



GreenSquare

GREENSQUARE GROUP CORPORATE PLAN

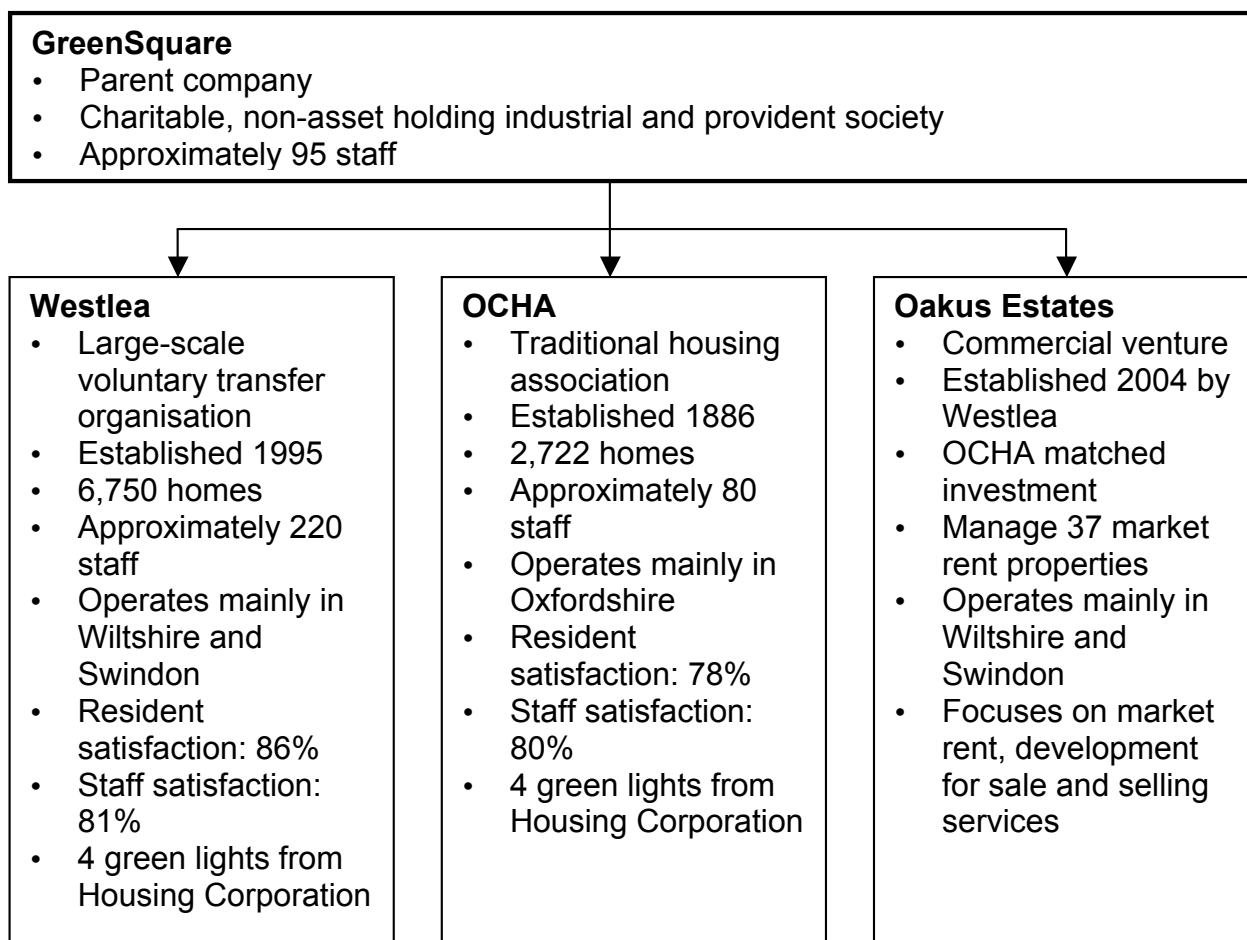
2009-2012

Introduction

Welcome to the corporate plan for the GreenSquare Group. The Group was formed in April 2008 and comprises of Westlea Housing, Oxford Citizens Housing Association and our commercial subsidiary Oakus Estates Ltd. We are a pioneering housing, regeneration and social investment agency working throughout Wiltshire, Oxfordshire and Gloucestershire and surrounding areas with offices in Swindon Oxford and Chippenham. We are committed to providing excellent services to the residents of the 10,000 homes we manage and the many partner organisations with whom we work. We are a lead development partner for the Homes and Communities Agency (HCA) and will be providing over 1000 new homes over the three years of this plan.

