

**PERFORMANCE REPORT - Report by Chief Executive**

**Summary**

The purpose of this report is to present performance information for the period January to March 2020.

It is recommended Directors:

- i. comment on the report and agree that the overall health check on the Charity for that period is assessed amber because the effect of the lockdown at the end of the quarter;
- ii. note that the delivery of the business plan over that period is assessed as green but the business plan will have to be reviewed as the country progresses through the Scottish Government COVID-19 recovery phases;
- iii. note that the mitigating actions are being developed as contained in the recovery report elsewhere on this agenda; and
- iv. note that there was an increase in customer engagements between financial years 2018/19 and 2019/20 despite the cessation of services in March 2020 in response to the COVID-19 situation.

**1. Business Plan Contribution**

1.1 This report supports all of the Business Outcomes from the High Life Highland (HLH) Business Plan:

- 1. Sustain a high standard of health and safety, and environmental performance**
- 2. Implement the Service Delivery Contract with THC**
- 3. Improving customer engagement and satisfaction**
- 4. Improving staff engagement and satisfaction**
- 5. Enhance the positive charity image**
- 6. Be a trusted and effective partner**
- 7. Achieve sustainable growth across the organisation**
- 8. Develop health and wellbeing across Highland communities**
- 9. Develop and promote the High Life brand**

**2. Background**

2.1 The implementation of the HLH Business Plan 2019-24 is monitored in two ways:

- i. through a set of performance indicators set by the Board at its meeting held on 11 December 2018; and
- ii. by RAG rating the delivery of the business outcomes contained in the business plan with these being reported to the Board by exception (i.e. reporting where managers had RAG rated the actions “red – no significant progress”).

### 3. Summary of Performance

- 3.1 This report normally focuses on reporting performance for the previous quarter and while it still does to maintain regular reporting, the previous performance of the organisation is less important than it normally is particularly given what the Scottish Government has said about the length of time restrictions are likely to be in place. This being the case, this report also provides information on the effect of COVID-19 on *highlife* Leisure Card subscriptions during the current quarter because of their importance to the financial viability of the organisation and to complement some of the other reports elsewhere on this agenda.
- 3.2 Sixteen performance indicators (PIs) were identified by the HLH Board to assess the overall performance of the charity. At its meeting in December 2019 the HLH Board agreed to develop a simplified/summarised reporting format and **Appendix A** contains a summary of performance against the PIs for quarter four 2019/20.
- 3.3 **Appendix B** provides a summary of all of the PIs along with trend information for numeric ones. Thirteen performance indicators were scheduled for assessment at the June 2020 Board meeting. Seven of them have been RAG rated “green”, two “amber”; and three have been RAG rated “red”. One has not been RAG rated.
- 3.4 The PIs which have not been RAG rated or rated amber or red are as follows:
- PI 3. Delivery of the Service Delivery Contract with THC has not been RAG rated.
  - PI 4. Customer Engagements has been RAG rated amber.
  - PI 12. Financial monitoring has been RAG rated amber.
  - PI 13. Number of High Life subscriptions has been RAG rated red.
  - PI 14. High Life subscription cancellation rate has been RAG rated red.
  - PI 16. Uptake of the HLH card has been RAG rated red.
- 3.5 **PI 3. Delivery of the Service Delivery Contract with THC** has not been RAG rated. This PI is normally assessed based on the agreement of the previous Care, Learning and Housing Committee of THC and this would normally have been scheduled for May 2020. Given the COVID-19 situation there has not been an appropriate Council meeting to report to, however, the Council has been kept up to date on, particularly, financial matters through the sharing of HLH Board reports on the Job Retention Scheme and financial projections. Work on compiling the regular report to the Council is underway to maintain regular reporting insofar as is possible.
- 3.6 **PI 4. Customer Engagements** has been RAG rated amber because the number of engagements in quarter four was a 4% reduction on the same quarter in the previous year. Customer engagements for the year, however, exceeded those in 2018/19 and will therefore be reported as being on target to the Council and its statutory reporting. PI 4 is the indicator which is scheduled for more detailed consideration and there is therefore further information on it in section 5 below.

- 3.7 **PI 12. Financial monitoring** has been RAG rated amber because there was a negative variance to budget of 0.31%. There is further information contained in the Finance Report elsewhere on this agenda.
- 3.8 **PI 13. Number of High Life subscriptions.** In March as group activities were stopped in response to the COVID-19 situation and following the closure of facilities customers started to cancel or freeze their subscriptions. The graph in **Appendix B** shows a drop in subscriptions from 21,170 to 12,014 by the end of March. In April subscriptions fell again to 10,002 and in May to 9,030. At the time of writing the number of subscriptions was 8,687.
- 3.9 Customers have been given the option to freeze rather than cancel subscriptions and to date, of the total number of cancelled/frozen subscriptions: 35% have cancelled; and 65% frozen. Because frozen subscriptions can be restarted much more easily customers are currently being contacted to ask if they would like to reinstate and freeze their subscriptions to attempt to simplify things for them at the point when they might want to return.
- 3.10 Customers have been encouraged to maintain their subscriptions, effectively as a charitable donation, and the generosity of Highland people can be seen in the 40% of customers who have continued to pay their subscriptions. This is important to HLH and customers have been written to and thanked by the HLH Chief Executive. Retaining and encouraging new customers to take out subscriptions has been included in the recovery planning which is the subject of a separate report elsewhere on this agenda.
- 3.11 **PI 14. High Life subscription cancellation rate** and **PI 16. Uptake of the HLH card** have both been RAG rated red for reasons as explained above.

#### **4. Delivery of Business Outcomes**

- 4.1 The HLH Business Plan 2019-24 identifies nine business outcomes and the approach which the charity takes to deliver them. The resultant operational plans for each of the nine HLH areas of work are RAG rated every quarter.
- 4.2 Up to mid-March 2019/20 the delivery of the business plan was on target, however, most of the regular work of HLH has stopped. The services which had been delivered on-line previously continued and new services were introduced with staff posting Archive, Leisure and Library videos on-line and services such as Adult Learning, Music Tuition and Youth Work providing face to face sessions in small groups and individually on line.
- 4.3 It will be necessary to review the business plan during and after COVID-19 recovery, particularly given that the length of each of the Scottish Government recovery phases is unknown and because the future availability of public sector funding is likely to be impacted. There are also opportunities to consider new ways of doing business and delivering services as customers have quickly embraced on-line activity.

## 5. Performance Indicator for More Detailed Consideration

- 5.1 The performance indicator scheduled for more detailed consideration at the March HLH Board meeting is: PI 4. Customer Engagements. Despite the reduced number in quarter four as reported above, customer engagements increased between 2018/19 and 2019/20 as can be seen in the table below.

Service	2018/19	2019/20	Difference
Adult Learning	15,679	15,747	68
Archives	897,752	1,303,574	405,822
Arts	5,193	4,525	-668
Leisure Facilities	3,019,783	2,977,718	-42,065
Libraries	3,269,174	3,611,271	342,097
Museums	306,631	261,122	-45,509
Music Tuition	72,398	99,719	27,321
Outdoor Activities	14,660	17,714	3,054
Sports Development	454,552	374,522	-80,030
Youth Work	81,176	71,646	-9,530
<b>Total</b>	<b>8,136,998</b>	<b>8,737,558</b>	<b>600,560</b>

- 5.2 To assess the impact that the COVID-19 situation had on customer numbers March 2019 and 2020 were compared and there was a reduction in physical visits across the organisation of 875,689 comparing the March figures. As would be expected, electronic engagements such as library e-lending continued the upward trend that has been seen in recent years and there was an increase of 223,794 electronic engagements comparing March 2019 and March 2020 (giving a net decrease for March of 651,895).
- 5.3 There are a small number of sites where manual counts are kept of customer numbers (such as some community centres and town halls) that were not recorded in the performance database at the end of the year which will account for some of the reduction in physical visits in March and the figures will be corrected as staff are brought back from furlough and sites are accessed again. This will not affect the RAG rating.

