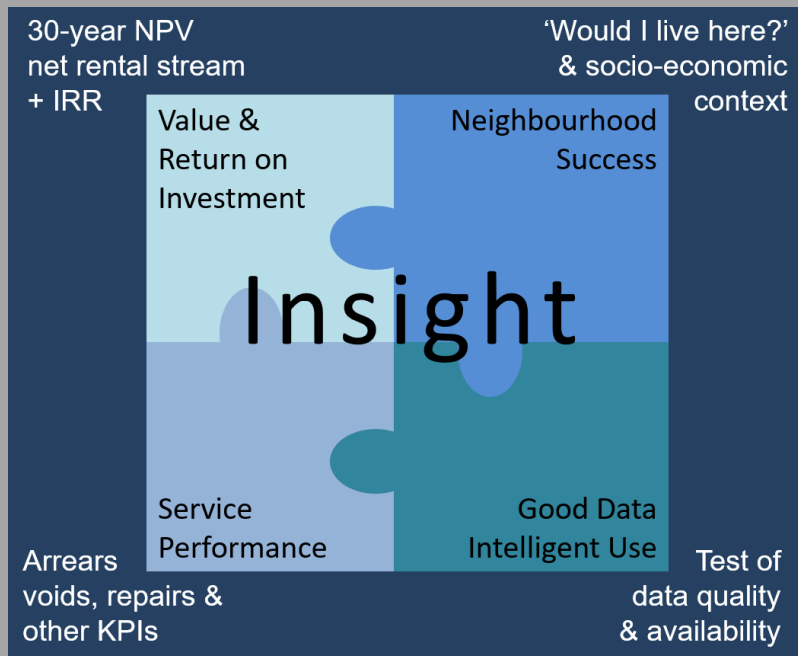


Insight Analysis



Insight Analysis

is the sector-leading, no-fuss, adaptable way to shine a light on ...

... the financial and non-financial performance

... of different groups and types of stock

... the modern foundation of business planning, asset management, and VfM

... tried and tested in landlords of every shape and size

- advanced Excel-based tool for maximum flexibility and ease-of-use
- highly adaptable to match individual requirements
- low one-off cost and then free to use indefinitely
- comes with expert help and skills transfer

At 4.2 we believe ...

better analysis

encourages better thinking

and improves business performance

Menu	Current selection: Central Region	Current single area view: Townside
Inputs	NPV Analysis - All Areas	NPV Analysis - Selected Areas
Property-Level Data	NPV Breakdown	NPV Breakdown
Area & Type Set-up	NPV Breakdown Charts	NPV Breakdown Charts
Area-Level Data	Pie Charts	Pie Charts
Traffic Lights & Settings	NPV By Use Type	NPV By Use Type
	NPV By Archetype	NPV By Archetype
	NPV Breakdown By Use Type	NPV Breakdown By Use Type
	NPV Breakdown By Archetype	NPV Breakdown By Archetype
NPV Summaries	Other Analysis - All Areas	Other Analysis - Selected Areas
NPV Summaries	Stock Numbers By Use Type	Stock Numbers By Use Type
NPV Range Tornado Chart	Stock Numbers By Archetype	Stock Numbers By Archetype
	Service Performance	Service Performance
	Service Performance By Use Type	Service Performance By Use Type
	Wider Picture	Wider Picture
All Data Export	Social Housing Value Summary	Social Housing Value Summary
All Data Export Sheet - Property	Rate Of Return	Rate Of Return
All Data Export Sheet - Areas	Scattergraphs	Scattergraphs

Easy Excel input.
User control of all settings and parameters

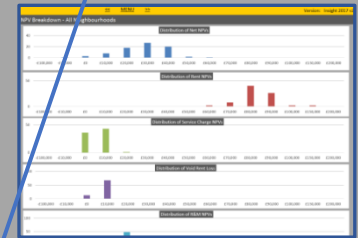
Full range of financial and non-financial analysis can be tailored to suit your own operating context

Slice, dice and drill-down analysis encourages a creative approach & supports option appraisal

