

Jigsaw Homes Group Limited

Environmental Social & Governance Report

2023/2024



Creating homes.
Building lives.



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Hibiscus Court
Extra Care living in Manchester.

1 Chair's Introduction

I am delighted to present Jigsaw Homes Group's annual report, against the Sustainability Reporting Standard for Social Housing (SRS), a voluntary reporting framework that assesses 48 criteria across Environmental, Social, and Governance (ESG) factors.

These include affordability, building safety, energy efficiency, and customer satisfaction, which we consider as fundamental to our work, and of key importance to our board, employees, and residents alike.

By working to this standard, we aim to enhance the transparency and consistency of ESG reporting within the social housing sector.

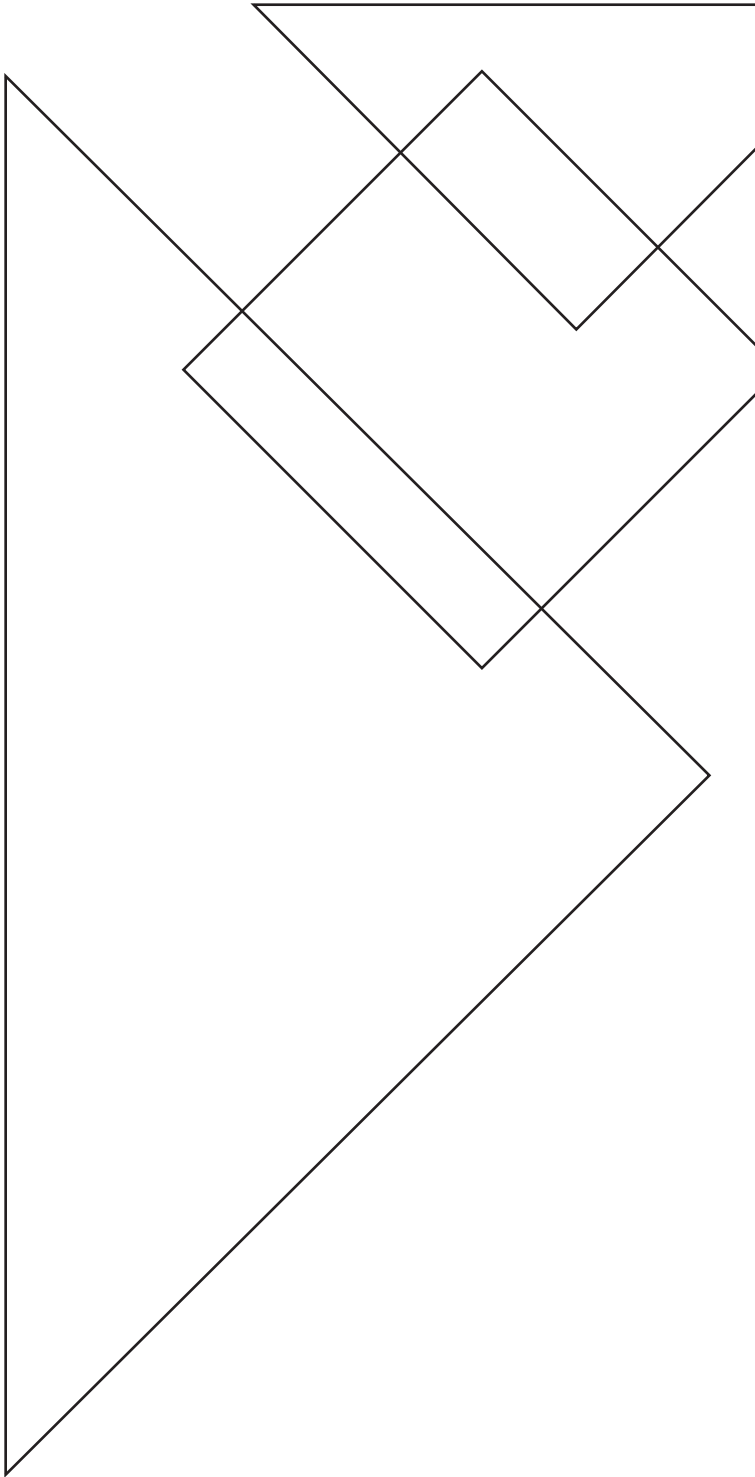
This report provides a clear and comparative overview of our ESG activities during 2023/24, showcasing our ongoing efforts to tackle climate change, promote ecological sustainability, and provide affordable, secure housing.

We remain committed to ensuring that resident safety and building quality are well-managed, as well as listening to and supporting our residents and the local community through effective placemaking, as we continue with our mission of

"Creating homes. Building lives."



Roli Barker
Group Chair



¹ See: <https://esgsocialhousing.co.uk/> for further details.

Jigsaw Maintenance

Looking after our homes and spaces.



2 About Jigsaw Homes Group

Our Group comprises like-minded organisations working in unison to tackle inequality throughout the North West and East Midlands.

The principal members of the Group are:

- Jigsaw Homes Midlands
- Jigsaw Homes North
- Jigsaw Homes Tameside
- Jigsaw Support

The Group's Activities

Our members build, renovate and manage quality low-cost housing for rent and sale. We play a wider role in making sure our residents thrive in their homes and benefit from living in healthy sustainable communities. Our largest members are three housing associations, regulated by the Regulator of Social Housing (RSH) and legally known as Registered Providers. The latest Regulatory Judgement by the RSH confirms that Jigsaw is fully compliant with the RSH's Regulatory Standards — our published ratings for governance and viability are 'G1' 'V1'.

We also provide a range of charitable and supported housing services to help people live independently and to successfully maintain their tenancies. This work is often funded through external contracts awarded to the Group's members, and delivered on a commercial basis. This activity is overseen by our specialist subsidiary, Jigsaw Support.

Our Customers and Neighbourhoods

The core of our business is centered on the management of 37,406 homes — principally social housing for rent. The location of homes managed by our members is shown in Figure 1 on this page. The Group is active in 35 local authority areas.

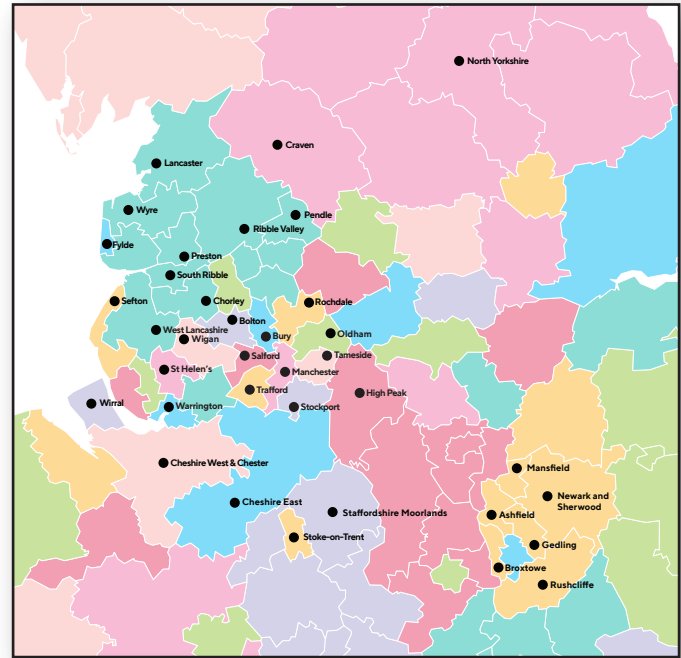


Figure 1: Location of housing stock (local authority areas).