## 6. Youth Work Strategy/External Recognition

- 6.1 The 2014-19 Youth Work Strategy Progress Report was published in May by YouthLink Scotland, the Scottish Government and Education Scotland. The Highland Youth Work Strategy was included in it as a “strategic and local planning case study” because of the way in which it was co-produced by young people and the youth work sector. The case study is on page 48 of the report which can be seen here:  
<https://www.youthlinkscotland.org/media/4561/youth-work-strategy-progress-report-final.pdf>

## **7. Implications**

- 7.1 Resource Implications – there are no additional resource implications arising from this report. Resource implications have been covered in the finance report elsewhere on this agenda.
- 7.2 Legal Implications - there are no new legal implications arising from this report.
- 7.3 Equality Implications – there are no new equality implications arising from this report.
- 7.4 Risk Implications – there are no new risk implications arising from this report.

### **Recommendation**

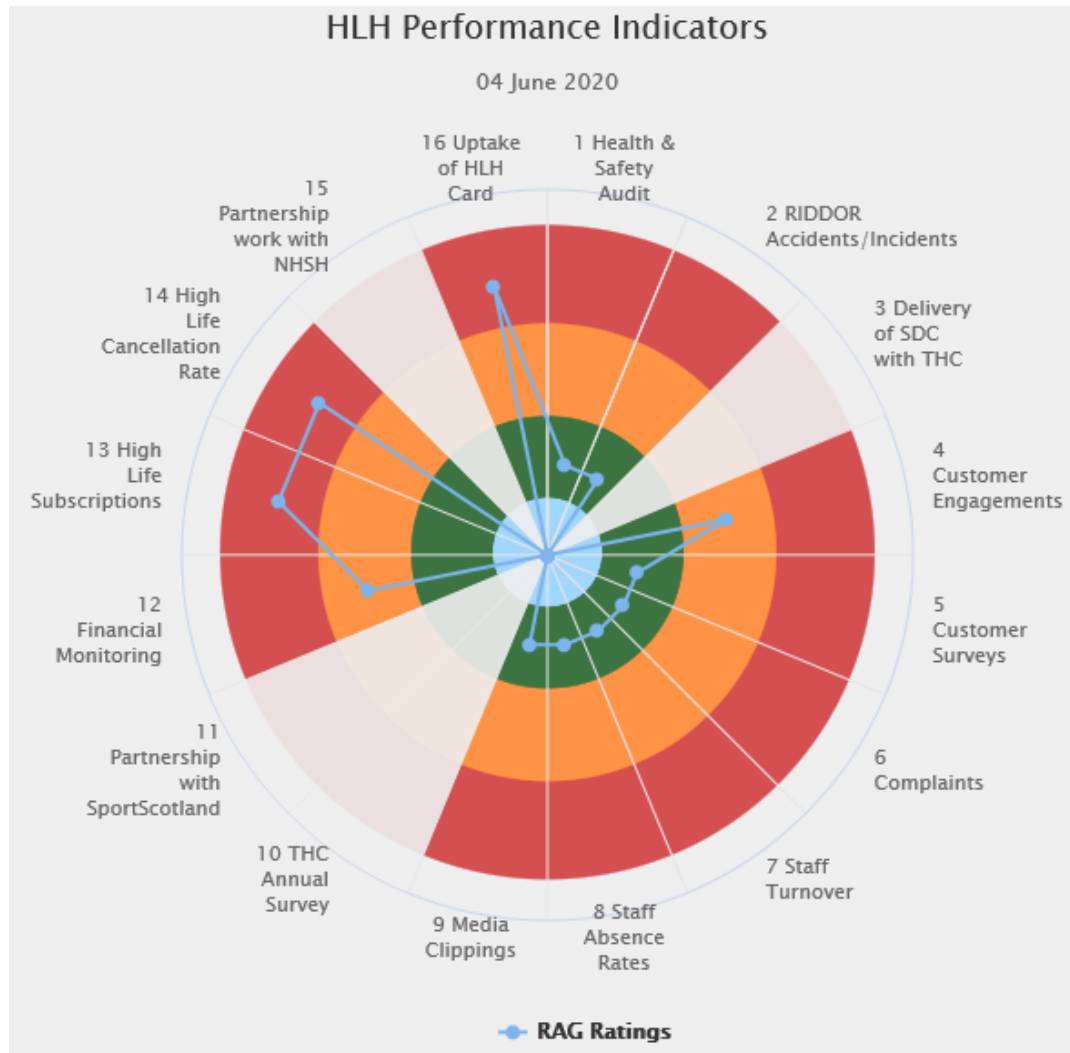
It is recommended Directors:

- i. comment on the report and agree that the overall health check on the Charity for that period is assessed amber because the effect the lockdown at the end of the quarter;
- ii. note that the delivery of the business plan over that period is assessed as green but the business plan will have to be reviewed as the country progresses through the Scottish Government COVID-19 recovery phases;
- iii. note that the mitigating actions are being developed as contained in the recovery report elsewhere on this agenda; and
- iv. note that there was an increase in customer engagements between financial years 2018/19 and 2019/20 despite the cessation of services in March in response to the COVID-19 situation.

Designation: Chief Executive

Date: 9 June 2020

**Appendix A**  
**HLH Performance Indicators year to date 2019/20**



Sixteen performance indicators (PIs) are used by the High Life Highland Board to assess the overall performance of the charity.

The PIs are RAG rated (allocated a "Red", "Amber" or "Green" status) so that it is easy to see at a glance how the organisation is performing. Most of the PIs are RAG rated every quarter throughout the year with some (such as partnership working with NHS for example) being considered annually, so greyed out sectors on this radar diagram mean that the PI is to be considered at a future HLH Board meeting.

