



Business Plan

2026 to 2031

**Our People, Our Homes,
Our Communities**



This is Bield's Five-Year Business Plan setting out Bield's priorities for the period 2026 to 2031, reaffirming the strategic direction established in our Corporate Strategy 2023–2028, *Setting the Pace: Our People, Our Homes, Our Communities*.

Each year, we refresh the Business Plan on a rolling five-year basis. In doing so, we continue to reinforce our ambition to play a leading role in meeting the housing needs of future generations of older people to support them live independently by providing high quality, responsive and personalised housing and support services.

Our purpose remains clear: **to make it possible for more people to live their best lives at home, supported by strong and connected communities**. Our vision is bold and aspirational — to lead, set and deliver the global standard for ageing at home.

Setting the Pace: Our People, Our Homes, Our Communities continues to guide our strategic direction. It sets out six five-year ambitions to be achieved by 2028, shaping the objectives within this Business Plan. Each ambition represents key outcomes that we work towards collectively across the organisation.



This updated five-year Business Plan builds on these achievements, setting our strategic objectives and deliverables to 2031.



A Roadmap for Independent Living: Reimagining Housing, Health, and Aging in Scotland

Scotland's population is ageing rapidly. By 2030, the World Health Organisation notes that one in six people worldwide will be aged 60 or over, and Scotland already has more than one million people aged 65+. At the same time, healthy life expectancy is falling – particularly in places like Glasgow, where many people spend additional years in poor health compared to other places. This combination makes it vital to think differently about how people can live well, safely, and independently as they age.

Bield and partners have been defining and refining what independent living means and how we achieve it. The question is not simply how people can live longer – but how they can live well, safely, and independently in the homes and communities they choose.

At the heart of independent living are the voices of tenants themselves. Bield held a Serious Game Hopetown, supported by Socialudo, in the summer of 2025 which was informed by narratives and direct insights from Bield tenants. Tenants' words made clear that independent living is not simply about housing design or service delivery, but about fostering a mindset of independence, dignity, and connection.

In December 2025 Bield launched its report setting out a *Roadmap for Independent Living in Scotland: Reimagining Housing, Health and Aging in Scotland*.





The Roadmap identified four core principles as:

- 1. Person-Centred Homes** – housing that adapts to people's changing needs, blending accessibility, affordability, and sustainability.
- 2. Technology for Independence** – digital and assistive solutions that support safety, confidence, and autonomy.
- 3. Community and Connection** – neighbourhoods and services that reduce isolation, build inclusion, and ensure older people remain active citizens.
- 4. Collaboration and Prevention** – joined-up approaches across housing, health, and social care, underpinned by long-term funding and strategic planning.

Independent living is not just about specialist housing or care services. It applies across the continuum of general needs and retirement housing, recognising that most people want to remain independent in their own home and community for as long as possible. Investing in homes, services, and systems that make this possible is not an optional extra – it is a preventative strategy that reduces crisis, enhances wellbeing, and delivers long-term value for Scotland.

The Roadmap to a National Independent Living Strategy provides clarity to Bield's vision and has informed the priorities set out in our new Business Plan for 2026-31.

Our Achievements

We have achieved a great deal over first three years of our Strategy. Highlights from 2025/26 include:

- We will open our six new one-bedroom homes at the former West Port care facility in Linlithgow in early April 2026. The project involved reconfiguring the old care units to form six, high quality new properties, alongside a programme of wider investment across the West Port development. This work includes new windows, an upgraded communal heating system, and the refurbishment of communal areas with new flooring and new decoration. This project is particularly important as it will enable the final tenant decants from the closure of our Dean Court development, providing those tenants with excellent new homes to settle in to.
- Over the past 18 months, we have significantly strengthened the management of all compliance activities. We have established a more structured team with dedicated focus on key areas, implemented a Compliance system providing real time data to Bield and contractors improving site performance. At a recent event, the Scottish Housing Regulator praised Bield's approach to compliance improvement, noting the professionalism and efficiency of the approach.
- Over the past year, Bield has been exploring how sensor technology can strengthen our Independent Living Principles by creating safer, healthier and more enabling home environments for tenants. The *Joining the Dots* pilot at Langvout Court in Biggar demonstrated how real-time monitoring of



conditions such as dampness, air quality and moisture can help prevent issues before they impact wellbeing. Building on this success, the project has expanded to six Housing with Care developments in Glasgow to test scalability and introduce additional welfare focused sensors that support tenants to remain safe and independent in their homes. Funded by Glasgow City Region, this is the first project of its kind in Scotland and directly supports Bield's preventative approach by using technology to identify risks early and promote healthier living conditions. Findings will be published in May 2026, with a planned rollout to all assets by 2032, ensuring more tenants benefit from homes designed to enhance comfort, confidence and independent living.

- Bield convened a national Socialudo "Hopetown" policy simulation event bringing together partners from housing, health, social care and local government to explore how Scotland's system of support for older people could be redesigned around independence rather than crisis. Insights generated through the exercise directly informed the *Reimagining Independent Living* report and its accompanying call to action, setting out a practical roadmap for how housing, care and community services can work together to enable people to live independently for longer. The work has positioned Bield as a leading contributor to the national conversation on independent living and prevention.
- Following an extensive and meaningful consultation with our tenants, we launched our new Allocations Policy, marking a significant step forward in how we support people into their homes. The updated policy is more responsive, more inclusive, and more adaptable, ensuring it better reflects the diverse and evolving needs of our communities.
- We expanded Bield's Alarm Receiving Centre (ARC), securing new contracts by consistently delivering high-quality service. This growth has positioned Bield as the largest ARC in Scotland, a major achievement that underscores our reputation for excellence.
- We successfully implemented the National Shared ARC digital platform, working closely with both existing and new providers to ensure a smooth and coordinated transition. Our teams collaborated extensively to plan and deliver the change, allowing us to maintain a seamless, uninterrupted alarm service for our customers throughout. This work reflects our commitment to reliability, partnership, and protecting the customer experience during periods of change.