We provide general needs housing to rent, housing for older people, supported housing, shared ownership accommodation and a relatively small number of properties for market rent and outright sale. Our customers include families, young and older people in need of accommodation, and people with complex needs for whom the Group provides tailored support.

We work in a variety of environments including inner city areas, market towns, suburban and rural areas. We have defined 20 neighbourhood areas, each of which receives a bespoke management focus through the application of Neighbourhood Plans monitored by our landlords.

In comparison with the general population of the regions in which we work, our tenants on average have lower incomes, a higher incidence of disability, greater ethnic diversity and are older (almost one-third are over the age of 60). However accurate such general statements may be, they risk masking the diversity of our customers, which will always be foremost in our mind when changing existing or developing new services.

Corporate Structure and Governance

Our current structure is shown in Figure 2 on the next page. Figure 2 highlights how the Group uses overlapped boards to simplify its governance arrangements and to make the best use of the shared skill-set of board members and directors.

We adopted the 2020 edition of the National Housing Federation's Code of Governance² in March 2021.

Further details about our executive and non-executive directors are provided in the Appendices on page 2.

Vision, Mission and Corporate Values

Vision

Our Vision is:

"We want everyone to live successfully in a home they can afford."

Mission

We will do this by making a social impact focused on:

"Creating homes. Building lives."

Corporate Values

We will ensure that the following values are evident through our work:

- Empowerment
- Collaboration
- Innovation

Cooperation, Collaboration and Partnerships

We recognise that we can often achieve more by working together with other organisations that share our aims. We are active members of the National Housing Federation, the Northern Housing Consortium and Homes for the North.

We are also party to two joint venture companies with other housing associations:

- JV North — focused on pooling housing association buying power to procure development work; and
- Manchester Athena — focused on housing associations working together to deliver projects on employment, skills, and health and well-being.

²https://www.housing.org.uk/nhf_catalog/publications/code-of-governance-2020/

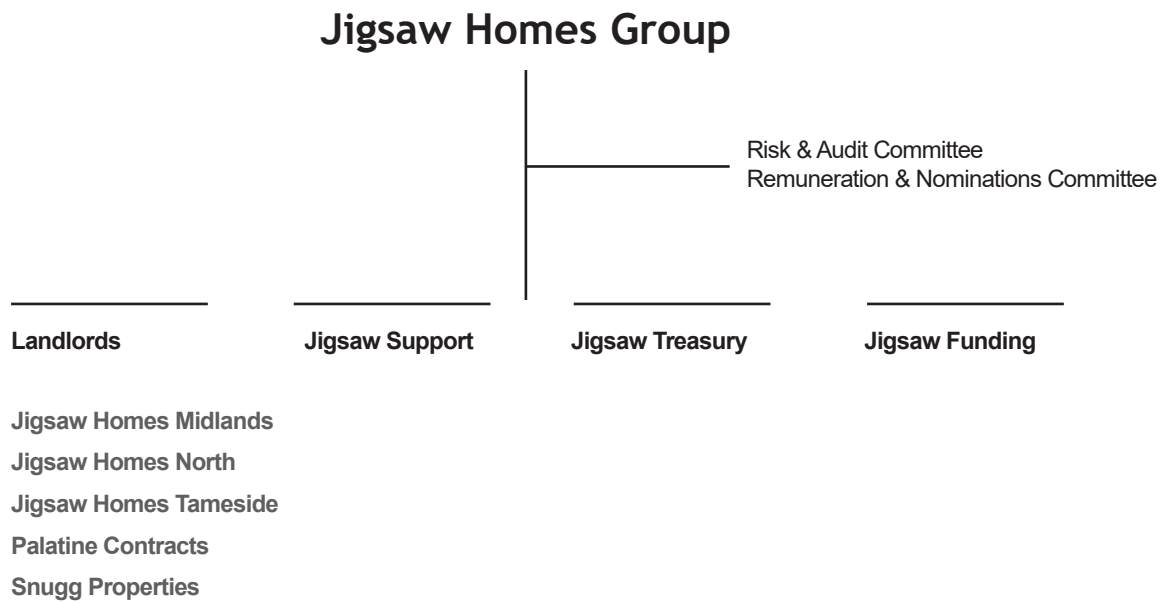
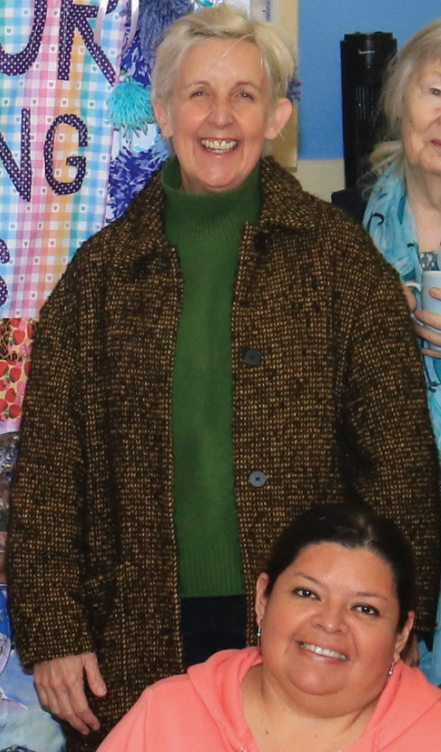


Figure 2: Corporate and governance structure - board meetings for the organisations that fall under landlords are held contemporaneously using overlapped meetings.

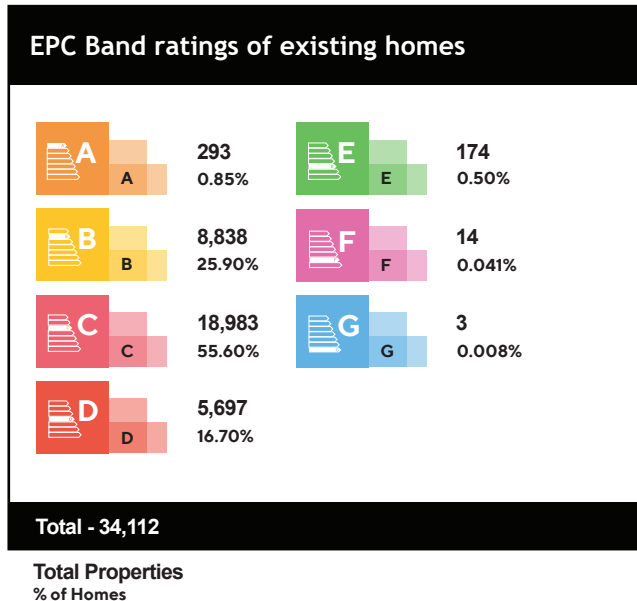
SAVE OUR SWIMMING BATHS



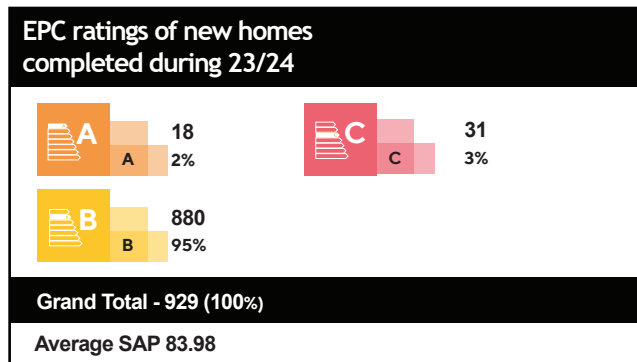
Save our Swimming Baths
Supporting a local residents' campaign to help secure the future of a local community resource.

