

BUSINESS PLAN

2019-24

Executive Summary



In this financial year we continue to ensure that our business planning is underpinned by a sound understanding of the continually changing political, economic and social environment. We are currently waiting for the publication of the Welsh Government Affordable Housing Review, due in May of this year, and we will be considering the impact for Tai Ceredigion going forward.

Our vision, as we approach our 10th anniversary, remains to be a first class bilingual landlord and employer that puts tenants first, provides quality, well-managed homes, and benefits communities and the local economy. This commitment means that we recognise different housing needs, the benefits of building strong resilient communities, and that working in partnership and collaboratively will help improve and expand outcomes.

As an organisation, our planning and delivery is built on a foundation of strong governance, financial stability, improved efficiency and value for money. We continue to improve our procurement processes and are looking to invest in new IT systems to ensure our IT supports the needs of the business as it grows. We will be looking at systems that other organisations are using and learning from their experiences.

Since January 2018, Tai Ceredigion has been working with Mid-Wales Housing Association to investigate options for increased regional collaborative working. Both Boards have now considered an outline business case and agreed to commission work on a full business case in October 2019 with a view to a merger of the two organisations. We have been keeping all stakeholders informed as

this collaboration has progressed. The two Chief Executives have regularly met with tenants of both organisations at joint meetings to keep them informed and to answer questions. Regular staff newsletters keep our employees informed and involved.

We are strongly committed to listening to our tenants, and as a Board we continue to work with the independent Tai Ceredigion Tenant Monitoring Group. We value their input and scrutiny in ensuring that what matters to our customers informs our business planning and improvements to service performance.

We are continuing to invest in our existing homes and to acquire development sites within Ceredigion and nearby counties. We continue to maintain WHQS. We have plans to carry out works to improve our estates where needed and to improve our carbon footprint. Where possible we use our own in house trades team, MEDRA, and we continue to use local contractors. We plan to grow apprenticeships, and have plans to build facilities in Lampeter with office space for small charities and to provide training facilities. These plans help us to play a part in supporting sustainable communities and providing employment opportunities.

During the last quarter of 2018-19, our fourth Census Tenant Satisfaction Survey (STAR) was undertaken. We are pleased to note that 52% of our tenants responded. During 2019-20 the results will be analysed and will be utilised to improve service delivery.

Staff development is important to us and investment in new HR and payroll systems in 2019/20 will help with this.

Executive Summary *continued*

The Care Society, which became a subsidiary company of Tai Ceredigion in April 2018, provides a vital service in helping tackle homelessness and supporting vulnerable client groups throughout the county. As budget pressures grow for Local Authorities they are tendering services, e.g. the contract for the Supporting People Service. As a Group we want to support vulnerable people, and we will consider carefully and fully the implications of providing support, both in quality and cost, if we tender for any contract.

We continue to look to the future, and will take opportunities that present themselves where they make sound business sense. At all times we will ensure the organisation is well governed and financially secure, enabling us to fulfil our strategic priorities.

During this next year we will be celebrating the tenth anniversary of the creation of Tai Ceredigion with a series of events, culminating in a display of the association's work over the last ten years, to be shown at the National Eisteddfod when it is held in Tregaron in the summer of 2020.



Steve Jones
Group Chief Executive
Tai Ceredigion



Karen Oliver
Chair
Tai Ceredigion



Overview

TAI CEREDIGION

Tai Ceredigion is a not for profit housing association which was created to receive the housing stock of Ceredigion County Council. It is a body whose primary purpose is to provide high quality, affordable housing and community services to people in housing need and ensure that all properties are improved to meet the Welsh Housing Quality Standard. The transfer of stock took place on 30th November 2009. As with all Registered Social Landlords (RSLs) in Wales, it is registered with and regulated by the Welsh Government. Tai Ceredigion is also registered under the Co-operative and Communities Benefit Societies Act 2014 with charitable rules. The registered office is Unit 4, Pont Steffan Business Park, Lampeter; and it also operates from satellite offices in Aberystwyth and Cardigan.

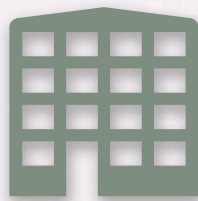
Tai Ceredigion is the parent of a group structure with a local homelessness and support charity, The Care Society, as the subsidiary.



2,282
rented homes



147
staff including MEDRA
(direct labour force)



116
leaseholders



682
garages



9
sheltered schemes

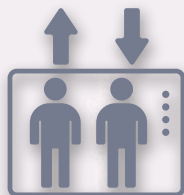


LOOKING FORWARD

We are ensuring that it is business as usual with our ambitious capital programme. We are committed to spending money on existing stock to provide high quality homes which are also energy efficient. In addition, there are a number of additional capital projects planned:



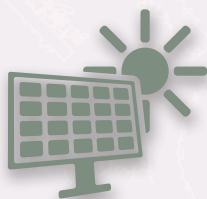
Improving parking on estates



Replacing lifts in sheltered schemes



Improving communal areas in sheltered schemes



Installing PVs on 150 homes



Upgrading our playgrounds

We will also continue with our small scale development programme and are planning to add 76 homes to our stock in 2019/20.

