



**54N<sup>o</sup>rth**  
homes

# Corporate Plan 2024-26

Part of the **Karbon** family

# Introduction

**This is the Corporate Plan for 54North Homes (54N) for the period 2024 to 2026. It sets out our approach to delivering the Group's strategic aims over the next two years.**

It is accompanied by the Business Plan and our Operational Plan for the forthcoming year 2024/25 which details the transformation projects that will be delivered over the period to enable us to deliver on our ambitions.

Our engaged customers, board members and colleagues have been consulted in developing this plan as their voices are critical to our success in terms of developing our priorities and delivering on them.



# History and background

**In December 2022, Leeds and Yorkshire Housing Association and York Housing Association merged to form 54North (54N), a Yorkshire based subsidiary of the Karbon Group. The key driver behind the merger was both the desire to do more for our customers and do it better.**

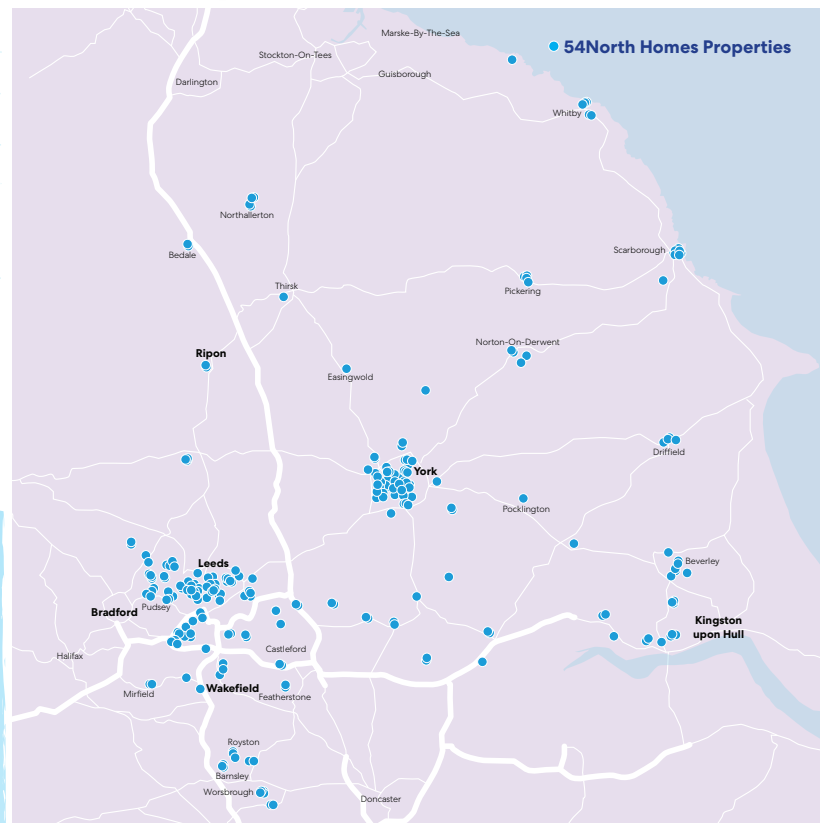
We build and manage affordable/social homes for people across Yorkshire. Our footprint covers much of Yorkshire, with around 3,500 homes across a diverse range of communities.

Whilst it is early days in terms of 54N's existence, already we are building a positive profile as a key partner in Yorkshire that has started to deliver improvements for customers including the provision of a money and debt advice service, improved first point of contact and an increased provision of new homes.

We are proud to be part of the Karbon Group, which has a footprint that covers the Northeast of England and Yorkshire, with around 32,000 homes

across a range of tenures. Karbon has a long history of partnering with other Housing Associations to deliver added-scale and capacity without negating a shared focus on common values and social purpose.

We always make the effort to really understand our customers. We believe that everyone deserves respect. Everyone's voice should be heard. And everyone deserves someone in their corner now and then. By focussing on our three strategic aims, combining a sound business head with a strong social heart, and staying true to our values, we hope to build strong foundations for even more people.



