4,629	4,535
Interest Receivable and Other Income	3,737	3,689	3,764	3,914	4,019
Interest Payable and Similar Charges	(3,826)	(3,904)	(4,367)	(4,619)	(4,655)
I & E Surplus / (Deficit) For Period	4,180	4,476	4,165	3,924	3,899

STATEMENT of FINANCIAL POSITION

	2024/25 Budget £'000	2025/26 Forecast £'000	2026/27 Forecast £'000	2027/28 Forecast £'000	2028/29 Forecast £'000
Fixed Assets					
Housing Properties Less Depreciation	269,789	300,705	328,017	351,647	360,553
Other Fixed Assets	3,558	3,798	4,044	4,295	4,552
Investments	1,781	1,781	1,781	1,781	1,781
Total	275,128	306,284	333,842	357,723	366,886
Current Assets					
Debtors	8,974	3,995	3,253	3,378	3,542
Creditors: due within one year	(36,016)	(37,054)	(37,304)	(37,304)	(37,305)
Total Assets Less Current Liabilities	248,086	273,225	299,791	323,797	333,123
Creditors: due after one year	(205,499)	(226,162)	(248,562)	(268,645)	(274,074)
Total Assets Less Liabilities	42,587	47,063	51,229	55,152	59,049
Reserves	42,587	47,063	51,229	55,151	59,050

CASHFLOW FORECAST

	2024/25 Budget £'000	2025/26 Forecast £'000	2026/27 Forecast £'000	2027/28 Forecast £'000	2028/29 Forecast £'000
Opening Cash Balance 31st March 2024	8,701				
Operating Cashflow					
Surplus / (Deficit)	8,005	8,380	8,531	8,543	8,554
Add Back Depreciation	5,808	6,339	6,881	7,434	8,000
Less Amortisation	(1,250)	(1,312)	(1,378)	(1,517)	(1,611)
Add Back Capital Interest	(25)	(26)	(27)	(28)	(29)
Total	12,538	13,381	14,007	14,432	14,914
Capital Expenditure					
Capital Works Programme	(7,293)	(7,492)	(7,651)	(7,814)	(7,980)
Housing Development Costs	(23,249)	(25,052)	(20,161)	(16,317)	(6,849)
Other	(355)	(311)	(317)	(324)	(330)
Total	(30,897)	(32,855)	(28,129)	(24,455)	(15,159)
Other Income & Expenditure					
Social Housing Grant	15,981	15,871	11,850	14,350	350
Total	15,981	15,871	11,850	14,350	350
Financing Costs					
Capital Repayments	(1,763)	(519)	(489)	(461)	(436)
Interest Costs	(3,826)	(3,904)	(4,367)	(4,619)	(4,655)
Total	(5,589)	(4,423)	(4,856)	(5,080)	(5,091)
Funding Requirement	(7,967)	(8,026)	(7,128)	(753)	(4,986)
Cash / (Revolver drawdown)	(7,967)	(8,026)	(7,128)	(753)	(4,986)
Revolver Cash Facility	28,701	20,734	12,708	5,580	4,827
Revolver / Cash Available	20,734	12,708	5,580	4,827	(159)

THE CARE SOCIETY

This Care Society Business plan places an emphasis on service quality as well as growth. Delivering sustainable services which are adaptable to the changing needs of service users, legislative changes and recognised good practice.

Business planning is focussed:

- > To conduct, review and implement Governance and Quality Assurances recommendations as part of a process of continual improvement
- > To invest in employee training through working with existing and sourcing new training providers. To review The Care Society Training Matrix and developing mixed training methodologies
- > To promote and market Care Society Services
- > To further develop Support, Housing and Homelessness services throughout Powys
- > To sustain services throughout Ceredigion through tendering for Housing Support Grant
- > To deliver services that meet local and Welsh Government strategic objectives

The Care Society will continue to work with organisations from across the public private and third sector to deliver services that meet local needs. Working with our parent body, Barcud, to achieve Care Society and group strategic objectives.



CARE & REPAIR IN POWYS

Care & Repair in Powys provides expertise, advice and practical support to older people and disabled people who need to undertake improvements or adaptations to their home. The Agency helps people live independently in safe, warm, and accessible homes.

Care & Repair in Powys can:

- > Give expert advice on options to adapt or improve your home
- > Give help on finding sources of funding for the work that needs to be done
- > Give advice on welfare benefits to help you ensure you maximise your income
- > Assess and advise on safety and security in the home to increase independence and reduce the risk of falls
- > Provide a technical service offering building advice
- > Help homeowners find a reputable local building contractor
- > Keep you informed on progress and check you are happy with the work done

Our main sources of funding come from Welsh Government, Powys County Council and the Powys Teaching Health Board.

The Agency provides support to the whole of Powys, and has a team of 17 colleagues consisting of Technical Officers, Caseworkers, friendly Administration team and of course the Minor Adaptations colleagues who undertake a lot of the adaptations work in people's homes.

In addition to the important core services provided, there are highly trained colleagues that can assist people with sight or hearing loss, stroke recovery or dementia – this initiative is called “Managing Better” and more and more clients seem to be drawing on this valuable resource that we have in-house.