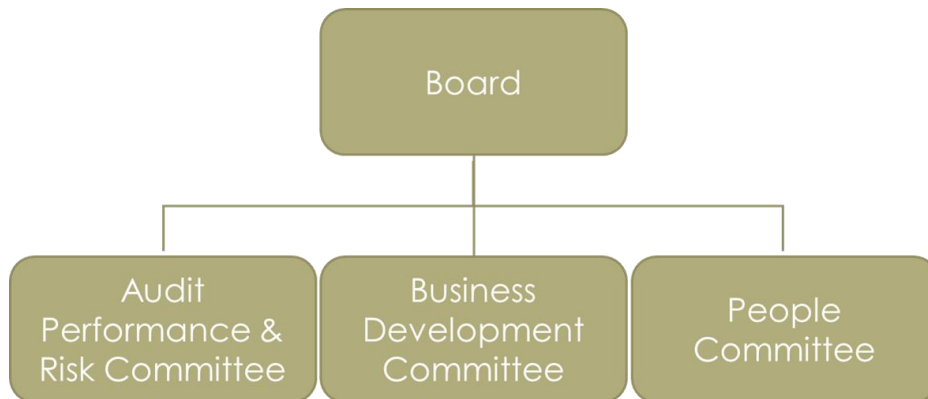
The updated five-year Business Plan builds on these achievements, setting our objectives and outcomes to 2031.



Bield's Board and Executive Management Team Structure

The structure of our Board and Executive Management Team sets the framework for how Bield is governed and led. The Board provides strategic oversight, constructive challenge and assurance, while the Executive Management Team is responsible for delivering the Business Plan and managing our services and resources. Together, these roles enable strong governance, clear accountability and effective decision making across the organisation.

Bield's Board Structure:



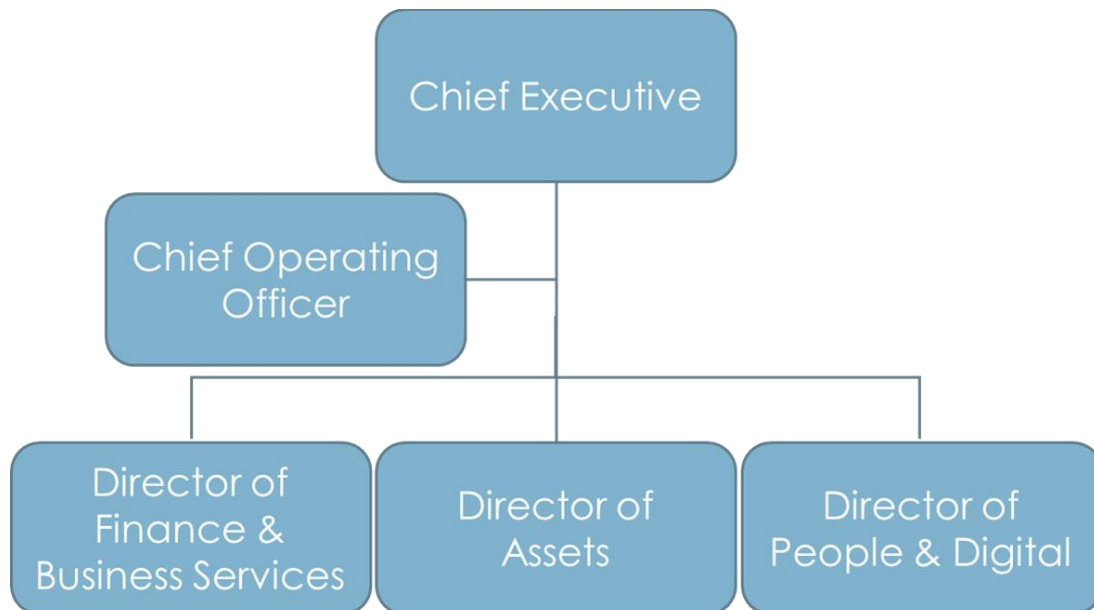
During the past year, we enhanced the capability and resilience of the Board through the appointment of three new members in September 2025 and the co-option of two new members in January 2026. These appointments were made to broaden the Board's collective expertise, with new skills added in key areas such as digital transformation, housing development, placemaking, older people's policy, and the creation of sustainable, inclusive communities. This enriched skills mix ensures the Board remains well equipped to guide the organisation through evolving operational and strategic challenges.

We continued to prioritise strong governance by conducting annual Board member appraisals, supported by an independent external consultant. The outcomes of this independent review directly informed our Board Development and Training Plan for the year ahead, ensuring that tailored learning, upskilling, and continuous improvement remain central to Board effectiveness.

Our succession planning framework remained robust, with clear forward planning for key leadership positions. The current Chair has committed to remain in post until September 2028, providing continuity and stability while enabling structured succession planning over the medium term. This long-term visibility supports organisational resilience and ensures a planned and well managed leadership transition.



