Corporate and Business Plan 2016-17
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Foreword

Consolidation is the main theme of the coming year for AiB as we build on the major changes that came into effect on 1 April 2015. This is far from saying we will not be busy. On the legislative side, we will progress the Bankruptcy (Scotland) Bill 2016 currently before Parliament, which brings all the related regulations together and will work with the sector to modernise the rules around corporate insolvency. Continued major IT development work will both increase our internal efficiency and effectiveness and make it simpler for our partners to work with us. We will also work closely with the sector and the wider advice community to make sure the now-complete programme of major policy change is delivering the intended outcomes, and to assess if minor adjustments could deliver further improvements.

Looking back, we have been very fortunate with the bedding-in period for the recent reforms and the launch of our new generation of IT systems coinciding with a year in which case volumes across all our major products were significantly lower than in previous years. That decline in statutory debt relief and debt management volumes mirrors the pattern across the UK - and indeed, more widely. The Agency’s workload is a balance of new and continuing cases, meaning our overall caseload is likely to continue to fall throughout 2016-17. But predicting future levels is extremely complex – for example, our expectation is that case volumes are likely to be very sensitive to interest rates – and we cannot plan on the basis that such lower volumes represent the new normal.

Again, it is perhaps fortunate that – with the Scottish Government only setting our budget for 2016-17 and with Scottish Parliamentary elections to come – we have some breathing space to assess the future direction of demand for our services before longer term budgets are set in the spending review we expect to come in the autumn. The investment of recent years, and that to come in 2016-17, will put us in a strong place to adjust to future challenges when they come. My confidence that we can do so successfully is very firmly based on the excellent team my predecessors have attracted to work here, and the continued willingness of our partners across the sector to work together with us to help deliver our shared mission reflected in the statement that follows.

Dr Richard Dennis
The Accountant in Bankruptcy and Agency Chief Executive
April 2016
SECTION 1 - Strategic focus

Our mission

To provide access to fair debt relief and debt management processes for the people of Scotland, whilst taking account of the rights and interests of those involved.

Who we are

Accountant in Bankruptcy (AiB) is an Executive Agency of the Scottish Government under the terms of the Scotland Act 1998. The Agency operates independently and impartially while remaining directly accountable to Scottish Ministers. The Accountant in Bankruptcy (The Accountant) is an independent Statutory Officer and an officer of the court appointed under section 1 of the Bankruptcy (Scotland) Act 1985, as amended. The Accountant is also Agency Chief Executive and Accountable Officer.

The aim of this plan

Over the last three years, Accountant in Bankruptcy has undergone a number of legislative, technological and operational changes. These changes were designed and monitored through our three-year corporate plan and annual business plans. Now these have completed, the Agency is entering a period of consolidation where we will:

- embed the changes into our processes and services
- maximise efficiencies across the Agency
- continually enhance and realise the benefits of our new technologies
- consolidate recent legislative reform to improve transparency and ease of access

We will fuse together these changes by improving upon the working practices of our internal and external stakeholders and will strive to ensure AiB delivers the best possible service to the people of Scotland.

We will maintain staff resourcing at a level which ensures capacity to deliver services and statutory functions.

The Scottish Government outlined a one-year budget in January that correspondingly confirms AiB’s budget for 2016-17 only. On 5 May 2016 the Scottish Parliamentary Elections will take place.

To remain flexible to respond to future developments, the Agency has created a one-year corporate and business plan that will drive this period of consolidation and will identify the future challenges as we review our long-term strategy.

Although Accountant in Bankruptcy is not a regulator, it has certain supervisory powers under the 1985 Bankruptcy (Scotland) Act, as amended. As such, in creating this plan, the Agency acknowledges the Scottish Regulators Strategic Code of Practice and its provisions.
Core organisational competencies

Our mission is achieved and defined by our statutory and general functions:

Delivering, with stakeholders, a range of options for individuals seeking debt relief and debt management by:
- determining debtor applications for bankruptcy
- acting as trustee in all bankruptcies awarded by the Agency, where the debtor has not requested a named person to be the trustee
- acting as trustee in all bankruptcies awarded by the sheriff courts, where a sheriff does not appoint a named person to be trustee
- acting as interim trustee before the award of bankruptcy except in those cases where an alternative interim trustee is appointed when nominated by the petitioning creditor
- acting as trustee as appointed by the sheriff on the resignation or death of the original trustee where no new trustee is elected
- undertaking the functions of the commissioners in bankruptcies where none are elected by creditors
- adjudicating all Debt Arrangement Scheme (DAS) applications and approving DAS money advisers

Supervising insolvency in Scotland by:
- overseeing the operation of the bankruptcy process including the performance of trustees and commissioners in the exercise of their statutory duty
- supervising the registration and administration of trust deeds, including the performance of trustees

- registering company insolvency documents required to be filed by receivers and liquidators in terms of the Insolvency Act 1986

Providing statutory information by:
- maintaining a public Register of Insolvencies, which records bankruptcies awarded by the Scottish courts or by the Agency. The register also provides moratorium information along with information on protected trust deeds, Bankruptcy Restrictions Orders and Undertakings and corporate insolvencies
- maintaining the DAS register, which records details of individuals and businesses repaying their debt through a DAS debt payment programme or have submitted a moratorium

Supporting ministers by developing policy for:
- personal insolvency and diligence; and arrangements for those elements of corporate insolvency devolved to Scotland
- the Debt Arrangement Scheme

Protecting creditors and the general public by:
- investigating debtor behaviour prior to and following sequestration and imposing Bankruptcy Restrictions Orders for periods of up to five years where appropriate. In cases where a longer period of bankruptcy restrictions is recommended, an application is made to the sheriff for consideration
- submitting reports to the Lord Advocate where there are reasonable grounds to suspect that an offence has been committed
- conducting impartial reviews of decisions made by AiB to allow outcomes to be challenged and changed without the requirement for court action
Achieving best value services for customers by:

- minimising the requirement for public funding
- maximising the return to creditors
- embedding efficient systems and processes

AiB Organisational Values

We will ensure our activities are:

- Independent
- Responsive
- Accountable
- Transparent
- Fair
- Open

The Scottish Government Purpose

The Purpose of the Scottish Government is to focus government and public services on creating a more successful country, with opportunities for all of Scotland to flourish, through increasing sustainable economic growth.