# Context

**The current operating environment for social housing providers is constantly changing and we face significant challenges and opportunities. In a post-pandemic world, the political and economic outlook offer uncertainty.**

There will be a general election this year, and a possible change in government, which means a current lack of clarity around a long-term housing strategy. The cost-of-living crisis presents real challenges for customers and for 54N after a sustained period of rising inflation and rising interest rates. The cost of materials and service delivery have risen sharply.

Understanding the condition of our homes is critical so that we can invest in the right things and, crucially, ensure that we comply with all building safety requirements at all times so that our customers are safe. Delivering our zero-carbon plan by no later 2050, and EPC level C in all homes by 2030, poses a challenge but also an opportunity to ensure that our customers live in energy efficient homes with lower heating costs.

Changes to consumer regulation, expected in early 2024, as a result of the Social Housing (Regulation) Act, will ramp up scrutiny of the services we deliver for our customers whilst also strengthening the voice of the customer in how we operate. This will be complemented by the Tenant Satisfaction Measures that were introduced in 2023. The Regulator of Social Housing, and the Housing Ombudsman, are working more closely than ever to hold the sector to account. This includes a sharper focus on how we deal with complaints to drive improvements. Awaab's Law will also be introduced this year to ensure that landlords respond promptly to health hazards in homes within specified timeframes.

The role of devolution throughout the country has grown significantly over recent years in both breadth and depth, particularly in key areas that we operate. We are already heavily involved in both

the West Yorkshire Housing Partnership and the York and North Yorkshire Housing Partnership, developed to work with the devolved authorities on a number of priorities including, for example, the provision of new homes, the net zero agenda and employment and skills opportunities for local communities. This will continue over the coming years as devolution widens, including in Hull and East Yorkshire. We are already in discussions with other key partners about establishing a housing partnership for this area.

A final priority to note is the ongoing provision of new homes, to tackle the housing crisis. Demand for new housing is significant with 340,000 homes required per annum to 2031 in England to meet need, 145,000 of which should be affordable. It is estimated there is backlog of 4.75 million households living in unsuitable accommodation with affordability a key factor in their ability to access a suitable home. This in turn leads to problems such as overcrowding, impaired labour mobility and increased levels of homelessness. Demographic changes such as the increasing number of single-person households and an ageing population also compound the issue.

The Yorkshire region where 54N operates is home to Leeds, one of the largest cities in the country. Average house prices are seven times higher than average earnings and in York, this figure is even higher at over eight times higher. The Yorkshire region also includes a significant number of rural communities where second homes have priced many local people out of the market and consequently are unable to remain in their community; this is a particular concern for key workers.

# 1. Homes: Providing as many good quality homes as we can

**There are several barriers to increasing new supply such as the availability of land at a reasonable price including bringing forward publicly owned land, lack of resource in planning departments leading to a slow and costly planning process and a construction industry which is not fit to meet the demand and scale of the challenge.**

54N is well placed to deliver new affordable homes in the region with a development pipeline of 300 homes over the next 3 years. These homes will be high quality and energy efficient, ensuring low running costs for our customers. Regarding our existing homes, we will effectively manage our assets in support of business priorities, our customers and communities.

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The 300 homes delivered by 54N are in addition to the 874 homes Karbon is due to deliver in the Yorkshire region over the next few years which 54N manages on their behalf. These homes are across a range of tenures including social and intermediate or affordable rent and will also provide the opportunity to own a home through shared ownership and rent to buy. We will work with our local authority partners to design schemes with the aim of ensuring they meet the needs of diverse communities.

We will also consider opportunities to support customers with specialist needs working in partnership with local authorities, the NHS and other specialist agencies. Grants to subsidise our

development programme are secured from Homes England through Karbon's Strategic Partnership or through the local authorities in which we operate. We have well established relationships with local developers which has enabled us to maximise our opportunities for growth through SIO6, with future growth expected through this route or through land and package deals with our developer contacts.