Bield's Executive Management Team Structure:



Bield has enhanced the Executive Management Team to support the successful delivery of this Business Plan informed by Bield's Roadmap for Independent living. Barry Allan has joined the organisation as Finance and Business Services Director, bringing strengthened financial leadership and strategic oversight of the core business functions that underpin sustainable, modern independent living services. In addition, Tracey Howatt has been appointed as Chief Operating Officer (COO), providing increased operational leadership and a sharper focus on service performance, customer outcomes, and delivering value for money for our tenants and customers.

This strengthened Executive structure ensures clearer accountability, improved decision making, and a more balanced distribution of strategic and operational responsibilities. Collectively, these appointments position the organisation to deliver the priorities set out in this Business Plan with greater resilience, pace, and organisational focus.

External Context and Challenges

We continue to operate within a highly dynamic and uncertain environment, where cost of living pressures and wider economic volatility are reshaping the landscape for social landlords. These conditions are expected to persist, reinforcing the importance of disciplined decision making, strategic investment, and a long-term approach that protects affordability while enabling delivery of Bield's ambitions.

The external context was considered by the Board and Executive Management Team at the November 2025 Strategy Away Day, using a PESTLE and SWOT analysis



to assess the opportunities and risks shaping Bield's operating environment. This confirmed that the *Setting the Pace Strategy 2023–28* remains the right direction. Insights from the review have informed refinement of the Business Plan, ensuring Bield is positioned to maximise opportunities, respond to emerging challenges, and strengthen outcomes for tenants.

A new Scottish Government in May 2026 is expected to increase focus on social housing investment in response to the housing emergency. The new Government will be formed at a time when global political and economic instability is rising with continued impact expected on cost of living, potentially further constraining public finances and reducing real terms funding for social housing and care.

The Government's continued drive for integrated health, social care and housing aligns with Bield's independent living principles. Growth of joint commissioning, shared budgets and preventative approaches offers opportunities to demonstrate the real value of housing led prevention and personalised support.

Scotland's population is ageing -projected to reach 600,000 people aged 75+ expected by 2030, rising to 826,000 by 2045 — will increase the need for affordable, sustainable services that support long term independent living. As social care becomes less affordable prevention will be critical strengthening the opportunities for Bield and partners to influence Scottish Government policy over the coming years. The national housing emergency and Housing to 2040 agenda also raises expectations for landlords to deliver the right homes, in the right places, that enable independence, choice and long-term wellbeing.

Our ageing population is becoming more diverse and digitally confident, with growing expectations for independence, personalised flexible services. Older people increasingly want homes and services that adapt to their lifestyle and help them stay active, connected and in control.

Technology is becoming central enabling independent living, particularly as we see telecare shift from reactive proactive models. Bield's BR24 aims to support digital enabled homes and connected services that enable people to stay independent, safe and in control through predictive tools with remote support. BR24 will continue to play a growing role in preventing crises and improving wellbeing.

Rising expectations for digital access and personalised technology reflect changing customer preferences and growth of digital confidence. However, many older people still face digital exclusion, particularly among people aged 80+, reinforcing the need for inclusive, intuitive and adaptable services regardless of digital literacy is central to maintaining independence.

Strengthened integration with NHS and local authority systems will also shape where technology can support preventative health outcomes and reinforces the value of housing led- prevention.



Robust data governance, cybersecurity, digital infrastructure and staff capability are becoming essential as technology is being embedded across Bield's operations.

Scotland's transition to net zero is shaping expectations for how homes are built, maintained and modernised. Social landlords will be required to deliver energy efficient, low carbon homes that protect people from fuel poverty and support long-term wellbeing, reflected strongly within Bield's Independent Living Principles.

Uncertainty around national targets, reporting methods, compliance planning together with supply chain pressures and rising retrofit costs reinforce the growth of a partnership approach. Delivering this level of investment in Bield's housing stock will require grant funding, partnerships and innovation to protect affordable rents for tenants while delivering long-term environmental improvements.

Rising capital costs—particularly for retrofit and energy efficiency work—will challenge investment planning. Although increasing interest from impact and ESG investors creates opportunities for alternative funding to support Independent Living Principles. Interest rates are now expected to remain higher for longer into 2026 rising borrowing costs of development, reinforcing the need for financial resilience and diversified income streams.

Bield operates within an evolving legal and regulated landscape. The phased introduction of the Employment Right Act 2025 in 2026 which see employer cost rise as rights for employees are expanded. Regulation across housing and care – especially around health and safety will continue to drive investment to maintain compliance, modernise our homes and services and ultimately safeguard our tenants. The new Housing (Scotland) Bill introduces mandated timescales for addressing health, hazards such as damp and mould; Bield is well positioned following investment in a new compliance system in 2025.

Navigating these external challenges and opportunities requires a financially resilient organisation that can protect affordability, maintain quality, and invest in services that support independence and wellbeing for tenants. Strong national and local partnerships remain key to achieve these aims.

Stakeholder Assessment

Understanding who our key stakeholders are - and how best to engage with them - is essential to delivering our strategic ambitions and ensuring the success of this Business Plan. Bield operates within a diverse landscape of tenants, regulators, partners, and community groups, each with distinct priorities, expectations and levels of influence. By mapping these stakeholders clearly, we can tailor our engagement approach, strengthen collaboration, and maintain the transparency and accountability that underpin our Independent Living Principles and our wider organisational values.