Theme1: Climate change

C1. Distribution of EPC ratings of existing homes (those completed before the last financial year).



C2. Distribution of EPC ratings of new homes (those completed in the last financial year).



C3. Does the housing provider have a Net Zero target and strategy?

If so, what is it and when does the housing provider intend to be Net Zero by?

Yes. The Group Sustainability Strategy reflects Jigsaw's corporate goal of becoming a carbon neutral business by 2050.

C4. What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?

During 2023-24 we carried out the following retrofit activity of low carbon technologies:

- 30 solar PV systems were installed
- 73 properties benefited from high retention storage heater installation
- commercial Air Source Heat Pumps installed at three Over 55's schemes.

Jigsaw's strategy prioritises a "fabric first" approach to raise the insulation standards of our homes. A programme of work at 299 properties, part-funded by Social Housing Decarbonisation Fund Wave 2 (SHDFw2), saw 277 measures applied to our properties with a further 913 measures planned for 2024-25. Insulation measures include improvements to loft, cavity, and external walls. Draughtproofing, ventilation and lighting upgrades are also planned.

We also completed an insulation pilot via Great British Insulation Scheme with 34 properties in Tameside benefitting from upgraded insulation and ventilation at no cost to the Group.

Largescale retrofitting of low carbon technologies will follow at a later stage in our strategy implementation.

The effectiveness of our approach is shown by the improvement of 1,175 properties in 2023-24 to Energy Performance Certificate (EPC) C. By running some low carbon technology installations alongside our work to improve insulation standards, we are able to build up a bank of knowledge about their use and effectiveness prior to engaging in a largescale retrofit programme.

C5. Scope 1, Scope 2 and Scope 3 Green House Gas emissions

Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home

If unable to report emissions data, please

state when the housing provider is expected to be able to do so.

Scope 1 and 2

2023-24: **4,562 CO2 tonnes**

(0.13 tonnes per home owned)

Jigsaw's baseline figure in 2019-20 was 8,425 tonnes. Performance in 2023-24 represented a 46% improvement compared to the baseline and significantly ahead of Jigsaw's target for the year (6,740 tonnes). We are on course to achieve our target of a 50% reduction in Scope 1 & 2 emissions by 2030.

Scope 3

2023-24: **88,209 CO2 tonnes**

(2.46 tonnes per home owned)

Jigsaw's baseline figure in 2019-20 was 97,805 tonnes. Performance in 2023-24 represented a 10% improvement compared to the baseline.

We will re-base our target for 2030 (initially set at a 45% reduction) to take account of the availability of gas central heating alternatives, the growth in our stock base and changes to the standard emissions calculations for the various EPC levels.

C6. How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks?

How is the housing provider mitigating these risks?"

Jigsaw has successfully completed a comprehensive flood risk assessment across its entire property portfolio, identifying those most vulnerable to flooding. To support ongoing risk management, we have appointed a flood risk partner which provides alerts for affected properties if needed.

We have recently reviewed and updated our Flood Response Plan, ensuring that all relevant team members are fully informed of the appropriate actions to take in the event of an incident.

As part of our development of new homes, we carry out an assessment relating to various extreme weather scenarios, including flooding, overheating and strong

winds. Our aim is to future proof all new homes.

We only consider developing new homes in flood zone 1, although some sites can have parts that fall into a higher risk zone. A full assessment is under-taken, and new homes go through a robust design process to ensure any risks are mitigated.

Enhancements to current building regulations mean we consider any overheating risks based on each house type, the number of openable windows and the site orientation on new build schemes. Through the installation of suitable technologies, measures are applied to mitigate any risk of overheating.

Theme 2: Ecology

C7. Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?

If yes, please describe with reference to targets in this area.

If no, are you planning on producing one in the next 12 months?

Our Sustainability Strategy aims to improve access to well-maintained green spaces for our tenants, recognising the benefits for public health.

Under our previous strategy (2021-24), we developed 15 sites in partnership with tenants including community gardens, allotments, an orchards and raised-bed planting areas.

The aims for our new strategy (2024-27) include:

- Identifying more green space and community garden developments
- Development of a winter planting programme
- Completing a tree management review and tree maintenance programme.

When developing new homes, Jigsaw considers the impact to the environment. Most sites on which we develop are brownfield sites, primarily in urban locations and usually bring a number of challenges in terms of remediation and site constraints. With all new developments we want and will provide betterment to the local environment through an enhanced landscape design.

Since February 2024, Bioversity Net Gain has become a mandatory requirement on new developments and is managed by the local planning authority. Where possible, Jigsaw's strategy is to provide the 10% betterment on site in line with local requirements and in the case of new homes being developed across Greater Manchester, these will be in line with the Places for Everyone plan adopted in 2024.

C8. Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?

Through the implementation of Jigsaw's Asset Management Strategy, we ensure that our homes meet the Decent Homes Standard, which requires that they are free from hazards, including pollutants.

Our efforts are focused on two pollutants: asbestos and mould. In the case of asbestos, we have two key targets:

- Communal areas: completion of annual asbestos validation surveys and of any remedial action.
- Domestic properties: annual monitoring through the property condition survey of asbestos condition, based on our comprehensive records of its existence and actioning where any deterioration is noted.

See C19 for our response to damp and mould management.

Theme 3: Resource Management

C9. Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?

Our strategy centres on the use of a single partnering supplier for maintenance supplies. This enables us to specify and readily check that materials used in our homes are certified as responsibly sourced.

In our work developing new homes we benefit from an external sustainability co-ordinator and the Jigsaw design guide sustainability addendum which ensure the sustainability requirements of new homes, including materials, are fulfilled.

Targets set include: 100% of all timber and timber-based products are to be 'Legal' and 'Sustainably sourced' as per the UK Government's Timber Procurement Policy (TPP). Contractors record the level of sustainable materials being used on their projects and provide Environmental Performance Declaration (EPD) certificates to support this.

Under our Sustainability Strategy, we will review our subcontracted programmes of work and develop measures to ensure the procurement of products and materials is certified as being responsibly sourced; as well as continuing to work with our partners and suppliers to select products that are most environmentally friendly for our homes and offices.

C10. Does the housing provider have a strategy for waste management incorporating building materials?

If so, how does the housing provider target and measure performance?

Through our Sustainability Strategy we aim to significantly reduce the amount of waste we produce. We have consolidated our waste contracts and introduced mandatory reporting on waste to landfill and recycling of waste.

We have set a target for 95% of refurbishment waste to be recycled and achieved 97% in the second half of 2023-24.

C11. Does the housing provider have a strategy for water management?

If so, how does the housing provider target and measure performance?

Our focus in this area is the installation of water efficient components in our tenants' properties – notably, low consumption toilet cisterns - as part of bathroom replacement programmes and void works.