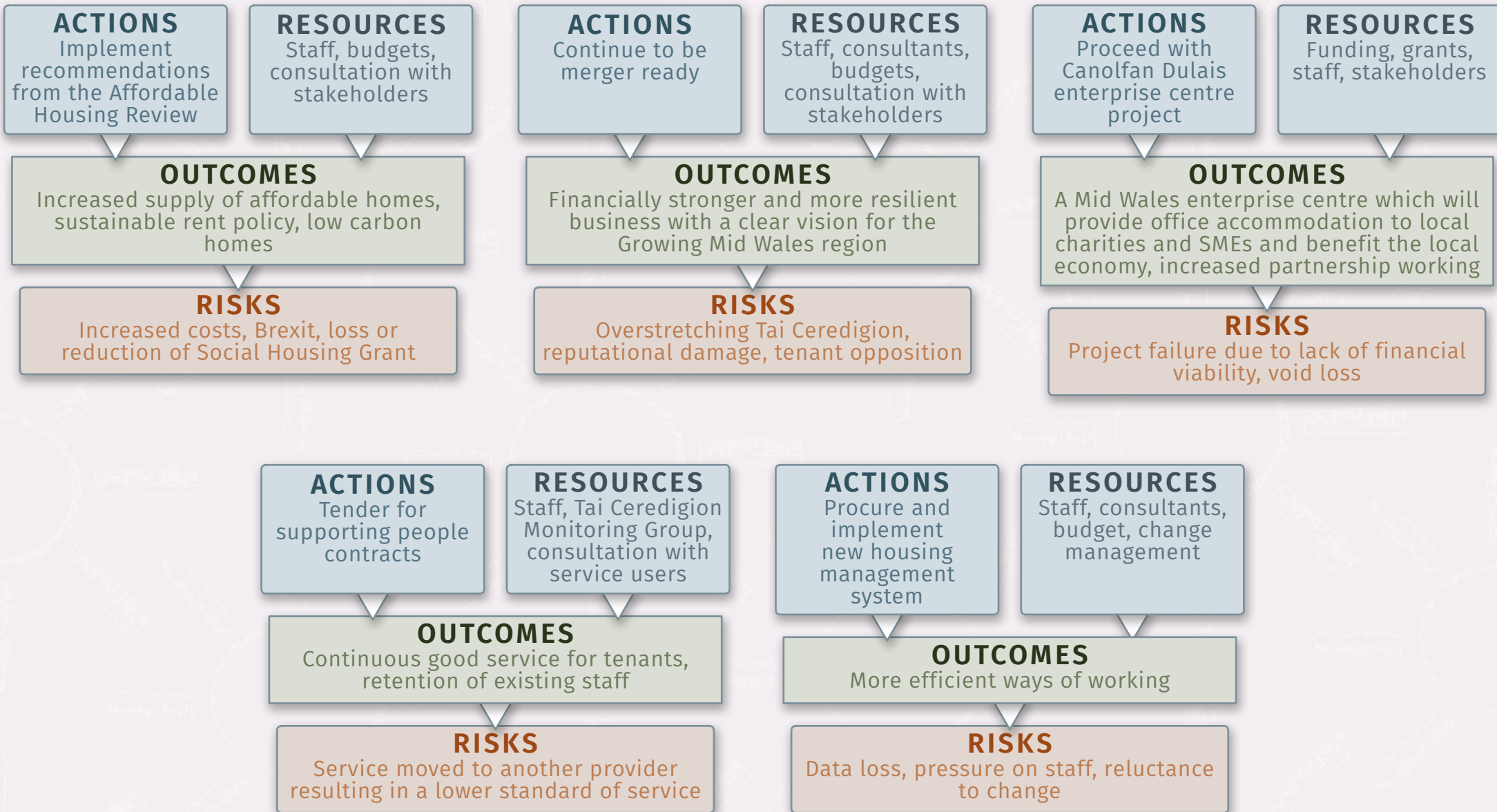
We have been successful in gaining Welsh European grant funding and targeted regeneration investment funding to build an enterprise centre in Lampeter. This will include office space for local charities and SMEs along with a high specification conference/training room and will help to boost the Mid Wales economy.

2019/20 will also be spent implementing the results of the Affordable Housing Review and preparing for the Renting Homes Act, along with ensuring tenancy sustainment following the roll out of Universal Credit.