About us

This section is to tell you a bit more about GreenSquare and its subsidiaries.



Westlea, OCHA and Oakus are strong in:

- their focus on the needs of residents and other customers;
- community investment and 'quality of life' initiatives
- community development and regeneration;
- supported housing;
- sustainable housing development; and
- their commitment to investing in their people; who are motivated, customer focussed and passionate about what they do.

Forming the Group has enabled us to:

- offer more choice for residents;
- be stronger financially and organisationally;
- offer more to our many stakeholders and partners;
- compete more effectively;
- manage risk better;
- achieve economies of scale; and
- achieve competitive borrowing rates.

Achievements

We held the official launch event for GreenSquare in December 2008, with prominent members of the local housing and communities sectors, plus guest speaker Wayne Hemingway. This was a chance to look back at just how much we have achieved in our first year of operation, which we are particularly proud of in light of the current economic climate.

Some of the highlights of the year include:

- developing 364 new homes, with another 815 onsite or contracted to start
- signing the first agreement for Oakus to manage public open spaces on behalf of a developer;
- working with TV's Kevin McCloud's Hab Homes on a high profile development in Swindon;
- recruiting to a sector-leading residents' scrutiny panel, who will hold GreenSquare to account for achieving excellent service delivery.

We have achieved a great many practical successes in terms of bringing Westlea OCHA and Oakus together, which include:

- restructuring our staff to transfer support services and development staff to GreenSquare;
- opening a Swindon office to give local presence in this major area of investment for us;
- a Board member recruitment exercise, which has strengthened and diversified all our Boards;
- launching a full set of joint strategies for the Group; and
- implementing one financial system across the whole organisation.

A major objective of forming the GreenSquare Group was to make efficiency savings. As at December 2008, we are forecasting cash savings of nearly £620,000 in 2008/09, £50,000 ahead of target.

We are making good use of every opportunity for joint working and sharing best practice across the Group.

Our environment

2008/09 has been a year of change, both within GreenSquare Group and in the outside world. The downturn in the housing market and the effects of the credit crunch have presented many challenges. At the same time, the housing sector has been getting to grips with a changing regulatory regime and the introduction of short notice inspections. Locally, a new unitary authority for Wiltshire means changes to the ways that all public services are delivered in the county.

The credit crunch and rising fuel costs

This has an impact both on GreenSquare as an organisation and on the people who we house. We have been carefully reviewing and managing our development programme and financial arrangements. At the moment, we are not developing homes for sale; but are focusing our attention on securing future projects that will do this when the market recovers. We are looking at ways to help our residents lessen the impact of rising food and fuel costs on their quality of life and level of debt.

New regulation and investment

As of December 2008, the Homes and Communities Agency and Tenant Services Authority took over the Housing Corporation's investment and regulatory functions respectively. It will take some time for change to work its way through the sector, but we are actively engaging with the new agencies from the outset. The new Audit Commission short notice inspections will bring both challenges, but also real opportunities to demonstrate the excellence in our day-to-day work

Resident-led self-regulation

With the Tenant Services Authority putting the focus even more firmly on achieving outcomes for residents, we must continue to put residents at the heart of everything we do. Westlea has pioneered this with its work on Residents' business planning, which has now been adopted at OCHA. Our work on a Group-wide resident scrutiny panel is at the forefront of the sector and we will continue to invest the time, support and energy that is needed for resident involvement to be meaningful and successful.

Local and regional changes

Wiltshire is to become a unitary authority from April 2009. There are also changes proposed for the role of Regional Development Agencies and for Supporting People funding. We are engaging with these changes to make sure that housing is given the right level of priority and that all the key agencies involved have a clear understanding of the major contribution we can make to help them achieve their objectives.