SG2020

By 2020, the Scottish Government wants to be a different organisation. SG2020 is a programme of work which will help achieve this through encouraging all staff to get engaged, share and put into practice ideas for how they want the government to look in future, and for new ways of doing things.

Many of these ideas can be acted upon locally and others will shape the direction at an organisational level. Plans have been agreed with ministers to ensure the Scottish Government gets the most out of every penny it spends, invests in its people, places and systems, and puts resources where they are needed the most.

This means AiB will need to work through what really matters in its area - in delivering outcomes with partners and communities, in serving ministers and democracy, and in organising how work is delivered. Through considering the SG2020 strategy, AiB will involve all its staff in making these plans a success at both local and national level.
National Strategy

The Scottish Government has five **strategic objectives** that underpin its core purpose:

- Wealthier and Fairer
- Healthier
- Safer and Stronger
- Smarter
- Greener

As an Executive Agency of the Scottish Government, the business objectives of Accountant in Bankruptcy fit in to an overarching Scottish Government Purpose. This Purpose is measured through 55 national indicators that address 16 National Outcomes.

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National Outcomes

Sixteen National Outcomes describe what the Scottish Government wants to achieve, articulating more fully this Government's Purpose. They help to sharpen the focus of government, ensure priorities are clearly understood and provide a clear structure for delivery. AiB impacts upon the following outcomes:

- We realise our full economic potential with more and better employment opportunities for our people
- We have tackled the significant inequalities in Scottish society
- We have strong, resilient and supportive communities where people take responsibility for their own actions and how they affect others
- Our public services are high quality, continually improving, efficient and responsive to local people’s needs
SECTION 2: The Business

A brief history

Following almost 400 years of statute on insolvency, the Bankruptcy (Scotland) Act 1985 introduced public funding to underwrite the process where there were insufficient funds, or realisable assets, in a debtor’s estate to cover the costs of sequestration. Legislation in 1993 provided that The Accountant in Bankruptcy could be appointed as trustee, and in the course of these duties, could use their own staff or appoint agents to act on their behalf.

The Agency is responsible for the determination of personal and entity bankruptcy applications, making decisions on debt payment programme applications under the Debt Arrangement Scheme, and protecting trust deeds. All bankruptcies, trust deeds and statutory debt payment plans are recorded in public registers maintained by the Agency along with details of corporate liquidations and receiverships.

Some recent key legislative, technological and operational changes are shown in the preceding chart along with the staffing levels at AiB during these key phases.

Current stage in AiB’s life cycle

This one-year plan follows the completion of an ambitious three-year corporate plan which focused on the creation of new bankruptcy legislation fit for the 21st century and the development of case information systems to support this legislation. The Bankruptcy and Debt Advice (Scotland) Act fully commenced on 1 April 2015.

The legislative changes focused around personal bankruptcy, the Debt Arrangement Scheme and trust deed registration. The case information system project is now in the final stages of completion.

<table>
<thead>
<tr>
<th>Year</th>
<th>Activity</th>
<th>FTE Headcount @ 31 March</th>
</tr>
</thead>
<tbody>
<tr>
<td>1985</td>
<td>The Bankruptcy (Scotland) Act</td>
<td>6</td>
</tr>
<tr>
<td>2002</td>
<td>Debt Arrangement and Attachment (Scotland) Act</td>
<td>83</td>
</tr>
<tr>
<td>2004</td>
<td>Debt Arrangement Scheme</td>
<td>95</td>
</tr>
<tr>
<td>2007</td>
<td>Bankruptcy and Diligence etc (Scotland) Act</td>
<td>127</td>
</tr>
<tr>
<td>2008</td>
<td>MIDAS launched</td>
<td>135</td>
</tr>
<tr>
<td>2009</td>
<td>Low income low asset one year review</td>
<td>140</td>
</tr>
<tr>
<td>2010</td>
<td>Home Owner and Debtor Protection (Scotland) Act</td>
<td>173</td>
</tr>
<tr>
<td>2011</td>
<td>Debt Arrangement Scheme Hub (DASH) launched</td>
<td>159</td>
</tr>
<tr>
<td>2012</td>
<td>Review of protected trust deeds and Debt Arrangement Scheme</td>
<td>153</td>
</tr>
<tr>
<td>2013</td>
<td>New protected trust deed regulations</td>
<td>145</td>
</tr>
<tr>
<td>2013</td>
<td>ASTRA launched</td>
<td>145</td>
</tr>
<tr>
<td>2013</td>
<td>Changes to DAS regulations</td>
<td>145</td>
</tr>
<tr>
<td>2014</td>
<td>Bankruptcy and Debt Advice (Scotland) Act</td>
<td>133</td>
</tr>
<tr>
<td>2015</td>
<td>BASYS launched</td>
<td>134</td>
</tr>
</tbody>
</table>
Management structure

The Agency’s strategy and decisions are the responsibilities of the Agency Chief Executive. The Chief Executive is also both The Accountant in Bankruptcy and the Accountable Officer and receives strategic support from the AiB Advisory Board, Senior Management Team and a number of sub-committees.

The Advisory Board

The AiB Advisory Board comprises two executives and five non-executives and meets quarterly. They are supported through attendance of a Senior Management Team comprising heads of department from our three main business areas:

Senior Management Team

Case Operations
- Graeme Perry
  Head of Adjudication and Supervision

Corporate Services
- Stephen McGhee
  Head of Efficiencies and Technology
- Lisa Shaw
  Head of Governance
- Rebecca Crook
  Head of Finance

Policy and Compliance
- Alex Reid
  Head of Strategic Policy
- Fiona Coyle
  Head of Operational Policy and Compliance

Non-Executive Board Member 1
Non-Executive Board Member 2
Non-Executive Board Member 3
Non-Executive Board Member 4
Non-Executive Board Member 5

The Accountant in Bankruptcy
John Cook
Executive Director, Depute Accountant in Bankruptcy
Dr Richard Dennis
Chief Executive and The Accountant in Bankruptcy
AiB’s sub committees and advisory forums

Risk and Audit Committee

The Audit Committee meets quarterly and is chaired by one of AiB’s non-executive board members and helps inform the Chief Executive’s strategy and decisions. The committee is responsible for overseeing and reviewing the established risk and associated assurance processes through constructive challenge.

Policy and Cases Committee

The Policy and Cases Committee meets quarterly and is chaired by one of AiB’s non-executive board members. It is responsible for providing the Chief Executive with advice on challenging cases and policy issues.