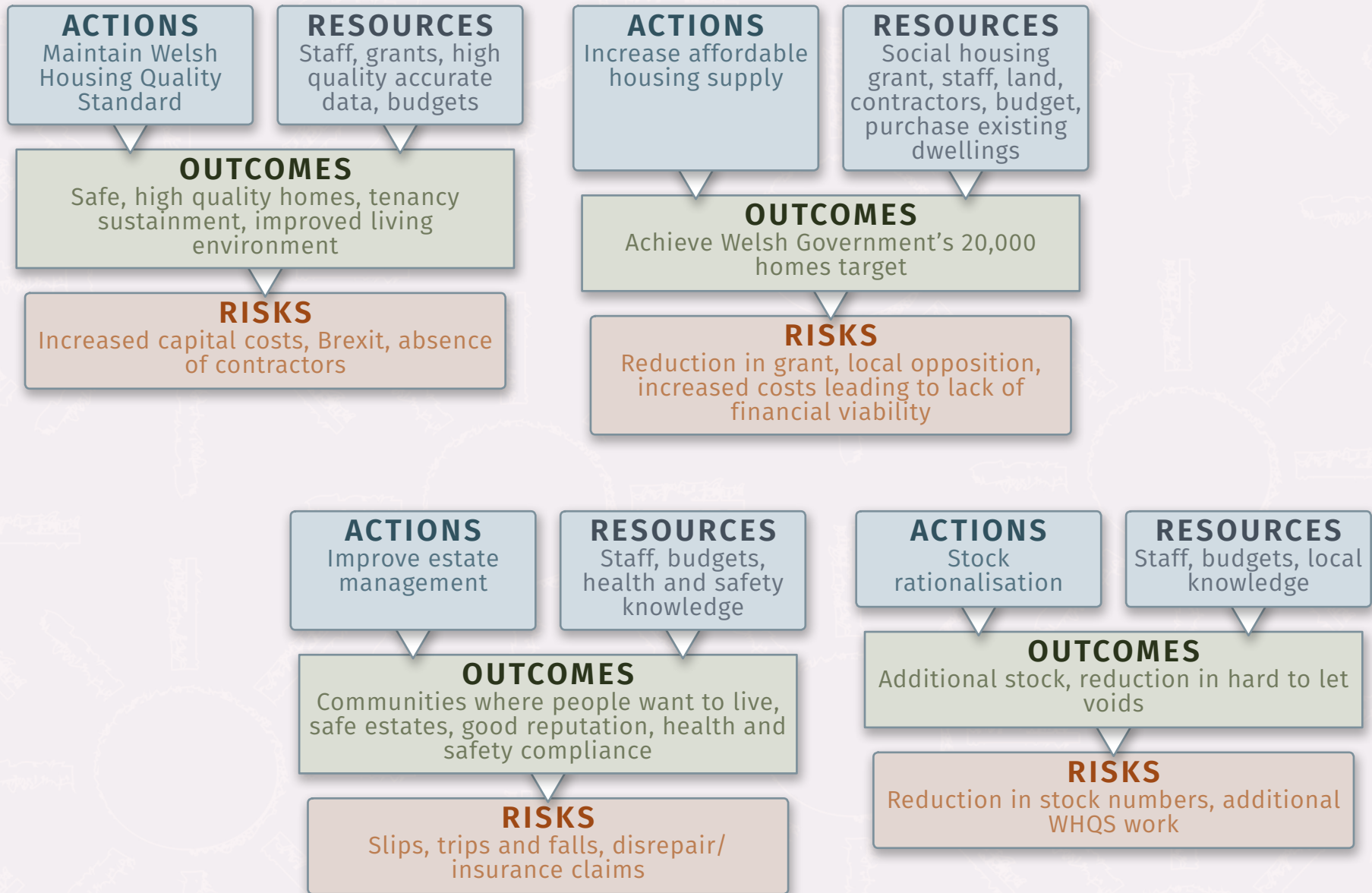
Strategic Priority 1

"To be an excellent bilingual landlord which involves its tenants and customers at all levels with emphasis on tenancy sustainment and continuous improvement."



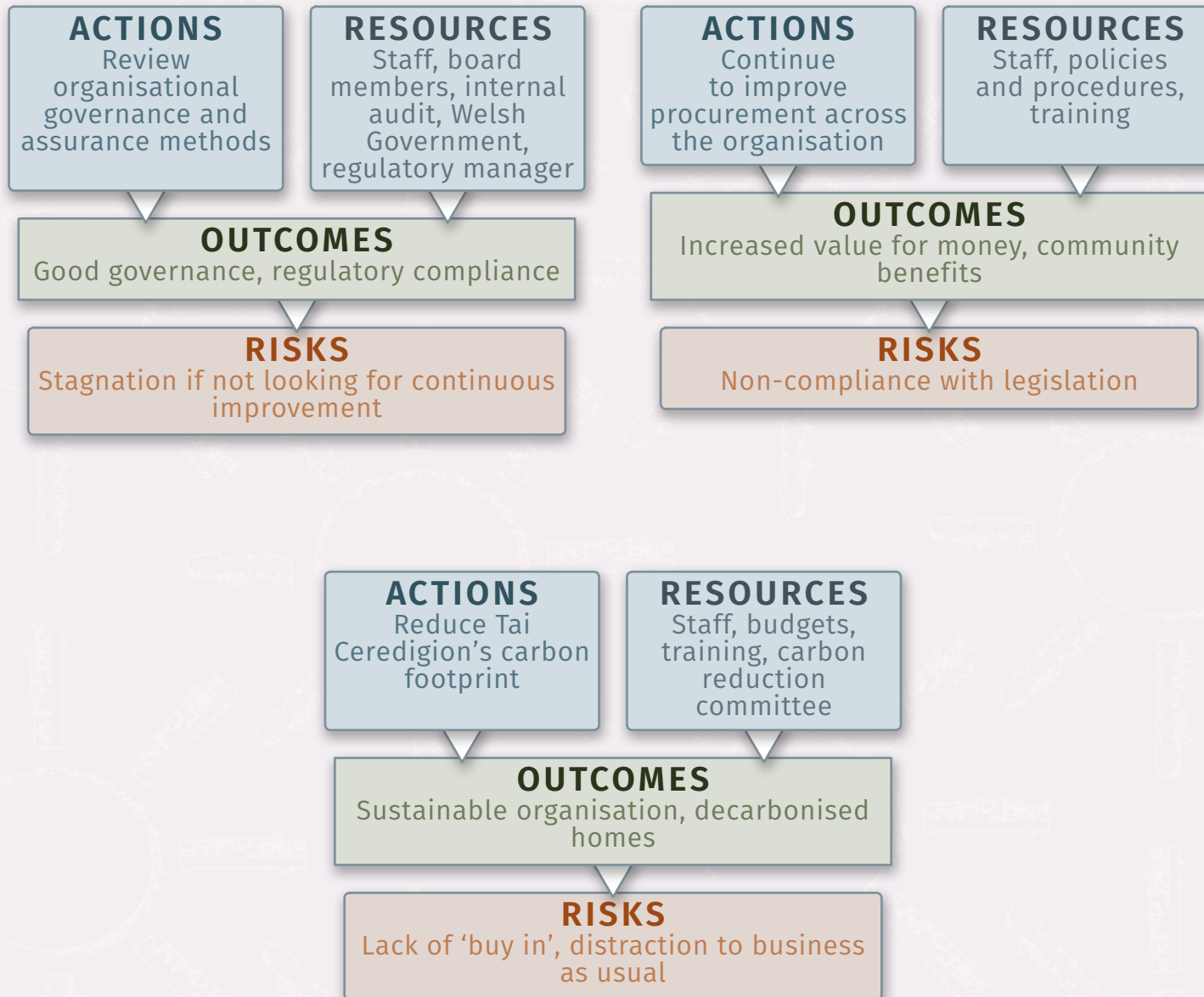
Strategic Priority 2

"To maintain existing, and increase the number of, quality homes within sustainable communities."



Strategic Priority 3

"To be a financially sound and viable business that conducts its affairs with honesty, integrity and strong governance."



Strategic Priority 4

"To be an employer of choice that provides local employment opportunities, training and work placements."