**Appendix B**  
**HLH Performance Indicators**

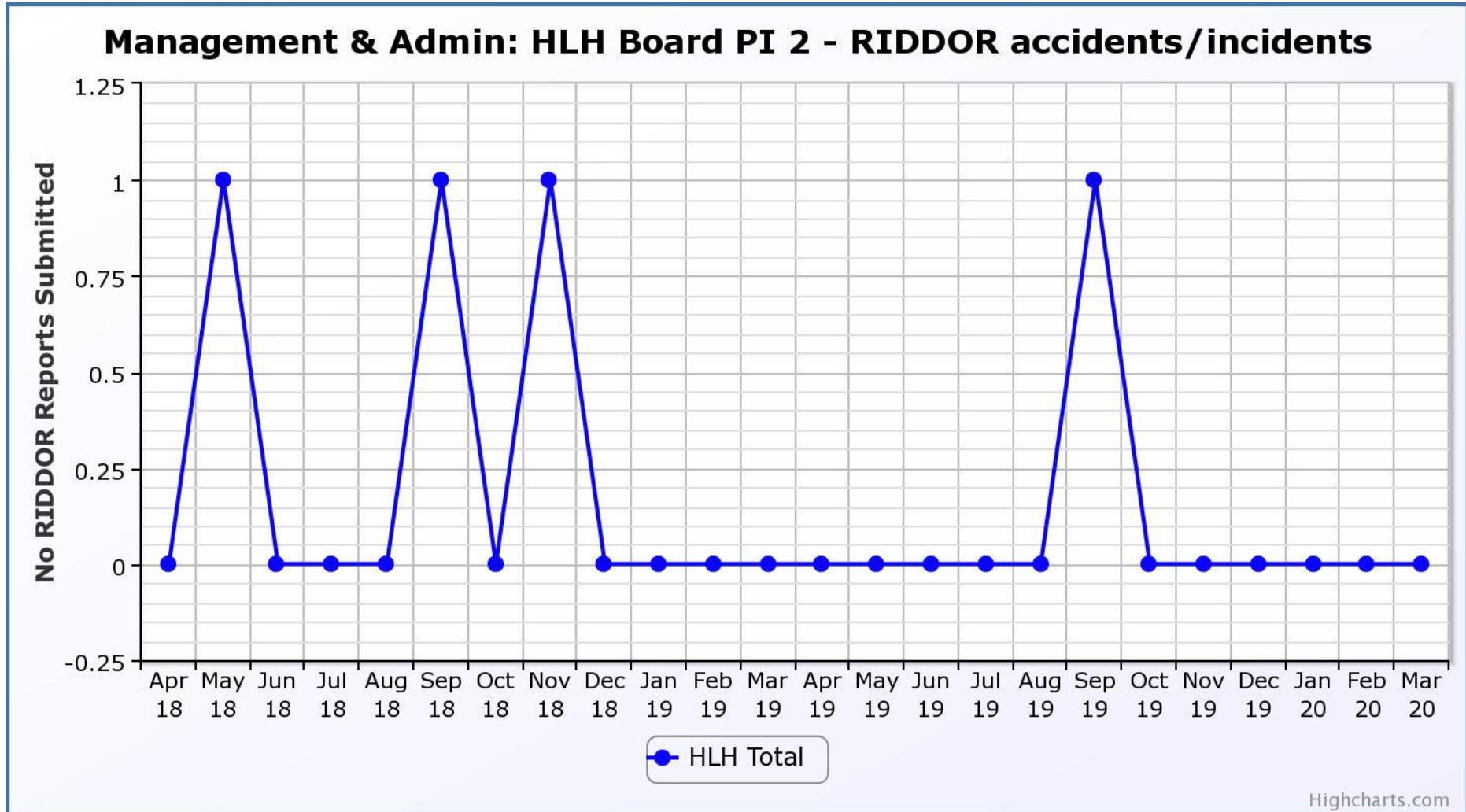
<b>Business Plan Outcome</b>	<b>Performance Indicator</b>	<b>Reporting Frequency</b>	<b>RAG Rating Definition</b>	<b>RAG Rating Q1 19/20</b>	<b>RAG Rating Q2 19/20</b>	<b>RAG Rating Q3 19/20</b>	<b>RAG Rating Q4 19/20</b>	<b>Summary of Quarter Four Performance</b>
<b>1. Sustain a high standard of health and safety and environmental performance</b>	1. Health and safety audit.	Annual.	<ul style="list-style-type: none"> <li>i. Red = the external audit raises systemic (i.e. applying across multiple sites) H&amp;S issues.</li> <li>ii. Amber = the external audit highlights common actions to be addressed across the company.</li> <li>iii. Green = the external audit does not raise systemic issues.</li> </ul>	NA	NA	NA	Green	Please see the Annual Health and Safety Report elsewhere on this agenda for further information.

Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
1. Sustain a high standard of health and safety and environmental performance (cont.)	2. RIDDOR accidents/incidents.	Quarterly.	<ul style="list-style-type: none"> <li>i. Red = number of RIDDOR reports per quarter is above 20.</li> <li>ii. Amber = number of RIDDOR reports per quarter is between 10 and 20</li> <li>iii. Green = number of RIDDOR reports per quarter is less than 10.</li> </ul>	Green	Green	Green	Green	There were no accidents reported under the RIDDOR regulations during Q4 2019/20.



## Performance Indicator 2 - RIDDOR accidents/incidents

The graph below tracks the number of accidents and incidents reported under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR). There were no RIDDOR accidents / incident reported in Q4 2019/20.