Karbon's development programme in Yorkshire will deliver a sizeable number of homes over the next few years also contributing to the Group's growth across the region with 54N responsible for managing this stock.

Working in partnership with key stakeholders across the region will maximise our opportunities for growth. The political landscape is changing with a devolution deal in place for West Yorkshire with York and North Yorkshire's due to be finalised and adopted by April 2024. Delivering more affordable homes is a priority across both devolution deals with 54N well placed to support the growing need of new affordable homes.

Through our own newbuild programme we will deliver homes which achieve high environmental standards, with an emphasis on a fabric first approach and low carbon solutions for heating and hot water, ultimately ensuring low running costs for our customers.

Ensuring our homes deliver a quality product is a key consideration and we drive quality through embedding this at all stages of our development programme and working with our contractor partners. We will utilise customer feedback to make improvements to our specification and processes, ensuring we deliver the best customer experience as we welcome new customers to 54N.

Asset management is a continuous quality management process assessing capacity, demand and results, planning what needs to be done and implementing the plans. Active asset management is our aim, assessing the performance of our assets and aligning this with customer demand for homes.

With support from the Group, we have procured innovative tools to gain a better understanding of our existing homes which will help us to deliver active asset management. These tools will provide us with insight into the performance of our homes combining data on economic performance, customer experience and environmental factors.

The insight provided will help to drive decisions into whether we invest in stock, consider remodelling, or in some cases decide that a property no longer meets the needs of our customers or does not meet our high standards. In such cases, we will look at the ethical disposal of this asset taking into consideration the needs of the customer if the property is occupied.

We are committed to ensuring our homes meet Decent Homes standards with stock condition surveys undertaken every 5 years. We have also updated our approach to dealing with cases of damp and mould, with prevention the aim, through retrofit works, improving ventilation, working with customers to reduce the risk of damp and mould occurring and ensuring our colleagues have the right skills and experience to resolve incidences if reported.

Keeping our customers safe is a top priority. We are investing in building safety measures across our homes including installing new fire doors, installing fire compartmentation, upgrading alarms, and improving signage. We now have a dedicated team managing compliance across our homes and blocks supported by specialist contractors with performance monitored through a database specifically developed to manage compliance.

54N is committed to responding to the climate emergency through improving the energy efficiency of our homes. In line with government guidelines, we will ensure that all our homes meet EPC C by 2030 and net zero by 2050. Currently, around 22% of our homes do not meet EPC C and will require investment to bring them up to the required standard. Investment in retrofit works will help to address fuel poverty for many of our customers and improve their health outcomes. We have secured funding through the government's Social Housing Decarbonisation Fund (SHDF) Wave 2.1 which will improve the energy efficiency of 98 of our worst performing homes. This funding was secured through a consortium bid led by the West Yorkshire Combined Authority, one of our key strategic partners in the region.

54N is leading the Net Zero workstream for the newly formed York and North Yorkshire Housing Partnership. This workstream is looking at a number of plans over the next 12 months and beyond on how we can work collaboratively to meet the challenges of decarbonising our stock, ensuring we engage appropriately with our customers along this journey.

We have also developed a sustainability strategy using the Sustainability Reporting Standard for Social Housing as a framework which aligns with the United Nations Sustainable Development Goals and SHIFT to assess and measure our performance ensuring we are delivering in line with our strategy.

## 2. Customers: Deliver an excellent customer service

**Our customers will access a wide range of customer service in their daily lives and delivering customer services that match, and exceed their experience of other organisations is a key priority for 54N and the Group.**

We have brought the legacy teams together to provide one contact centre for all customers but need to continue work to develop and improve the service. We will focus on dealing with calls at first point of contact, reducing avoidable contacts and fully exploiting the potential of systems and the team, ensuring that excellent customer service remains at the heart of our approach.