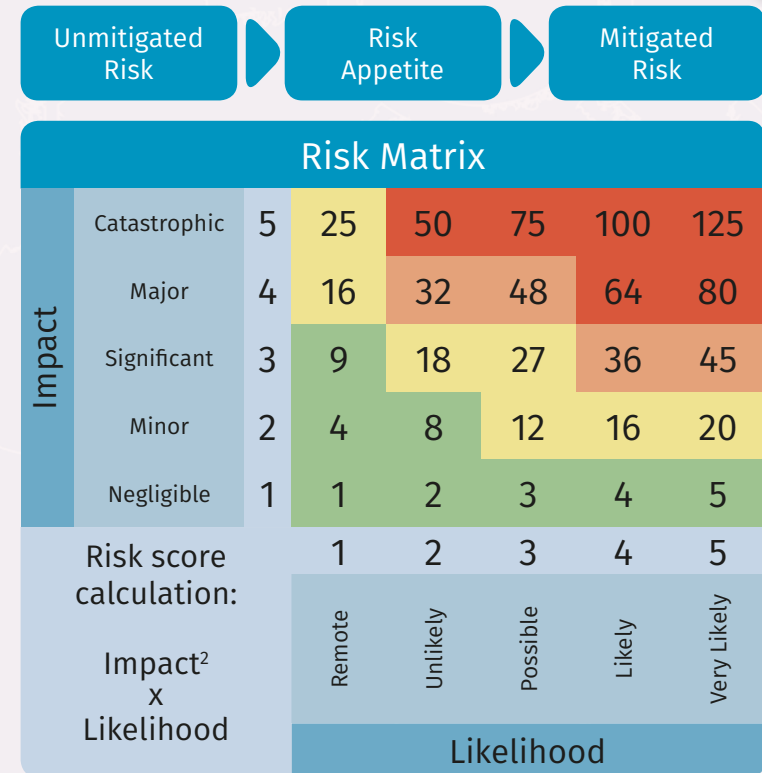
Risk and Assurance

Tai Ceredigion has a risk management strategy ensuring we achieve our strategic priorities whilst reviewing the challenges and risks which may be encountered. Using a risk map Tai Ceredigion identifies the changes in internal and external factors that may affect the likelihood of a significant risk impacting the organisation. The risk mapping process is fully embedded within business planning and operational arrangements and is complemented by a risk register, split into categories of financial, governance and service risks.

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

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

Tai Ceredigion's risk appetite is agreed, through the documenting of a "Target Risk" score for each individual top risk by the Board of Management and is reviewed via our top risks register at each meeting. Where a top risk is reviewed and found not to be within our risk appetite, action will be taken to put in place further controls, or to seek further assurance that the identified controls are operating effectively.



Risk and Assurance *continued*

Tai Ceredigion uses the “Four Lines of Defence” model as a concept. This gives Board assurance that progress is being made towards mitigating risks and achieving strategic priorities by having accurate data, good processes and controls and reporting tools to assist with decision making. The first line is how risks are managed day to day and comes directly from those responsible for delivering objectives. The second is the way the organisation oversees the controls framework so it operates effectively. Third is objective and independent assurance e.g internal audit and fourth assurance from an external accredited body.



The regulatory framework for housing associations in Wales sets out the standards of performance set by Welsh Ministers. Each association is responsible for demonstrating to the regulator that it is meeting the performance standards through a clearly evidenced self evaluation and statement of compliance, verified through ongoing regulatory assurance and oversight. There are two tools that can be used as a framework for understanding what good governance looks like.

COMMUNITY HOUSING CYMRU CODE OF GOVERNANCE

The code is designed as a tool to support continuous improvement. It sets out principles and recommended practices. Each principle has a brief description, a rationale, key outcomes and recommended practices. Tai Ceredigion follows the apply and explain approach to the Code and publishes a statement in the association's annual report explaining use of the Code.



1. Organisational Purpose

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

2. Leadership

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

3. Integrity

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

4. Decision-Making, Risk & Control

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

5. Board Effectiveness

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

6. Diversity

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

7. Openness & Accountability

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

THE RIGHT STUFF

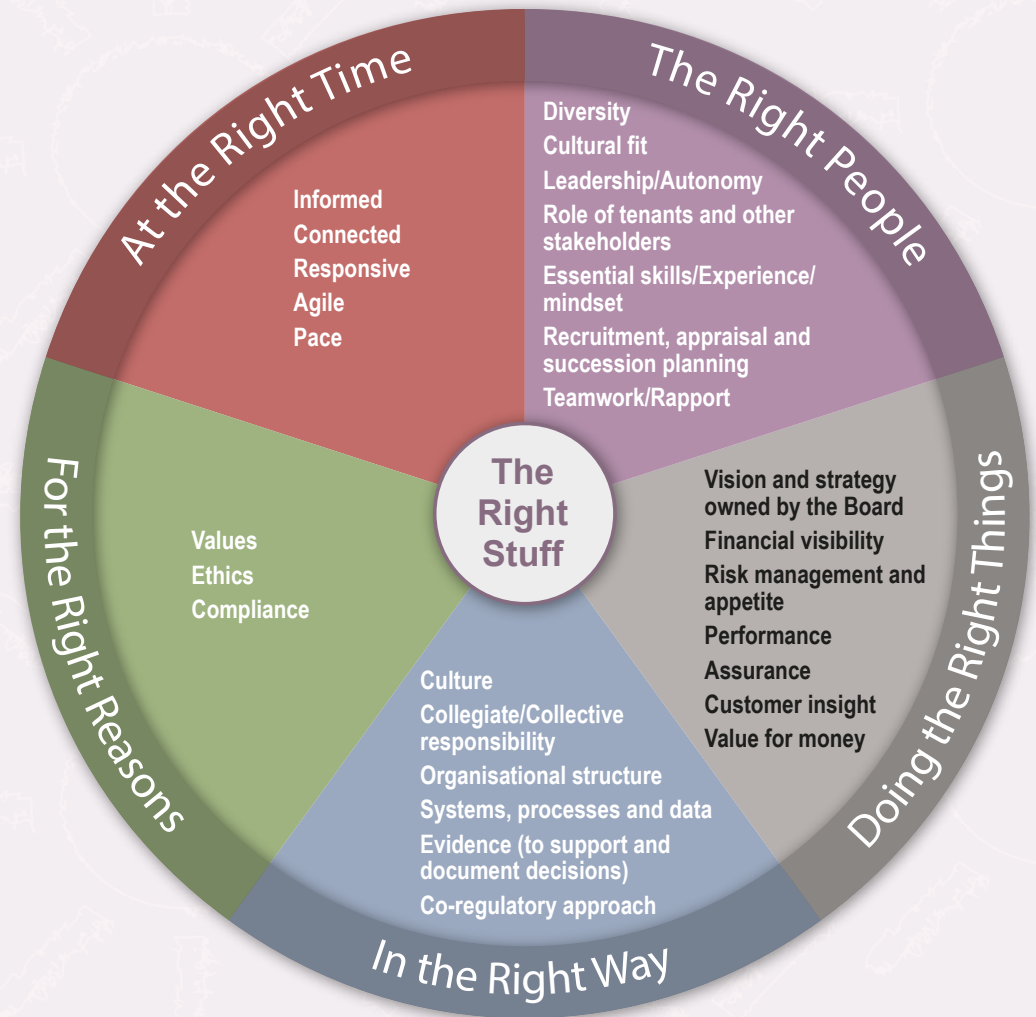
The Right Stuff is a high level framework and is intended to be indicative rather than prescriptive and can be used to prompt self reflection and evaluation both within associations and between the regulator and associations. Tai Ceredigion will reflect on the framework in conjunction with the Code of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