A bit about where we work and who we house

North Wiltshire

- 4.3% of households on waiting list (2,215)
- 29 households in temporary accommodation
- Average income £21,779
- Average house price £195,000
- Lowest quartile house price is 8 times the lowest quartile income
- Shortfall of 780 homes per year

Swindon

- 10.3% of households on waiting list (7,971)
- 620 households in temporary accommodation
- Average income £21,308
- Average house price £153,000
- Lowest quartile house price is 6.9 times the lowest quartile income
- Growth point – aim to build 17,700 new homes by 2016
- Shortfall of 857 homes per year

West Wiltshire

- 8.5% of households on waiting list (4,449)
- 79 households in temporary accommodation
- Average income £21,088
- Average house price £174,750
- Lowest quartile house price is 8.7 times the lowest quartile income

Oxford

- 7.3% of households on waiting list (3,965)
- 496 households in temporary accommodation
- Average income £21,336
- Average house price £268,000
- Lowest quartile house price is 10.4 times the lowest quartile income
- Growth point – aim to build 5,692 new homes by 2016

West Oxfordshire

- 5.4% of households on waiting list (2,149)
- 19 households in temporary accommodation
- Average income £22,469
- Average house price £220,000
- Lowest quartile house price is 10.7 times the lowest quartile income

Cherwell

- 6.1% of households on waiting list (3,415)
- 117 households in temporary accommodation
- Average income £22,236
- Average house price £209,975
- Lowest quartile house price is 9 times the lowest quartile income

South Oxfordshire

- 3.3% of households on waiting list (1,719)
- 38 households in temporary accommodation
- Average income £25,585
- Average house price £249,950
- Lowest quartile house price is 11.7 times the lowest quartile income
- Growth point – aim to build 5,000 new homes by 2016

Vale of the White Horse

- 6.8% of households on waiting list (3,185)
- 85 households in temporary accommodation
- Average income £25,220
- Average house price £249,000
- Lowest quartile house price is 9.3 times the lowest quartile income

Gloucester

- 10.3% of households on waiting list (4,839)
- 176 households in temporary accommodation
- Average income £17,984
- Average house price £149,000
- Lowest quartile house price is 7.7 times the lowest quartile income

Cheltenham

- 7% of households on waiting list (3,384)
- 63 households in temporary accommodation
- Average income £21,275
- Average house price £188,750
- Lowest quartile house price is 8.5 times the lowest quartile income

Stroud

- 4.2 % of households on waiting list (1,926)
- 14 households in temporary accommodation
- Average income £20,717
- Average house price £184,500
- Lowest quartile house price is 8.9 times the lowest quartile income

Tewkesbury

- 5.4% of households on waiting list (1,793)
- 9 households in temporary accommodation
- Average income £18,800
- Average house price £191,500
- Lowest quartile house price is 8.6 times the lowest quartile income

Cotswold

- 11.8% of households on waiting list (4,186)
- 19 households in temporary accommodation
- Average income £20,112
- Average house price £247,750
- Lowest quartile house price is 12 times the lowest quartile income

Our residents

Westlea	OCHA
53% of households contain at least one person over 60	21% of households contain at least one person over 60
27% of households contain at least one child under 16	51% of households contain at least one child under 16
On average, residents have lived in a Westlea home for 12.4 years	On average, residents have lived in a OCHA home for 6.5 years
45% of residents have a disability	62% of residents have a disability
4% of residents are from a black or ethnic minority background	15% of residents are from a black or ethnic minority background
The average household income is £12,020 per year	The average household income is £10,700 per year

Source: Westlea tenant survey 2008 and OCHA tenant survey 2006.

Our vision and values

We are a pioneering housing group focused on the needs and aspirations of residents, neighbourhoods and communities; building homes and places where people want to live.

Values

Pioneering: working at the forefront of our sector by aiming to be innovative and excellent in all that we do

Including: involving and valuing residents and staff in the way we run our business; promoting equality and diversity; openness and accountability; professionalism and integrity.

Delivering: keeping our promises by doing what we say we will and making decisions that ensure good value, and long-term sustainability for our business, our communities and our environment.

Vision

GreenSquare Group will be a major provider of housing, regeneration, care and support and commercial services across Wiltshire, Oxfordshire and Gloucestershire. Our core business is building, managing and maintaining homes as well as helping build strong and cohesive communities.

GreenSquare, as the parent company, will support and enable its subsidiaries to deliver excellence: as housing providers, partners and employers. This will be driven by:

- **Value for Money**

It is key for us to provide high quality services to our residents at a fair price that they consider to be good value for money. To do this we will use our resources carefully and effectively.

We will embed the principles of achieving value for money into every aspect of the business. Some key elements of this will be to:

- compare our costs with those of similar landlords;
- seek feedback and suggestions from our residents;
- improve our procurement practices;
- make how we work more efficient;
- manage our contractors efficiently; and
- continually monitor how we are improving.

