



ACCOUNTANT
IN BANKRUPTCY
SCOTLAND'S INSOLVENCY SERVICE

Corporate and Business Plan

2018-2020

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Foreword

by Richard Dennis, **The Accountant in Bankruptcy and Agency Chief Executive**

Welcome to AiB's 2018-2020 Corporate and Business Plan. This two-year plan focuses primarily on the activities to be taken forward by the Agency in 2018-19 – those that will directly impact our main activities this year, but also highlights longer term programmes and projects we have started already, or will start this year, that will not come to fruition in the next 12 months. During the year we will develop further objectives for 2019-20 to fit with these longer term activities.

As an Executive Agency, AiB is fully committed to aiding the Scottish Government's overarching purpose - supporting all of Scotland to flourish through increasing sustainable economic growth. The bankruptcy system is an absolutely fundamental part of a successful economy. The availability of credit is a key driver of economic activity and growth, for households and individuals as much as for private sector organisations. Insolvency laws provide for the orderly resolution of unsustainable debts, bringing a fresh start for debtors and predictability and confidence for lenders. According to the World Bank, the transparency and efficiency of insolvency systems has a direct impact on the cost of credit.

Our main reason for being is to handle casework arising from the statutory debt management and relief schemes in as efficient and effective a way as possible. Our mission – “to ensure access to fair and just processes of debt relief and debt management for the people of Scotland” - means both minimising distress to debtors and providing proper protection to those who are vulnerable, and enabling creditors to recover a fair contribution to outstanding debts, ensuring they remain willing to lend to those who need it.

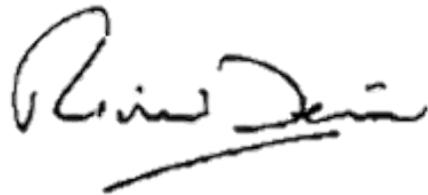
The Agency relies on the continued dedication and commitment of its staff. As the demand on our services continues to change, we will take steps to ensure our staff are supported by modern, efficient IT systems and that they have the opportunity to develop new skills.



This two-year business plan sets out details of how we seek to continuously improve case handling, how we advise ministers on the policy changes to improve current statutory processes of debt management and debt relief, our plans for enhancing the IT that underpins our work, how we will support our people, and how we hold ourselves accountable to ministers, the Scottish Parliament and through them, the people we serve. The biggest change project for us this year will be a further major IT project - the development of eDEN, the replacement Debt Arrangement Scheme case management system. Ensuring the Agency fully meets the requirements of GDPR and is ready for any potential challenges arising from exiting the EU will also provide focus for AiB in the months ahead.

The Agency is, of course, only one part of Scotland's wider system for dealing with debt and insolvency. From third sector money advisers to private sector insolvency practitioners, we will strive to maintain an open and productive dialogue to make sure we take the steps we can to make that wider system as effective as possible. Our stakeholders have an especially important role in helping us advise ministers on improvements to the regulatory framework and this busy agenda is set out in the following pages. We will seek to build on our formal networks, including the new bankruptcy working group, and are actively seeking increased creditor engagement. We are also holding our four planned public stakeholder events around Scotland in April and May.

Our people remain our most important resource, and I am delighted that the coming year will see us able both to fully support the training and development of existing staff, and to launch a small recruitment exercise for a new group of Modern Apprentices who will, in time, become the future of the Agency.

A handwritten signature in black ink, appearing to read 'Richard Dennis', with a horizontal line underneath the name.