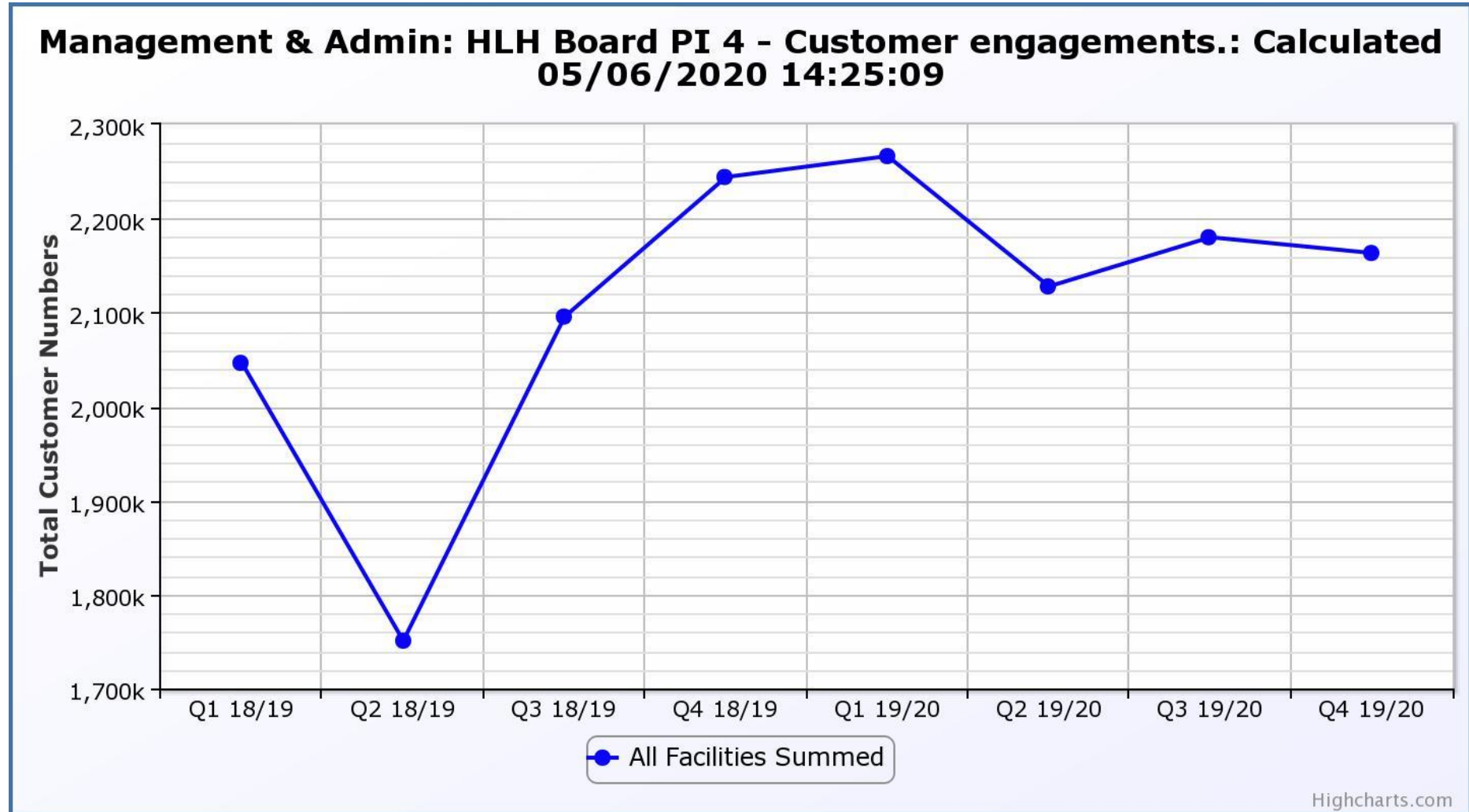


Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
2. Implement the Service Delivery Contract with The Highland Council	3. Delivery of the Service Delivery Contract (SDC) with The Highland Council (THC).	Six-monthly.	<ul style="list-style-type: none"> <li>i. Red = agreement of THC's CLH Committee that HLH has not met the terms of the SDC.</li> <li>ii. Amber = agreement of THC's CLH Committee that HLH has met the terms of the SDC but has set some improvement targets.</li> <li>iii. Green = agreement of THC's CLH Committee that HLH has met or exceeded the terms of the SDC.</li> </ul>	NA	Green	NA	Not RAG rated	Reporting to THC is normally in May and November. The COVID-19 situation has meant that normal Council reporting has stopped for the time-being and this indicator has, therefore not been RAG rated. There has been onward reporting to THC of reports which the HLH Board has considered on the Job Retention Scheme and finance.

Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
3. Improve customer engagement and satisfaction	4. Customer engagements.	Quarterly.	<ul style="list-style-type: none"> <li>i. Red = customer numbers are more than 5% lower than the corresponding quarter in the previous year.</li> <li>ii. Amber = customer numbers are less than the corresponding quarter in the previous year.</li> <li>iii. Green = customer numbers are the same as or have increased compared with the corresponding quarter in the previous year.</li> </ul>	Green	Green	Green	Amber	<p>Customer engagements decreased from 2,244,161 in Q4 2018/19 to 2,163,317 in Q4 2019/20. This was a reduction of 4%. The reduction was associated with the lockdown in March 2020. Please see section five of this report for further information.</p>

### Performance Indicator 4 - Customer engagements

Customer numbers were lower in Q4 2019/20 than 2018/19 but comparing last year and this year customer numbers increased.

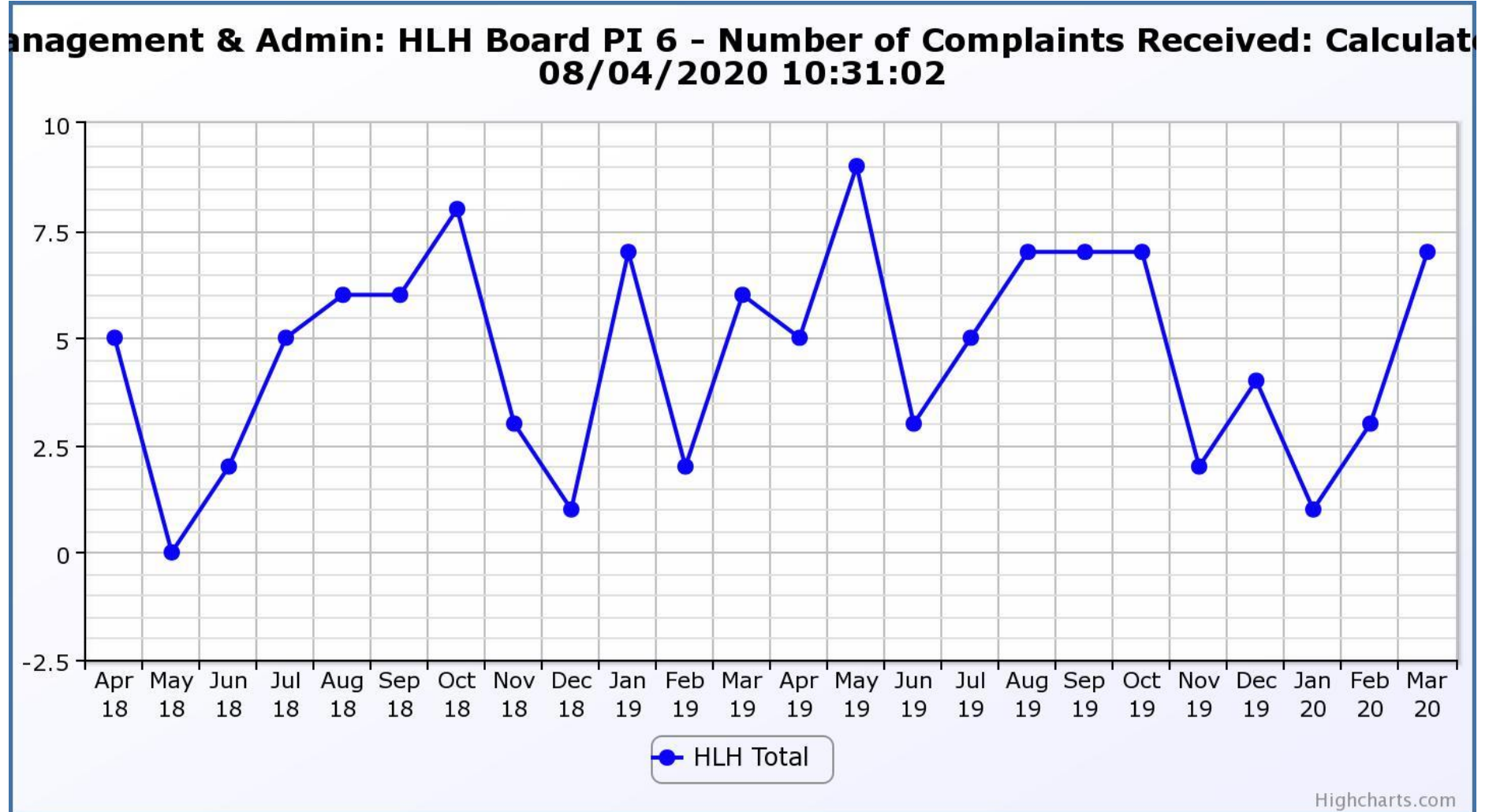


Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
3. Improve customer engagement and satisfaction (cont.)	5. Customer surveys.	Quarterly.	<ul style="list-style-type: none"> <li>i. Red = no surveys have been completed or scheduled.</li> <li>ii. Amber = 4 to 8 of the HLH areas of work have completed or scheduled customer surveys.</li> <li>iii. Green = all areas of HLH work have completed or scheduled customer surveys.</li> </ul>	Green	Green	Green	Green	<p>All areas of work have included customer surveys in their operational plans for 2019/20.</p> <p>This PI was reported on in further detail at the March 2020 HLH Board meeting.</p>

Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
<b>3. Improve customer engagement and satisfaction (cont.)</b>	6. Formal complaints.	Quarterly.	<ul style="list-style-type: none"> <li>i. Red = 41 or more complaints per quarter.</li> <li>ii. Amber = 31 to 40 complaints per quarter.</li> <li>iii. Green = 30 complaints or fewer per quarter.</li> </ul>	Green	Green	Green	Green	There were 11 complaints received during Q4 2019/20.

### Performance Indicator 6 - Formal Complaints

The graph below shows the number of complaints which continue to be very low in relation to customer numbers.