- **Equality and diversity**

Valuing and respecting others lies at the heart of everything we do. It is fundamental to how we do business and work with each other. We have a strong track record in this area to build on, and can promote good practice in this area to the people that we work with.

Our core principles are:

- treating people fairly and equally;
- making sure that everyone has equal access to our services and decision-making processes, including “hard to reach” groups;
- putting the focus firmly on the customer and tailoring our services to meet the different needs of different customers;
- valuing the differences between people;
- making sure that our Boards, workforce and resident population reflect our communities;
- promoting a culture of equality and diversity to everyone we work with; and
- a zero tolerance approach to discrimination and harassment.

- **Continuous improvement**

The partnership between Westlea and OCHA enables us to improve both organisations. We are learning from each others strengths and weaknesses and building a strong group that is committed to achieving the best possible outcomes for our residents and partners. We have a framework for continuous improvement based on:

- feedback from customers (surveys, focus groups, complaints etc);
- benchmarking, comparison and peer review;
- regulatory guidance such as the Key Lines of Enquiry;
- feedback from partners;
- risk management;
- trends in performance;
- achieving value for money; and
- ideas and initiatives from staff and Boards.

We regularly evaluate both where we are and where we want to be. This allows us to set targets for the future, and to focus on delivering the services that meet our customers’ needs.

We will keep “closing the feedback loop” by reporting back on how we are doing, and how well we are keeping our promises. This holds us fully accountable to our residents for our performance; and allows us to tell them about some of the constraints that we face. It creates a culture where customers are not afraid to ask for what they want, and are able to help us drive the organisation forward.

- **Sustainability**

Delivering is one of our core values. We want to do this sustainably; whether that is through the development of our business, the quality of our homes, supporting the communities in which we work or our impact on the world in which we all live.

We will define our current carbon footprint and set targets to reduce it. We have a comprehensive sustainability policy, and staff will be supported to make sustainability a key factor in their decisions. Some of our ambitions and achievements in this area are to:

- set targets for reduction in travel, water usage, lighting and heating and waste;
- use more sustainable materials;
- build all our homes during 2008-2011 to Sustainable Homes code 3 standard and make sure all new homes from 2016 are carbon neutral;
- adopt the principle of “One Planet” (currently the world is using resources at a rate equivalent to three planets, we aim to reduce our draw on resources down to “One Planet” equivalent);
- promote a work life balance that recognises our staff needs both at home and at work and enabling them to play an active role in the communities in which they live; and
- raise the average SAP (energy efficiency) rating of our stock.

- **Risk management**

Our risk management strategy sets out how we will deal with the opportunities and threats facing us. Good, embedded risk management means that we can improve our strategic, operational and financial management; and make informed decisions.

We will undertake risk assessments on risks in five key areas:

- strategic;
- financial;
- legal and regulatory;
- reputational; and
- impact on residents and staff.

We will identify the risks, and then prioritise, manage and monitor them. The GreenSquare Board will take overall responsibility for making sure that we have an adequate and appropriate risk management framework in place; but all staff have a responsibility to proactively consider risk during their day-to-day work. We have a risk champion who will advise on, coordinate and promote risk management throughout the organisation.

- **Health and safety**

We take our health and safety responsibilities very seriously: in relation to our employees and offices; to the residents who live in our homes; and to everyone involved in our construction operations. We are committed to

getting this right and making sure that we provide safe places to live and work.

Strategic objectives

Our strategic objectives are set out below together with how we intend to measure our progress against them.

We want to...	How will we know when we've got there?
Customer care	
Provide excellent services to our residents	We will: <ul style="list-style-type: none"> • have achieved top quartile performance in appropriate benchmark groups across all areas of the business by 2009/10; and • be performing at the level of “three stars with excellent prospects for improvement” by 2010/11.
Actively and inclusively involve our residents in service design and decision making at all levels of the business	We will: <ul style="list-style-type: none"> • have achieved top quartile performance in terms of resident satisfaction with the opportunities to participate and how we take account of their views by 2010/11; • have evaluated the pilot residents scrutiny panel by the end of 2009/10; and • achieve a positive assessment of performance from the scrutiny panel by the end of 2009/10.
Provide an excellent level of service between the parent company and its subsidiaries	We will improve the overall level of customer satisfaction with GreenSquare services from 80% to 85% by the end of 2009/10, and begin to measure the corresponding satisfaction with the value for money GreenSquare offers.
Growth	
Use our joint strength and preferred partner status to deliver pioneering and sustainable development to meet local housing need	We will: <ul style="list-style-type: none"> • aim to deliver around 350 new homes per year; • evaluate a wider range of tenure and ownership options during the life of the corporate plan; and • achieve a positive assessment of development performance from the Homes and Communities Agency each year.
Consider a wide range of non-grant funded development and new ways of delivering housing	By 2011/12, we will have: <ul style="list-style-type: none"> • grown our market rent portfolio, subject to market conditions;