Debt and Insolvency Services Stakeholder Forum (DISSF)

The DISSF offers a central, collaborative body of expertise on debt and insolvency matters for Scotland. It represents the Agency’s broad stakeholder base from the money advice sector, insolvency, law, finance and banking, Local authority and sister government departments to help ensure we are listening and working with those impacted by the work of AiB.

The teams

Accountant in Bankruptcy has highly skilled, experienced and knowledgeable operational delivery teams providing a wide range of services across the Agency and beyond. As shown in the Senior Management Team diagram, staff operate within three main business areas:

- Case Operations
- Policy and Compliance
- Corporate Services

CASE OPERATIONS

Case Operations is responsible for the day-to-day running of the core operational business. This includes recording of all Scottish personal and company bankruptcies, and monitoring all personal bankruptcies where The Accountant is trustee. The Case Operations branch is divided into eight teams:

The Bankruptcy Accounts team has responsibility for the audit and determination of all accounts for bankruptcies where the Accountant in Bankruptcy (or Accountant) is the appointed trustee and for trustee accounts.

The Case Management team is responsible for the administration of all bankruptcy cases currently being managed internally and also for supervising cases being administered by agents on the pre-2009 agency contract.
The **Insolvency Registration team** processes and determines all debtor applications for bankruptcy in Scotland. The team also records all court bankruptcy documents and corporate insolvency details.

The **Trust Deeds team** deals with all aspects of the protected trust deed process, including registration of protected trust deeds and the supervision and discharge of trustees.

The **Contract Operations team** was established to contract manage AiB’s providers and their associated workloads.

The **Debt Arrangement Scheme team** is primarily responsible for considering applications for the approval, variation or revocation of debt payment programmes.

The **Efficiencies & Technology team** supports AiB to deliver and enhance its effectiveness with fewer resources, ensuring key processes, technical architecture and IT systems remain fit to deliver commitments to Scottish Ministers and the people of Scotland.

The **Adjudication & Supervision team** has responsibility for both the general supervision of private trustees, to ensure their actions comply with statutory requirements, and the Bankruptcy Restriction Orders (BROs) process. The team process applications from trustees, creditors and debtors in relation to functions under the Act that previously were undertaken by the court and investigate grounds for BROs and either make BRO applications to, or make BROs when the restrictions period is to be for between two and five years.

### POLICY AND COMPLIANCE

Policy is the process by which the Government translates its political vision into programmes and actions to deliver outcomes - desired changes in the real world. This involves developing legislation and policies relating to bankruptcy, protected trust deeds, the Debt Arrangement Scheme and diligence measures and working with interested stakeholder groups to ensure the impact of any changes is fully understood and can be implemented.

AiB has two policy teams covering different business needs:

The **Policy Development team** has responsibility for overseeing AiB’s legislative and review programmes.

The **Operational Policy and Compliance team** supports AiB’s internal quality assurance and compliance functions and provides interpretation of legislation to inform practice. Supporting the work of Policy Development, Case Operations and Corporate Services, the team’s function is to ensure an effective transition of AiB’s functions from policy development to service delivery.
CORPORATE SERVICES

The Corporate Services teams has responsibility for strategic and operational advice and support to AiB management and staff. Corporate Services is divided into the two main areas of Finance and Organisational Development & Communications.

The Finance section contains:

The Finance team operates the financial systems which support the work of the other branches. The team takes an overall view of the Agency’s budget, setting, monitoring and formally reporting on financial performance.

The Procurement team is responsible for reviewing and developing AiB procurement processes and procedures, contract management of all relevant third party suppliers and all tendering requirements.

Facilities Management team is responsible for providing a safe and efficient working environment, which is essential to the performance of the business. Facilities Management also has responsibility for the mailroom and scanning duties.

AiB’s Organisational Development and Communications unit has a wide range of responsibilities designed to improve the organisational effectiveness and performance of the Agency, including governance, organisational and people development, and both external and internal communications.

The three units in this section are:

- The Corporate Governance team, which is responsible for business planning, risk management, and performance and annual reporting.

- Organisational Development & Learning personnel manage and deliver the learning and development requirements of the Agency in order to achieve organisational objectives, and manage employee engagement, Investors in People processes and the Agency’s human resource management information.

- The Communications team is responsible for media handling, corporate communications, managing all internal and external communications, including websites and social media, as well as developing and managing stakeholder relationships.
Case management systems

Accountant in Bankruptcy operates different case management systems. These systems support the teams in processing and administering cases, and retrieving statistical data to help inform progress and future policy.

- **BASYS** – Bankruptcy Administration System (from April 2015)
- **MIDAS** – (Pre April 2015) the Multifunctional Insolvency Database and Administration System was the main operational tool used by Case Operations branch, and remains operational for older cases.
- **ASTRA** - AiB Supervision of Trust Deeds, Registration & Advertisement System
- **DASH** – Debt Arrangement Scheme Hub

We also operate a number of other systems in support of the four case management systems including:

- The **Contracted Out Insolvency Services web portal** providing an online facility through which AiB and its providers communicate and transfer case documents.
- The **Common Financial Tool** for the purpose of assessing a debtor’s contribution in all of the available statutory debt solutions.
- The **DAS register** is an online public register which holds information about those intending to apply for, are applying for, and those who already have a debt payment programme under DAS.
- The **Register of Insolvencies**, a statutory register recording the insolvency of individuals and businesses in Scotland. The register is updated each working day with information pulled from our internal IT systems and contains detail on five parts:
  1. sequestrations (bankruptcies) awarded in Scotland together with protected trust deeds for the benefit of creditors
  2. trust deeds
  3. public notices for the benefit of creditors
  4. limited companies which are in receivership or liquidation
  5. moratoriums
SECTION 3 - ACTION PLAN

CASE OPERATIONS

In 2016/17, the Case Operations branch will continue to review its process and organisation to ensure continuing efficiencies while still delivering high quality services to customers.

Effective administration of products, underpinned by robust IT capability, is vital for delivering performance in time, cost and quality. It is therefore vital we continue to invest in IT systems and drive continuous improvement.

AiB has three main public facing IT systems: ASTRA, BASYS and DASH. In 2015-16, a number of key system enhancements were developed and deployed and AiB will deliver a number of improvements to core systems based on feedback from users in the year ahead. Among these improvements will be the ability for the providers’ cases and contracts to be managed through the BASYS system.