Our customer feedback tells us that we are delivering high quality services, but we are committed to performing even better, using feedback, insight and learning from complaints to provide more tailored services. We are aware that some of our customers just want to be able to access our core landlord services whereas others need more help from us to make a success of their tenancy. To be able to understand more about our customers' needs we will extend our analytical activity and make better use of data and segmentation to drive personalisation and service improvement. For those who are likely to readily adopt digital services we will develop our customer portal, giving quick and easy access to a range of services. We know for some customers that they prefer a more personal interaction, and we will ensure that we are available both at the end of a phone and out on site to deal with any issues that they might have.

Supporting customers who need some help to sustain a tenancy and live well will continue to be at the heart of everything we do, and we will continue to grow and strengthen our service offer, with initiatives including:

- We provide a range of supported housing, either directly or in partnership, which we will review to ensure that it continues to meet customers' needs and deliver value for money.
- We have established a high performing Income team, including Money Matters services and hardship support to help customers with financial wellbeing.
- We have onboarded the Group Home Comforts furniture and white goods rental service.
- We partner with services for customers who need support with their mental health.

We have developed and are delivering a new Customer Engagement Strategy which will see greater opportunity for customers to influence and hold us to account for our performance across a range of service areas. Our Customer Experience Committee, which is comprised of customers and Board members will continue to monitor how we are performing. We will continue to scrutinise services with customers to ensure that our services are high quality and best value for money.

We are committed to bringing some services that have previously been outsourced in-house, where we feel we can provide a better and more cost-effective service. We will explore both the development of a DLO delivering repairs services and look for opportunities to expand out in-house gardening services.

We have joined the Group Institute of Customer Service programme and will work towards formal accreditation in 2024, as a tool to ensure continuous development.





# 3. Place: Shape strong, sustainable places for our communities

**Where Karbon Homes have set out their strategic intent to explore deep, place-based interventions in those communities where they have a large concentration of homes, 54North Homes will adopt a different approach to Place.**

Unlike Karbon, 54N is not an 'anchor' institution in the neighbourhoods our homes are situated in, but we are passionate about place and supporting the sustainability of homes and communities at a more 'hyper-local' level.

Our portfolio is characterised by its diversity and geographical spread, with many smaller developments, dispersed across the counties, including concentrations of homes in two of the great cities of the North, Leeds, and York, both brimming with innovation and opportunity. However, almost 23% of our homes are located within the 20% most deprived LSOA's in the country and our customers may face multiple challenges to living well.

Issues such as cost of living, health issues and digital exclusion have a significant impact on many of our customers, increasing social isolation and severely hampering children's life chances. Through our Place initiatives we will aim to exploit and develop opportunities to address these issues and more for our customers' benefit. We will advocate for our customers, invest in our communities, and broker partnerships to help communities thrive and achieve local ambitions.

We have a local budget to support community initiatives and can access wider Group funding for the benefit of customers in our area of operation. We have already committed to financially supporting the following organisations over the coming year for the benefit of 54N customers:

- Positive Footprints – A raising aspirations programme working with pupils across Leeds and York in areas where 54N has homes to help them identify qualities that will enable them to make future career choices.
- Eastfield AFC sponsorship – At the request of Osgodby Parish Council to provide support to the local area promoting opportunities for children following development of new homes.
- Cash for Kids – helping disadvantaged children living in North and West Yorkshire.

We will also aim to continually improve our estates, investing in shared spaces, supporting customer initiatives, and increasing the environmental sustainability of our green spaces.

We will utilise customer feedback to understand local strengths and need and we will work with communities to help them. We will also draw on the expertise of the Karbon Group to support the delivery of our plans.

Therefore, our Place strategy will focus in the following areas:

- Working with local authorities and other RPs to support place-based interventions that will benefit our communities.
- Developing partnerships with anchor institutions, such as universities, local colleges, and NHS primary care trusts.
- Through procurement, engage with local contractors and supply chains to maximise community benefit.
- Working with community and voluntary groups on hyper-local community investment initiatives, delivering social value.

- Maintaining high quality and sustainable estates and neighbourhoods.
- Work with Group and others on initiatives such as employability and training initiatives.