and services to new customer groups	<ul style="list-style-type: none"> • five new supported housing projects within GreenSquare Group; and • entered at least one new market per year (for example selling maintenance services to owner-occupiers).
Equality and diversity	
Offer services that are fair, accessible and equal to all, reflecting the diverse needs of the communities we serve	<p>We will:</p> <ul style="list-style-type: none"> • let properties in proportion to local housing need; and • monitor the satisfaction of different groups of customers and work to address inequalities and inconsistencies by 2011/12.
Understand and engage with our changing resident population and design services that meet their personal and collective needs	<p>We will:</p> <ul style="list-style-type: none"> • be able to successfully profile our neighbourhoods and be able to demonstrate change as a result by 2011/12; • engage successfully with potential residents from minority groups and show how this has shaped our approach by 2011/12; and • know the impact of all our services on different groups of residents by 2010/11.
Create a workplace that offers equal access to employment and values and promotes diversity	Our workforce will be representative of the local community at all levels of the organisation
Value for money	
Maximise our income from commercial operations to reinvest in social housing and services.	Each year, our commercial operations (market rent and selling services and expertise) will deliver budgeted profit levels.
Achieve improved value for money across the organisation to deliver as efficient a service as possible, including improving procurement.	<p>We will:</p> <ul style="list-style-type: none"> • see an increase in the percentage of residents who believe that our rent offers good value for money by 2010/11; • deliver the cashable and non-cashable efficiency gains set out in our business plan; • be in the second quartile or better for costs by the end of 2010/11; • keep the cost of GreenSquare to the subsidiaries at no more than inflation, subject to growth of the Group; and • restrain core cost increases to no more than RPI per unit over the life of the plan.
Sustainability	

<p>We will measure and improve our sustainability, working towards becoming a market leader in environmentally friendly policies and practices in every area of the business. This includes reducing our reliance on scarce resources and adopting new technology and approaches.</p>	<p>We will</p> <ul style="list-style-type: none"> • establish our carbon footprint and measure a range of sustainability targets from April 2009; • maintain our upper quartile energy efficiency (SAP) ratings; and • work towards exceeding the current minimum development environmental standard of code level 3; then level 4 by 2010; and level 6 by 2013.
<p>Offer a comprehensive package of community investment activities designed to improve quality of life and social cohesion</p>	<p>We will achieve a 5% increase in satisfaction with the neighbourhood in the areas where we have targeted community investment activities.</p>
<p>Offer high quality regeneration services to partners</p>	<p>By the end of 2010/11, we will secure:</p> <ul style="list-style-type: none"> • one significant regeneration project within our stock; • one significant local labour and training scheme; and • two significant regeneration schemes within the Group.
<p>Organisational development</p>	
<p>Be an outstanding employer, with a vibrant and dynamic workforce where creativity and innovation are encouraged and commitment to excellent customer service comes first.</p>	<p>We will:</p> <ul style="list-style-type: none"> • achieve staff satisfaction of 85% in the 2010 staff survey for each subsidiary and by 2011 for the parent company; • increase satisfaction with internal training courses; • achieve 75% satisfaction with being encouraged to develop skills and knowledge in 2010; and • achieve Investors in People “Profile” accreditation and aim to be a Sunday Times top 100 employer by 2011.
<p>Be self-aware, proactive and flexible; learning from ourselves and others to provide excellent services.</p>	<p>We will:</p> <ul style="list-style-type: none"> • deliver a leadership development programme for all managers during 2009/10, including bespoke training on distance management; • implement a common appraisal system across the Group in 2009/10; and • run an ongoing programme of “think tank” sessions to share knowledge and expertise between staff.
<p>Governance and accountability</p>	
<p>Our governance arrangements will reflect the needs of the community and best practice</p>	<p>We will:</p> <ul style="list-style-type: none"> • have Boards that reflect the local community by 2010/11;