A formal project to enhance ASTRA will commence and stakeholder feedback will be used to determine the scope of any technical changes required.

How will we know we are on track?

We will measure our processing times for applications, achieve efficiencies through the continuous improvement of our operational process and our IT systems to improve the quality of the services we deliver to our stakeholders. We will track progress using measureable plans and objectives.

What might prevent us from meeting our objectives?

We have sufficient resource and knowledge among our staff to ensure objectives will be achieved. However, we recognise the importance of robust internal controls. A Branch Risk Register will continue to be maintained to identify where operational risk exists and appropriate mitigating action can be put in place. A Corporate Risk Register closely monitors the risk of ICT failure and data loss. Work this year will seek to minimise any potential server disruption that could adversely impact operational processes.

We also understand the importance of developing AiB case management systems sufficiently to meet user expectations. Failure to meet expectation will reduce confidence in our IT systems and have a negative impact on our reputation.

Stakeholder relationships are pivotal to AiB and operations teams will continue to balance their work with a strong focus on maintaining effective stakeholder relations.
## BUSINESS OBJECTIVES 1

Ensure continued high level of operational delivery and embedding of new information technology systems

<table>
<thead>
<tr>
<th>Business area</th>
<th>Business owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case Operations</td>
<td>John Cook, Steve McGhee, Graeme Perry</td>
</tr>
</tbody>
</table>

**National Outcome(s):** Our public services are high quality, continually improving, efficient and responsive to local people’s needs

<table>
<thead>
<tr>
<th>What we will do</th>
<th>Why we will do it</th>
<th>How and when we will do it</th>
<th>How we will know it has been achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monitor and refine operational process to ensure that statutory requirements are observed and services meet customer expectations</td>
<td>As a public service provider, it is incumbent on AiB to ensure that outputs are produced accurately and promptly in line with the Scottish Government’s National Outcomes</td>
<td>Review resources across Case Operations branch to ensure appropriate staff are in place, analyse operational process to identify where improvements can be made, and review the structure of the branch to ensure it reflects current business requirements</td>
<td>KPIs will measure our progress in achieving operational targets. Ongoing stakeholder engagement will be used to confirm success and areas for continued development</td>
</tr>
<tr>
<td>Engage with policy and operational colleagues to consider the impact of any new legislative changes and proposals on AiB systems and processes</td>
<td>To ensure all policy and legislative changes are fully integrated into Agency systems and processes</td>
<td>Assess the impact of any proposed change as and when required</td>
<td>All automated solutions will be technically compliant with legislative requirements</td>
</tr>
<tr>
<td>Engage operational colleagues to identify any process or system changes which may arise from their review of procedures following the introduction of BADA(S)</td>
<td>To deliver efficiencies and ensure any revised processes meet all stakeholders' requirements</td>
<td>We will assess the impact of any changes and where required lead on workshops to identify functional requirements</td>
<td>As part of the formal project governance, we will create a stakeholder map and communications plan to manage stakeholders’ expectations.</td>
</tr>
<tr>
<td>What we will do</td>
<td>Why we will do it</td>
<td>How and when we will do it</td>
<td>How we will know it has been achieved</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Maintain progress on all our web-based case information systems, ensuring the</td>
<td>To ensure the functional requirements fully meet current and future business</td>
<td>Workshops will help define the scope, identify functional requirements and, taking in to</td>
<td>Governance arrangements and objectives will be set out in the project plans, with key milestones and</td>
</tr>
<tr>
<td>efficient and effective management of our core products. This includes additional</td>
<td>needs and deliver an efficient and stable electronic platform</td>
<td>account other dependencies, will shape formal projects</td>
<td>targets subject to project board scrutiny. Objectives will be reviewed and assessed once projects are</td>
</tr>
<tr>
<td>development and enhancement of our bankruptcy systems BASYS, CFT and ROI,</td>
<td></td>
<td></td>
<td>complete and captured in formal reports, alongside any lessons learned</td>
</tr>
<tr>
<td>ASTRA and DASH</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Review AiB’s processes and Notes for Guidance which relate to the operational</td>
<td>To ensure AiB’s Case Operations branch is operating the new legislation</td>
<td>This will be a rolling programme throughout 2016/17. Each operating process commenced on</td>
<td>AiB’s Case Operations branch Standard Operating Procedure documents have been reviewed and required</td>
</tr>
<tr>
<td>changes introduced by BADA(S) and supporting regulations</td>
<td>effectively and processes meet the needs of both AiB staff and stakeholders</td>
<td>1 April 2015 will be reviewed to ensure it remains valid and is delivering effectively the</td>
<td>amendments made and all changes and reviews are recorded on completion. Any changes are notified to</td>
</tr>
<tr>
<td></td>
<td></td>
<td>changes introduced as a result of BADA(S) and supporting regulations</td>
<td>stakeholders and AiB’s Notes for Guidance are updated accordingly</td>
</tr>
<tr>
<td>Deliver a new contract for the provision of insolvency services that offers best</td>
<td>In order to achieve efficiency targets, AiB will endeavour to procure a service</td>
<td>Working with the procurement team, we will publish a procurement strategy to take account</td>
<td>The process for appointing the providers for the new insolvency services contract will be completed</td>
</tr>
<tr>
<td>value</td>
<td>that maximises the market opportunities and minimises the impact on the public</td>
<td>of the current insolvency climate and the role of AiB in determining the next contract</td>
<td>and providers appointed</td>
</tr>
<tr>
<td></td>
<td>purse</td>
<td>duration. We will issue a tender to the market through appropriate procurement channels</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>and award a new contract in line with the procurement strategy</td>
<td></td>
</tr>
</tbody>
</table>
POLICY AND COMPLIANCE

Legislative programme

The year ahead is busy for AiB in terms of personal and corporate insolvency legislation.

We will continue the process of consolidating the personal insolvency legislation in Scotland. The Bankruptcy (Scotland) Act 1985 has been amended numerous times over the years which has resulted in the legislation being complex and difficult to work with. Now the substantive changes to the Bankruptcy and Debt Advice (Scotland) Act 2014 have been implemented in full, it is an appropriate time to complete consolidation of legislation. This will make personal insolvency legislation in Scotland more accessible for practitioners and those affected by it. The Bankruptcy (Scotland) Bill will, following enactment, commence in November 2016 and will ultimately replace the 1985 Act as the main bankruptcy statute in Scotland.