Bield works with a broad and diverse range of stakeholders who play an essential role in shaping the quality, safety and direction of our homes and services. Our core stakeholders include tenants, residents and their families, who rely on us to deliver person-centred support, safe homes and high-quality services that protect their rights and independence. We also work closely with key regulators such as the Scottish Housing Regulator, the Care Inspectorate and OSCR to ensure strong governance, compliance and assurance across housing and care. Alongside this, national and local government remain critical partners, particularly in relation to housing policy, funding priorities and alignment with Scotland's long-term ambitions such as Housing to 2040.

We also depend on strong relationships with local authorities, Health & Social Care Partnerships and the NHS to deliver integrated, preventative and place-based support that meets the needs of older people. Sector bodies including Scottish Federation of Housing Associations (SHFA), Housing Support Enabling Unit (HSEU) and the Coalition of Care and Support Providers (CCPS) provide opportunities for collaboration, best practice sharing and sector advocacy. Internally, our Board, frontline teams, housing officers and volunteers remain fundamental to delivering high-quality services and maintaining a positive organisational culture. Working together with all these stakeholder groups ensures that Bield continues to deliver safe, warm and enabling homes while advancing our Independent Living Principles.

To ensure transparency, alignment and shared understanding across our partners, customers and colleagues, we will communicate the Business Plan through a clear, structured and proactive approach. Our aim is to make sure stakeholders understand not only *what* we are planning, but *why* these decisions support our Independent Living Principles and help people live independently for longer.

Tenants will receive accessible updates about how the plan supports their independence and the quality of their homes. Colleagues will be briefed through internal channels to ensure shared understanding of priorities. We will continue open dialogue with Board members, regulators, local authorities and Health and Social Care Partnerships, focusing on how our priorities align with national policy and local needs. Contractors and partners will be engaged to ensure they understand our investment plans and standards. Our aim is to ensure transparency, strengthen partnerships and build shared ownership of our long-term ambitions.

We will actively engage with funders to maintain a proactive relationship with public and private bodies to support the delivery of our strategic objectives. Bield will provide assurance on financial viability, covenant compliance, and regulatory compliance through long-term financial planning and robust treasury management in accordance with our policies and procedures.



Value for Money and Rent Affordability

Our approach to rent and service charges is designed to strike the right balance between investing in our homes, ensuring value for money, and keeping rents affordable for our tenants. This approach enables us to direct resources to where they have the greatest impact - maintaining safe, high-quality homes and supporting independent living - while protecting affordability for current and future tenants. As part of our annual rent setting, we assess the affordability of our proposed rent increase using the Scottish Federation of Housing Associations affordability tool.

The impact of the cost-of-living pressures for tenants over the past few years means we need to do more to ensure our rent remain affordable. We have carried out a review of our rent structure and refined our charges to improve transparency for tenants and partners. This programme will continue next year, with a focus on securing value for money from our contracts and strengthening the long-term sustainability of Bield's financial position. This includes embedding our new rent policy, which will review our rent levels and ensure that rent points are set in a way that reflect the needs and affordability of tenants, no matter where the live.

Business Plan

Bield reviews its five-year Business Plan annually. This year's plan has been shaped by the Board Strategy sessions held in November 2025 which considered Bield's 2023-28 strategy at its halfway point, reviewing how it is aligning with the changing world and to determine the extent to which it remains sound and relevant in delivering for tenants. The day allowed the Board and EMT to develop a shared picture of where the organisation is at. When this picture was viewed in the wider context of the current and predicted business environment it was felt that the current Strategy/Business Plan was (with only minor adjustment) fit for purpose.

Feedback from the Board away day has been considered by the Executive Management Team and Leadership Team, informing the five-year objectives for Our Communities, Our Homes and Our People.



Our People

Our ambition is to support our people to be compassionate, skilled and efficient. We have enhanced our capacity and capability by ensuring we have the right people with the right skills in the right place.

Our People Objectives	We will:	This positions Bield as:
<p>Objective 1: Our people are engaged, resilient, providing first class customer services, which are underpinned by Bield's values and drive delivery of independent living ambitions</p>	<p>Drive the people agenda through an established People Strategy, underpinned by plans that enable achievement of our strategic ambitions and meet our commitments to tenants and customers.</p> <p>Embed robust workforce and succession plans to inform resourcing across Bield, strengthening resilience individually and collectively through career pathways. Align skill development plans with workforce planning data to shape efficiencies in how we work, with digital and innovation solutions at the core.</p> <p>Live Bield's values and behaviours within our workplaces and services, demonstrating added value for our tenants and customers.</p> <p>Mature collaboratively designed and impactful employee engagement and wellbeing programmes. Delivered with established partnerships to grow the impact for our people and create healthy workplaces.</p>	<p>A people centred organisation that values and supports all within, recognised as a good place to work.</p>
<p>Objective 2: By 2030 Bield's communications enable people to connect effectively and collaboratively, fostering a culture of inclusion, transparency, shared knowledge and understanding. It shapes how we establish our place and influences within the sector whilst also empowering tenants to make informed choices about their housing and services.</p>	<p>Embed our Communication Strategy through a rolling planned programme that is informed by our business plans, focuses on strengthening our reach, promoting our brand and drives progress on our recognition as a leader in housing for older people and the wider health and social care sector.</p> <p>By 2026 we will have invested in our people skills and capability to set standards for positive and proactive engagement with tenants, customers, stakeholders and across Bield.</p> <p>Through our Digital Strategy and learning and development programmes we will deliver digital platforms and systems that provide inclusive, collaborative, responsive and effective communication channels.</p>	<p>A strong, influential and accessible Social Landlord leading on the independent living agenda within Scotland.</p>