	<ul style="list-style-type: none"> • have Board members whose skills match the needs of the organisation from April 2008; and • maintain a positive assessment for governance from the Tenant Services Authority
Our Boards will be independent, accountable and cost-effective.	We will assess the quality and cost of our Board during 2009/10.
Use our residents' feedback to design services that meet their needs, and give them the opportunity to hold us to account if we don't deliver on our promises	We will see positive and improving feedback from our resident inspectors and mystery shoppers
We will ensure that all health and safety requirements are correctly implemented and followed across the Group	We will improve our health and safety audit rating

Financial information

This section sets out a summary of GreenSquare's financial approach and objectives for the medium to longer term.

GreenSquare is a not-for-profit Industrial and Provident Society with charitable status and does not distribute profits to stakeholders. Any surpluses we make are put back into our work. We need to make sufficient surpluses to ensure that the business is sustainable over the longer term, to provide a buffer against adverse financial events and future liabilities, and to demonstrate we can repay loans borrowed to fund our activities.

Overall, our financial aims are to:

- Grow our asset base and turnover
- Increase our efficiency and operating margins
- Keep the cost of financing our business as low as possible over the longer term.

We will manage the group finances to support and deliver our business plan. Our key objectives are to:

- Get the money in: raising and receiving finances
- Manage the money, for example treasury management
- Have policies that maximise income and efficiency and minimise debt costs
- Account for the finances: reporting against budget, compiling annual accounts, corresponding with the regulator.

The GreenSquare Group financial plans are prudent in their approach with reasonable and realistic financial forecasts to deliver an ambitious business plan. This is fully reflected in our budgets. We monitor budgets closely to identify areas of savings and enable improved delivery of frontline services by shifting resources where they are most needed.

NOTE: DETAILED FINANCIAL FORECASTS AND OTHER SUPPORTING MATERIAL AVAILABLE SEPARATELY ON REQUEST

Board and management team

Board

The GreenSquare Board has ten members:

- one independent Board Member from each of Westlea, OCHA and Oakus;
- one Resident Board Member from each of Westlea and OCHA;
- four Independent Board Members; and
- one co-opted member.

James Williamson (Chair)

Independent board member

James was Chair of OCHA's Board since February 2006 and prior to that was Chair of Audit Committee. He has been a Board member since 2003. James worked 23 years for Black and Decker in various positions including Director of Business Services, and European Finance and Commercial Operations Director. He is now the Group Finance Director of a local manufacturing company and Finance and Operations Director for a company in the leisure sector. James is a chartered accountant.

Monique Audifferen

OCHA resident board member

Monique has lived in Oxford for over 20 years. She has a diploma in Business and for the past five years has worked for her local authority providing support services to schools. She has also previously worked in operations and sales. Outside of work, she is the Chair of an after school club and has many creative interests.

Derek Cash

Independent board member

Derek has served as Mayor of his home town of Bridport and went on to complete 14 years as a local councillor at both town and district level. Originally trained in journalism, he has worked professionally in social housing for the past 17 years. Having started three successful housing associations from scratch in South West England and South Africa, Derek then carried out housing inspections for the Audit Commission before joining the NHF where he headed up their operation across the South of England.

Derek Day

OCHA independent board member

Derek retired as a solicitor with over 27 years experience in local government, including 14 as Chief Executive of the London Borough of Enfield. Derek also has extensive experience of the NHS at a national level. He has been a non executive member of two NHS Trust Boards - currently the Nuffield Orthopaedic Centre NHS Trust, Oxford. Prior to moving to Oxford he was chair of a housing association in North London.

Bill Fishlock*Chair of Oakus*

Bill had been a partner in a firm of Chartered Accountants for 31 years, and retired at the end of 1995. He still does some consultancy work for his old firm, and is a Director of a house building company in Newbury. For six years he was Chair of the Prospect Foundation (which runs a specialist palliative care service from a hospice in Swindon). He is a Trustee of "The Green Hut" (a drop-in centre in the middle of Swindon) and Director of Taurus Ltd. (a company that endeavours to help young people with learning difficulties to obtain qualifications and employment). During the last three years Bill has become a member of both the Wiltshire Police Authority and the Wiltshire Probation Board and a non-executive board member of the Swindon Primary Care Trust

Wendy Hall*Independent board member*

A qualified auditor, Wendy's career has been in management and quality work, in both local government and the not for profit sector. She has also worked as a consultant. She is currently Chief Executive of Family Mediation, a North Wiltshire charity which works with children and families. She is also a member of the Wiltshire Probation Board. She is also a member of Swindon Borough Council's Local Remuneration Panel, recommending councillors allowances, and the Swindon Community Safety Partnership Executive Board. In the past, she has been a non-executive of an NHS Trust and chaired the Audit Committee and the Clinical Governance and Risk Management Committee.