Dr Richard Dennis
**The Accountant in Bankruptcy
and Agency Chief Executive**

An Executive Agency of the Scottish Government

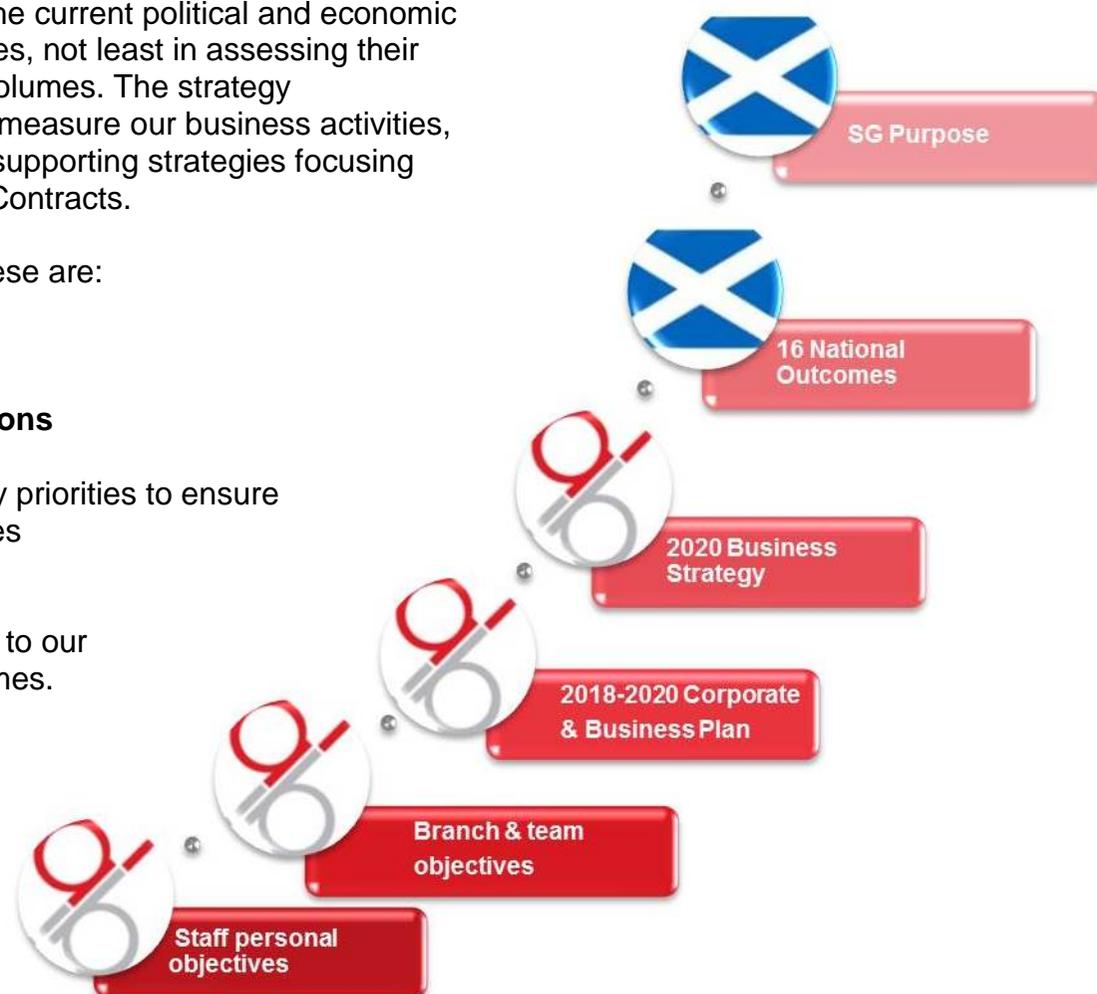
The [AiB 2020 business strategy](#) recognises the challenges of the current political and economic climate and the uncertainties which accompany these challenges, not least in assessing their economic impact in order to help forecasting future casework volumes. The strategy provides an overarching set of purposes against which we can measure our business activities, and focus on delivering the best service possible. AiB has five supporting strategies focusing on People, Finance, IT, Communications, and Procurement & Contracts.

Our business strategy focuses on three strategic purposes. These are:

1. **Delivering our core products**
2. **Continuous improvement**
3. **Building and maintaining effective stakeholder relations**

As an Executive Agency, our business strategy sets out our key priorities to ensure we can play a full part in helping to deliver the national outcomes the Scottish Government wants to see.