Theme 4: Affordability and Security

C12. For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:

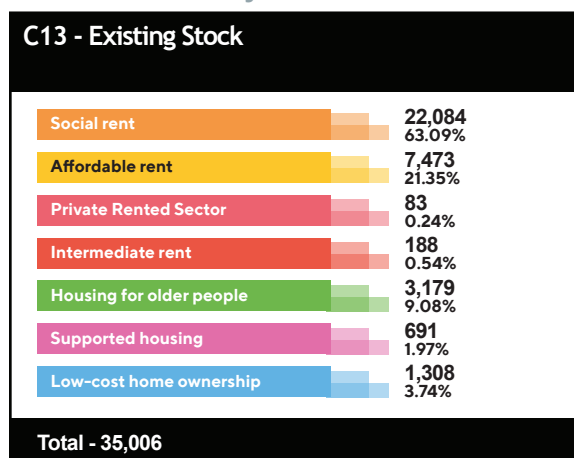
- 1) Rent compared to median private rental sector (PRS) rent across the relevant Local Authority
- 2) Rent compared to the relevant Local Housing Allowance (LHA)

2023/2024

NORTH WEST: JHT & JHN companies excluding L & G / MP (residential properties, all needs categories)					
	Beds				
	0	1	2	3	4+
Jigsaw rents (median)	All: £78.32 General needs only: £68.23	All: £89.30 General needs only: £76.59	All: £106.55 General needs only: £106.68	£117.91 General needs only:	All: £127.46 All general needs
As % of PRS rents	71.45%/62.24% £475.00 (£110 weekly)	70.36%/71.05% £550 (£127 weekly)	71.03%/71.12% £650 (£150.00 weekly)	68.13% £750 (£173 weekly)	46% £1,200 (£277 weekly)
As % of LHA (Tameside BMRA) -see last yrs notes	85.08%/74.12% LHA: £92.05 per week	97.01%/97.97% LHA: £92.05 per week	93.53%/93.64% LHA: £113.92 per week	86.11% LHA: £136.93 per week	73.85% LHA: £172.60 per week

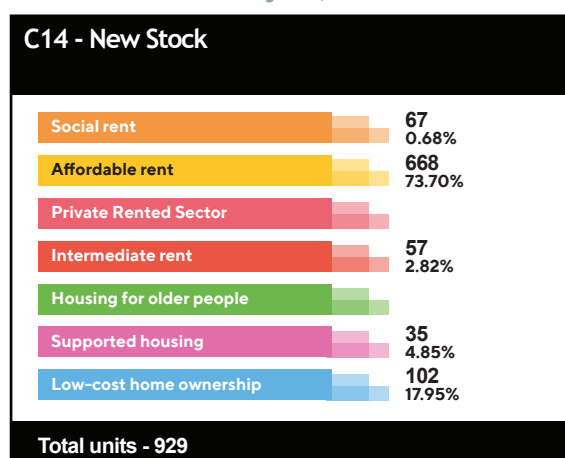
East Midlands					
	Beds				
	0	1	2	3	4+
Jigsaw rents (median)	£69.92 General needs only: £69.12	£81.70 General needs only: £77.55	£91.86 General needs only: £90.84	£99.95 (all general needs)	£113.16 (all general needs)
As % of PRS rents	60.94% (gen: 58.44%) £505.00 monthly (£116.54 weekly)	61.57% (gen: 58.44%) £550 monthly (£132.69 weekly)	57.27% (gen: 56.54%) £675 monthly (£160.38 weekly)	54.14% £800 monthly (£184.62 weekly)	41.73% £1,200 monthly (£271.15 weekly)
As % of LHA	64.64% (gen: 63.91%) LHA: £80.55 per week	75.54% (gen: 71.70%) LHA: £108.16 per week	72.57% (gen: 71.76%) LHA: £126.58 per week	69.49% LHA: £143.84 per week	61.46% LHA: £184.11 per week

C13. Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to:



No. of homes
% of Homes

C14. Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to:



No. of homes
% of Homes

C15. How is the housing provider trying to reduce the effect of high energy costs on its residents?

The Group recognises the challenges its residents face in managing increasing energy costs. Not being able to heat a home efficiently can have a significant impact on health and wellbeing, and exacerbate issues of condensation, damp and mould in homes. The Group is committed to achieving EPC C status for all of its stock by 2030. Whilst physical improvements to homes will undoubtedly assist the Group is also aware that some of its residents will have limited incomes and be least likely to be able to absorb hikes in energy costs into their household budgets.

Whilst not exhaustive some of the measures the Group has put in place include;

- The creation of an energy fund which has assisted over 1,000 people with fuel vouchers
- A collaborative project with United Utilities to optimise water tariffs for new and existing tenants
- The distribution of “winter warmer” packs to the most severely impacted and the creation of “warm spaces”
- Money Advisors assisting in the maximisation of household income, budgeting advice and negotiation of utility debts.

C16. How does the housing provider provide security of tenure for residents?

Our standard tenancy offered to all new general needs customers is an Assured Shorthold Tenancy that converts after a period of 12 months to an Assured Tenancy. The tenancy then continues indefinitely provided the tenancy conditions are maintained.

Theme 5: Building Safety and Quality

C17. Describe the condition of the housing provider's portfolio, with reference to:

% of homes for which all required gas safety checks have been carried out. 99.99%

% of homes for which all required fire risk assessments have been carried out. 100%

% of homes for which all required electrical safety checks have been carried out. 100%

Building safety remains a key focus for the Group. In addition to the completion of annual safety checks (referenced above) and follow-up actions, key achievements included:

- Replacing 636 fire doors
- Completing the review and registration of 13 high-rise buildings under the Building Safety Act 2022
- Completing the review of 250 timber balconies.

C18. What % of homes meet the national housing quality standard? 99.86%

Of those which fail, what is the housing provider doing to address these failings

The small number of properties not meeting the Decent Homes Standard at the end of 2023-24, were mostly owing to large roof repairs, which will be managed through our planned improvement programme and receive new roofs during 2024/25.

C19. How do you manage and mitigate the risk of damp and mould for your residents?

Jigsaw has a combination of proactive and reactive steps to address damp and mould in our residents' homes.

We respond to all reports of damp and mould with an inspection visit. If property defects are identified as the cause, we undertake repairs work. We have also installed extractor units across our stock to help residents manage condensation from daily living activities.

As part of our annual gas safety checks, our gas engineers are trained to conduct a property assessment and look for any visible hazards and signs of disrepair that could contribute to damp and mould and discuss this with the resident. Any accompanying photographs will trigger a surveyor inspection or a repair.

Vacant properties will also be surveyed before being re-let, to identify and remedy any issues which may cause damp.

Our colleagues and technicians receive regular training, so they can identify early signs of damp and mould and discuss with residents how to manage the problem, as well as reporting repairs through our 'See it, Report it' tool.

We will seek to mitigate any increased risks of damp and mould arising from our work to decarbonise our homes and improve their fabric and thermal performance. Our new build homes will follow current building regulations and have appropriate ventilation measures to reduce air tightness and excessive heat.

Supporting residents

Information is on our website, and provided by dedicated e-mails and social media platforms to raise awareness about the causes of damp and mould, including how everyday activities in the home can generate condensation and what residents can do to help prevent damp.

When damp and mould is recurring because of condensation and no repairs are identified, we will work with residents to offer advice, supplying hygrometers to aid controlling moisture levels, installing positive pressure ventilation systems, or increased passive ventilation so that moisture levels can be reduced.

We appreciate that some of our residents struggle to afford to heat their homes adequately and this can intensify problems. We provide money advice to residents in financial difficulty and in cases of severe financial hardship, we may issue fuel vouchers to support residents to pay for their energy bills and to help heat their homes.

Theme 6: Resident voice

C20. What are the results of the housing provider's most recent tenant satisfaction survey? How has

the housing provider acted on these results?

Tenant satisfaction surveys were completed in Spring 2024 and the overall satisfaction level for Low Cost Rented Accommodation was 69.5%. This was based on results from 2,355 surveys using a randomised representative sample of tenants to achieve the statistical accuracy set out in the regulatory guidance.