Llywodraeth Cymru
Welsh Government



Vision of Good Governance



BUDGET ASSUMPTIONS

The five year budget is characterised by capital spend on maintaining the Welsh Housing Quality Standard on existing stock, along with our most ambitious development programme to date of over 100 properties. This capital expenditure will be funded by our existing £35m facility provided by Barclays Bank, alongside social housing grant provided by the Welsh Government.

- *Rental income has increased in accordance with Welsh Government policy to be within the target rent.*
- *Void stock is assumed at 2% and bad debt between 1.5% and 2% of rental income over the five years as per the expectations of the results of Welfare Reform and especially Universal Credit.*
- *Operational costs have been fully reviewed and costed for.*
- *Interest rates on existing LIBOR facilities have been assumed at 1.5% for 2019/20 rising to 4% for year five.*
- *Tai Ceredigion has assumed that there will be no property sales.*
- *The five year budget is incorporated into the Association's 30 year financial business plan and stress tested for changes in assumptions or risk effects and impacts.*

| KPI Description | Target 2019/20 |
|--|----------------|
| Current Tenant Arrears | 1.20% |
| Void Stock | 0.83% |
| Average No of Days to Relet General Needs Property | 14 |
| Contact Centres - Calls Answered | 98.00% |
| Repairs - Overall Customer Satisfaction | 99% |
| Reactive Repairs - Jobs Completed Within Target - Emergency (24 Hours) | 97.50% |
| Average Energy Efficiency of Social Housing Stock (SAP Rating) | 69 |
| Sickness Absence | 3.90% |
| Services Available Bilingually | 100% |

Statement of Comprehensive Income

| | 2019/20 Budget £'000 | 2020/21 Forecast £'000 | 2021/22 Forecast £'000 | 2022/23 Forecast £'000 | 2023/24 Forecast £'000 |
|--------------------------------------|----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Turnover | | | | | |
| Net rent & service charges | 12,497 | 12,755 | 13,070 | 13,548 | 13,952 |
| Operating Activities | | | | | |
| Operational costs | (3,898) | (3,982) | (4,089) | (4,199) | (4,312) |
| Repairs & maintenance | (3,154) | (3,325) | (3,416) | (3,509) | (3,606) |
| Other spend | (3,249) | (3,448) | (3,673) | (3,922) | (4,188) |
| Operating Surplus | 2,196 | 2,001 | 1,892 | 1,918 | 1,846 |
| Interest receivable and other income | 642 | 652 | 661 | 670 | 674 |
| Interest payable and similar charges | (1,473) | (1,564) | (1,692) | (1,872) | (1,985) |
| Surplus for the Year | 1,365 | 1,088 | 861 | 715 | 534 |

Statement of Financial Position

| | 2019/20 Budget £'000 | 2020/21 Forecast £'000 | 2021/22 Forecast £'000 | 2022/23 Forecast £'000 | 2023/24 Forecast £'000 |
|--------------------------------------|----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Fixed Assets | | | | | |
| Housing properties less depreciation | 62,971 | 68,623 | 74,529 | 78,463 | 80,522 |
| Other fixed assets | 1,352 | 1,328 | 1,312 | 1,304 | 1,302 |
| Current Assets | | | | | |
| Debtors | 18,163 | 14,521 | 10,902 | 7,156 | 4,470 |
| Creditors: due within one year | (2,746) | (2,746) | (3,010) | (3,391) | (3,391) |
| Net current assets | 15,417 | 11,775 | 7,892 | 3,765 | 1,079 |
| Creditors: due after one year | (66,557) | (67,455) | (68,601) | (67,685) | (66,522) |
| Total | 13,183 | 14,271 | 15,132 | 15,847 | 16,381 |
| Reserves | 13,183 | 14,271 | 15,132 | 15,847 | 16,381 |

Cashflow Forecast

| | 2019/20 Budget £'000 | 2020/21 Forecast £'000 | 2021/22 Forecast £'000 | 2022/23 Forecast £'000 | 2023/24 Forecast £'000 |
|---------------------------------------|----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Operating Cashflow | | | | | |
| Cash b/f | 500 | | | | |
| Surplus | 1,366 | 1,088 | 861 | 715 | 534 |
| Add back depreciation | 3,017 | 3,245 | 3,470 | 3,718 | 3,984 |
| Add back amortisation | (300) | (305) | (309) | (313) | (314) |
| Total | 4,583 | 4,028 | 4,021 | 4,120 | 4,204 |
| Capital Expenditure | | | | | |
| Capital works programme | (5,462) | (4,793) | (4,944) | (5,100) | (5,261) |
| Development costs | (2,774) | (3,521) | (3,730) | (1,734) | (1,538) |
| Other capital costs | (703) | (110) | (114) | (117) | (120) |
| Total | (8,939) | (8,424) | (8,788) | (6,951) | (6,920) |
| Other Income & Expenditure | | | | | |
| WG dowry | 1,600 | 1,600 | 1,600 | 1,600 | 1,600 |
| Other grants | 722 | 370 | 0 | 0 | 0 |
| Funding Requirement | 2,034 | 2,426 | 3,166 | 1,231 | 1,115 |
| Opening Balance Loan Account | (22,000) | (24,034) | (26,460) | (29,626) | (30,858) |
| Closing Balance Loan Account | (24,034) | (26,460) | (29,626) | (30,858) | (31,973) |

Executive Summary

The Care Society is soon approaching fifty years as an established and well-known local charity and continues to provide flexible services that help achieve our charitable priorities and deliver community benefits.