To support this strategy, we will maintain our two local 'hubs' in Leeds and York, providing customers, colleagues, and our local contractors alike with a physical location to work, collaborate and engage with each other. This commitment cements our connection to our local communities and ensures that we retain our USP as a place-based community-focused housing association. To ensure we continue to meet the needs of our customer and colleagues, we will undertake a further review of our workspaces in 2025-26.

## Enablers of success

**This standard focuses on the cleanliness and safety of neighbourhoods and communal areas and the promotion of social, environmental and economic wellbeing.**

We want to continuously improve how we operate. To enable our success, we will look to:

- Identify and meet our future challenges
- Grow our business and our reputation
- Embed sound environmental, social and governance practices

These elements will guide all that we do and provide us with the strength, capacity, and capabilities to meet our strategic aims and ensure that we strike the right balance between our sound business head and strong social heart.



# A. Identify and meet our future challenges

## **Ensure our people can reach their full potential**

As a newly merged organisation we will seek to develop a new culture to deliver engaged high performance. We will do this through these strands of activity:

- Delivering high performance: embedding a positive performance culture where everyone understands the role they play in the delivery of our strategic aims.
- Attracting talent: building our reputation as a great employer and attracting talented people who have great technical capability combined with a sound business head and strong social heart.
- We will develop partnerships with the aim of finding and supporting new talent into the business, via apprenticeships and other early career programmes.
- Supporting our people: ensuring our people can enjoy a good work-life balance, feel equipped to navigate their way through different personal and work transitions, and are well informed about health and wellbeing issues.
- Involving our people: having trusted, open channels of communication that allow two-way feedback and promote helpful and honest conversations.
- Developing and retaining our people: an approach to learning and development that helps our people keep their skills and knowledge up-to-date and constantly building expert knowledge. We support the objective to professionalise the housing sector and feel that continuous professional development, coupled with a strong employer brand, will mitigate the difficult recruitment market that currently exists.

We recognise that, as a newly merged organisation at a dynamic time in the sector, we will need to keep our systems and structures under review to ensure effective local delivery of services to customers and efficient interactions with Group colleagues. This will be supported by a 54N People & Culture Plan

## **Embrace new ways of working**

In tandem with our approach to engaged high performance, we will adopt ways of working that are agile and flexible, that allow our people to prioritise customers' expectations while balancing their unique work and personal responsibilities and working collaboratively as one team.

Our working model will allow our people to work anywhere, at any time, to continue meeting the needs and expectations of their customers and other colleagues. We recognise that humans are social beings, and that in-person interactions provide fun, creative, and helpful opportunities to learn, for self and others, so some attendance at our hubs will be expected. Our approach will involve a reconfiguration of offices into collaborative hubs, with greater amounts of shared space.

## **Business Transformation**

We will build on our experience and best practice in the group, to continue to transform the customer and colleague experience. Our focus will be on understanding and meeting user and customer needs, and our approach to organisational and service design will be informed by harnessing insight and securing buy in. We will build capacity in our teams to increase the efficacy of change programmes, project delivery and the achievement of continuous improvement.



### **Improve our operations through powerful performance insight**

We will grow our evidence-led approach to decision-making by improving and extending our use of data and analytics. We will do this by placing increasing emphasis on data as a trusted asset. We will use this valuable data to enable all colleagues to make data-informed decisions that support business transformation or enable improvements in performance, efficiencies, or customer experience.

We will review and enhance the data that we hold about customers, colleagues, homes, and other assets to ensure that it is secure, accurate, up to date, and complete. This action will be supported by a 54N Data Strategy.

### **Invest in technology that enhances our performance**

We will adopt Karbon Group systems to quickly support our colleagues and customers, while avoiding the risk associated with being trailblazers. Initially this will ensure colleagues and customers from both legacy organisations have access to the best digital services available to either organisation, but we will build from there to make investments in devices, applications, and analytics to improve customer experience and provide greater digital choice for our customers.

The enabler Identify and meet our future challenges will be measured through eNPS.