Our 2018-20 corporate and business plan objectives contribute to our strategic purposes and in turn impact upon the National Outcomes. These in turn help deliver [Scotland's Strategic Objectives](#) of being [Wealthier and Fairer](#), [Smarter](#), [Healthier](#), [Safer and Stronger](#), and [Greener](#).



National Outcomes impacted by AiB's work include:

- Our [public services](#) are high quality, continually improving, efficient and responsive to local people's needs
- We have tackled the significant inequalities in Scottish society
 - AiB's [mission](#), [purpose](#) and strategy all contribute to these key National Outcomes
 - Debt solutions delivered by AiB are designed to help people in severe financial difficulty and give them a fresh start
- We live in a Scotland that is the most attractive place for doing [business](#) in Europe
- We take pride in a strong, fair and inclusive national identity
 - AiB enhances Scotland's reputation worldwide through close work with the UK Insolvency Service and through sharing common issues and best practice with the International Association of Insolvency Regulators and its 6 Nations Working Group, the World Bank and UNCITRAL¹
- We realise our full economic potential with more and better [employment opportunities](#) for our people
- Our [young people](#) are successful learners, confident individuals, effective contributors and responsible citizens
 - AiB is a Living Wage employer
 - During the next year we will seek opportunity to recruit more modern apprentices into our workforce and, following a successful launch in 2017, will again run the Developing Young Workers Programme over the summer of 2018 in support of [Scotland's Youth Employment Strategy](#)
 - AiB plays a full part in the Scottish Financial Capability Strategy, including working with Education Scotland and others to help children gain a better understanding of financial matters. For example, AiB staff deliver Skills-4-Bills at local primary schools, giving children increased awareness of how money is used for day-to-day living

¹ [The United Nations Commission on International Trade Law](#)

AiB budget and resource

The volume of casework that drives AiB's operational activities reflects a number of societal and economic factors including the overall level of debt. The level of consumer debt has been rising sharply – the chart below shows Bank of England data on total consumer credit lending to individuals (excluding student debt) in sterling millions seasonally adjusted, which has now reached similar levels to before the last financial crash.



Historic trends suggest bankruptcy numbers tend to follow the same pattern as consumer borrowing with around a two year lag. But other facts, including employment and interest rates, are also central – as are individual decisions by creditors about their approach to debt recovery, and decisions by debtors about how to deal with their debt.

Although the Agency has a role in supporting efforts to help people manage their money more effectively, and has a central role to play in advising the Scottish Government on what statutory solutions for debt should be available, most of the factors driving our

casework volumes are outside our control. To ensure we have the right resource in place we have forecast the level of future demand and modelled the level of resource we will need.

Significant changes in caseload volumes during 2018-19 are not anticipated. However, we expect to see moderate increases in personal insolvency numbers and in Debt Arrangement Scheme applications, continuing the trend from this year. Predicting the future is always difficult and it is likely some of our forecasts and assumptions could prove inaccurate, but we believe this to be a sensible planning assumption. We believe the improvements being delivered in our IT and our approach of contracting out the management of most full administration bankruptcies mean we are in a good place to deal with this level of increase in new cases without significant disruption or challenge to our key performance indicators.

Income

Most of our income from bankruptcy casework comes when a case is completed. Discharged case volumes have been falling in recent years, resulting in a fall in income. 2018-19 is expected to see both a continuation of this trend, but also to see a fall in case completions resulting from changes in the last bankruptcy reforms which increased the period of a full administration bankruptcy during which the debtor may be making contributions from three years to four. The budget set out below therefore shows both a continued reduction in operating cost as the overall efficiency of the Agency continues to improve, and an increase in funding from the Scottish Government – which together offset the predicted fall in income.