The Care Society is now entering into the second year as a charitable subsidiary of Tai Ceredigion following a successful group structure merger. The merger has improved the operational infrastructure, governance procedures, efficiencies and financial position of The Care Society. Moving forward, this will provide a platform with which to:

- *Develop and enhance existing support, housing and homelessness services with a view to increasing the availability of accommodation and reducing homelessness.*
- *Develop new bilingual services to meet the changing needs of vulnerable people of all ages and from all backgrounds living throughout rural mid Wales.*
- *Improve standards, ensure compliance and deliver accredited quality services.*
- *Build on strong strategic links with organisations from across the public, private and third sector and at a local, regional and national level.*
- *Achieve the progressive strategic objectives of The Care Society and the Tai Ceredigion group as detailed throughout this business plan.*



The Care Society remains committed to being a progressive organisation and employer of choice. Over 2019/20, this will involve providing training opportunities and investing in the skill sets of employees and volunteers, all of whom share and deliver our passion to promote social inclusion and provide the best possible service for our beneficiaries.



Guy Evans
Executive Director
The Care Society



Rob Gray
Chair
The Care Society

THE CARE SOCIETY

The Care Society is an established provider of housing, homelessness and support services within Mid Wales.

All our dedicated volunteers and 33 staff work within projects which include:

- *The only night shelter provision in Central Wales.*
- *A warden emergency accommodation service inclusive of a supported unit for young care leavers and vulnerable young people.*
- *A high street social lettings agency and bond scheme to facilitate accommodation options for our service users in the private rented sector.*
- *The largest support team in Ceredigion; supporting single people, families and disabled people in their homes, and homeless clients.*
- *A countywide non-regulated support service delivering bespoke packages of care to people referred by Social Services' Community Team Learning Difficulties (CTLD) & Community Mental Health Team (CMHT).*
- *A charity shop through which we run a shop mobility scheme.*

All our services underline our mission and objectives to:

- *Support people in realising their full potential.*
- *Build Stronger communities by promoting social inclusion for the public benefit and by preventing people from becoming socially excluded by reason of homelessness.*
- *Provide housing and accommodation options.*

LOOKING FORWARD

The Care Society will continue to work with Tai Ceredigion with a view to improving organisational infrastructure, performance and ensuring financial sustainability.

The Care Society aims to:

- *Become a Trauma Informed service provider in line with Welsh Government policy initiatives.*
- *Work with the local authority through the Innovation Partnership Framework to develop & deliver bespoke packages of care.*
- *Tender to continue to deliver Supporting People services throughout Ceredigion.*
- *Maintain quality insurance processes including renewal of Investors in People accreditation.*



Strategic Priority 1

"To be an excellent bilingual landlord which involves its tenants and customers at all levels with emphasis on tenancy sustainment and continuous improvement."



Strategic Priority 2

"To maintain existing, and increase the number of, quality homes within sustainable communities."



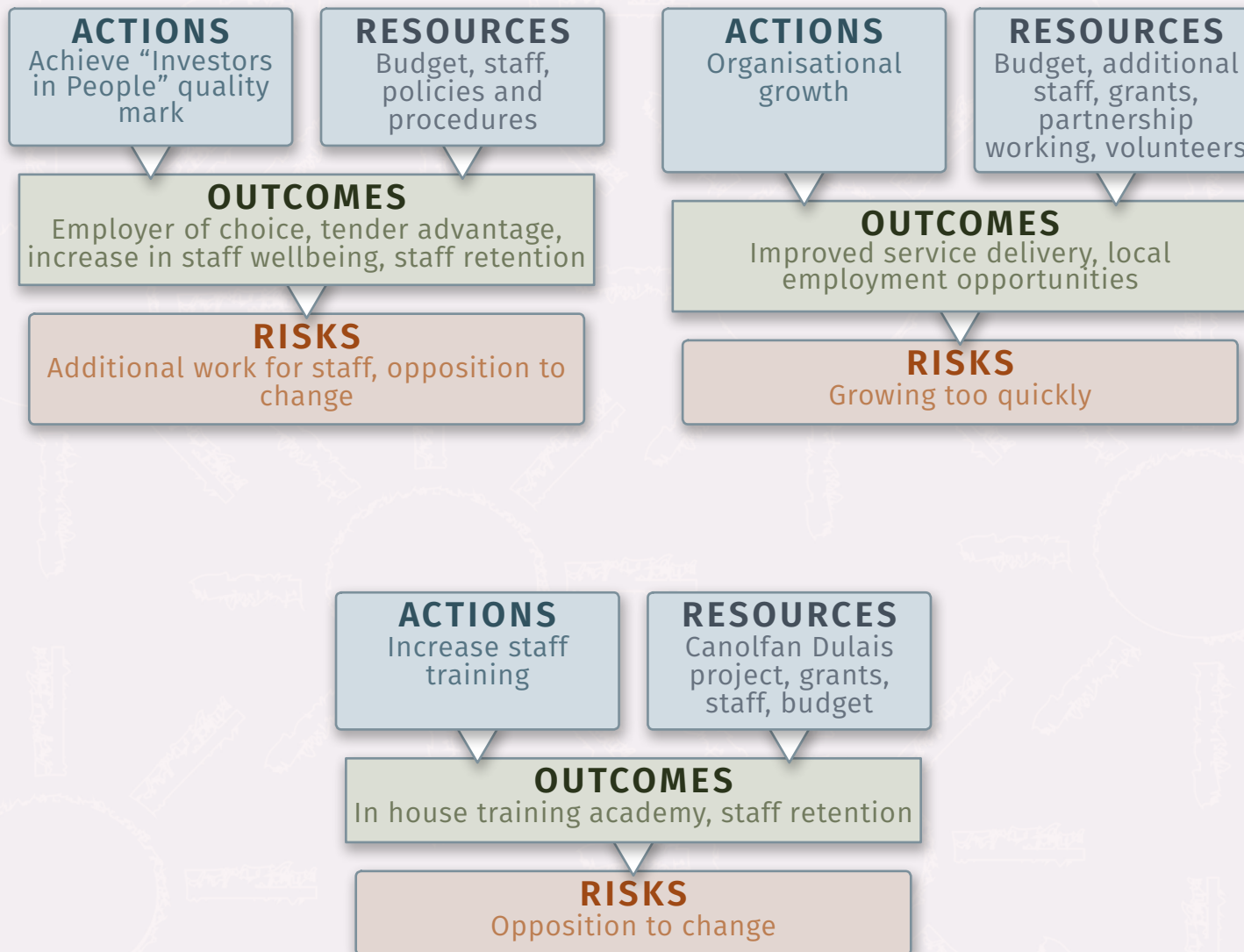
Strategic Priority 3

"To be a financially sound and viable business that conducts its affairs with honesty, integrity and strong governance."