John Holden*Independent board member*

John was appointed to the Board in September 2004. He has lived in the Bristol / Bath area for 10 years and has recently moved to Lechlade. He has worked in the City of London, during which time he was involved in raising capital for housing associations, and in the venture capital industry, investing in growing companies. He has a BA from Durham University and a MBA from Cranfield University.

Helena Taylor-Knox*Westlea independent board member*

Helena is a business psychologist who runs her own company promoting the sustainable creation of personal wellbeing and successful positive workplaces. She has worked in both the social housing & social care sectors for the last 15 years, including leading the supported housing team at SOHA Housing, and is a member of the Chartered Institute of Housing.

Helena has A BSc in Behavioural Sciences from Leicester University and a Masters in Mental Health (Organisational Psychology & Psychiatry) from King's College, London. After completing her clinical training in New York, Helena moved to Swindon which is now home to her and her business.

Ivor Williams

Westlea resident board member

Ivor lives in Wootton Bassett. He has been a Westlea tenant for ten years, and a board member for six. He and his partner have two teenage sons. After leaving the Armed Forces, Ivor worked for the Post Office and then ran his own newsagents. Most of his time is now taken up with voluntary work, and he has been active in local and nation tenant participation for the several years.

David Ashmore

Group Chief Executive and co-opted board member

See below

Management team

GreenSquare's executive team is made up of:

David Ashmore FCIH, MBA – Group Chief Executive

David has over thirty years housing experience including twenty six years at management level. He is a Fellow of the Chartered Institute of Housing and gained a Masters Degree in Business Administration in 2000. He has worked in various senior roles in local government and housing associations in London and Liverpool. Prior to joining Westlea in September 2002 he was Chief Executive of Oxford Citizens Housing Association for fourteen years.

Tim Jackson BSc (Hons), FCA – Group Director of Finance and IT

Tim joined Westlea in November 2002 and is a chartered accountant, who qualified with KPMG in London in 1989. He has since been Financial Controller for Tarmac Properties, Finance Director for Central and Cecil Housing Trust, and spent nearly nine years at the Housing Corporation where he was Assistant Director for Regulation in the London region, and Assistant Director for Financial Regulation at the Corporation's headquarters. He is currently a member of the Wiltshire Pension Fund Committee.

Vic O'Brien BSc (Hons), M. Soc Sci, PG DHA, MCIH – Group Development Director

Vic has 23 years experience of working for registered social landlords; of which 16 have been spent managing development teams with large development programmes both in London and the South West. Vic joined Westlea in November 2004, and is a member of the Chartered Institute of Housing.

Lisa Whordley-Hughes, ACCA – Group Corporate Services Director

Lisa was appointed as OCHA's Director of Finance in July 2000 and has 17 years' financial experience in the public, private and charity sectors. She has also performed many additional roles (for example as a board member and trustee) with a variety of public sector and voluntary organisations.

Andrew Smith, BArch, DipArch, MBA – Managing Director (OCHA)

Andrew joined OCHA in 2000, with 17 years' experience in housing associations, including Circle 33. He also chaired the Oxfordshire Rural Housing Partnership from 2003 to 2006. Before this he was an architect in private practice.

Ann Cornelius BSc (Econ), MCIH – Managing Director (Westlea)

Ann graduated from Swansea University with a degree in Social Policy and Administration, and after jobs in research and in welfare advice, began a career in housing associations in 1985. She became a member of the Chartered Institute of Housing in 1988. She has worked in associations in the Welsh Valleys, Swansea, and Cardiff. Her last job was the chief executive of Oxboode Housing Association in Gloucester, before moving to Westlea in March 2004 as Executive Director (Operations). She was appointed Managing Director (Westlea) when the GreenSquare Group was formed. As

well as managing Westlea, she is a member of the GreenSquare executive team and a co-opted Board member for Westlea.