Peer Group analysis using Sector Metrics and Global Accounts

Current selection: Central Region
Current single area view: Townside

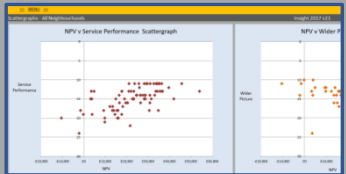
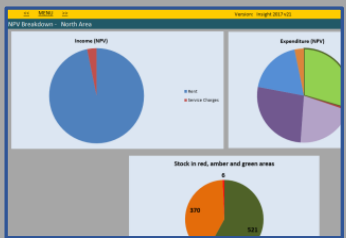
Menu	NPV Analysis - All Areas	NPV Analysis - Selected Areas	Single Area View
Inputs	NPV Breakdown	NPV Breakdown	Area Summary
Property-Level Data	NPV Breakdown Charts	NPV Breakdown Charts	Area Detail
Area & Type Set-up	Pie Charts	Pie Charts	
Area-Level Data	NPV By Use Type	NPV By Use Type	
Traffic Lights & Settings	NPV By Archetype	NPV By Archetype	
	NPV Breakdown By Use Type	NPV Breakdown By Use Type	
	NPV Breakdown By Archetype	NPV Breakdown By Archetype	
NPV Summaries	Other Analysis - All Areas	Other Analysis - Selected Areas	Sector VfM View
NPV Summaries	Stock Numbers By Use Type	Stock Numbers By Use Type	Compare Metrics & Per Unit
NPV Range Tornado Chart	Stock Numbers By Archetype	Stock Numbers By Archetype	Compare with Insight
	Service Performance	Service Performance	
	Service Performance By Use Type	Service Performance By Use Type	
All Data Export	Wider Picture	Wider Picture	
All Data Export Sheet - Property	Social Housing Value Summary	Social Housing Value Summary	
All Data Export Sheet - Areas	Rate Of Return	Rate Of Return	
	Scattergraphs	Scattergraphs	



Standard Sector Metrics	Gearing	Interest Cover	Headline Cost	Operating
This HA	79.30%	305.57%	£2,369	36.7%
Peer Group	74.01%	165.57%	£3,285	33.8%
Sector lower quartile	52.87%	149.60%	£2,932	27.9%
Sector median	71.51%	192.80%	£3,298	34.3%
Sector upper quartile	81.74%	257.36%	£4,329	39.3%
Sector mean	70.50%	148.42%	£3,698	34.1%



Neighbourhood	Stock	Net NPV	General	Other P
Flower Estate	55	£45,591	£48,511	£44,000
Greenford	27	£8,644	£5,487	£12,000
Haringford	31	£6,512	£6,512	£12,000
Hesters Way	136	£1,973	£1,686	£1,400
High Street	4	£31,981	£31,225	£1,400
Bourne	1	£27,913		£27,000
Bridge	55	£28,881	£28,790	£28,000
Brighton	2	£18,135	£18,135	
Charecroft	7	£27,301		£19,000
Churchill Court	37	£21,973	£21,973	
Cornford	77	£18,037	£8,486	£31,000
Crosland Village	125	£20,985	£20,985	
Crossford	22	£2,200	£2,200	
Downham	5	-£2,668	-£2,668	
Downland	25	£10,761		
East Ford	19	£23,188	£22,947	
Eastham	17	£7,726	£7,542	£8,000
Famous Ladies	1	£16,373	£16,373	
Fathom	24	£18,320	£14,031	£5,000