The cost of running the Agency in 2017-18 has been budgeted at £11.5m. This has been funded mainly by fees and charges (operating income) raised from bankruptcy, trust deeds and DAS cases, with additional funding of £1.2m coming from the Scottish Government. The 2018-19 budget for running costs has been forecast at £11.3m, the reduction against 2017-18 reflecting savings made by the Agency for those elements under its control, such as staff numbers and achieving continuous improvement in quality and value through our procurement and contract management work. For 2018-19 there is, however, an expected increased draw on government funding at £3.6m as income from fees declines. Agency running costs for 2018-19 are forecast as follows:

Staff Costs	37%
Direct Costs of Case Management	36%
Other Operating Costs	15%
Non cash costs	12%

Page 11 sets out the Agency's budget requirements for next year along with detail of planned spend on IT – the Scottish Government has yet to set budgets for 2019-20.

There is, of course, no popular way of funding personal insolvency, but it remains a vital function of government, both to provide debtors with a fresh start when they face insuperable financial difficulties, and to give creditors certainty about what happens when debtors can no longer pay their debts. A consultation on fees ended on 12 March 2018. AiB will take account of any issues raised through the consultation and will develop a new set of fees regulations to be laid in the Scottish Parliament to come into effect on 1 June 2018.

Procurement and contracts

AiB currently has 15 contracts in place covering a variety of services, such as insolvency provision, legal advice and IT. These contracts have a combined expected lifetime value of over £18 million and the majority are therefore managed by a specialist AiB Procurement and Contract Management team. AiB also uses a number of collaborative frameworks awarded by Scottish Government procurement colleagues. During the financial year 2016-2017, AiB spent over £9 million via its contracts and Scottish Government frameworks, which equates to approximately 96% of the Agency's spend on goods and services. In 2018-19, AiB will introduce further efficiencies to contract spend through a variety of actions captured in the detailed business objectives on pages 13 to 22.

	2017-18 draft budget (£000s)	2018-19 SG budget allocation (£000s)
Operational costs	11,500	11,300
Retained income	(12,500)	(10,200)
Non-Cash	1,500	1,500
Resource budget requirement	500	2,600
Capital budget requirement	700	1,000
Overall budget requirement	1,200	3,600

Reporting on Agency financial activity

All AiB financial activity is subject to audit and is reported in the [annual report and accounts](#), normally published in September of each year. In addition to external audit review, monthly activity reports are presented to senior management throughout the year and quarterly reports are interrogated by the AiB Audit Committee and the AiB Advisory Board.

The publication of financial data is required by Section 200[3] of the Bankruptcy (Scotland) Act 2016 and Section 22[5] of the Public Finance and Accountability (Scotland) Act 2000.

AiB planned IT spend

The importance of expanding and improving case management system functionality, accessibility and resilience has been recognised in order to better support the needs of all users and in delivering statutory functions.

In 2018-19, AiB will continue the project to build eDEN (the DASH replacement system used for administering the [Debt Arrangement Scheme](#)), the BASYS [bankruptcy](#) system, and [trust deed](#) system ASTRA.

In 2018-19 AiB has a planned spend of £0.9m to expand and improve system functionality, accessibility and resilience of these main case management systems.

Risk and opportunity

AiB maintains a corporate risk register which identifies the critical risks with a potential influence on the Agency's activities and identifies the mitigating actions required to reduce the threat or impact of these risks occurring. 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 those central to the management of our business. The risks identified are those which could significantly impact the Agency financially, technologically, legally, politically or reputationally. Our detailed business objectives consider these risks and bring opportunities for the Agency, for example, to: drive better policy making by ensuring internal and external stakeholders are fully engaged in AiB policy development; improve services to customers through enhancements to AiB systems; achieve continuous improvement across all business areas; and to add value to our business processes and reporting.

AiB will work with Scottish Government to ensure the new General Data Protection Regulations (GDPR) are applied to AiB customer and stakeholder information and compliance is delivered in all related areas, helping manage our related risks around information handling.

AiB 2018-2020 detailed objectives

The following sections contains AiB's 2018-2020 detailed objectives split into five areas – casework, policy and delivery, information technology, people, and governance. Each objective will impact directly or indirectly on all AiB functions and will affect the service delivered to our stakeholders. The section ends with a reminder of the key performance measures for the Agency agreed with ministers, which remain unchanged from 2017-18.



