

# Everyone has a home

## About Aster Group

### What we do enables better lives.

We provide safety and security through a range of housing and services. We will continue to grow so we can maximise our impact. Our strengths are our people and our culture.

### We own and manage nearly 32,500 homes, and support around 125,000 customers in over 40 local authority areas.

We support customers to thrive in their homes and will continue to find opportunities to enhance our customer experience and strengthen our service delivery. Through the Aster Foundation we are committed to giving something back to our local communities.

We built more than 900 homes in 2020/2021, almost 200 more than predicted at the start of the pandemic. We have a £2bn investment plan, which will see us build over 10,700 homes over the next seven years.

We employ more than 1,450 people who work across our regions. We have highly skilled and experienced operational teams, who maintain and manage our properties.

We continually listen to our customers and give them the opportunity to share their experiences to play a valuable role in shaping, influencing and improving our services. We're continuously investing in our homes to ensure they meet the standards our customers expect from us.

The Aster Foundation was created to help us give more back to our local communities. A wide range of initiatives enable us to do this, including our Into Work and Financial Wellbeing services, our Digital College, tackling fuel poverty, mental wellness and resilience offer and volunteering opportunities. We also support Housing First to tackle homelessness.

Our social **inc.**ubator, **inc.**, is part of The Aster Foundation. It exists to give social entrepreneurs an opportunity to grow their skills and funding to make a difference in society and drive change across our communities.

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## How we're funded

### We have the highest rating for Financial Viability, V1, and hold a credit rating of A+ (stable) which was renewed in December 2020.

We actively manage treasury, agreeing £70m of loans from banks and selling £40m of retained bonds in the capital markets in 2019/2020.

We priced our first £250m Sustainability Bond under our group's new European Medium-Term Notes (EMTN) programme. The bond gives us further funding for our green affordable programme, so we can provide more of the homes required to meet the UK's housing need.

## Governance and our shareholders

### Our governance framework is structured on the UK Corporate Governance Code.

This is a set of principles of good corporate governance that we follow, including those around board leadership and effectiveness, remuneration, accountability, and stakeholder relations.

Our shareholders are a vital part of our governance structure. As community shareholders they do not receive any profits from the role, which is a voluntary position.

Our shareholders have a range of backgrounds and many are also our customers.

Our customers play a valuable role in shaping, influencing and improving our services and we regularly consult with them on a wide variety of topics. Our involved customer groups are part of our governance structure and play a central role in the key decisions we make, including scrutinising and challenging our performance so we can make positive changes to our services.