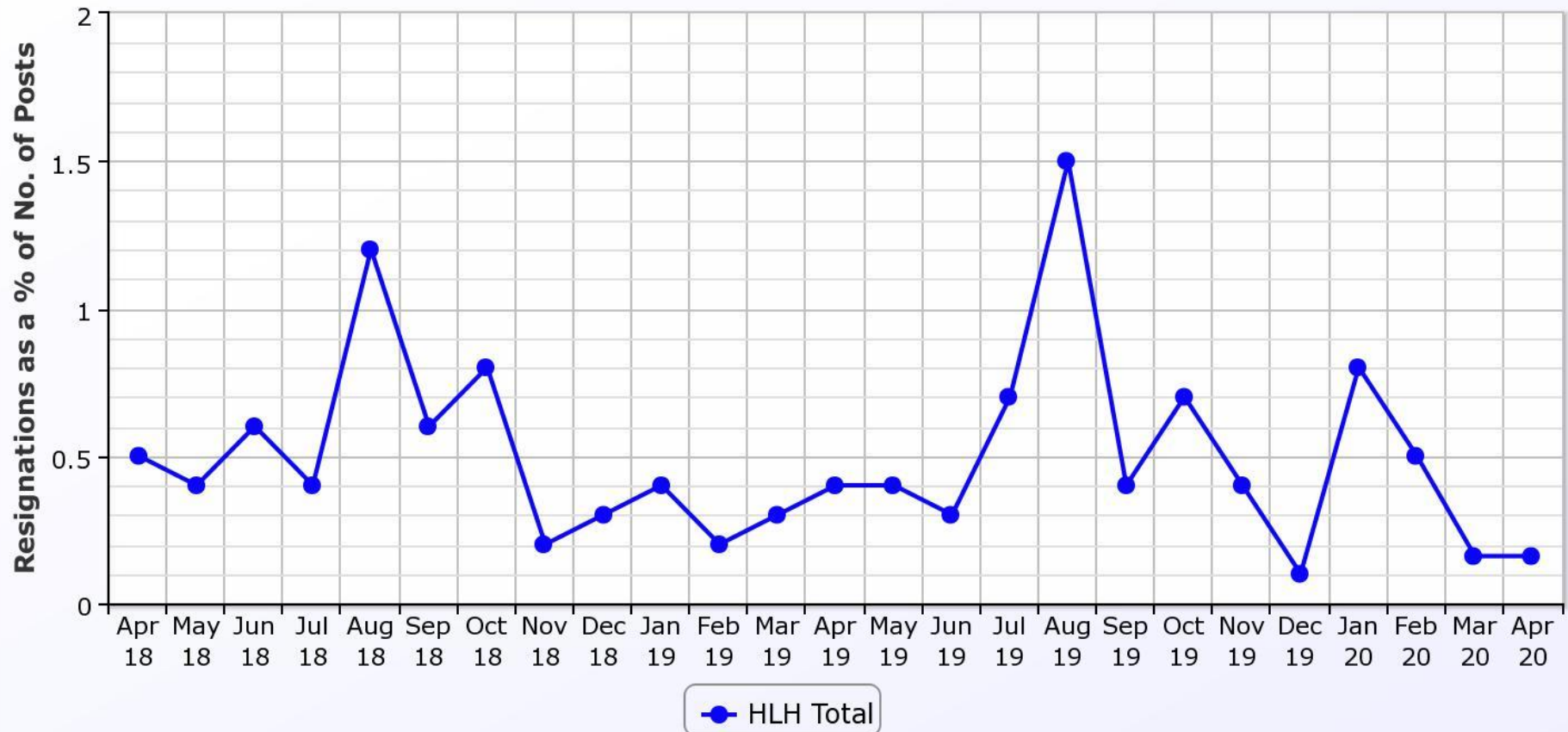
Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
<b>4. Improve staff engagement and satisfaction</b>	7. Staff turnover (resignations as a percentage of posts).	Quarterly.	<ul style="list-style-type: none"> <li>i. Red = more than 2%</li> <li>ii. Amber = 1.7 to 2%</li> <li>iii. Green = 1.6% or less</li> </ul>	Green	Green	Green	Green	The number of resignations per month as a percentage of posts in Q4 was 0.8% in January, 0.5% in February and 0.16% in March. Please see HR report elsewhere on this agenda for further information.



**Performance Indicator 7 - Staff Turnover (resignations as a percentage of posts)**

The graph below shows resignations as a percentage of the number of posts and resignations have been consistent with previous years and continue to be low (1% equates to 10.6 staff)

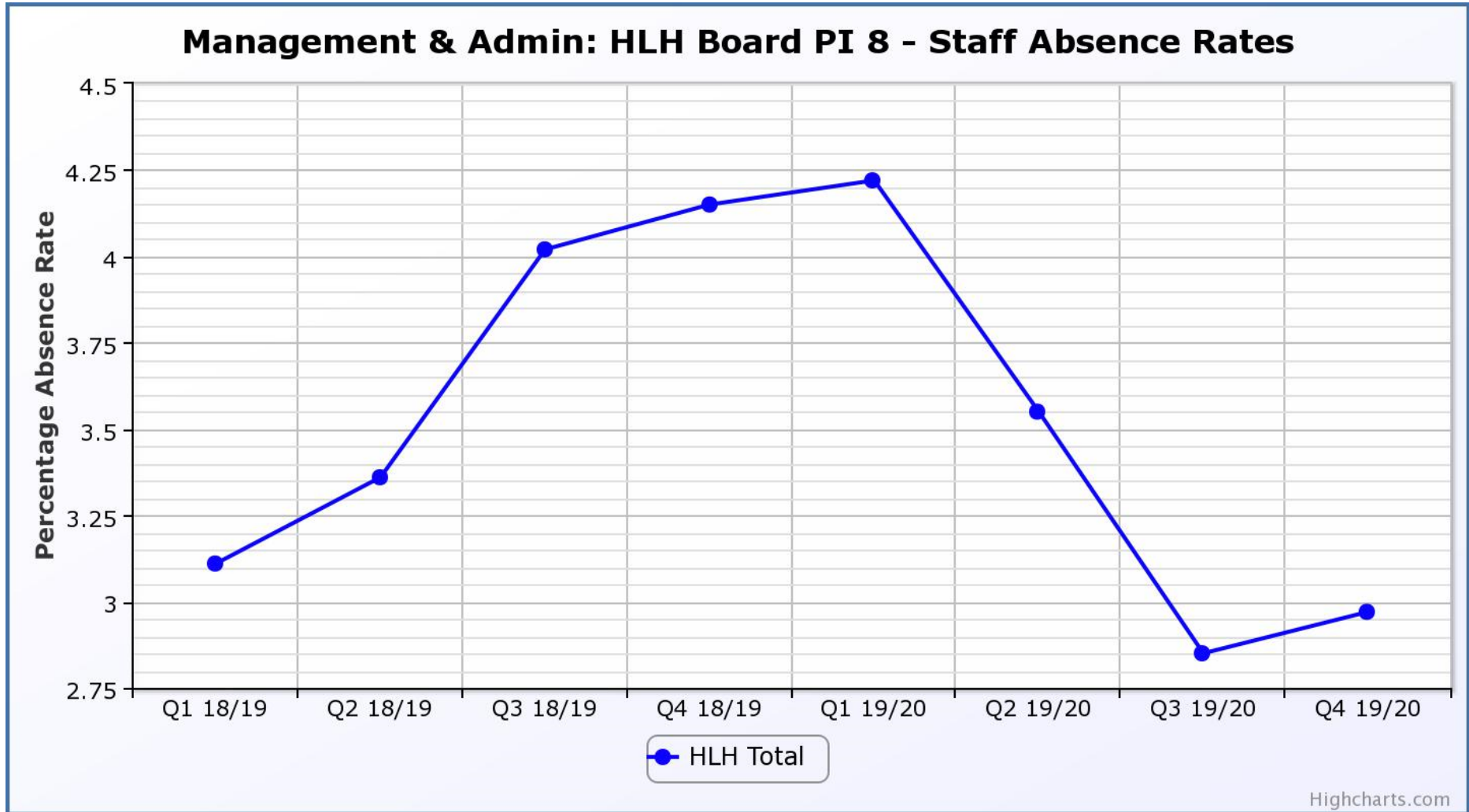
**Management & Admin: HLH Board PI 7 - Staff Turnover (resignations as a percentage of posts).**



Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
4. Improve staff engagement and satisfaction (cont.)	8. Staff absence rates.	Quarterly.	<ul style="list-style-type: none"> <li>i. Red = absence rate greater than 3.6%.</li> <li>ii. Amber = absence rate between 3.4% and 3.6%.</li> <li>iii. Green = absence rate 3.3% or less.</li> </ul>	Red	Amber	Green	Green	The absence rate for Q4 was 2.97%. Please see the HR report elsewhere on this agenda for further information.