AiB 2018-2020
DETAILED OBJECTIVES

AiB 2018-2020 DETAILED OBJECTIVES

Objective 1 - Business focus: Case Operations

AiB's operational delivery work focuses on achieving the three strategic purposes of the AiB 2020 Business Strategy. These are delivering our core products, continuous improvement, and building and maintaining effective stakeholder relations. AiB continually seeks to deliver best value and identify opportunities to develop and improve the quality and functionality of operational delivery, ensuring these improvement benefits are transferred to debtors, creditors, the money advice sector and other stakeholders.

The Agency's operational functions are delivered through the case operations branch (COB). COB is responsible for the delivery of the statutory responsibilities conferred by the Bankruptcy (Scotland) Act 2016 and the Debt Arrangement & Attachment (Scotland) Act 2002. The main functions of COB are to supervise and carry out administrative tasks related to bankruptcy, the Debt Arrangement Scheme (DAS) and protected trust deeds. The information displayed on our public registers - the Register of Insolvencies and the DAS Register - is also the responsibility of COB staff.

The effectiveness of COB is measured through key performance indicators (KPIs), while certain functions, such as the determination of trustee bankruptcy accounts, have statutory deadlines in place. Performance against these KPIs is detailed in the AiB annual report. A culture of continuous improvement is demonstrated by business analysis reviews of operational processes, which ensure efficiency is optimised and costs continue to be reduced.

A range of key tasks have been identified for 2018-19 which will help best deliver these operational functions. Much of this work will be an ongoing programme of improvement that will carry into the next year and beyond.

The key tasks in COB for 2018-19 will be to drive a programme of continuous improvement of case management and supervisory capability, apply the 2017 DAS amendment regulations, support the development of the new DAS case management system eDEN, review the bankruptcy restrictions operational process, implement the operational requirements of the new General Data Protection Regulation and the Scottish Government's Cyber Resilience Public Sector Action Plan, and to implement the Standard Financial Statement.

Details of these work streams are shown in the following detailed business objectives:

AiB 2018-2020 DETAILED BUSINESS OBJECTIVES

AiB 2018-2020 BUSINESS OBJECTIVES - CASE OPERATIONS

- We will continue to develop our in-house case management and supervisory capability, supported by improved IT functionality
- We will translate the 2017 DAS amendment regulations into operational process for AiB and work with those stakeholders impacted by the change to enable best function and consistency in these processes
- Support the development of eDEN - the new DAS case management system - by identifying functionality requirements through focused involvement in a planned programme of development and testing and working with external stakeholders in ensuring the new system delivers the requirements
- We will ensure operational processes and records management are compliant with the new General Data Protection Regulation across the Agency
- We will commence a review of Bankruptcy Restrictions operational process and work to develop closer relations with external regulatory bodies in 2018-19
- We will implement the requirements of the Scottish Government's Cyber Resilience Public Sector Action Plan. Appropriate training will be delivered to ensure AiB staff understand both requirements and impact, enabling AiB to promote an understanding of the requirements with our stakeholders
- We will manage and implement the transition to the adoption of the Standard Financial Statement as the Common Financial Tool through collaborative working with policy and IT colleagues. We will work closely with the money advice sector to help minimise the impact of any transition

AiB 2018-2020 DETAILED BUSINESS OBJECTIVES

Objective 2 - Business focus: Policy development and delivery

The plan by the policy development and delivery areas directly impacts on three aspects of AiB's 2020 Business Strategy. These are to ensure Scottish insolvency and debt management legislation and services effectively address the challenges society faces today, to develop functional policies and processes targeted at fulfilling AiB's mission and to work collaboratively across the Agency, Scottish Government, and the broad stakeholder base. For 2018-19, AiB recognises better policy can be created by increasing the opportunities for stakeholders to contribute to AiB policy development.