In addition, AiB plans to introduce new subordinate legislation as part of the consolidation legislation that will commence at the same time as the Bankruptcy (Scotland) Bill. This presents an opportunity to simplify and consolidate existing regulations.

AiB will work on the modernisation of corporate insolvency legislation in Scotland. Corporate insolvency is underpinned by the Insolvency Act 1986 with much of the detail, for Scottish registered companies, set out in the Insolvency (Scotland) Rules. While much of the legislation relating to corporate insolvency is reserved, some areas are devolved. Presently, legislation that applies to the devolved elements (receivership and the process of liquidation) is out of step with the legislation and associated practices elsewhere in the UK.

To modernise the Insolvency (Scotland) Rules, we will first make changes to the devolved areas of the Insolvency Act 1986. Having made the appropriate changes, AiB will work in conjunction with UK Insolvency Service and the insolvency sector to revise the rules. This task will be undertaken in parallel with UK Government work on rules modernisation. The aim is to have improved and amended rules for the whole of the UK commencing at the same time – currently anticipated for April 2017.

Policy review

Since 2013, a number of legislative changes have been made to the Debt Arrangement Scheme and protected trust deeds. AiB will therefore be carrying out reviews to determine the effectiveness of these changes. We will be reviewing the effectiveness of diligence measures. This will include measures currently in force and the need for those that have not yet commenced. Key stakeholders will be consulted and the reviews should be completed by the autumn of 2016.

Compliance and decision review

Accountant in Bankruptcy will provide assurance that the administration processes relating to bankruptcy, DAS and Business DAS are robust and fit for purpose. We will do this by producing an annual compliance plan and conducting internal compliance checks of the key functions of AiB.
Legislation review timetable

<table>
<thead>
<tr>
<th>Legislation</th>
<th>Start</th>
<th>End</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bankruptcy (Scotland) Bill</td>
<td>August 2015</td>
<td>November 2016</td>
</tr>
<tr>
<td>Revised Regulations – subordinate to Bankruptcy (Scotland) Bill</td>
<td>August 2016</td>
<td>November 2016</td>
</tr>
<tr>
<td>Corporate Insolvency – The Public Services Reform (Insolvency) (Scotland) Order 2016</td>
<td>January 2016</td>
<td>April 2017</td>
</tr>
<tr>
<td>Revised Insolvency (Scotland) Rules</td>
<td>January 2016</td>
<td>April 2017</td>
</tr>
</tbody>
</table>

The Accountant’s independent review team will ensure reviews are conducted in line with legislation and within the statutory timescales. Audits of these reviews will be carried out by external independent panels with expertise in bankruptcy process and are free from any conflict of interest.

We will continue to support policy development by reviewing all publications, forms, letters and guidance, including the accuracy of the Agency’s website, to identify and update information following legislative changes.

How will we know we are on track?

We have produced comprehensive schedule timetables for both the legislative processes and the policy reviews and will monitor progress on a regular basis.

What might prevent us from meeting our objectives?

As with any legislative process, AiB is subject to parliamentary procedures and independent committee scrutiny. We will promptly address any issues raised to enable the effective delivery of our reviews.

Policy reviews timetable

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Start</th>
<th>End</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diligence</td>
<td>October 2015</td>
<td>June 2016</td>
</tr>
<tr>
<td>Protected trust deeds</td>
<td>November 2015</td>
<td>June 2016</td>
</tr>
<tr>
<td>Debt Arrangement Scheme</td>
<td>January 2016</td>
<td>June 2016</td>
</tr>
<tr>
<td>BADA(S) (including a number of Scottish Statutory Instruments):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>● Fees Order</td>
<td>June 2016</td>
<td>February 2017</td>
</tr>
<tr>
<td>● Bankruptcy Scotland Regulations</td>
<td>June 2016</td>
<td>February 2017</td>
</tr>
<tr>
<td>● Money Advice and Deduction from income</td>
<td>June 2016</td>
<td>February 2017</td>
</tr>
<tr>
<td>● Applications and Decisions</td>
<td>June 2016</td>
<td>February 2017</td>
</tr>
<tr>
<td>● Common Financial Tool</td>
<td>June 2016</td>
<td>February 2017</td>
</tr>
<tr>
<td>● Debt Arrangement Scheme</td>
<td>June 2016</td>
<td>February 2017</td>
</tr>
</tbody>
</table>
## BUSINESS OBJECTIVES 2

To conduct reviews of our main policies and legislation and to assess the operational impacts following the implementation of the Bankruptcy and Debt Advice (Scotland) Act 2014

<table>
<thead>
<tr>
<th>Business area</th>
<th>Business owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy and Compliance Team</td>
<td>Alex Reid, Fiona Coyle</td>
</tr>
</tbody>
</table>