# B. Grow our business and our reputation

## **Identify new opportunities to build our capacity**

Creating efficiencies through growth or developing stronger revenue streams will offer additional financial capacity to deliver our strategy. The number of homes we own and manage will continue to grow as we deliver our programme of new homes development and acquisition. We will only consider opportunities to grow where we are able to maintain a locally responsive service for our customers. This may see us consolidate our existing footprint, extend into neighbouring communities, or explore growth further afield where there is a compelling business case to do so.

## **Effective financial management in partnership with our investors**

We will continue to ensure we get value for money in our activities through regular benchmarking with our peers, while also presenting a strong financial position to funders and regulators. To do this we will ensure that our 30-year financial model adequately supports our ambitions but also provides sufficient headroom to be resilient to potential shocks.

We will review our bank funding portfolio to align covenant levels to create financial capacity. In this challenging economic environment, we will also seek cost-effective additional funding to deliver the ambitious growth plan, taking advantage of 54N's greater capacity and resilience, as well as the strength of the Group structure. The 54N Business Plan, including stress-testing, is the key document relating to this objective.

## **Extend our services to new partners**

We are proud of the relationships we have developed with our partners, delivering cost-effective and high-quality housing management services in a range of different ways. We will continue to explore opportunities to work with new partners for the shared benefit of all parties and customers.

## **Maintain a respected brand and reputation**

We will develop and promote our brand so that our colleagues, customers, and stakeholders are clear who we are, what we do and what we stand for. We will develop a distinctive brand personality and point of difference, showcasing best practice so that we are seen as a thought leader in our sector. A respected brand and reputation will help us attract new talent into our workforce and new customers and partners, and our growing profile and influence will enable us to champion positive change for our customers and communities.

We will take an active role in the regional housing partnerships (West Yorkshire; York and North Yorkshire; and Hull and East Yorkshire) to further our mission and grow 54N's influence in these core communities.

The enabler Grow our business and our reputation will be measured through Operating Margin % and Social Housing Cost per Unit, reflecting the importance of the key strand to this enabler of effective financial management.



# C. Embed sound environmental, social and governance practices

As a regulated social enterprise with statutory obligations to deliver carbon neutrality, our organisational objectives could not be better aligned to ESG practice. To demonstrate this, we will adopt the Sustainability Reporting Standard, producing an annual report demonstrating our best practice in ESG matters to funders, regulators, and other stakeholders.

## **Meet the environmental sustainability challenge**

We will look to set ambitious goals against the backdrop of fast-evolving policy and legislative requirements. We will proactively respond to the decarbonisation challenge in relation to our existing homes, continuously reviewing opportunities that arise and working in partnership with others to trial new and cost-effective approaches to retrofit. We will ensure that new homes are developed to future standard, to minimise the need for additional future investments. We will also take account of wider negative environmental impacts to ensure these are reduced and removed as much as possible.

We will develop a comprehensive environmental sustainability strategy that will set out our approach to more than just the reduction in carbon and other greenhouse gases, but also to biodiversity, waste reduction and water usage.

## **A culture of inclusion and belonging**

We want our people, our customers, and our partners to feel a sense of inclusion and belonging in all their interactions with 54North Homes. We will look to develop networks with those who share our commitment to reduce inequalities. This includes influencing and promoting improvement in our sector, and in the wider communities we work with. Through our values and behaviours, we will create an inclusive culture and an environment that makes sure we can learn, feel supported, thrive, and belong. And we will seek to ensure our workforce, customer representative groups and our governance structures reflect the communities we work with too. We will look to strengthen our people and customer data and insights to inform our priorities and decisions. This objective will be fully defined in a 54N Inclusion and Belonging Plan.

## **Ensure the health and safety of our customers, colleagues and partners**

Our commitment to the safety of our customers in their homes will continue to be at the heart of what we do. New regulatory standards, such as the Future Homes Standard and revised Decent Homes Standard, will set the legislative context for our work. We will improve the standards of safety in our buildings, develop a safety culture across our organisation and enhance the engagement and communication with our customers on safety issues. For our colleagues and those who work with us, we will invest in training, technology to support lone-workers and promote a culture of vigilance towards health and safety.