Our People Objectives	We will:	This positions Bield as:
<p>Objective 3: Bield fosters a culture of learning and development aligning investment in our people with our strategic purpose and values whilst ensuring the needs of our tenants are at the core.</p>	<p>Strengthen learning and development opportunities, accessible for all and delivered through a diverse range of modern learning approaches. Promoting Bield as employer of choice, valued by employees.</p> <p>Ensure Bield’s learning and development offering demonstrates effective investment in the professional and vocational skills of our people to enhance customer satisfaction. Developed in partnership with Peers and Educational institutes.</p> <p>Establish management and leadership skill development and standards, underpinned by Bield’s values across all roles within our workforce. A clear pathway for developing future leaders across all levels.</p> <p>Ensure Bield has clear career pathways, aligned to Workforce Plans, which inform talent retention, attraction and supports how we can shape careers within the Sector.</p> <p>Achieve Investors in People Platinum accreditation (or equivalent), demonstrating commitment to our people.</p>	<p>An employer of choice within the sector, leading the way on modernising, strengthening and developing professional skills across its services.</p>

<p>Strategic KPIs</p> <ul style="list-style-type: none"> • % people feel they have the information required to perform their role effectively • % people feel they are supported to perform their role effectively • % of staff receiving training that supports the Independent Living Approach • We are a well-governed organisation as evidenced by our Regulatory Assurance Level <p>Business Health KPIs</p> <ul style="list-style-type: none"> • Attendance Levels • % staff turnover



Our Homes

Our ambition is to design and adapt our homes to meet customers' evolving needs. This includes digitally enabling homes and providing attractive, green spaces to promote community engagement and healthy living.

We know that older people spend 70-90% of their time in their homes, so it is vital that our homes are affordable, warm and safe and create communities. We have reviewed and refreshed our Strategic Asset Management Strategy (SAMS) with Board in late 2024, reflecting the changing external policy and funding environment, ensuring that our priorities remain achievable and deliverable, meeting the needs of current and future customers and tenants. Our objectives for the next five years will take a holistic approach to our properties understanding the priorities of our tenants with a focus on our major repairs programme (including decoration etc) and acceleration of our closed asset investment.

Our Homes Objectives	We will:	This positions Bield as:
<p>Objective 1: Bield's operational and strategic decisions on our homes are aligned through a holistic approach, underpinned by robust data and informed investment plans.</p>	<p>Have a complete a stock condition survey of all development, which will provide a robust cyclical stock viability programme, informing decisions around investment in or disposal of existing developments.</p> <p>Implement Bield's Stage 3 Investment, supporting older people to remain in their homes for longer. This includes supporting health and social care partners to discharge from in-patient care more quickly and safely, enabling people to move from hospital into an adapted home that meets their own personal needs.</p> <p>Develop and utilise an established Asset Planning database and Energy Efficiency system ensuring live data in dashboard format to show delivery performance to be monitored, informing our investment planning decisions.</p>	<p>Having a strong property data set that supports future investment decisions</p>
<p>Objective 2: Bield applies a data-driven approach to property management that maximises the performance of all assets, minimises void periods, and ensures long-term sustainability—providing high-quality, affordable homes that empower tenants to live independently.</p>	<p>Operate a void process that is proactive and efficient ensuring that the time homes are empty is reduced, reducing void related costs and ensuring properties are quickly available for those in need.</p> <p>Ensure value for money for our tenants for repairs and maintenance, through planned strategic procurement and contract management.</p> <p>Reestablish our programme of lifecycle maintenance to minimise backlog (including decoration) and sustainable component replacement aligned to investment plans.</p>	<p>A provider of homes that have been invested in and are well maintained to meet Bield's standards</p>



Our Homes Objectives	We will:	This positions Bield as:
<p>Objective 3: Bield has increased the level of stock aligned to the principles of our design guide, with homes that are well designed, accessible, energy efficient and developed to support housing needs for older people across Scotland.</p>	<p>Finalise and share Bield’s Housing Design Guide that supports aging in place for homes that are modern, adaptable, digital and beautiful.</p> <p>Increase the number of homes by:</p> <ul style="list-style-type: none"> • Bringing all our closed assets back into management by March 2029 • Delivering 76 new homes, encompassing redevelopment of Dean Court as a flagship for Bield’s design standards. <p>Where strategically feasible, refurbish our existing bedsits driven by demand and meeting our obligations under Houses in Multiple Occupation (HMOs).</p> <p>Embed the Fabric First and sustainability projects with £16m investment to make our homes warmer and affordable.</p>	<p>A developing social landlord working with key partners providing accessible, affordable, warm homes to support people to live independently.</p>

<p>Strategic KPIs</p> <ul style="list-style-type: none"> • % homes meeting Scottish Housing Quality Standard • % homes with an Energy Performance Certificate • Increase our Housing Stock • Conversions of closed assets • Spend against Capital Investment Budget <p>Business Health KPIs</p> <ul style="list-style-type: none"> • Average days to relet homes • Average days taken to re-let homes (minus over 100 days) • % of rent due lost through properties being empty • Average time for emergency repairs • Average length of time taken to resolve cases of damp and/or mould • Number of stock condition surveys undertaken • Spend against sustainability budget • Average cost per void repair
--



Our Communities

Our ambitions are to understand the changing and evolving needs of our customers to ensure we continue to meet their needs and expectations now and in future to live independently. We will use this insight to inform our services, decision making and approach. This includes making use of data and intelligence to ensure our staff can support our customers effectively and efficiently.