**National Outcome(s):** We have tackled the significant inequalities in Scottish society

<table>
<thead>
<tr>
<th>What we will do</th>
<th>Why we will do it</th>
<th>How and when we will do it</th>
<th>How we will know it has been achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modernise Scottish corporate insolvency legislation</td>
<td>The Public Services Reform (Insolvency) (Scotland) Order 2016 will allow the necessary changes to be made to the 1986 Insolvency Act that will in turn enable the modernisation of the Insolvency (Scotland) Rules</td>
<td>On 30 September 2015, a draft Order under section 17 of the Public Services Reform (Scotland) Act 2010 was laid in the Scottish Parliament and was subject to a 60-day consultation period. The final Order was laid in the Scottish Parliament on 18 January 2016</td>
<td>The legislation is passed by the Scottish Parliament</td>
</tr>
<tr>
<td>Diligence review</td>
<td>Bankruptcy and Diligence etc. (Scotland) Act 2007 introduced significant changes to diligence, not all of which have been implemented. This review will determine the effectiveness of the diligences that have been enacted and clarify if there is a need for commencement of any diligences not yet started</td>
<td>Continuing work from the previous business year, to produce a full report and recommendations to Ministers by June 2016</td>
<td>Following consultation with stakeholders, recommendations will be made to Scottish Ministers. This may result in amendments to current legislation</td>
</tr>
<tr>
<td>Protected trust deeds review</td>
<td>To determine the effectiveness of the protected trust deeds changes introduced in 2013. It will also highlight any potential policy development work that could be carried out in the future to enhance protected trust deeds</td>
<td>Continuing work from the previous business year, to review the Protected Trust Deeds (Scotland) Regulations 2013 in line with the introduction of ASTRA, and to produce a full report for Ministers by June 2016</td>
<td>Following consultation with stakeholders, recommendations will be made to Scottish Ministers. This may result in amendments to current legislation</td>
</tr>
<tr>
<td>What we will do</td>
<td>Why we will do it</td>
<td>Why we will do it</td>
<td>How we will know it has been achieved</td>
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<tr>
<td>Debt Arrangement Scheme review</td>
<td>To determine the effectiveness of changes brought into force. It will also highlight any potential policy development work that could be carried out in the future to enhance the Debt Arrangement Scheme</td>
<td>Continuing work from the previous year, to review the Debt Arrangement Scheme (Scotland) Regulations 2011 in line with the introduction of DASH and resultant amendments, and to produce a full report to Ministers by June 2016</td>
<td>Following consultation with stakeholders, recommendations will be made to Scottish Ministers. This may result in amendments to current legislation</td>
</tr>
<tr>
<td>Bankruptcy and Debt Advice (Scotland) Act (BADA(S) 2014 review</td>
<td>To determine the effectiveness of the changes brought into force. It will highlight any potential policy development work that could be carried out in the future to enhance debt relief and debt management for people in Scotland</td>
<td>To conduct a full first year review of BADA(S) including a number of Scottish Statutory Instruments: - Fees Order - Bankruptcy Scotland Regulations - Money advice and deduction from income - Application and decisions - Common Financial Tool - Debt Arrangement Scheme</td>
<td>Following consultation with stakeholders, recommendations will be made to Scottish Ministers. This may result in amendments to current legislation</td>
</tr>
<tr>
<td>Consolidation of personal insolvency legislation</td>
<td>To aid the accessibility and understanding of the law by putting Scotland’s personal insolvency legislation in one place</td>
<td>We will introduce The Bankruptcy (Scotland) Bill 2016 to the Scottish Parliament in November 2016</td>
<td>The legislation is passed by the Scottish Parliament</td>
</tr>
<tr>
<td>Annual compliance Plan</td>
<td>To provide the Accountant with assurance that AiB’s case administration processes relating to bankruptcy and the Debt Arrangement Scheme are robust and fit for purpose and have been appropriately recorded</td>
<td>We will achieve this through the internal compliance checks of the key functions of AiB</td>
<td>The findings of the annual compliance plan will be reviewed by the Senior Management Team and the Advisory Board to provide assurance to the Accountant that the AiB case management and debtor application determination processes are operating effectively, efficiently, and in accordance with statutory and AiB requirements</td>
</tr>
<tr>
<td>What we will do</td>
<td>Why we will do it</td>
<td>How and when we will do it</td>
<td>How we will know it has been achieved</td>
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<tr>
<td>Decision review</td>
<td>Reforms introduced by the Bankruptcy and Debt Advice (Scotland) Act 2014 and The Debt Arrangement Scheme (Scotland) Amendment Regulations 2013 made provision for AiB to review certain decisions prior to appeal to the sheriff court. The Operational Policy &amp; Compliance team remains independent from any team responsible for the original decision. In the interests of openness and transparency, audits of the review team’s decisions will be carried out by an external independent review panel.</td>
<td>The review team will undertake decision reviews as required by the 1985 Act and Debt Arrangement Scheme Regulations.</td>
<td>We will ensure that reviews are conducted in accordance with legislation and statutory timescales which will be measured monthly and reported quarterly. We will report the outcomes of the reviews to the independent review panel. The panel will feed back on the outcome of reviews and advise as necessary whether the decisions were acceptable or if other aspects may need to be considered for future decisions. Reviews are published on the AiB and DAS websites and are available for public scrutiny.</td>
</tr>
<tr>
<td>Develop AiB’s knowledge management functions</td>
<td>To ensure AiB has a central reference point for staff to help them develop an understanding and knowledge of ongoing issues and processes, as well as encourage cross-team and external stakeholder communication</td>
<td>During the year, the team will lead the investigation and preparation of papers presented to the Policy and Cases Committee for discussion. We will chair and lead AiB’s internal Knowledge Management Group, which will be responsible for discussion and dissemination of information on new or complex issues across the Agency. Information will be captured on an internal database and the team will ensure all publications, website content and relevant guidance is updated all times.</td>
<td>Ensuring that issues captured at both the Policy and Cases Committee and Knowledge Management Group meetings are captured and disseminated within the Agency and to external stakeholders as appropriate.</td>
</tr>
</tbody>
</table>
CORPORATE SERVICES

By 2020, the Scottish Government aims to change the shape of its whole organisation. The 2020 programme of work will be adopted within the corporate functions of the organisation as the Agency looks to embed this culture into our publications, procedures and communications.

As noted in this plan, AiB has undergone a considerable period of change and is now entering a period of stabilisation.

During this time, our training will focus on ensuring staff have the right skills for their current work and are prepared to adapt to the increased use of technology in administration processes.

The Agency aims to continue its reduced draw on public funds and, despite predicted lower case volumes, will continue to drive for full cost recovery through ensuring efficient processes, best value procurement of goods and services, and full analysis of our reporting and forecasting mechanisms.

How will we know we are on track?

Communications plays a key role in providing a quality service to stakeholders. Throughout 2016-17, we will focus on how we communicate with our customers and this will be reported through our key performance indicators. Improvements in time and quality will reflect effective linking with our stakeholders.

Financial monitoring allows us to look at the costs across all our products and scrutiny from our business analysis functions and procurement specialists will enable us to assess best value from the business. The costs of delivering our products will be recorded and reported as a key performance indicator.

We will continue to work closely with our internal auditors and Audit Scotland and will apply their recommendations where best practice can be adopted and best value achieved.

What might prevent us from meeting our objectives?

Stakeholder engagement is a high priority on our corporate risk register. We value input from across the sector and recognise the products and services we deliver must be fit for purpose and effectively communicated with all relevant parties.

We will strive to make best use of our resources to deliver the most functional training to our staff to help deliver the service expected of us.