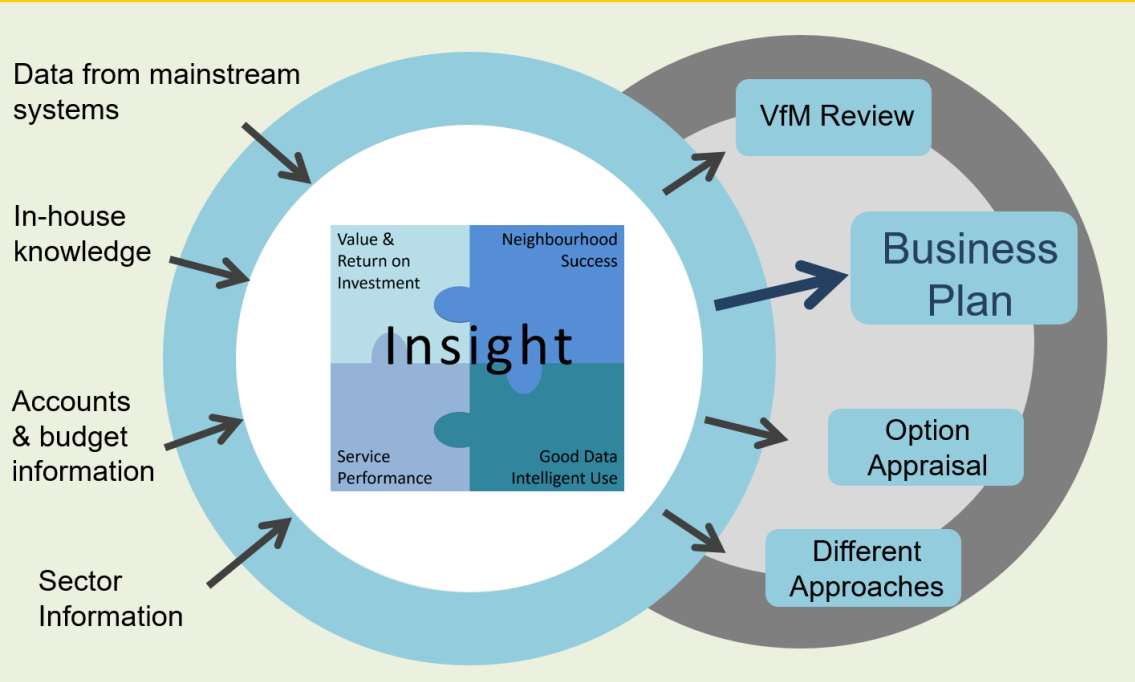
Year	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
Year 1	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
Year 2	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
Year 3	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
Year 4	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
Year 5	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
Year 6	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%

Neighbourhood	Stock	Turnover	Av void period (days)	% tenancies terminated 12 months	Av length current tenancy	Current Ter Arrears
Charecroft	7	0.0%	0	0.0%	13.0	3.6%
Churchill Court	37	2.7%	14	0.0%	15.0	2.9%
Cornford	77	3.9%	7	33.3%	25.7	6.1%
Crosland Village	125	4.8%	54	0.0%	20.8	5.9%
Crossford	22	22.7%	43	20.0%	4.4	5.8%

Neighbourhood	Stock	Net NPV	Rent	Service Charges	Void Rent Loss	R&M	Investment	Manx
Fintry	67	£9,514	£71,030	£667	£695	£20,072	£25,727	£15
Flower Estate	55	£45,591	£103,544	£0	£177	£12,052	£26,355	£19
Greenford	27	£8,644	£72,644	£4,758	£2,618	£20,350	£24,550	£16
Haringford	31	£6,512	£72,988	£0	£586	£18,974	£27,527	£19
Hesters Way	136	£1,973	£72,063	£223	£734	£23,037	£27,151	£19
High Street	4	£31,981	£82,784	£0	£0	£5,355	£26,983	£18
Holt	13	£29,817	£75,641	£2,758	£403	£8,370	£21,344	£15
Kier Hardie Way	46	£22,960	£83,756	£1,212	£1,212	£16,651	£27,527	£15
Lakes	48	£13,489	£75,320	£3,743	£1,200	£19,462	£24,596	£13
Long Edge	45	£21,040	£77,860	£1,342	£1,569	£14,400	£27,430	£13
Longhurst	131	£11,855	£72,196	£938	£680	£18,671	£26,240	£14



Insight and the strategic planning cycle



Perfect natural fit with the annual business and service planning cycle

And can be used to measure progress and set business targets

www.4point2.org.uk

If this looks interesting, please get in touch

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About 4point2

A small team of housing and finance experts, with a successful track record providing a wide range of creative help and support to people working in the social housing field.

Our approach involves a flexible, no-fuss, problem-solving style built on exceptional hands-on career experience. We regularly succeed in 'shining a clear light' on the most difficult subjects using our sector-leading financial and strategic tools and techniques.

	Option Appraisal	Development & Regeneration	Business & Financial Planning
Service Development	Strategic Asset Management		Financial Accounting
Policy & Research	Organisational Review	Project & Bid Management	VAT Advice