

## **For Decision/Discussion**

Agenda Item 11.2  
Date of Meeting: 25/02/26

**To:** The Management Committee

**From:** The Director

**Subject:** Business Plan 2026-31: First Draft of Sections of Plan

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### **1. Introduction and Purpose**

- 1.1 In preparation for producing our new 5 Year Business Plan 2026-31, a business planning day was held on 22<sup>nd</sup> November 2025 facilitated by our Governance Consultant and attended by Committee and the Management Team.
- 1.2 At last month's meeting Committee considered a first draft of our Operating Environment and concluded this covered all the key issues/challenges both in the wider and local context and reflected the discussions from the planning day.
- 1.3 The proposed Strategic Objectives and Priorities were initially approved at the January 2026 meeting. The outcome of the consultation on these is the subject of a separate report (see item 11.1).
- 1.4 The purpose of this report is to:
  - Present the following draft sections of the Plan for Committee's consideration:
    - Introduction/Developing our Business Plan;
    - About Us: Legal and Constitutional Structure, Our Committee and Staff, Our Tenants and Our Homes; Our Services and our Performance
    - Risk Management Section
    - Financial Management Section
  - Present the revised SWOT Analysis, following the group discussion feedback at the business planning day, for Committee's consideration and approval.
- 1.5 Committee is reminded that the Business Plan itself, which will be subsequently published, will contain high level information to produce a more succinct Plan. The Plan will be supported by a series of Data Books which will contain the detail and supporting documents behind the Plan.

The draft sections attached are for the high level Business Plan. The data books for these sections have been saved in the following location on the board portal:

*Resources > Business Plan > New Business Plan 2026 – 2031 > Data Books*

- 1.6 It is recommended that Committee review the data books to ensure it is satisfied that they are robust and contain the required information and supporting documents. Committee is asked to note that these are still drafts and the Management Team will continue to work on these until the final drafts are ready for the March meeting.

## **2. First Draft of Various BP Sections**

- 2.1 The draft high level sections of the new Business Plan are attached for Committee's consideration. The Management Team will continue to refine these, as some sections are still too lengthy and to take account of any feedback from Committee.
- 2.2 The final drafts of these Sections along with the rest of the new Business Plan will be presented at the March meeting for final approval.
- 2.3 To assist Committee's understanding of what the new Business Plan will look like, I have saved copies of 2 other RSLs' Plans, which our Governance Consultant recommended we look at, in the following location on the Board Portal:

*Resources > Business Plan > New Business Plan 2026 – 2031 > BP Examples*

## **3. Revised SWOT Analysis**

- 3.1 The draft revised SWOT Analysis is attached for Committee's consideration and approval, subject to any changes required. The document reflects the discussions at the Planning Day, with further changes being suggested by the Management Team. The draft analysis is extensive and would form part of the Data Books. However, we would want to include an overview of the SWOT Analysis within the main, high level Business Plan. Therefore, it is recommended that we identify the top 10 strengths, opportunities and threats. Committee is asked to decide on these. There are only 7 items listed under weaknesses.

## 4. Risk

- 4.1 We have considered risk in relation to the development of our new Business Plan and have identified the key risks under the following risk categories.

Risk Category	Mitigating Measure
<p><b>Governance:</b>            Approach to business planning is ineffective            Business Plan is not comprehensive or robust</p>	<p>Business Planning Event facilitated by Governance Consultant which strengthens our planning processes as this brings independent and experienced advice and guidance to the process;            Consideration of our operating environment in a wider and local context;            Awareness and understanding of potential or known impact of any factors and challenges identified;            Consideration of factors/challenges and if they pose a risk to Rosehill and the delivery of our plans and objectives;            Consideration of any risks that may arise from our planned activities;            Review of Strategic Risks;            Review of SWOT analysis;            Tenant, staff and other stakeholder consultation</p>
<p><b>Legal and Regulatory:</b>             Inadequate compliance with Regulatory Requirements</p>	<p>As above</p>
<p><b>People:</b>             Low engagement             Lack of support for our proposed plans and objectives;</p>	<p>Consultation with tenants, staff and other stakeholders – offering a range of ways to provide feedback;             Committee take account of feedback before finalising plans and objectives;             Incentives (prize draw) for tenants to engage.</p>