We will also aim to simplify our services, delivering right first time. We will deliver a personalised and dignified approach which draws in further support from multi-disciplinary teams and the wider community.

Our Communities Objectives	We will:	This positions Bield as:
<p>Objective 1: Bield’s tenants and customers are supported to live independently within their communities through integrated support networks, innovative assistive technology and proactive care approaches.</p>	<p>Embed our Independent Living Principles across all services by March 2027, ensuring they reflect the four core principles set out in our Roadmap for Independent Living in Scotland. These principles will guide how we design, deliver and continually refine our developments, support models and operational approaches, recognising that most people want to live independently in their own homes.</p> <p>Invest in sustainable and innovative approaches for service delivery, leading within the sector, using data insights to inform refinement and future service provision, empowering tenants to live their best lives and prevent crises.</p> <p>Operate services across Scotland in collaboration with partner organisations across housing, health, social care and community sectors reducing gaps in provision for older people.</p> <p>Advance our leadership in cloud-based telecare by expanding proactive and preventative technology that enhances safety, confidence, wellbeing and independence.</p> <p>Support all customers with access to a connected suite of services that adapts to their changing needs, enabling them to live safely and confidently within their chosen communities.</p>	<p>A national leader in shaping modern, prevention focussed services for and with older people, embedding lived experience in decision making and through strong community connections and cross sector partnerships build sustainable, innovative service models that enable people to live confidently, safely and independently at home.</p>



Our Communities Objectives	We will:	This positions Bield as:
<p>Objective 2: Bield is setting industry standards for tenant engagement driven through innovation and impactful outcomes for older people.</p>	<p>Offer our tenants meaningful choice in how they engage with Bield, utilising digital technology to expand accessible engagement and communication options available for tenants. Ensure our Tenant Information Network and Tenant Forums actively participate in their communities, shaping services and in providing a strong representative voice for our tenants.</p> <p>Expand our Customer Contact Service as a proactive, multi-channel service hub that provides timely and informed support for customers across all Bield services, enhancing accessibility and ensuring customers receive the right help at the right time.</p>	<p>A landlord where the tenant voice actively shapes decision making and informs Board governance, strategic direction and continuous improvement.</p>
<p>Objective 3: Bield's people and services are valued, delivering excellent quality and offer value for money for tenants and customers.</p>	<p>Continue to review our rent and charges, in line with our new Rent Policy, ensuring we continue to balance rent that is affordable for our tenants with value with the costs of providing services by March 2027.</p> <p>Strengthen our financial position by driving efficiencies and reviewing our charges, enabling us to grow, invest and develop - supporting independent living for older people and contributing to easing the housing crisis and meeting the needs of an ageing population.</p> <p>With partners, undertake regular welfare benefit campaigns to ensure our customers are aware of and can access appropriate financial support.</p> <p>Through our Digital Strategy, improve the efficiency of customer facing and internal services modernising our operating models by March 2028.</p>	<p>Being recognised by our communities as a provider of high-quality services that are affordable and offer value for money</p>



Strategic KPIs

- % tenants satisfied with services received
- % tenants agree we offer value for money
- % tenants agree that services and support they receive helps them to live as independently as possible
- % tenants who feel supported to make informed decisions about the services they receive
- Average length of tenancy (years)
- Tenancies sustained for more than a year
- % BR24 customers satisfied with their services

Business Health KPIs

- % tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes
- % tenants who feel Bield are good at keeping them informed about their services and decisions
- % of tenants who say access to BR24 alarm services helps them to feel safer and more independent.
- % of customers who rate the Contact Service as "excellent" or "very good"



Influence and Recognition

Our Strategy sets out our ambition to lead, set and deliver the global standard for aging at home. Bield will bring partners across the sector together and work with government to help influence the independent living agenda, Bield will position itself as a leader connecting locally and nationally, sharing lessons learned to grow the reach and potential of our independent living within our sector and wider health and social care communities. Bield will be recognised for its efforts to drive innovation and digital solutions, as we champion the needs and voices of older people across Scotland.

Strategic Outcomes	How we will evidence this
<p>Bield has successfully influenced policy, enhanced service delivery, and implemented forward-thinking solutions that improve independent living, across Scotland and beyond.</p>	<p>Established connections with UK, Scottish and local governments have positioned Bield as a key stakeholder informing policy and direction for housing 2040, social care and the aging place agenda including influencing manifesto for Scottish Government 2026 Programme for Government</p> <p>Bield has strong partnerships and position as lead within the sector ensures that new technology is at the forefront of service and has strengthened Bield's competitive edge.</p> <p>Bield's services are recognised as an exemplar in the provision of ARC within Scotland, and across the wider sector internationally.</p> <p>Bield is recognised by partners and peers generating key national discussions and debates on social care and supported living solutions.</p>
<p>Bield is nationally recognised as a leader for innovation in particularly in digitally enabled care and our approach influences best practice across the sector.</p>	<p>Partnerships with academic and sector peers create space and dialogue to develop innovation and ambition on service solutions for older people and independent living.</p> <p>Bield is seen as a leader, setting industry standards for tenant engagement and tenants voice with measurable benefits.</p> <p>Our position as the lead for digitally enabled care services has been maintained.</p>
<p>Bield's strong partnerships enable us to influence and shape future direction and policy as a champion for older people and independent living.</p>	<p>Our work at a national and local level has Bield as a key member of sector groups and forums, providing a platform for Bield to share it lessons and potential social impact of its independent living offer.</p> <p>Bield has industry recognition for its work with tenants, services, homes, and is seen as a preferred partner.</p>
<p>Strategic KPIs</p> <ul style="list-style-type: none"> • Number of strategic partners we are working with • Innovation funding received (£) • Number of collaborative bids for external funding submitted (and success rate). • Number of national conferences/events where Bield is invited as a speaker or expert contributor. • Number of joint projects or pilots delivered with academic or sector partners • Number of industry awards shortlisted/won annually 	