The results of the tenant satisfaction surveys have prompted further focus group analysis to explore satisfaction levels for tenants living in larger households.

C21. What arrangements are in place to enable residents to hold management to account for the provision of services?

Satisfaction with service delivery is monitored through transactional surveys which form a suite of KPIs covering repairs service, anti-social behaviour case management, the lettings process and interaction with our 'Connect' customer contact service.

Jigsaw also operates an innovative rewards based online survey tool known as Jigsaw Rewards. This allows consultation with residents on customer facing policies as well as gathering feedback on services. More than 2,900 residents have registered with the scheme and over 1,500 have taken part in at least one survey in the last year.

Once enrolled, residents receive points when they participate which can be exchanged for gift vouchers or credits towards their rent accounts.

Compared with traditional engagement routes, Jigsaw Rewards reaches a wider, more diverse, audience while simultaneously achieving increased value for money and delivering social value through assistance with household costs.

Complementing this approach, we undertake two in-depth resident led scrutiny activities each year. Outcomes and recommendations from these scrutiny reviews are reported to and monitored by the board.

C22. In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within the housing provider?

The Housing Ombudsman Service made 11 determinations on cases involving the Group. Of these, five found an element of maladministration and three some aspect of service failure.

During the year, the Group adapted its systems to achieve compliance with the Housing Ombudsman Complaints Handling guidance so all expressions of dissatisfaction were correctly classified as complaints. This shift resulted in a higher volume of complaints and the deployment of additional resources to manage this increase.

As a direct result of one determination, the mutual exchange procedure was altered to ensure the parties exchanging are aware of the stock condition plans for the property they intend to move to.

Theme 7: Resident support

C23. What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?"

The Group offers a broad range of support services to its residents. This includes services for financial wellbeing, employability, tenancy sustainment and health and wellbeing.

The Group has a dedicated Money Advice Service. During 2023/24 the team received over 3,400 referrals and through its efforts financial gains for those referrals, projected over a 12 month period, were more than £7.7 million. The service is free to access and provides support ranging from household budgeting through to appeals against Department for Works and Pensions decisions.

The Jigsaw Employment Team operates eight work clubs across the North West and the Midlands. This team also provides support for business start-ups. In 2023/24 228 residents were assisted into employment by this service. The Group also delivers a Greater Manchester-based employment skills project, partially funded by the Department for Works and Pensions. This project targets people facing multiple barriers to employment and successfully supported 573 people through 1-1 keyworker support resulting in a further 89 people finding employment.

The Group operates tenancy sustainment and wellbeing navigator services. 160 residents received support from the tenancy sustainment team to address a range of issues that were impacting on their ability to successfully manage their tenancy agreement conditions. A further 400 residents received assistance from the wellbeing navigator service to support with low level mental health and wellbeing issues, confidence building, relationships, nutrition, activity and routines.

The Neighbourhood Development Team actively seek opportunities to empower residents in improving their health and wellbeing. These activities are broad ranging from food growing projects, healthy cooking, cycle maintenance sessions through to carer support sessions.

For further information on our activities under this theme Please see the following case study

- Jigsaw Employment Team – Chris' story
- Motiv8
- Community Grocer Tameside
- The People's Community Dukinfield

New Affordable Homes in Lenton

Work is now underway to transform a former furniture warehouse in Lenton into 34 new affordable apartments.



Theme 8: Placemaking

C24. Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located.

Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.

Neighbourhood Plans

Jigsaw's Neighbourhood Plan model provides a coordinated approach to measuring and, through targeted investment, addressing neighbourhood inequalities faced by our tenants.

With housing stock in many areas, we define specific neighbourhoods where we have a substantial number of properties near to each other, utilising a cluster algorithm to determine these. Effective investment in these 20 areas gives the greatest return for our customers and communities.

Over £500k was invested in neighbourhood projects in 2022-23. C23 summarises our community investment activity in the areas of employability, financial and human wellbeing.

Estate Management

Recognising the importance of the physical appearance of neighbourhoods and the effect this has on tenancy sustainment, the engagement team works with Asset Management, Grounds Maintenance and Caretaking teams on continuous neighbourhood improvements. Our work to develop green spaces in our neighbourhoods is referenced in C7.

Other environmental issues such as fly tipping, abandoned cars and graffiti are an increasing challenge which our staff working in neighbourhoods tackle daily, in partnership with other agencies.

New property development

Our investment in shaping places is most visible in our development of well-designed new affordable housing. In 2023-24, the Group's members delivered 929 new homes, exceeding our target of 906. Our attention to the environment in new property development is set out in C7.

Less visible, but no less important, are the societal benefits of new property development.

The National Housing Federation has calculated that each new home creates over £300k of benefits for neighbourhoods in the form of employment, reduced health costs, improved educational outcomes, etc.

For further information on our activities under this theme Please see the following case studies

- Abbey Springs development
- Kempton Court heating upgrade
- Netherfield Primary School Science Pond

Theme 9: Structure and governance

C25. Is the housing provider registered with the national regulator of social housing?

Yes

C26. What is the housing provider's most recent regulatory grading/status?

G1,V1

C27. Which Code of Governance does the housing provider follow, if any?

National Housing Federation Code of Governance 2020

C28. Is the housing provider a Not-For-Profit?

If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?

Yes

C29. Explain how the housing provider's board manages ESG risks.

Are ESG risks incorporated into the housing provider's risk register?

The board has overall responsibility for the system of internal control and risk management across the Group and for reviewing its effectiveness. The board also take steps to ensure the Group adheres to the Regulator of Social Housing's Governance and Financial Viability Standard and the associated Code of Practice.

Risk & Audit Committee is responsible to the board for monitoring these arrangements and reporting on their effectiveness. In accordance with the Group's Risk Management Strategy, the risk register is reviewed quarterly by the committee and by board. The committee presides over a programme of internal audit work which is based on the risks identified.

The Group faces a range of ESG-related risks that are actively managed through the risk management framework and reported on the risk register. Key challenges include the cost implications of achieving carbon neutrality and meeting carbon reduction targets, ensuring homes are safe and habitable for customers, and addressing health hazards such as damp and mould to prevent injury or harm. In addition, maintaining compliance with legal obligations and adhering to the regulatory framework remain critical to safeguarding our reputation and fulfilling our governance responsibilities.

C30. Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) - that resulted in enforcement or other equivalent action?

No

5 Governance ESG Criteria Report

Theme 10: Board and Trustees

C31. How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?

Succession planning for non-executive directors is forecast eighteen months in advance of the long stop date. This succession planning considers both skills and demographics to determine how recruitment is undertaken.

Does the housing provider consider resident voice at the board and senior management level?

Within the governance structure, a position for a tenant board member is reserved on all subsidiary boards. There are also more than 2,900 registered members of Jigsaw Rewards. Outcomes from Jigsaw Rewards activity are reported to board members and senior management. Using Jigsaw Rewards, customers can express an interest in being part of a specialised panel who will undertake detailed scrutiny of a service area. Recommendations from these scrutiny panels are determined by the panel and progress on implementation is reported to the board. Allied with this, subsidiary boards receive quarterly resident voice feedback.

Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

The Group's Equality Diversity and Inclusion Policy commits to unconscious bias training for managers involved in recruitment and the Group is an active member of the Boost programme for the development of managers from diverse backgrounds.

C32. What % of the housing provider's Board have turned over in the last two years?