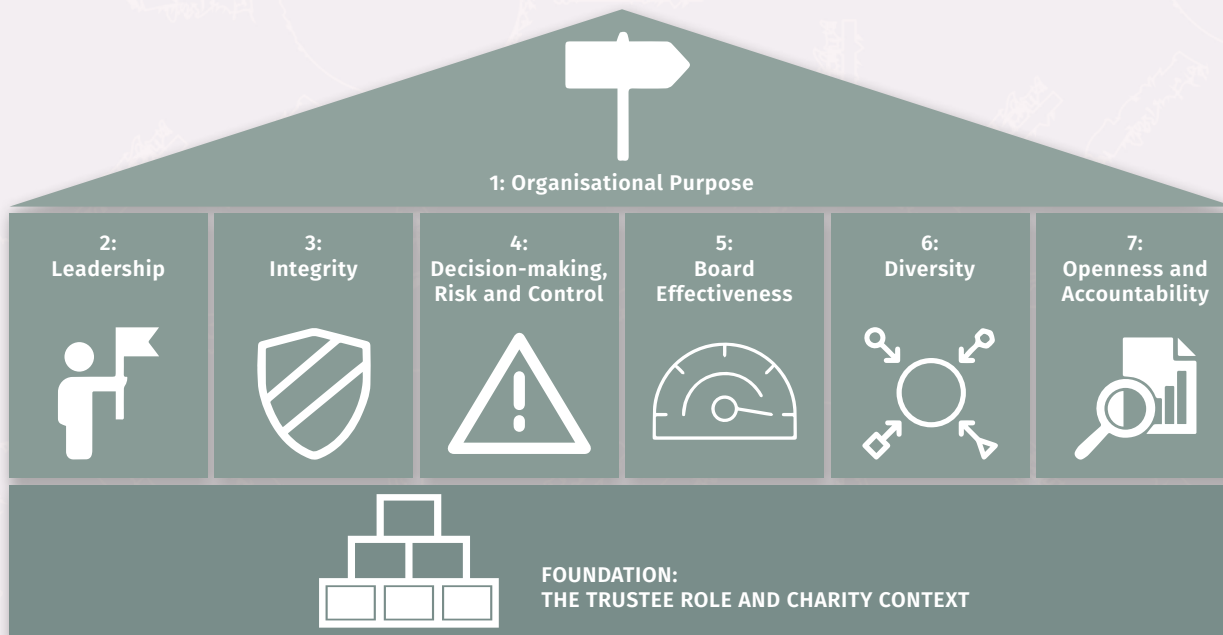
Strategic Priority 4

"To be an employer of choice that provides local employment opportunities, training and work placements."



Good governance in charities is fundamental to their success. A charity can only achieve its strategic priorities if it has effective governance and the right leadership including trustees. The charity governance code for small charities helps small organisations and their trustees to develop high standards of governance. It is not a legal or regulatory requirement but is a set of principles and recommended practice which is a tool for continuous improvement.

Charity Governance Code for Smaller Charities



The Care Society reviews its governance arrangements against the code on a regular basis and reports to the board where the charity is compliant and where improvements can be made.

RISKS

The Care Society reviews the risks it faces when achieving its strategic priorities through a risk map process. The Care Society identifies the changes in internal and external factors that may affect the likelihood of a significant risk impacting the charity. The risk mapping process is fully embedded within business planning and operational arrangements and is complemented by a risk register.



| | | Risk Matrix | | | | | |
|----------------------------------|--------------|-------------|------------|----------|----------|--------|-------------|
| Impact | Catastrophic | 5 | 25 | 50 | 75 | 100 | 125 |
| | Major | 4 | 16 | 32 | 48 | 64 | 80 |
| | Significant | 3 | 9 | 18 | 27 | 36 | 45 |
| | Minor | 2 | 4 | 8 | 12 | 16 | 20 |
| | Negligible | 1 | 1 | 2 | 3 | 4 | 5 |
| Risk score calculation: | | | 1 | 2 | 3 | 4 | 5 |
| Impact ² X Likelihood | | | Remote | Unlikely | Possible | Likely | Very Likely |
| | | | Likelihood | | | | |

The five year budget is characterised by external grant funding from both Welsh Government and the Local Authority to provide support to people becoming socially excluded by reason of unsettled circumstance, homelessness, at risk of losing their home or living in inadequate accommodation. The Care Society also receives rental income from their social lettings agency.