### Performance Indicator 8 - Staff Absence Rates

The absence rate reduced in quarter four 2019/20 continued to be low (RAG rated green). Please see the HR report elsewhere on this agenda for further information.

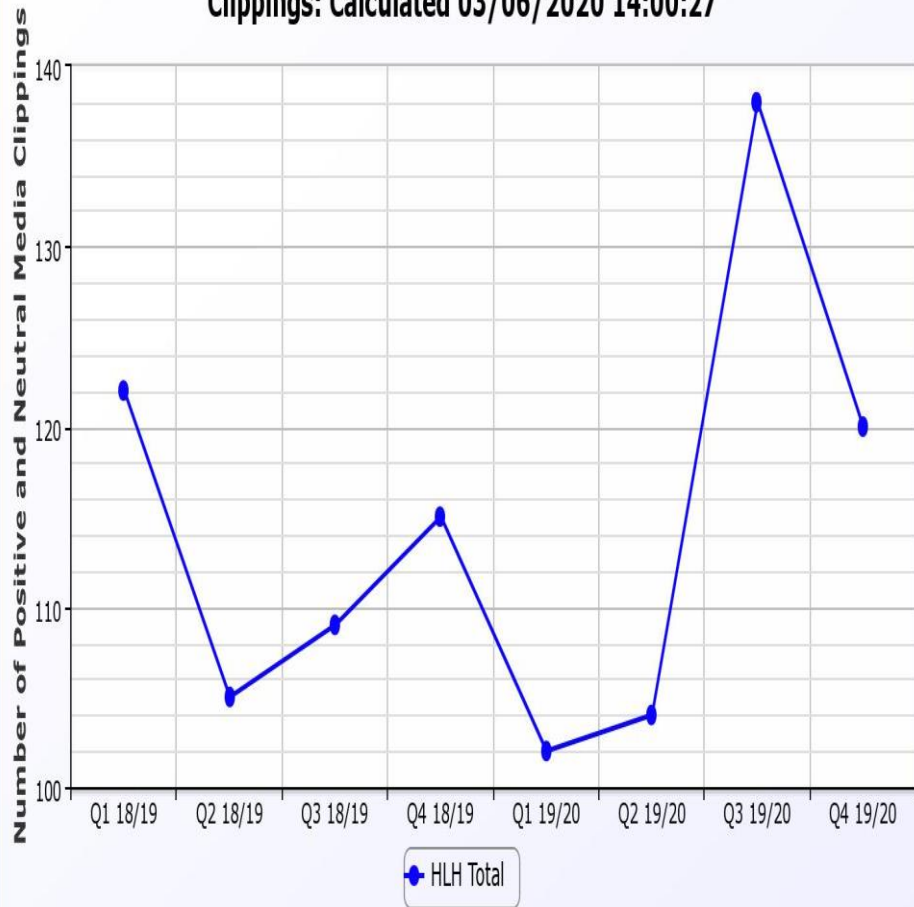


Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
5. Enhance the positive company image	9. Media clippings.	Quarterly	<ul style="list-style-type: none"> <li data-bbox="943 499 1238 715">i. Red = number of negative press clippings outweigh neutral and positive.</li> <li data-bbox="943 715 1238 978">ii. Amber = number of negative and neutral press clippings outweigh positive.</li> <li data-bbox="943 978 1238 1225">iii. Green = number of positive and neutral media clippings outweigh negative.</li> </ul>	Green	Green	Green	Green	Media clippings for Q4 2019/20 totalled 138. 87 of these were positive, 33 were neutral and there were 18 which were negative.

### Performance Indicator 9 - Media Clippings

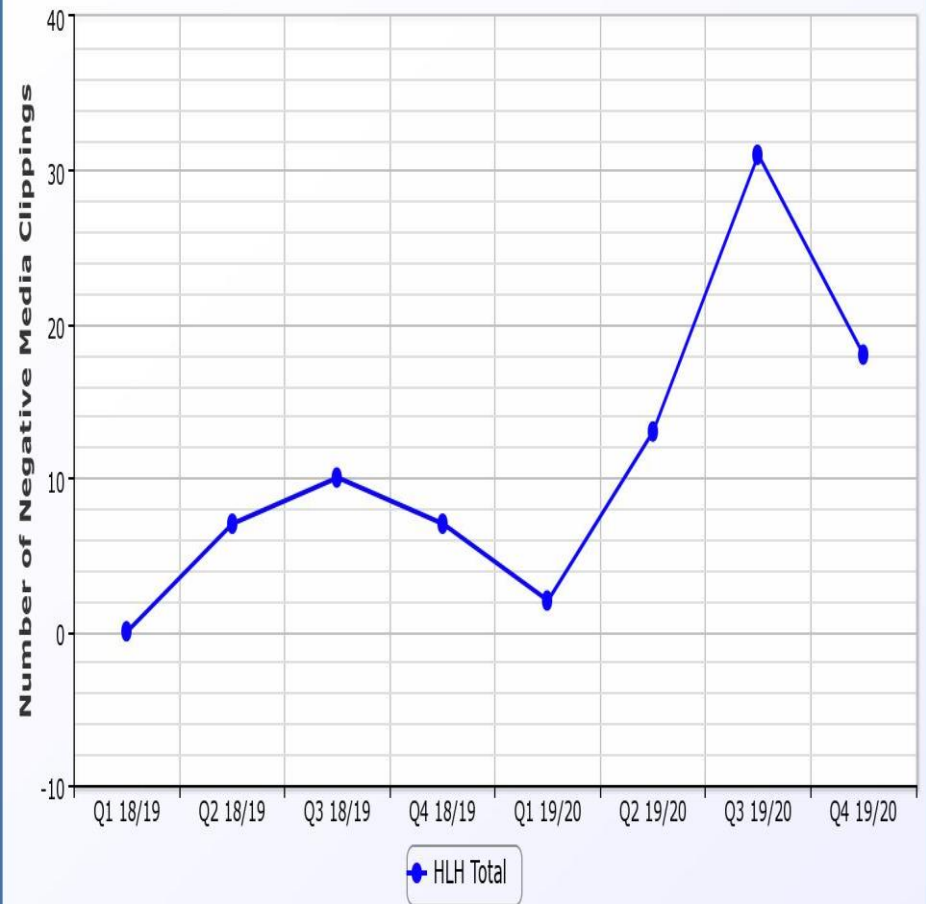
The following two graphs show the numbers of positive and neutral media clippings compared with negative. The positive and neutral outweigh the negative.