Policy responsibility remains for Scottish ministers. It is the Agency's role to advise ministers on potential changes they might wish to consider, but decisions remain with ministers and the Scottish Parliament. AiB also supports ministers in the drafting of legislation and supporting documents required to take forward their decisions for legislative change. Across the period of this plan, AiB will continue to put forward recommendations for changes to policy based on recent consultation exercises and from the commencement of a formal review of the 2014 BADAS legislative changes. The legislative timetable, especially for primary legislation, means that changes decided by ministers may come into force after the period covered by this plan.

AiB recognises that policy is a key driver for the Agency's business activity. Policy changes impact on the delivery of core services by case operations teams, the development of supporting technologies and the expectations of wider stakeholder groups. The importance of maintaining stakeholder relationships and the opportunity to use sectorial expertise to help drive forward new policy initiatives are both recognised. Furthermore, all AiB staff and process benefit through sharing best knowledge and practice with stakeholders.

To address the programme of continuous improvement, AiB has agreed the following detailed objectives which capture key policy development and delivery activities for 2018-2020 and beyond:

AiB 2018-2020 DETAILED BUSINESS OBJECTIVES

AiB 2018-2020 BUSINESS OBJECTIVES - POLICY DEVELOPMENT AND DELIVERY

- We will lay modernised Scottish corporate insolvency rules in the Scottish Parliament which, subject to parliamentary approval, will become operational from 1 April 2019
- We will commence a review of the Bankruptcy and Debt Advice (Scotland) Act
- We will take forward the enhancements to the Debt Arrangement Scheme set out in the strategy document published in March 2018
- We will set out our plans to take forward reforms to protected trust deeds following earlier consultations
- We will implement the move to the Standard Financial Statement from 1 October 2018
- In this period up until 29 March 2019, we will continue to monitor EU exit activity and ensure provision of AiB resource to any areas where Scottish insolvency legislation and the cross-border recognition and cooperation on insolvency proceedings currently in place may be impacted.
- We will continue delivering the extensive work plan created following the completion of the 2017-18 diligence review
- We will continue our involvement in the cross-government development of provision for debt advice
- We will introduce secondary legislation to take forward the outcome of the fees review
- We will increase engagement with major creditors to help create additional support in policy development
- We will promote use of AiB's Knowledge Bank in informing and making policy decisions

AiB 2018-2020 DETAILED BUSINESS OBJECTIVES

Objective 3 - Business focus: Information technology

The work AiB will do over the duration of this plan will deliver against the AiB 2020 Business Strategy, ensuring its digital-by-default approach provides best value systems and service for all users. The aim is to deliver continuous improvement through a process of focused change aimed at improving the effectiveness and efficiency of AiB. This will also provide the opportunity to promote and enable more stakeholders to interface with AiB systems, reducing processing times and improving accuracy and quality to the services delivered and received.

For 2018-2020, all internal and web-based systems, software and IT facilities will be optimised for both AiB staff and external stakeholders.

As an operational delivery organisation using predominantly web-based systems, AiB needs to be confident its technologies remain current and adaptable to modern IT developments, allowing greater efficiency and effectiveness in delivering Scotland's statutory debt solutions. The importance of expanding and improving system functionality, accessibility and resilience is recognised, as these will better support the needs of users.

Replacement of the Debt Arrangement Scheme case management system is a priority in the 2020 IT strategy, ensuring the Agency's technology is fit for purpose. Development will continue on all AiB's systems and IT security, while work is ongoing to bolster staff's overall cyber awareness in the wake of high profile cyber-attacks experienced by other public sector organisations.

The following detailed objectives list the programme of IT activities to be undertaken in 2018-2020.