AiB will also look to develop its forecasting models to help ensure the best value actions are being taken under tight government budgetary restrictions. Achieving full cost recovery is dependent upon case volumes, the cost of each case and the amount of funds ingathered. We will strive to ensure income recovers costs where possible.
## BUSINESS OBJECTIVES 3

Provide sound governance arrangements, supporting business development and investing for the future

<table>
<thead>
<tr>
<th>Business area</th>
<th>Business owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Service</td>
<td>Rebecca Crook, Lisa Shaw</td>
</tr>
</tbody>
</table>

National Outcome(s): We realise our full economic potential with more and better employment opportunities for our people

<table>
<thead>
<tr>
<th>What we will do</th>
<th>Why we will do it</th>
<th>How and when we will do it</th>
<th>How we will know it has been achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flexible workforce</td>
<td>To ensure everyone is empowered and able to perform the work they are required to deliver. This ties in with the Scottish Government’s approach of having the right person in the right place at the right time and will support the delivery of AiB’s objectives</td>
<td>Provide cross-training to enable staff to adjust to the increased use of web-based applications</td>
<td>Through the effective identification of training needs and the provision of appropriate training and development to meet the needs identified. A detailed skills matrix will assist in the delivery of this objective</td>
</tr>
<tr>
<td>Review communications strategy</td>
<td>To provide a framework for all of AiB’s internal and external communications activities, ensuring key messages are communicated and the Agency’s reputation is maintained and enhanced</td>
<td>Current communications strategy covers period 2012-2015. New strategy to be drafted</td>
<td>Delivery of new strategy in 2016</td>
</tr>
<tr>
<td>Prepare income and expenditure forecasts to inform the spending review and conduct a review of the Agency’s statutory fee levels</td>
<td>To ensure the Agency’s fees are set at levels which aim to achieve full cost recovery based on forecast financials and reduce our use of public funds</td>
<td>Within the year, perform analysis of current and forecast expenditure in order to calculate the fee levels required to recover these costs</td>
<td>Once the analysis is complete, any required changes can be affected in the fees regulations. The Agency’s achievement of full cost recovery is assessed annually based on the financial statements and reports</td>
</tr>
<tr>
<td>What we will do</td>
<td>Why we will do it</td>
<td>How and when we will do it</td>
<td>How we will know it has been achieved</td>
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<tr>
<td>Conduct procurement exercises as required, including a new insolvency services contract, and in accordance with an overarching procurement plan</td>
<td>To ensure the Agency achieves value for money and minimises our draw on the public purse</td>
<td>Throughout the year, the procurement team will engage with stakeholders to deliver procurement exercises which provide the services required by the business while balancing cost and quality of service</td>
<td>Through the successful award of contracts, including the insolvency providers contract and the delivery of an overarching procurement plan</td>
</tr>
<tr>
<td>Sector stakeholder events</td>
<td>Ensure AiB is fully aware of the issues facing the industry and is seen to be listening to stakeholders’ concerns</td>
<td>Direct engagement with sector representatives at annual stakeholder events</td>
<td>Survey of attendees at 2015-16 stakeholder events will be held and full evaluation delivered. This will inform 2016-17 events</td>
</tr>
<tr>
<td>Organisational development and learning</td>
<td>To ensure high levels of staff engagement and continued organisational performance by involving people</td>
<td>Planned approach to ensure staff engagement and organisational performance</td>
<td>Through high levels of staff engagement measured through the annual staff survey, and ongoing organisational performance</td>
</tr>
<tr>
<td>Workforce planning</td>
<td>To develop a plan to 2020, which ensures the efficient and effective use of resources, considers the impact of technological change and the ongoing development and succession planning for staff</td>
<td>Working with colleagues across the agency to consider the impact of technology changes, volume forecasting, operational strategies/models. Working with delivery bodies to share best practice and consider best use of resources across the Scottish Government</td>
<td>Workforce planning group is established and a plan is developed to ensure the best use of resources. This will be continually reviewed and updated where/when appropriate</td>
</tr>
<tr>
<td>What we will do</td>
<td>Why we will do it</td>
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<td>------------------------------------------------------------</td>
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</tr>
<tr>
<td>Develop AiB 2020 strategy and 2017-20 Corporate Plan</td>
<td>The strategic plan will take a close look at our mission, strengths and weaknesses. Corporate planning will identify the step-by-step process of the business, the steps we will take to counteract challenges and the tasks we will undertake to accomplish our mission</td>
<td>In developing the Agency’s 2017-2020 Corporate Plan, we will identify and align relevant aspects with the SG2020 targets and any change in priorities following the May 2016 Scottish elections. For each financial period, we will produce an annual business plan focused on achieving the goals set out in our corporate plan and adjusting to any changes in our environment</td>
<td>Key Performance Indicators will measure the efficiency of our core business functions and will be reported upon annually. Other performance measures will be monitored throughout each year and appropriate actions taken to ensure targets are met in achieving our goals. The Agency Annual Report and Accounts will record where we are against our corporate goals and strategy</td>
</tr>
<tr>
<td>Forecasting</td>
<td>To better understand future trends in case volumes and expected costs allowing for more efficient workforce planning and deployment of key skills in AiB</td>
<td>Examine our present forecasts and collaborate with Scottish Government specialists, UK Insolvency Service and relevant stakeholders to gain a fuller understanding of current trends, expectations, and those external factors with an influence over indebtedness and financial difficulty</td>
<td>Continued monitoring and refinement of forecast model to a point that it confidently reflects actual case volumes received</td>
</tr>
</tbody>
</table>
The surplus-against-resource budget in 2014-15 and 2015-16 is due to a high volume of cases being discharged with ingathered funds which could be used to repay the public purse for a share of administration costs in previous years. It is expected that as discharged case volumes begins to reduce in line with a reduction in awards, the income realised in the year will also reduce, resulting in a greater requirement for funding from the Scottish Government. The budget for 2016-17 is set assuming a funding requirement of £500,000. In previous years, the Agency’s capital expenditure has been on developing ICT systems and it is expected this requirement will reduce in 2016-17.

AiB’s operational activities react to the level of insolvency in society. The Agency ultimately has little direct control over the level of demand. However, AiB does seek to improve financial education and support to minimise the level of future insolvency wherever possible.

To ensure AiB has the resources in place to deliver its mission, the level of future demand has been predicted and the level of resource required has been modelled.

### Case volumes

Predicting the future is always difficult. Some forecasts and assumptions may be wrong, but we believe the general trend we predict is a plausible one. Compared to 2015-16 figures, significant changes in caseload volumes during 2016-17 across all debt products are not anticipated.