Management & Admin: HLH Board PI 9 - Number of Positive and Neutral Media Clippings: Calculated 03/06/2020 14:00:27



Highcharts.com

Management & Admin: HLH Board PI 9 - Number of Negative Media Clippings



Highcharts.com

Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
6. Be a trusted and effective partner	10. THC's annual survey of performance and attitudes.	Annual.	<ul style="list-style-type: none"> <li>i. Red = all HLH areas of work represented receive lower net satisfaction ratings than the previous year.</li> <li>ii. Amber = two or more areas of HLH work receive lower net satisfaction ratings than the previous year.</li> <li>iii. Green = net satisfaction ratings are maintained or improved for three or more areas of HLH work compared with the previous year.</li> </ul>	NA	Green	NA	NA	NA – this is an annual PI which was reported to the HLH Board at its 11 December 2019 meeting.

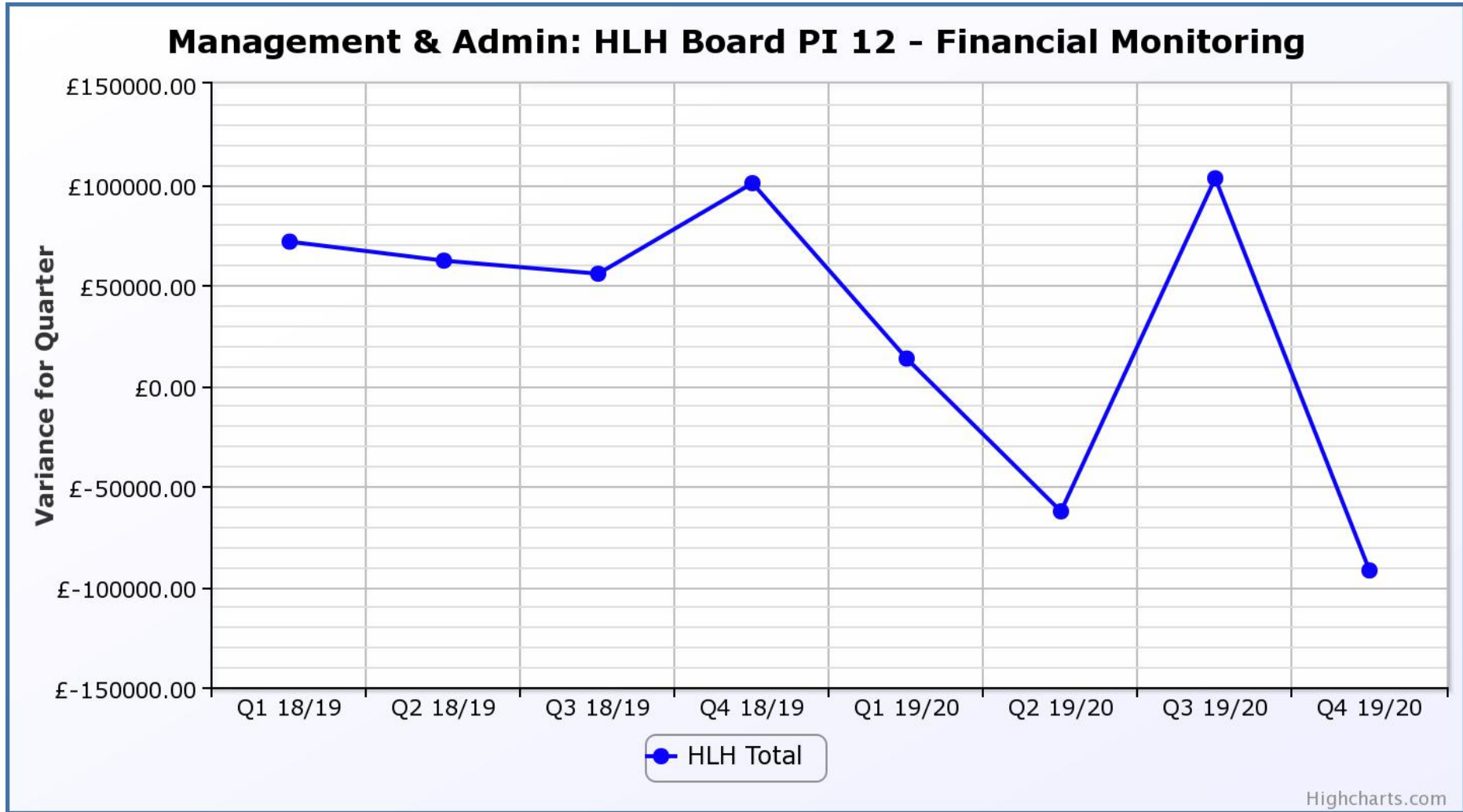
Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
6. Be a trusted and effective partner (cont.)	11. Partnership work with sportscotland	Annual	<ul style="list-style-type: none"> <li>i. Red = cancellation of Partnership Agreement with sportscotland</li> <li>ii. Amber = continuation of current level of partnership work with sportscotland</li> <li>iii. Green = Growth in partnership working with sportscotland</li> </ul>	Green	NA	NA	NA	NA – this is an annual indicator.

Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG* Rating Definition (*Red/Amber/Green)	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
7. Achieve sustainable growth across the organisation	12. Financial monitoring.	Quarterly.	<p>An assessment of the year end outturn where:</p> <ul style="list-style-type: none"> <li>i. Red = delivery of services over budget above 2%.</li> <li>ii. Amber = delivery of services between break-even and 2% over budget.</li> <li>iii. Green = delivery of services within budget.</li> </ul>	Green	Amber	Amber	Amber	<p>The variance for the budget up to the end of quarter 4 was £-92K (0.31% of the budget). Please see the Finance Report elsewhere on this agenda for further information.</p>



## Performance Indicator 12 - Financial monitoring

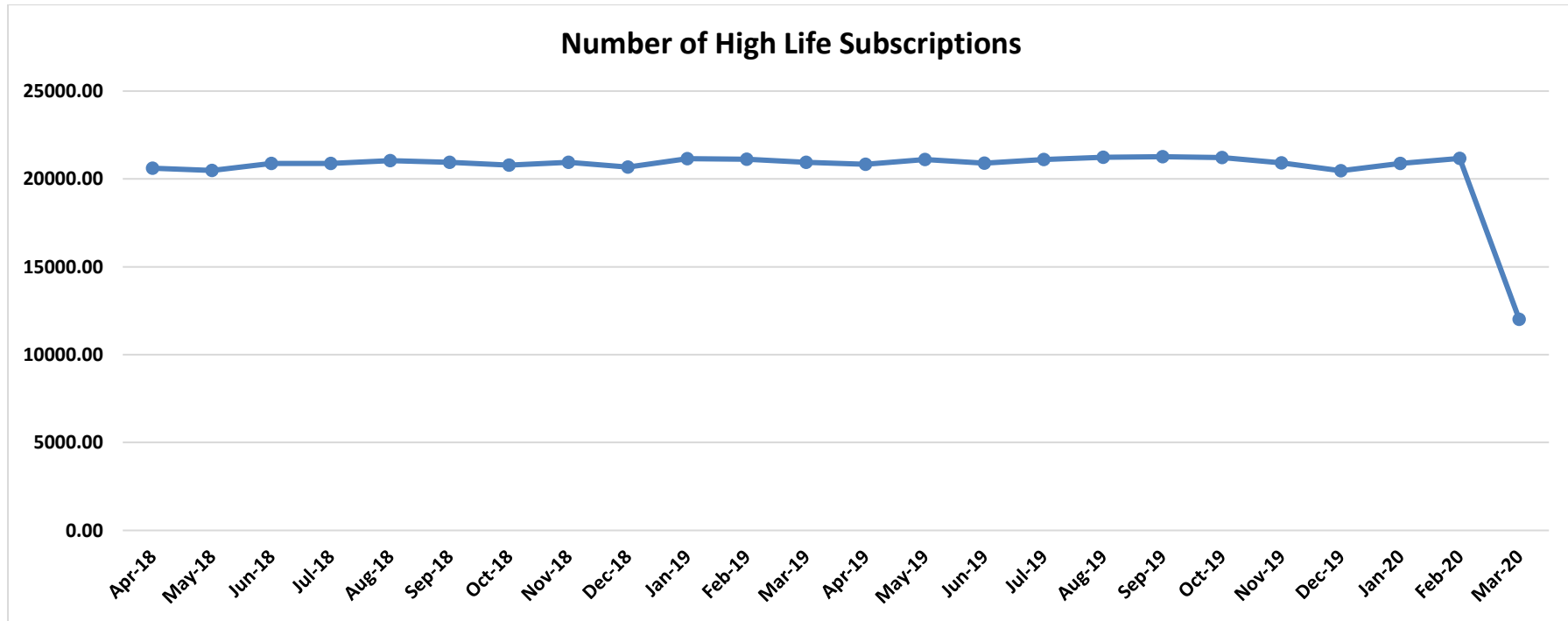
See the Finance Report elsewhere on this agenda for further information.



Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
<b>7. Achieve sustainable growth across the organisation (cont.)</b>	13. Number of High Life subscriptions.	Quarterly.	<ul style="list-style-type: none"> <li>i. Red = more than 5% below target.</li> <li>ii. Amber = up to 5% below target.</li> <li>iii. Green = on or exceeds target.</li> </ul>	Green	Amber	Amber	Red	The number of subscriptions each month during Q4 2019/20 fell short of the target of 21,370 with the average number of subscriptions for the quarter having been 18,024. The target has been set at the level required to achieve the High Life Subscriptions income target.

### Performance Indicator 13 - Number of High Life Subscriptions

The historic growth rate has been approx. 5% and this slowed this year to approx. 1%. There is information on the reduction in March and into the current financial year in section 3.8 of this report above.

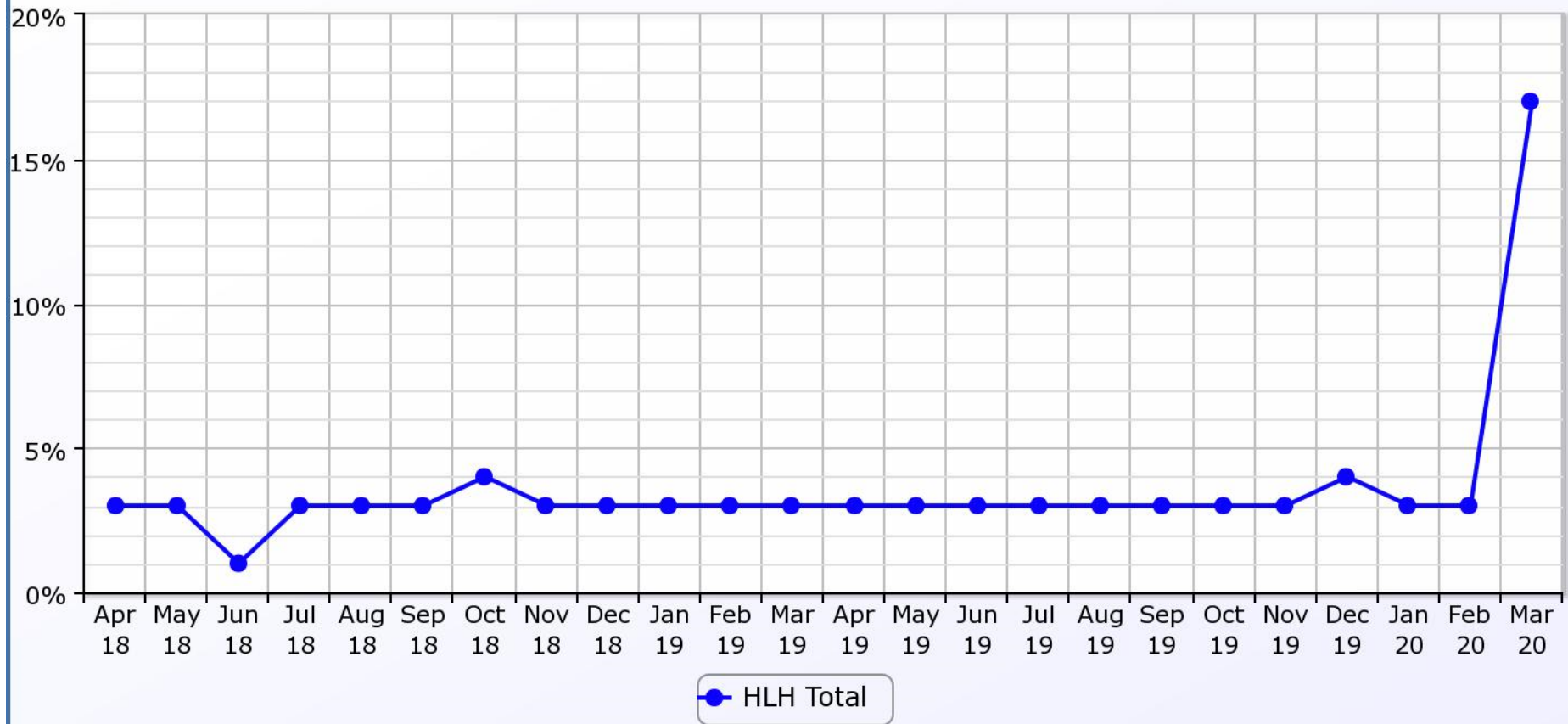


Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
7. Achieve sustainable growth across the organisation (cont.)	14. High Life cancellation rate.	Quarterly.	<ul style="list-style-type: none"> <li>i. Red = cancellation rate above 6% of High Life memberships.</li> <li>ii. Amber = cancellation rate is 3% - 6% of High Life memberships.</li> <li>iii. Green = cancellation rate is up to 3% of High Life memberships.</li> </ul>	Amber	Amber	Amber	Red	The High Life cancellation rates in Q4 were 3% in January, 3% in February and 17% in March. Please see section three of this report for further information.

### Performance Indicator 14 - High Life Cancellation Rate

Please see section three of this report for further information.

#### Leisure: HLH Board PI 14 - High Life cancellation rate.: Calculated 27/04/2020 10:46:10



Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
<b>8. Develop health and wellbeing across Highland communities</b>	15. Partnership work with NHS and other health related organisations.	Annual.	<ul style="list-style-type: none"> <li>i. Red = no partnership work with NHS etc.</li> <li>ii. Amber = Reduction of current level of partnership work with NHS etc.</li> <li>iii. Green = Continuation or growth in partnership working with NHS etc.</li> </ul>	NA	Green	NA	NA	NA – this is an annual indicator and was last considered by the HLH Board at its August 2019 meeting.

Business Plan Outcome	Performance Indicator	Reporting Frequency	RAG Rating Definition	RAG Rating Q1 19/20	RAG Rating Q2 19/20	RAG Rating Q3 19/20	RAG Rating Q4 19/20	Summary of Quarter Four Performance
<b>9. Develop and promote the High Life brand</b>	16. Uptake of HLH card towards the target of 80% of the population.	Annual	<ul style="list-style-type: none"> <li>i. Red = number of card-holders is maintained.</li> <li>ii. Amber = number of card-holders is increased by 1-4%.</li> <li>iii. Green = number of card-holders is increased by 5% or more.</li> </ul>				Red	The number of card holders reduced in the last quarter of 2019/20 as explained above.