AiB 2018-2020 DETAILED BUSINESS OBJECTIVES

AiB 2018-2020 BUSINESS OBJECTIVES – TECHNOLOGY

- The new DAS system project will be ready for full operation by summer 2019
- We will carry out an architectural review of BASYS and ROI case management systems (future proofing) and implement the results of the ASTRA technical review carried out in 2017
- We will closely monitor money advice sector activity focused on the Common Financial Tool and the Standard Financial Statement and will ensure any changes are incorporated into our IT development at the earliest possible stage
- We will upgrade our servers to ensure platforms are resilient and as robust as possible and to embrace new technologies
- We will upgrade the IT in our office conference rooms to allow more effective use of technologies in communicating with our stakeholders and for delivering training
- We will continue our IT asset replacement programme
- We will upgrade our general operating system to SCOTS10
- We will continue to train staff and maintain/increase knowledge and awareness of cyber resilience matters. A rigorous programme of testing will continue
- As part of our business continuity model, we will ensure we have captured all essential disaster recovery processes and related staff awareness requirements will be addressed
- We will ensure all our IT information retention and destruction policies are GDPR compliant

AiB 2018-2020 DETAILED BUSINESS OBJECTIVES

Objective 4 - Business focus: People

Dealing with stakeholders both internally and externally will address three areas of the 2020 Business Strategy. These are to provide a service for debt management and debt relief which remains fit for the current climate, to increase the effectiveness and efficiency of AiB and to work collaboratively across the Agency, Scottish Government, and the broad stakeholder base.

For 2018-2020, AiB will seek to build on existing stakeholder relations to help achieve continuous improvement and best value in its services and contracts. The aim of this will be to enhance the effectiveness of collaboration between staff, stakeholders, corporate groups and stakeholder groups in discussing and addressing issues, practices and processes which impact the services delivered by AiB.

Being at the forefront of the delivery of services and support, AiB staff continue to be valued for their experience, expertise and dedication. In 2018-19, AiB will work to increase the voice of all AiB staff, those who work day-to-day dealing with debtors, creditors, the money advice sector and contract providers and those who have the greatest understanding of delivering the AiB services integral to insolvency and debt management.

The effectiveness of each business area will be maximised to ensure the right people are involved in the right work streams at the right time. Which skills exist now and where these skills will come from in the future will also be considered. To enable delivery of operational improvements, there will be a need to ensure the correct contracts are in place and awareness is shared. Additional focus will be placed on AiB staff being given better opportunities to become involved in business change through active sharing of experience and best practice.

Existing connections between teams and external contacts will be enhanced through various stakeholder forums (e.g. bankruptcy/DAS/trust deeds/policy and cases) to help increase shared understanding of the debt sector, influences, risks and impacts. There is a great opportunity to improve effectiveness of well-established individual and group business relationships to provide benefit outside of local business areas.

The following detailed objectives highlight the stakeholder-focused work priorities:

AiB 2018-2020 DETAILED BUSINESS OBJECTIVES

AiB 2018-2020 BUSINESS OBJECTIVES – STAKEHOLDERS (EXTERNAL AND INTERNAL)

- We will initiate early engagement with relevant external and internal stakeholder groups for any change projects or initiatives
- We will continue our annual programme of stakeholder events across Scotland and will develop a recommended course of actions based upon event feedback
- Our executive directors will continue their involvement in the International Association of Insolvency Practitioners, and build on emerging relations with the World Bank and UNCITRAL, forging relationships for development discussion and sharing of best practice
- We will commence a programme of work to improve commercial awareness across key business areas aimed at helping the Agency achieve best value from our contracted services
- Continue to take development action based upon staff feedback and engagement scores identified through the annual AiB staff survey (part of the wider Civil Service staff survey)
- Additional lines of access to senior management and decision makers will be examined and promoted so all suggestions and ideas for change, both internal and external, will have greater opportunity to be considered. On the lead-in and from the commencement of this plan, open channels to be enhanced for all staff wishing to raise areas for shared service improvement, savings or efficiencies
- We will increase the focus on our workforce planning project, looking to ensure we have the right skills mix in teams across the Agency
- We will undertake small scale recruitment, creating development opportunity internally, and opening the doors to fresh talent through Developing Young Workers and the Modern Apprenticeship programmes

AiB 2018-2020 DETAILED BUSINESS OBJECTIVES

Objective 5 - Business focus: Monitoring, governance and audit

AiB must comply with statutory obligations as a public body. The AiB 2020 Business Strategy sets out that corporate governance will be visible to all stakeholders to provide clarity and assurance on the processes and practices applied by AiB. This will be achieved through a faster corporate decision-making process, allowing AiB to more readily achieve its short and long-term goals.