42% - this turnover is associated with a number of non-executive directors reaching their maximum terms. The Group had anticipated this turnover in advance and had adopted a rigorous succession plan to ensure the board remained appropriately skilled during this transition.

What % of the housing provider's Senior Management Team have turned over in the last two years?

33% - retirement of the Chief Executive and one Group Director.

C33. Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.

4/9 (44%)

C34. What % of the housing provider's board are non-executive directors?

75%

C35. Has a succession plan been provided to the housing provider's board in the last 12 months?

Yes, this was approved in May 2023.

C36. For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?

Beever and Struthers are Jigsaw's external auditors and have been auditing our accounts for the last three financial years.

C37. When was the last independently-run, board-effectiveness review?

2022

C38. How does the housing provider handle conflicts of interest at the board?

The Group has adopted the National Housing Federation's Code of Conduct. Conflicts of interest are discussed as part of non-executive directors' induction and the Governance handbook

reinforces this position. Non-executive directors are also bound by the Group's Probity Policy. Non-executive directors also submit a declaration of interest annually. Declarations of interest are a standard item on all board agendas. Where a non-executive director is conflicted, they will, as determined by the Chair and Company Secretary, either temporarily leave the meeting or remain but take no part in the discussion or voting. In such circumstances this action is recorded in the minutes of the meeting. In the event of a potential for a re-occurring conflict of interest the Remuneration and Nomination Committee would make a recommendation to the Group board on how this can be best managed.

Theme 11: Staff Wellbeing

C39. Does the housing provider pay the Real Living Wage?

All permanent employees are paid at or above the Real Living Wage. Apprentices and contractors are not included.

C40. What is the housing provider's median gender pay gap?

The median gender pay gap for 2023 is 12.4%, an increase of 7.1 percentage points and remains in favour of males.

C41. What is the housing provider's CEO: median-worker pay ratio?

The pay ratio is calculated from the consolidated Group-wide data and measures the difference between the highest paid member of staff (the CEO) and median employee hourly pay. The Group's pay ratio is 8.1 to 1; which has reduced by 0.2 percentage points since last year in favour of the median employee. The median pay ratio reported by CIPD was 84:1 with the public sector pay ratio towards 12 to 1. According to the High Pay Centre 2021 top CEOs are paid 120 times more than the typical worker.

C42. How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?

Training is provided to all employees along with ongoing communication initiatives and Time to Talk sessions with specialist and/or expert speakers, covering a wide variety of topics to ensure information remains current and relevant.

C43. How does the housing provider support the physical and mental health of its staff?

We support the health and wellbeing of our staff in a number of ways including:

- All employees have access to an online GP and health support services.
- A team of fully qualified Mental Health First Aiders are deployed across the business to support employees who are experiencing mental ill health or distress. This support can vary from having a non-judgmental conversation with a colleague through to signposting to appropriate support.
- Occupational Health Support is available via line management referral to access professional support and advice.
- A variety of health promotion initiatives and events are delivered each year designed to raise awareness of health and lifestyle issues affecting mental health and wellbeing. Employees can also access funding for activities that support their health and wellbeing.
- Hybrid and flexible working arrangements including compressed/home working enables employees to balance their working life with other priorities such as parental and other caring responsibilities.
- Time to Talk sessions provide educational opportunities for all employees, and the chance to share lived experiences. In 2023/24 subjects covered by Time to Talk have included Motor Neurone Disease, Attention-deficit/hyperactivity disorder and addiction support services.
- Gyms across our four main sites.

For further information on our activities under this theme Please see the following case study

- Employee Wellbeing

C44. How does the housing provider support the professional development of its staff?

Training and development upskill employees, allowing them to progress and fulfil their potential. The Group delivers training through both e-learning and instructor-led courses. Whilst mandatory training is identified for each role, training needs for each employee are identified through regular one-to-one meetings and an annual performance review.

Non-mandatory training is detailed through a training calendar. This offers generic courses to all employees. Examples include IT training, housing law updates, customer service and supporting tenants with complex issues. Employees are also able to receive a subscription to professional bodies relevant to their role.

Theme 12: Supply Chain

C45. How is social value creation considered when procuring goods and services?

Under Jigsaw's Financial Regulations, the letting of contracts above a set threshold must consider social value. The Group sets out its priorities for delivering social value through its guide to Social Value for Contractors and Suppliers. This includes employment, skills and training, financial wellbeing, environment and demand and health and wellbeing.

A large part of Jigsaw's annual spend supports our development programme.

Jigsaw procures the majority of its new build contractors and consultants via the ICN Framework. The evaluation process, which awarded up to 10% weighting for Social Value, created a baseline that enables us to negotiate and agree outcomes in line with our own Social Value goals.

What measures are in place to monitor the delivery of this Social Value?

In applicable procurement activities, each contractor and consultant submits a social value pledge as part of the tender process. In the case of development expenditure, for contractors this was per £1,000,000 contract value; for consultants this was per £10,000 fee income. An ICN social value tool has been developed to enable us to see the social value pledge offered by the contractors and consultants. It will gross up the pledge to reflect the specific scheme value, and the actions to deliver the pledge can then be adapted for individual projects to meet the needs of the client, the community and/or residents, while maintaining the delivery of the total value of the supplier's pledge.

A summary of social value commitments and their delivery is monitored and reported annually to our executive management team.

C46. How is sustainability considered when procuring goods and services?

What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?"

We have incorporated environmentally responsible criteria into the procurement of all high value contracts. We plan to extend this to all procurement activity.

Our new supplier on-boarding process collects information on sustainability performance, including waste management, safeguarding, equality and diversity, and modern slavery, which is considered by directors when admitting suppliers to our approved list.

Oasis Hub

Mayor of Tameside officially opens the Oasis Hub.



A. Leadership

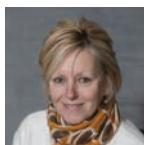
Jigsaw Homes Group Non-Executive

At 31 March 2024:



Roli Barker, Chair

Roli is an experienced project manager who has worked on a range of projects from international corporate events to the London 2012 Olympic and Paralympic Games. Roli is currently working on the design, implementation and delivery of a 21.2 million project to transform Greater Manchester's private rented sector. During her career, Roli has been able to develop a range of skills, including working with local communities, developing relationships with key stakeholders and fundraising. Roli is a fellow of the Royal Society of Arts and a member of the Institute of Fundraising.



Gill Brown

Gill is the Deputy Chair at Mersey and West Lancashire Teaching Hospitals NHS Trust. Previous roles include governing body member for NHS Southport and Formby Clinical Commissioning Group and chief executive for Healthwatch Lancashire. Gill has also had a number of years' experience of working in the NHS in a variety of clinical, research and board roles.



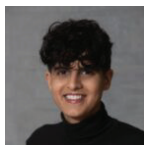
Bridlet Groarke, Chair of Risk & Audit Committee

Bridget is Group General Counsel and company secretary for a global manufacturing company. She is founder and director of Commercial Compass Ltd, a business and management consultancy. Bridget has strong business, regulatory and legal experience in many sectors. Bridget previously held leadership positions in a number of organisations such as Manchester Airport Group, the Co-operative Group Ltd and Intervoice Brite Ltd.



Abdul Jabbar MBE

Abdul is a Councillor and Cabinet member for Finance and Corporate Resources at Oldham MBC. He brings expertise in financial strategy, corporate governance, and financial performance to the board along with a passion for delivering outstanding services for our customers.