Financial

The five-year financial plan underpins the Business Plan and guides how we allocate resources and is designed to complement and support the achievement of our strategic objectives. To strengthen delivery of our Business Plan and Strategy, we will continue to build our financial resilience by driving efficiencies and pursuing sustainable growth. This will ensure we can invest in safe, warm and modern homes, scale our independence focused services, and maintain affordability for tenants while supporting -long-term- organisational stability.

This includes reference to the following:

- Long-term affordability of rents
- Making adequate provision for investment in our housing stock including planned, cyclical, and responsive maintenance
- New-build development opportunities which meet business modelling criteria
- Securing appropriate finance and complying with all lending covenants
- Identifying and managing financial risks through appropriate policies and controls
- Managing our liquidity requirements with robust forecasting models
- Meeting all financial compliance requirements of stakeholders including the Scottish Housing Regulator, Lenders, HMRC, the FCA and OSCR

We operate within the following financial parameters:

- Covenant compliance – meet lender requirements on interest cover, asset cover and gearing ratios
- No less than £3 million cash in the bank

Major component replacement expenditure requirements aligned with stock condition information. A full version of the five-year financial plan, informed by this Business Plan, is provided separately alongside the 30-year financial plan, offering assurance of Bield's- long-term financial sustainability.

Our financial projections are updated periodically to reflect current forecasts and planned activity over a 30-year period. The overarching objectives is to ensure that Bield remains a financially viable organisation which will deliver on long-term commitments to our tenants and stakeholders.

The 5 and 30-year plans are based on projected assumptions driven by anticipated income, expenditure, capital spend and funding.

We report to Board on the following:

- 30-year financial projections consisting of statement of comprehensive income, statement of financial position and statement of cash flows.
- Assumptions and explanations on what they have been based on, supported by independent treasury management guidance
- Financial sensitivity analysis which considers the key risks, the mitigation strategies for these risks and a comparison to the base plan



- Our approach to financial risk management and mitigation
- Demonstrate how our future rent increase assumptions are compatible with affordability for our tenants

Delivery and Monitoring

Our five-year Business Plan objectives and priorities set out the key deliverables that will be managed through our Strategic Programme Board. Performance is reported to the Board every six months through a strategic dashboard, which tracks progress against our objectives using agreed strategic key performance indicators.

In addition, we will review Bield's 'business health' measures to ensure we are effectively monitoring and managing performance across the organisation. The Audit, Performance and Risk Committee oversees these business health indicators on a quarterly basis, with escalation to the Board as required, in line with Bield's assurance arrangements.

Every year, Registered Social Landlords submit an Annual Return on the Charter (ARC) to the Scottish Housing Regulator (SHR). The ARC provides an independent assessment of how we have performed against the regulatory standards over the previous year. Strengthening our performance across all ARC measures is a key ambition of this Business Plan, supporting our goal of outperforming sector peers and being recognised as an exemplar of best practice.

We will monitor and report progress annually through the ARC submission, ensuring transparency and a clear line of sight between our organisational priorities and regulatory expectations. To enhance this, we will strengthen the links between our performance framework and ARC outcomes, making greater use of peer comparison, rent affordability and rent comparison tools, and aligning these insights with our rent review process. This will ensure that our performance reporting remains robust, evidence based, and fully transparent.

Managing Risk

Bield's Board Assurance and Risk Management Framework underpins the Strategy and Business Plan by enabling us to identify, assess and manage risks that may hinder delivery or create opportunities for improvement and growth. It also forms part of our compliance with the Scottish Housing Regulator's Regulatory Framework and Standards, specifically:

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

The Board annually reviews Bield's risk appetite – the level of risk the organisation is prepared to tolerate. Risk appetite was reviewed in a dedicated session in September 2026. The Board also reviews strategic risks on a six-monthly basis and



receives management and external assurance reports throughout the year as required.

The Audit Performance and Risk Committee has delegated authority to manage risk on behalf of the Board. It reviews Strategic and Business Health Risks quarterly, scrutinises management actions, and considers internal and external assurance reporting. The Committee reports recommendations to the Board to ensure full visibility of any changing risk profiles. The People Committee has delegated authority to escalate people risks to the Audit Performance and Risk Committee.

The Executive Management Team is responsible for reviewing and approving the Strategic and Business Health Risk Registers on a quarterly basis. The Leadership Team is responsible for reviewing Business Health Risks and for reviewing and approving Operational Risk Registers.