### **Maintain governance best practice**

We are a custodian of significant resources provided through public funds as a result of our charitable purpose and therefore recognise the unique role we play in our customers' lives. We will continue to maintain the highest standards of governance in keeping with these responsibilities. Our governance model will evolve as we adopt the revised code of governance for housing associations and ensure that the views and needs of our customers play a greater role in our strategic decision-making.

### **Develop our resilience and effectively manage risks**

We will maintain a proactive approach to identifying and managing risk, ensuring that our Board has clear oversight of risk and is able to comprehensively test the impact of potential risk scenarios on the organisation. Our risk management framework clearly sets out our risk appetite and how it links to our key risk areas. We will ensure we have the necessary assurance that risks are being identified and reviewed on a continuous basis and are being managed effectively. We will also ensure that we have resilience and continuity plans in place and that these are tested regularly.

The enabler Embed sound environmental, social and governance practices is measured through maintaining compliance with the Code of Governance and achieving the Regulator's G1 grading.



# Achieving our goals

We will measure our success in delivering this strategy through a performance management approach with three key strands:

- A small number of Headline Key Performance Indicators (KPIs) that address the nine key drivers of our strategy
- Developing a performance reporting framework that carries the golden thread of our strategic aims through our operational metrics
- Benchmarking ourselves against others in our sector, and where appropriate, those in other sectors.

## **Headline Key Performance Indicators**

The Headline KPIs ensure we retain our purpose to provide a strong foundation for life, achieve a balance between sound business head and strong social heart, and maintain a culture and approach of engaged high performance.

## **Performance Reporting Framework**

Collectively these indicators form a balanced scorecard that reflects our strategic aims and the enablers that allow us to meet our ambition. They cannot reflect the broader dynamics of our business and these KPIs are supported by a wider portfolio of performance measures that reflect our operational effectiveness and impact.

We will be increasingly transparent with how we share our performance. This will include updates on how our customer-facing operations are performing, and we will produce an annual environmental, social and governance report that will set out how we are performing against the sustainability reporting standard.

## **Benchmarking our performance**

We will set our performance in context by comparing how we are doing with others, both within the housing sector and in other sectors. Benchmarking ourselves with our peers, through a collaboration such as HouseMark, will enable us to better understand which areas of our business meet our ambition for top-quartile performance and where we have more work to do.

Our engagement with other sectors, such as through the Institute of Customer Service, will provide us with a breadth of insight on the changing nature of consumer preferences and to what extent we are meeting them.



# Our key performance indicators

Indicator	Aims	2024 Target	2025 Target	2026 Target	Target Performance Benchmark	Upper Quartile
<b>Number of New Homes Developed</b>	Homes	50	150	80	M-UQ	53
<b>Percentage of Homes Rated at EPC-C or above</b>	Homes	78.00%	81.00%	84.00%	M-LQ	84.77%
<b>Building and Customer Safety</b>	Customer	100.00%	100.00%	100.00%	-	-
<b>Overall Satisfaction with Service Provided (TSM)</b>	Customer	78.00%	80.00%	82.00%	M-LQ	81.6%
<b>Void Rent Loss as Percentage of Annual Rent Debit (rolling 12 months) (%)</b>	Customer	1.70%	1.70%	1.70%	LQ	0.96%
<b>Percentage of Customers very or fairly satisfied with their landlord's positive contribution to their Neighbourhood</b>	Place	76.00%	78.00%	80.00%	M-UQ	74.0%
<b>Operating Margin (Overall) (%)</b>	Enabler	25.00%	26.00%	27.50%	UQ	25.20%
<b>Colleague Engagement Score (eNPS)</b>	Enabler	30.00	23.00	27.00	UQ	0 (median)
<b>Headline Social Housing Cost per Unit (£)</b>	Enabler	£3,930	£5,016	£4,972	UQ	£3,822