BUDGET ASSUMPTIONS

- *Rental income has assumed a 1% increase between years 2-5.*
- *Other income includes income from managed properties, the charity shop and shop mobility and increases between 2% and 5%.*
- *Void and bad debts are assumed at 8% of rental income over the five years as per the expectations of the results of Welfare Reform and especially Universal Credit*
- *Operational costs have been fully reviewed and costed for.*

| KPI Description | Target 2019/20 |
|--|----------------|
| Current Tenant Arrears - Leased Properties | 4% |
| Current Tenant Arrears - Managed Properties | 2% |
| Percentage of Services Available Bilingually | 100% |
| Average Number of Days to Relet a Property | 14 |
| Staff Turnover | 10% |
| Sickness Absence | 4% |



Statement of Comprehensive Income

| | 2019/20 Budget £'000 | 2020/21 Forecast £'000 | 2021/22 Forecast £'000 | 2022/23 Forecast £'000 | 2023/24 Forecast £'000 |
|--------------------------------------|----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Turnover | | | | | |
| Rent | 323 | 330 | 335 | 340 | 346 |
| Grant | 617 | 617 | 617 | 617 | 617 |
| Other | 234 | 238 | 243 | 249 | 254 |
| Operating Activities | | | | | |
| Staff costs | (614) | (619) | (625) | (631) | (637) |
| Premises/office costs | (399) | (391) | (396) | (401) | (406) |
| Project overheads/other | (122) | (124) | (123) | (124) | (126) |
| Operating Surplus | 40 | 51 | 52 | 50 | 48 |
| Interest payable and similar charges | (12) | (11) | (11) | (11) | (10) |
| Surplus for the Year | 28 | 39 | 41 | 39 | 37 |

Statement of Financial Position

| | 2019/20 Budget £'000 | 2020/21 Forecast £'000 | 2021/22 Forecast £'000 | 2022/23 Forecast £'000 | 2023/24 Forecast £'000 |
|--------------------------------------|----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Fixed Assets | | | | | |
| Housing properties less depreciation | 427 | 411 | 395 | 379 | 363 |
| Other fixed assets | 7 | 4 | 1 | 1 | 1 |
| Current Assets | | | | | |
| Debtors | 281 | 328 | 377 | 420 | 463 |
| Creditors: due within one year | (97) | (97) | (97) | (95) | (95) |
| Net current assets | 184 | 231 | 280 | 325 | 368 |
| Creditors: due after one year | (288) | (277) | (266) | (256) | (246) |
| Total | 330 | 369 | 410 | 449 | 486 |
| Reserves | 330 | 369 | 420 | 449 | 486 |

Cashflow Forecast

| | 2019/20 Budget £'000 | 2020/21 Forecast £'000 | 2021/22 Forecast £'000 | 2022/23 Forecast £'000 | 2023/24 Forecast £'000 |
|--|----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Operating Cashflow | | | | | |
| Cash b/f | 16 | | | | |
| Operating income | 1,173 | 1,185 | 1,196 | 1,206 | 1,217 |
| Operating expenditure | (1,134) | (1,134) | (1,144) | (1,156) | (1,169) |
| Operating Surplus | 40 | 51 | 52 | 50 | 48 |
| Add back depreciation | 19 | 20 | 17 | 17 | 17 |
| Interest payments | (11) | (11) | (11) | (11) | (11) |
| Total | 7 | 8 | 6 | 6 | 6 |
| Investing Activities | | | | | |
| Capital expenditure | 0 | 0 | 0 | 0 | 0 |
| Closing Balance on Bank Account | 63 | 122 | 180 | 236 | 290 |

Tai Ceredigion Parent Board



Karen Oliver
Chair



John Jenkins
Independent



Peter Saunders
Independent



Cadwgan Thomas
Independent



Mererid Boswell
Co-optee



Stephen Cripps
Vice Chair Co-optee



Peter Deakin
Tenant



Catherine Shaw
Tenant



John Rees
Co-optee



Gwyn James
Council Nominee



Lynford Thomas
Council Nominee

The Care Society Subsidiary Board



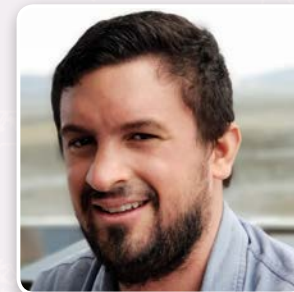
Catherine Shaw



Peter Saunders



Stephen Cripps



John Rees



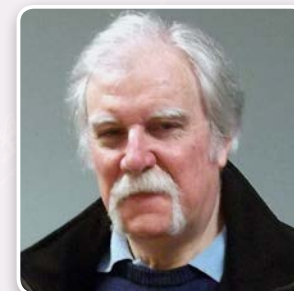
Anthony Hearn
Vice Chair



Robert Gray
Chair



Charles Symons



Tony Kitchen

The Executive



Steve Jones

Group Chief Executive
Tai Ceredigion

- * Graduated at Sheffield Hallam University with a BA (Hons) degree in Housing Studies
- * 36 year career in local authority and RSL housing
- * Appointed Tai Ceredigion's first CEO in 2009
- * Guided TC through stock transfer from Ceredigion County Council
- * Former Group Director of Community Services at Pennaf Housing Group
- * Voluntary member of Digartref Charity on Ynys Mon
- * Fluent Welsh speaker



Eleri Jenkins

Director of
Housing and Support
Tai Ceredigion

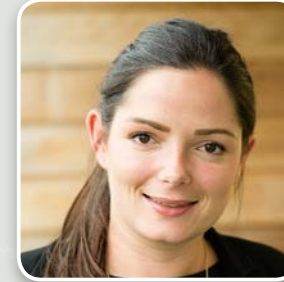
- * 36 years of experience in all aspects of housing management
- * Past experience in local authority and with Cymdeithas Tai Cantref
- * In post since stock transfer in 2009
- * Respected housing professional in west Wales and Fellow of the CIH
- * Leads on tenant involvement and participation
- * Fluent Welsh speaker



Llŷr Edwards

Director of
Property Services
Tai Ceredigion

- * Degree in Building Technology and Management
- * Over 20 years housing experience
- * In post since stock transfer in 2009
- * Planned, managed and successfully oversaw completion of WHQS works
- * Currently leading on TC's development plans
- * Fluent Welsh speaker



Kate Curran

Group Director of
Corporate Services
Tai Ceredigion

- * Chartered Accountant
- * 15 years Public Sector Finance experience
- * Transferred from Ceredigion County Council to Tai Ceredigion
- * Appointed Director of Corporate Services in March 2016
- * Trustee of Age Cymru Ceredigion
- * Member of the Dyfed-Powys Police and Crime Commissioner Joint Audit Committee
- * Active Welsh learner



Guy Evans

Executive Director
The Care Society

- * MSc Management (Social Enterprise Innovation and Creativity)
- * 19+ years experience in Housing and Support
- * Trustee of Tir Coed
- * Fluent Welsh speaker