The embedding of the new legislative framework and the decline in caseload, combined with delivering more services digitally, will change the overall level of resource and skills required by AiB staff by the end of this plan. Working to a one-year Scottish Government budget, aligned with the forthcoming Scottish elections, make modelling income and resource levels difficult.

During this year, the future direction of demand for services will be assessed before longer term budgets are set in the Scottish Government spending review expected in the autumn.

<table>
<thead>
<tr>
<th>Resource budget</th>
<th>2014-15 Actual £’000</th>
<th>2015-16 Forecast £’000</th>
<th>2016-17 Scottish Government budget allocation £’000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resource funding requirement / (surplus)</td>
<td>-812</td>
<td>-500</td>
<td>500</td>
</tr>
<tr>
<td>Capital funding requirement</td>
<td>1,363</td>
<td>1,800</td>
<td>700</td>
</tr>
</tbody>
</table>
Monitoring progress

Our planning and performance management helps ensure AiB achieves what it sets out to do by creating a continuous loop between planning, implementation, monitoring and reporting.

Business objectives are delivered against the Scottish Government’s national outcomes and purpose targets. AiB’s business plan and individual branch plans are one-year plans set out in detail what it does to achieve its objectives. These plans will be monitored and progress and performance reported on throughout the year.

The Business Support team reviews progress against the plans and monitors performance improvements. The Agency performance dashboard and quarterly reports illustrate how successful AiB has been in achieving its goals. The Agency publishes an annual review of performance and progress in the Annual Report, which is reported to the Scottish Parliament.

The business objectives filter down through branch and team plans. Individual staff objectives for the year are therefore determined by the Agency’s strategic objectives and priorities. The performance of staff against individual objectives is measured through the Scottish Government’s performance appraisal scheme.

The Agency is committed to continuous improvement and will ensure its audit findings (external audit, internal audit, Audit Committee) and feedback from staff inform planning processes.
Key Performance Indicators

AiB has revised its key performance measures to reflect the changes the Agency has undergone over the last year. In future, AiB will look to measure its performance based upon three main criteria: time, cost and quality.

Time - Objective: To reduce the processing time for each measure

KPI-1: The length of time where a process is a workflow with AiB. The target time does not include weekends or public holidays. Improvement in this measure will show that operational processes and information technology are becoming more efficient. There are three time KPI-1 targets.

KPI-2: The total time taken in the application process from submission to final decision. Improvement in this measure will reflect stakeholders being better equipped to deal with the application requirements through effective information technology and better shared knowledge of process. There are three time KPI-2 targets.

Cost - Objective: To make a 3% efficiency saving against 2016-17 budget costs

KPI-3: The three Cost KPIs are designed to measure internal process efficiency and therefore include only those costs directly attributable to administering cases, predominantly the cost of operations staff and IT systems. The KPIs exclude Insolvency Practitioner fees and case outlays which are dependent on specific case circumstances. They also exclude all office overheads which are fixed regardless of case volumes. This will allow fair measurement of the variable element of case costs.

Quality – Objective: To improve AiB’s service and customer experience

KPI-4: We will conduct a customer satisfaction survey in late 2016. A course of action to improve the quality of service based upon the results will be identified.

Time KPI-1

Bankruptcy target: 2.5 days
The time when the application and fee are received by the finance team until the time a bankruptcy goes live on the Register of Insolvencies. This measure is for debtor applications only.

DAS target: 6 days
Calculated over two phases. First the time from initial receipt of a Debt Payment Programme (DPP) until proposal letters are issued to creditors. Second from the end of the creditor approval period until the DPP decision letters are issued. This measure is only for cases submitted by public money advisers.

PTD target: 2 days
The time taken from receipt by AiB of a Form 3 (which is the submission by the trustee of a trust deed for protection) until the protection or rejection of the trust deed.

TIME KPI-2

Bankruptcy target: 9 days
The total time from receipt of the application until decision on award or rejection is made including any time when further information or documentation from the debtor is being awaited.
DAS target: 35 days
The total time from initial submission of a DPP to AiB up until the decision. This includes all time when the proposal has been issued to creditors, who must respond within a maximum of 21 days.

PTD target: 10 days
The total time following the advertising period from when objections to a trust deed can no longer be submitted to the trustee up until the protection or rejection of the trust deed by AiB.

COST KPI-3

Bankruptcy target: £492
Average cost to AiB of administering a bankruptcy, where AiB is the trustee, for the full life of the case. This includes cases administered in-house including the Minimum Asset Process (MAP) and those cases issued to our contracted providers. Costs included are AiB costs directly attributable to administering the bankruptcy.

DAS target: £104
Average cost to AiB of administering a Debt Payment Programme for the full life of the case. This includes all AiB costs directly attributable to administering the Programme.

PTD target: £77
Average cost to AiB of administering a Protected Trust Deed for the full life of the case. This includes all AiB costs directly attributable to administering the PTD.

QUALITY KPI-4

Our overall satisfaction rating from the last survey in December 2014 was 85%. This will be used as the benchmark for the planned survey. We will also report on quality improvements affecting our time and cost KPIs.

Risk

This corporate plan fully considers the evolving risks to the Agency in achieving its goals and each work stream will continue to apply best risk assessment practice.

All bodies to which the Scottish Public Finance Manual is directly applicable must operate a risk management strategy in accordance with relevant guidance issued by Scottish Ministers.

Accountant in Bankruptcy maintains a corporate risk register which identifies the critical external risks from across the Agency and identifies the mitigating actions required to reduce the threat of these risks occurring and their impact. The register is reviewed on a quarterly basis by the Senior Management Team and presented quarterly to the AiB Audit Committee and AiB Advisory Board for further scrutiny.

The areas identified in the register are paramount in making business decisions. Each branch also has separate risk registers for their business areas.

Information risk

AiB has responsibility for processing and handling a high level of personal and sensitive information. The Agency follows Scottish Government policy on information security and has a Senior Information Risk Owner along with Information Asset Owners in place to manage risk to information.
Web

AiB will undertake all the activities described in this plan throughout 2016-17. Further information on the business and activities of AiB can be found on the Agency’s website:

www.aib.gov.uk

The website features links to documents, reports and publications and has a regularly updated news section.

AiB activity can also be followed on Twitter:

@AiB_updates

The AiB Communications team maintains all the Agency’s web functions. If you have any queries regarding any of the content, please contact the team:

aib_communications@gov.scot