For 2018-2020, there will be opportunities to add further value to existing corporate reporting and realise additional benefit from addressing recommendations raised during internal and external auditing processes.

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. The objectives in this corporate and business plan will be monitored with progress and performance reported throughout the year through AiB's committees and groups, and on the AiB website.

As an Executive Agency of the Scottish Government, AiB is responsible for the proper use of public money. This accountability means AiB is always looking for efficiencies and savings without compromising the quality of service and work it delivers. AiB conducts various internal process self-assessments, is audited through an annual programme by the Scottish Government's Internal Audit Division, annually undergoes a full financial external audit on behalf of the Auditor General, and commissions a number of other audits such as Gateway reviews of ICT and assessment through Investors in People, looking at staff engagement focus and priorities.

The AiB Advisory Board is the primary source of scrutiny. The Board receives reports on progress, activity and planned actions in all business areas. It also receives support through the AiB Audit Committee, which focuses on finance and risk, and the AiB Policy and Cases Committee which discusses case decisions and legislative requirements.

The detailed objectives for our 2018-2020 governance priorities are shown on the following page.

AiB 2018-2020 DETAILED BUSINESS OBJECTIVES

2018-2020 BUSINESS OBJECTIVES – Monitoring, governance and audit

- Gateway review will be conducted on the new DAS case management system project
- We will continue existing assessment programmes for staff engagement, including the Investors in People programme, through regular staff sessions and feedback forums
- Our procurement and contracts team will conduct ongoing refinement of contract management controls, including spend, review meeting, reports and audit
- AiB will work with SG business partners in ensuring the new General Data Protection Regulations (GDPR) are applied accordingly to AiB customer and stakeholder information and compliance is delivered in any related areas
- We will continue to implement agreed recommendations from the Procurement and Commercial Improvement Programme (PCIP) audit
- Our policy and compliance team will continue a programme of internal case operations audits to ensure our process and practice are fully delivering against legislative requirements
- As part of our customer commitment and as a key performance measure, we will undertake a full customer satisfaction survey in December 2018
- We will provide regular opportunity for all staff to contribute to the shape and direction of the Agency's work by increasing engagement in our planning processes
- We will expand on case operations reviews and will roll-out business process reviews across the rest of the Agency

Key performance indicators

AiB's key performance measures indicate performance based upon three main criteria: time, cost and quality. These measures are paramount in evidencing continuous improvement activity required by the AiB 2020 Business Strategy, and throughout this 2018-2020 Business Plan.

KPI-1: Time The working time spent by AiB staff in processing individual applications. Improvement in this measure will show that operational processes and information technology are becoming more efficient.

KPI-2: Time The actual time it takes from receipt of an application to reaching the decision on award. 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.

KPI-3: Cost This shows the cost to administer or process each of the three main products. Improvements against the baseline measure will show effective use of forecast models and application of efficiencies across the administration of products. The target for this measure is to make a 3% efficiency saving against the budget costs for the reporting year.

KPI-4: Quality Results from our bi-annual customer service survey in 2016 allowed us to develop a course of action to improve the quality of service. The full report is available on our website. The quality measure based on our processes and consistency in dealing with the customer base, including debtors, creditors and both public and private sector money advisers.

KPI targets for 2018-19 are shown in the following table:

	2018-19 targets		
	Bankruptcy	Trust deeds	DAS
KPI-1	2.5 days	2 days	6 days
KPI-2	9 days	10 days	35 days
KPI-3	£437	£41	£103
KPI-4	improve on 93% customer satisfaction rating achieved in 2016		

CONTACT **AiB**

Web

AiB will undertake all the activities described in this plan throughout 2018-19. 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](https://twitter.com/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:

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