Keryn Jalli

Keryn is a Community Safety Manager for Cambridge City Council. She is an experienced Safer Communities professional, with a 10-year record of successfully delivering multi-agency partnerships and projects covering issues such as the resettlement of asylum seekers and refugees, ASB, hate crime, gang violence and domestic violence.



Melvin Kenyon

Melvin brings a wealth of knowledge from his prior executive roles in both the private and public sectors along with substantial risk management experience. Melvin is also a member of Nottingham Trent University's Audit & Risk Committee.



Evelin Matley

Evelin is a retired former senior banker who spent more than 25 years of her career specialising in lending to the social housing sector, most recently at Santander UK PLC but also with BNP Paribas. Her previous experience was also gained in private finance initiative project finance.



Tim Ryan

Tim is director of Volute Ltd, a digital development agency which creates websites, apps and learning management systems for Universities, NHS and private sector organisations. He is a Registered Architect and previously had a career in social housing property development.



Annabel Todd

Annabel is a banking and lending specialist with an MSC and BSc in Banking Practice and Management and is a Fellow of the London Institute of Banking and Finance. Annabel spent most of her career at RBS but is now Business Development Director and runs the North West office for BREAL Zeta, who are a specialist funder lending money to local and global businesses.

Executive Team



Brian Moran - Group Chief Executive

Brian took on the role of Group Chief Executive of Jigsaw in December 2023. He has lead responsibility to work with the board of management to develop and implement corporate strategy. Brian held the post of Deputy Chief Executive and Company Secretary at Jigsaw for five years. He has 17 years experience at executive level, having worked previously as Director of Corporate Services. Brian has a research background and is highly experienced in data analysis. During his career he has ran and developed a range of central services including those focused on customer service, governance, corporate planning, resident engagement, regulation, information technology, marketing and communications, and human resources.



Paul Chisnell - Executive Director Finance

Paul is Jigsaw's executive director of finance. Paul joined the Group in 2009 and is responsible for the Group's approach to treasury management and the provision of Group finance services, including income collection. Paul has developed a strong commercial background through his previous directorships with a range of independently owned businesses in the North-west of England. He is particularly experienced in company funding, including work with the venture capital sector.



Matthew George - Group Director of Asset Management

Matt is Group Director of Asset Management. He is responsible for the Asset Management directorate and will oversee its team of more than 600 skilled technicians and colleagues to deliver essential maintenance services to residents' homes, including an expanding planned maintenance programme, energy improvement initiatives and building safety. Matt was previously Head of Maintenance for Adactus Housing Group before becoming Operations Director of Asset Management in 2016.



Donna Kelly - Group Director of Neighbourhoods & Support

Donna is Group Director of Support and Neighbourhoods. She is responsible for all of Jigsaw's Neighbourhood Plans and support services. She has over 26 years experience in supported housing, with many years spent in management and director roles. Donna is also the Chair for the National Housing Federation's Regional and National Health and Housing Group.



Katie Marshall - Group Director of Development & People

Katie is Group Director Development & People and is responsible for Group Development. She is responsible for Development, HR, Learning & Development, Facilities Management and Health & Safety.



Chris Smith - Group Director of Corporate Services

Chris is responsible for the Group's governance arrangements and for developing the strategic direction of the Group's corporate services which include the Connect service, marketing and communications, IT, business analysis and regulatory work. Chris joined the organisation in December 2006 as Assistant Director for Corporate Services and was involved in setting up the Connect contact centre in 2009. He was appointed Director of Corporate Services in 2018.

The Group's Board Members

At 31 March 2024:

	Jigsaw Homes Group	Jigsaw Homes North	Jigsaw Homes Tameside	Jigsaw Homes Midlands	Jigsaw Support	Jigsaw Treasury	Jigsaw Funding	Remuneration Committee	Risk & Audit Committee
D Addy					○				○
N Ahmed					○				
S Akhtar		○	○						
R Barker	●							○	
C Beaumont		○	○					○	○
G Brown	○				●			○	○
Y Cartey			○						
P Chisnell	○					○	○		
C Elliot		○							
L Garsden		○	○						
C Green					○				
B Groarke	○								●
A Jabbar	○							●	
D Jackson				○					
K Jalli	○				○				○
P Joyce					○				
D Kelly				○					
M Kenyon	○			○				○	
M Lynch		○							
A Margai					○				
K Marshall	○					○	○		
E Matley	○					○	○		○
M McDermott				○					
B Moran	○	○	○			○	○		
J Mutch		○	○						
R O'Connell					○				○
L Picart		○	○						○
T Powell					○				
S Remi-Akinwale		○							
M Rudkin				○					
T Ryan	○	●	●	●					
A Todd	○					●	●		○
J Tsui	○								○
S Walker				○					○
S White				○					

● Chair ○ Member

B. Case Studies

Jigsaw Support Motiv8

Motiv8 provides employability support for people who need help to get back on track.

Funded by the Department for Work & Pensions (DWP) and Jigsaw Support, it is available to people who:

- Are not in education, training, or employment
- Aged 18 +
- Live in Greater Manchester
- Have multiple support needs including mental and physical health issues, housing issues, debt or financial hardship, domestic abuse, social isolation or any other barrier preventing people from moving forward.

Rebecca used to work in retail, but a mental health breakdown meant she had to leave and she suffered with suicidal thoughts. Following a visit to A&E, doctors referred her to the intervention team who helped with issues including financial debt and she was referred to Motiv8.

“Motiv8 helped me with my CV, go to job fairs and didn’t put any pressure on me – I could take my own time. They referred me to the

LAB wellbeing course which really helped me start to rebuild my confidence and then I did a volunteering course.

“I would say to anyone in a similar position, don’t be ashamed to ask for help. There is always help available – doctors, hospital, DWP – they can all refer you to programmes like Motiv8. All of the bad things that have happened have given me the opportunity to look at new courses and change my career options.

“I feel a lot more confident than I was and I hope to go into teacher training. I’ve done a few webinars and would love to get back into work – maybe as a teacher assistant.”

CASE STUDY

New Community Grocer Opens in Tameside

The Ashton Central Community Grocer launched in October 2023, to help make the cost of living more manageable for hundreds of Tameside residents.

This innovative project is the first one to open in Ashton and is based at the Holy Trinity Church and Community Centre.

It was set up by our Neighbourhood Engagement Team in partnership with FareShare, a leading UK food redistribution charity.

Working in collaboration with volunteers from Ashton Pioneer Homes, local residents, and the staff from the Holy Trinity Community Centre, the grocer is set to make a real difference in the lives of the community by providing low cost food while helping to combat food waste.

The grocer runs weekly, alongside the Warm Hub, providing residents with a cosy space to socialise, engage in various activities and informative talks, all while staying warm and comfortable.

Minaz Aslam, Neighbourhood Engagement Officer at Jigsaw Homes said: ***"Lots of families are suffering hardship, and the cost of living is getting tougher. This initiative of operating a community grocer is a way for residents within***

the Ashton Central community to shop for their whole family at a fraction of the cost of a supermarket while also saving thousands of tonnes of food being wasted each year."

This is the fourth community grocer that we have helped to set up within our Neighbourhood Plan areas and communities.

It will be open to Jigsaw and Ashton Pioneer Homes tenants, those who are in receipt of Universal Credit, Job Seekers Allowance or pension credit, the community centre service users or parents/carers of children attending Holy Trinity Primary school.

Residents have also been able to attend a weekly soup club at the centre, and teaches the skills to create cheap yet nutritious soup dishes.

The centre also offers a creative writing, drama and dance programme which encourages attendees whose first language is not English, to confidently speak in real life scenarios and help build their vocabulary.