Being in the heart of rural mid Wales, we also have specialists that reach out to those in the farming community who are traditionally reluctant to ask for help. This project is called “Mamwlad” and is an invaluable resource to so many within our community.

Care & Repair in Powys will continue to grow the team to include a Hospital to a Healthy Home caseworker who will assist with facilitating a swifter hospital discharge to safe and suitable home environment, as well as an Energy Officer, who will provide energy efficiency advice, and work with partners to improve the health of so many residents in Powys that live in energy inefficient homes.



Gofal a Thrwsio ym Mhowys
Care & Repair in Powys



Mamwlad Caseworkers supporting those over 50 in the farming community.



Minor Adaptations Officers delivering adaptations to support independent living.



EOM Electrical Contractors Ltd (EOM) is a well-established and trusted property maintenance and repair specialist based in Newtown, employing thirty-eight local tradespeople and apprentices. A wide range of services are provided from electrical installations, carpentry and property repairs to gas and plumbing works, as well as general maintenance work.

During the last 5 years EOM has also been undertaking LoRaWAN technology installations, as well as green energy installations, such as air source heat pumps and photovoltaic panels for electricity generation, and electrical car charging points.

EOM has a wide range of private and commercial clients as well as Local Authority clients and Housing Associations.

Barcud is EOM's main client, with approximately 85% of its turnover coming from the housing association and EOM enjoys a customer satisfaction rating of over 95%.



In October 2023 EOM won the Small Business Growth Award at the annual Powys Business Awards ceremony held at Theatre Hafren. On receiving the award General Manager Mike Mills said, "EOM's ethos is to continually address personal development and consult its workforce." Powys Business Awards judges said: "Within a few minutes of sitting down with Mike, it was obvious that he and his team have a rapport and passion for the business."



THE LEADERSHIP TEAM



Siân Howells

*Interim Co-Chief Executive and Group Director
Development and Asset Management*

Siân has been a Member of the Royal Institution of Chartered Surveyors since 1986 and has over 30 years' experience in commercial and residential development, asset and estate management. She has worked in both the private and public sectors in England and Wales and her first foray into Social Housing was as Development Director for Merthyr Tydfil Housing Association in the late 1990s. This was followed by similar positions within the Circle and Guinness Housing Groups before coming back to Wales and joining Mid-Wales Housing Association in 2014. Siân is responsible for Development & New Business, Asset Management, Maintenance and Health & Safety for Barcud. As Interim Co-CEO alongside Kate and together with her Leadership team colleagues, Siân oversees the provision and quality of the front-line services and support offered to Barcud tenants. She is committed to ensuring the communities in which Barcud operates benefit from its investment in terms of local service delivery and the quality and sustainability of the low carbon homes we provide.

A keen traveller and sailor, Siân tries to combine the both as often as time allows and is hoping to complete her "Day Skipper" qualification this year. Over and above this, a good walk in the Shropshire and Welsh countryside suffices, accompanied by her Labrador, Thelma!



Kate Curran

*Interim Co-Chief Executive and Group
Director of Corporate Services*

Kate is a CIPFA qualified accountant who has worked for over 20 years in the Local Authority and Housing Sectors. She has responsibility for Corporate Services which includes Finance, Governance, ICT, HR and Communications.

Having grown up in social housing in Liverpool, Kate has first-hand experience of how important it is. She is passionate about Corporate Services facilitating front line departments to provide an excellent service to Barcud tenants and customers. As part of the Leadership team she enjoys strategic planning and ensuring the association has the resources it needs to achieve its objectives.

Kate volunteered for 9 years with Age Cymru Dyfed as a trustee and treasurer until the end of her term in 2024. She is Chair of the Dyfed Powys Police Joint Audit Committee and in her spare time likes to hike, keep fit and enjoy outdoor activities, especially in the beautiful surrounding areas of mid Wales.

THE LEADERSHIP TEAM continued



Llŷr Edwards
Group Director
Commercial Services

Llŷr has an Honours Degree in Building Technology and Management, and has thorough knowledge of the stock in Ceredigion as he led on the £26m capital improvement work at Tai Ceredigion. During the last 30 years, Llŷr has worked for commercial companies, a Local Authority and Housing Associations. Currently he oversees Medra, our internal maintenance team, based in Lampeter and Aberystwyth, whilst also overseeing EOM (Electrical Contractors) Ltd and Care & Repair in Powys. Llŷr is looking forward to develop the business further in 2024 and beyond. Llŷr is a fluent Welsh speaker.



Eleri Jenkins
Group Director of
Housing and Support

Since joining the organisation in 2009 Eleri brought a wealth of experience in all aspects of housing management. As Director of Housing and Support Eleri is responsible for ensuring that tenants receive the correct advice and support to sustain their tenancies. She takes pride in that the Housing Management colleagues who service tenants are approachable, reliable, knowledgeable, friendly and will do their utmost to assist tenants. Additionally, tenant involvement and its associated co-production of service delivery is very much at the heart of both Barcud's and Eleri's way of working. Eleri is a fluent Welsh speaker.

THE BARCUD BOARD



Alison Thorne
Chair



Kaye Law-Fox
*Senior Independent Director
Co-optee*



Enid Roberts



John Rees



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