We currently manage 12 Strategic Risks, each aligned to the delivery of the Board's Strategy and Business Plan. Alongside this, our Business Health Risk Register captures broader corporate risks that, although not directly connected to strategic delivery, have the potential to impact our overall performance and ability to meet organisational objectives.

Like many housing providers, Bield continues to operate within a landscape of ongoing uncertainty regarding national sustainability policy and net zero expectations, which remains a material area of strategic risk. We are nearing completion of a major improvement programme in our property compliance function to address historic issues relating to safety certification and assurance. Throughout this work, we have kept the regulator fully informed, strengthened operational management, and taken swift action to resolve known gaps.

We also remain alert to risks affecting our digital resilience. Threats such as cyber-attacks, system failures and weaknesses in internal controls continue to require active monitoring and investment. Each of these areas—sustainability, property compliance and digital resilience—remains a priority within our risk management framework and is supported by ongoing mitigations and assurance activity.

A summary of Bield's Strategic and Business Health risks, including example controls and mitigations, is as follows:

Strategic Risks -



Risk Ref.	Potential Risk / Failure	Inherent Score	Residual Score	Risk Appetite	Appetite Status	Example Controls / Mitigations
SR01	Failure to accurately identify, understand, and respond to the evolving needs and expectations of customers and tenants	9	6	Open	Below	Tenant Engagement Strategy; Benchmarking, performance monitoring and improvement plans; tenant satisfaction surveys
SR02	Failure to understand and prioritise investment required to ensure accessible, affordable, warm and safe homes	12	6	Open	Below	Strategic Asset Management Strategy (SAMS); prioritised asset investment plan; stock data verification and management systems
SR03	Failure to meet sustainability goals including achieving Net Zero	12	12	Open	Above	SAMS; external engagement; grant funding readiness planning including pipeline projects; asset investment analysis
SR04	Failure to explore and exploit new commercial or market opportunities	12	6	Open	Below	Dedicated Marketing & Partnership Officer; TSA accreditation; promotion and engagement activities within and beyond sector
SR05	Inability to leverage borrowing to invest in property, services, systems and processes	12	6	Open	Below	Budget, financial and business plans; treasury strategy and management; SAMS, ESG reporting, specialist advisors
SR06	Governance processes and controls are ineffective	9	6	Eager	Below	Rules, standing orders and procedures; audit; regulatory engagement; ARC and Annual Assurance Statement; external governance review
SR07	Failure to implement digital platforms effectively, securely and in a personalised way	12	8	Eager	Below	Digital Strategy; Digital Governance Group; external advisors; shared national alarm receiving centre; Technology Service management
SR08	Failure to strengthen underlying financial margins	12	6	Open	Below	Budget and financial plans; investment strategy; efficiency plans
SR09	Failure to change and strengthen organisational culture	12	6	Eager	Below	People Strategy; Behaviours Framework; workforce planning
SR10	Failure to utilise data, intelligence and specialist knowledge	12	9	Open	Above	Digital Strategy and emerging Data Strategy; Digital Governance Group; Performance Framework; digital skills programme
SR11	Failure to deliver new build and remodelling programme	12	6	Open	Below	SAMS, pipeline of projects and business cases (new build, reopening and redevelopment); Bield Design Standard
SR12	Failure to leverage status in sector and influence national policy	16	6	Open	Below	Reimaging Independent Living; Communications Strategy; strategic partnerships, sharing of best practice



Business Health risks -

Risk Ref.	Potential Risk / Failure	Inherent Score	Residual Score	Risk Appetite	Appetite Status	Example Controls / Mitigations
BHR01	Our customers are dissatisfied with the services they receive from Bield	9	6	Open	Below	Tenants Engagement Strategy; complaints and feedback; Insight Communication Engagement (ICE) plans; MyBield portal, tenant satisfaction surveys; benchmarking
BHR02	We fail to meet regulatory and legislative requirements within our regulated services	16	6	Open	Below	Care management system; TSA and Cyber Essentials accreditation (BR24); care inspections and SSSC registration; internal / external assurance; staff training; contract management; policy and procedures
BHR03	Our homes and workplaces are not safe	16	9	Open	Above	Property and organisational health and safety processes and procedures; statutory inspections; compliance management system; audits; insurance; focussed improvement programmes
BHR04	We are unable to deliver or recover from services effectively in the event of an emergency, unforeseen or uncontrollable events	16	6	Open	Below	Business Continuity Plans; local procedures; insurances; cyber incident response and disaster recovery arrangements; infection control process
BHR05	We fail to ensure our homes meet quality and environmental standards	12	6	Open	Below	SAMS; stock condition surveys; feasibility studies; prioritised investment programme; ESG reporting; new asset and energy reporting system
BHR06	We fail to have robust financial management arrangements that ensure we are able to deliver our services on a sustainable basis	12	8	Open	Below	Compliance with professional and sector standards; Budget, financial and business plans; management accounts / performance reporting; quarterly reforecasting; internal / external audit; Audit Committee
BHR07	We fail to have sufficient staff resources with appropriate skills to deliver business as usual services, strategic objectives and our Business Plan.	6	4	Eager	Below	People Strategy; workforce planning; learning and organisational development activity; policies and procedures; wellbeing and employee assistance programmes
BHR08	We fail to protect digital systems, including personal data of tenants, other service users and staff	12	12	Open	Above	Digital Governance Group; Technology Risk Register; information governance policies; technology policies and procedures; external technical and specialist support; incident response and cyber security arrangements