## 5. Delivery of our Strategic Objectives

Area	Related Strategic Objective(s)
Business Planning processes including consultation	<p>7) Achieve the highest standards in all that we do</p> <p>6) Use resources efficiently and effectively</p> <p>2) Engage effectively with tenants and service users</p>

## 6. Application of our Core Values

Area	Related Core Value(s)
Business Planning processes including consultation	<ul style="list-style-type: none"> <li>• Engaged and Responsive;</li> <li>• Accountable and Compliant;</li> <li>• Excellent and Committed</li> </ul>

## 7. Compliance and Assurance

- 7.1 By undertaking robust business planning processes and taking account of The Regulator's Business Planning Guidance we are complying with Regulatory requirements. In particular, we are meeting the following Regulatory Standards:

Compliance Source	Details
The Standards of Governance and Financial Management for RSLs	<p><b>Standard 1</b> - The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.</p> <p><b>Guidance 1.1</b> - The governing body sets the RSL's strategic direction. It agrees and oversees the organisation's business plan to achieve its purpose and intended outcomes for its tenants and other service users.</p> <p><b>Standard 2</b> - The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its</p>

tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.

**Guidance 2.4** - The RSL actively seeks out the needs, priorities, views, concerns and aspirations of tenants, service users and stakeholders. The governing body listens to its tenants and service users and takes account of this information in its strategies, plans and decisions.

**Standard 3** - The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.

**Guidance 3.3** – The RSL has a robust business planning and control framework and effective systems to monitor and accurately report delivery of its plans. Risks to the delivery of financial plans are identified and managed effectively. The RSL considers sufficiently the financial implications of risks to the delivery of plans.

**Standard 4** - The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.

**Guidance 4.4** - The governing body identifies risks that might prevent it from achieving the RSL's purpose and has effective strategies and systems for risk management and mitigation, internal control and audit.

## 7.2 Evidence Bank

Evidence	Assurance Exercise Location
<ul style="list-style-type: none"><li>Report for 25/02/26 meeting and attachments</li></ul>	<ul style="list-style-type: none"><li>Regulatory Standard 1 – Guidance 1.1</li><li>Regulatory Standard 2 – Guidance 2.4</li><li>Regulatory Standard 3 – Guidance 3.3</li><li>Regulatory Standard 4 – Guidance 4.4</li></ul>

7.2.1 Committee is reminded that our Assurance Exercises are available in the Committee Log-in Area of our website, which Committee can access at any time.

## 8. Summary and Decisions Required

8.1 Following the business planning event in November, preparations are underway to develop the new 5 Year Business Plan. The Management Team began drafting elements of the new Plan last month. The next group of sections being presented for Committee's consideration are set out in Section 2 of this report and as attached. Section 3 covers the revised SWOT analysis, which is also attached. Committee is being asked to approve the full SWOT analysis for the relevant Data Book(s) and to decide on the top 10 for each to be included in the main, high level Business Plan.

8.2 Risk has been considered at Section 4.

8.3 Section 5 shows how our approach to developing our new business plan contributes to the delivery of our strategic objectives.

8.4 Section 6 shows how our approach to developing our new business plan contributes to the application of our core values.

8.5 Section 7 demonstrates how we comply with regulatory requirements.

8.6 Committee is asked to consider this report and attachments and decide the following:

- Are any changes required to the draft high level sections?
- To approve the full SWOT Analysis for the relevant Data Book(s) and decide the top 10 for each, for inclusion in the main, high level business plan;

- 8.7 Committee is asked to note that the draft high level sections will continue to be refined by the Management Team until they are ready for presenting to the Committee for final approval, along with the rest of the Plan, at March's meeting.
- 8.8 Committee is advised to review the Data Books for these high level sections of the Plan to ensure it is satisfied they meet our requirements. The Data Books are located on the Board Portal as follows:

*Resources > Business Plan > New Business Plan 2026 – 2031 > Data Books*