People Team: Employee Wellbeing

Time to Talk About ADHD Awareness

As part of Neurodiversity Celebration Week in March, we welcomed guest speaker Claire Flavin to one of our Equality Street's 'Time to Talk' sessions on ADHA Awareness.

The topic attracted the highest number of colleagues ever for a Time to Talk session. Around 100 joined the Zoom call to hear from Claire, a solicitor who specialises in Employment Law at Brabners LLP as she shared her very personal journey with neurodiversity following her ADHD diagnosis in 2022.

She talked about how the condition has impacted her life and her work, about the barriers people can face, as well as the benefits and positives to living with ADHD - and what employers can do to help.

She told colleagues that understanding how her brain works has allowed her to adjust her working practises including finding quiet areas, flexible working hours, allowing extra time to do tasks, and using headphone and fidget devices.

Colleagues then asked questions and spoke openly about their own experiences and feelings about living with ADHD.

Katie Marshal, Group Director of Development and People said: ***"It was a brilliant and quite emotional session and I am so proud of those who opened up about their own personal journey, as it shows that we have created a workplace where our employees feel safe enough to be honest.***

"The response during the session was great and has been reinforced by the emails I have received subsequently. We are now considering the feedback and will decide what follow up work is appropriate."

Neurodiversity Celebration Week is just one of the many awareness days our People team shares with colleagues in its Equality Street and Engagement calendar to inform, support and talk about, all year round.

Jigsaw Development Abbey Springs

One of our largest developments in Lancashire has delivered 110 quality, affordable rent and shared ownership homes for local residents.

Abbey Springs, in Burscough, near Ormskirk boasts innovative features and amenities designed to enrich residents' quality of life with the emphasis on communal spaces and recreational facilities seamlessly integrated into the fabric of the community.

Alongside beautiful, fully-carpeted homes, the scheme has a freshly landscaped open space with native trees and species-rich grassland alongside its key feature – a large

fishing/eco pond. This not only helps to foster biodiversity but creates a healthier environment used for leisure activities and will create a sense of community among residents as well as a place to just sit and chat.

Abbey Springs also prioritises sustainability through initiatives like the installation of EV charging points, cycle store and cycle pathways.

This £20m development contributes positively to the quality of life for residents and the vitality of the neighbourhood as a whole.



Jigsaw Foundation: Supporting Our Communities

The Peoples Community Dukinfield was awarded £3,500 by Jigsaw Foundation for its project running over nine months (July 23 - March 24) to deliver social activities, seasonal events, a craft café, lunch club and exercise sessions.

More than half of the 300 people who engaged in these community initiatives to help reduce isolation and improve mental wellbeing were Jigsaw Homes residents.

Projects included 'craftism' – a blend of crafts and activism – supporting a **“Save our Swimming Baths”** campaign with the group's artwork displayed at the Museum of Science and Industry in Manchester, and a handstitched banner entitled 'Enough is Enough' in protest of the cost of living crisis, supported by actress Julia Hesmondhalgh.

Working in partnership with Jigsaw, the group has supported residents to access utility fuel vouchers and other essential services to help meet their needs and save them money. The lunch club provided hot food, company and safe warm place for people to meet, in the winter months.

The group created a cookbook, with proceeds of its sale going to the lunch club, and members have set up a WhatsApp group so that they can keep in touch and share ideas while supporting each other emotionally in between the weekly activities at the hub.

One member said:

“The Craft Café gives me something to look forward to. I enjoy it more than ever now. If I couldn't come here, I don't know where I'd be. I love it. It's been the best thing in my life, most definitely. You've got the art, the cook group, and the garden when it's nice. It's been a lifesaver for me.”



CASE STUDY

Jigsaw Foundation

Jigsaw Dips into Funding Pot for School Science Pond

School children at Netherfield Primary School in Nottingham can explore local wildlife from a new outdoor science area thanks to £4,577 in funding from Jigsaw Foundation.

The money was used to refurbish the school's old and overgrown pond, buy pond-dipping equipment, splash-proof and trap cameras as well as a bird's nest camera.

The aim was to help develop the nature study spot allowing pupils to observe, feel and learn more about the natural world.

All 485 children who attend the school, and the parent body, have engaged with the pond and even named the two resident toads Jig and Saw. The school has also established Eco Warriors, who are responsible (under adult supervision) for the maintenance and upkeep of the pond.

The sustainability of the ecosystem and its enhancement is teaching children the importance of respecting wildlife, their homes and the important part they play in our larger ecosystem.

The pond has also become a

place that staff use with pupils who have additional needs providing a pleasant place where relationships and trust can be fostered.

Children and staff have used the pond for a number of subjects including science, art and nature awareness, watching the visiting wildlife caught on cameras, including squirrels, foxes, and different species of birds.

Headteacher Jon Crone said: ***"Our school council thought it was important to have a safe place to develop our ecosystem as we are a high-density urban area and ponds are often sparse. We're really grateful to have received this funding to transform our pond into a scientific area for all of our children to study. It has become an integral part of our school and I'm over the moon with it!"***

Jigsaw Support and Neighbourhoods Working Together to Support our Tenants

Many of Jigsaw's departments work together in partnership, to help tenants who need extra support. From finding a home and receiving additional financial support, through to seeking a path back to employment, Chris's story demonstrates just that.

After losing his partner following a two-year battle with cancer and being made homeless when his landlord sold their property, Chris had been sofa-surfing.

A referral to Jigsaw's Employment Team (JET) was made from the Early Intervention Team. One of our Neighbourhood officers then contacted Chris to find the best way to support him with his new tenancy and his desire to get back into paid employment.

Chris began attending the Dukinfield work club where he honed his CV to help him apply for work online. He was supported in successfully applying for pre-payment fuel vouchers and was referred to Jigsaw's Money Advice Team and Jigsaw's Hardship Fund for money towards essential white goods.

Chris also worked with Support to Succeed a programme which helps

people overcome barriers to work. He then went on to complete both Mental Health and First Aid skills training courses with JET.

He said: ***"My priority was to live in my own home again. Jigsaw Homes have been a huge help and have started to take stress away from my life, helping me focus and have provided me with roots again."***

"Being without a home affected my mental health, but now I am seeing a light at the end of a tunnel."

"When you don't know what help is available it sometimes takes others to help you navigate through."

I now have less uncertainty about what the future holds. The whole package of support from the beginning of my journey with Jigsaw has been excellent and very much appreciated."

CASE STUDY

Jigsaw Asset Management: Getting Up Close with New Heating Technology

Three of Jigsaw's Over 55s schemes have received energy upgrades using a hybrid commercial heating system as part of our low carbon approach to using more renewable technology.

The work at Kempton Court, Clement Court and Sycamore Close involved replacing the outdated and poorly performing gas boilers with high efficiency gas boilers, together with Air Source Heat Pump technology.

The upgrades also involved creating acoustic enclosures to help soundproof the area and reduce potential background noise, as well as helping to make our resident's homes more energy efficient.

The work, which was completed in partnership with consultants and contractors Thornley & Lamb, Haymans and Beech Jackson Partnership, is part of our wider plan to introduce low carbon technologies into our residents' homes to help reduce fuel bills.

The installation also included data logging and equipment monitoring to allow the team to review the equipment's performance.

It is expected to reduce our carbon footprint by approximately 3,000kg of carbon and reducing the scheme's energy usage and lowering operational costs in the winter months.





Creating homes. Building lives.

Jigsaw Homes Group Limited

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